UniSuper

Fact sheet and form

Super contribution splitting with your spouse

This fact sheet explains the rules and benefits of splitting super contributions with your spouse.

Contribution splitting allows you to split your concessional (before-tax) contributions from your accumulation super account with your spouse. It doesn't reduce the amount counted towards your concessional (before-tax) contributions cap.

Concessional contributions include employer contributions, salary sacrifice contributions and personal contributions where a tax deduction has been claimed.

Contributions can be split if your spouse is:

- under age 60, regardless of working status, or
- between ages 60 and 65 and:
  - has not permanently retired from the workforce, and
  - has not terminated gainful employment after reaching age 60.

Contributions can't be split if your spouse is aged 65 or over.

No additional fee is charged to split your contributions with your spouse.

A spouse for a UniSuper member means:

- a person to whom you are legally married,
- a person, whether of the same sex or a different sex, with whom you are in a relationship that is registered under a prescribed Australian State or Territory law, or
- a person, whether of the same sex or a different sex, with whom you are not legally married but who lives with you on a genuine domestic basis as a couple.

Who owns the contributions?

Once the contributions have been transferred to your spouse's account, they belong to your spouse.

Split contributions are subject to the preservation rules and can't be accessed until your spouse meets a condition of release (for example, reaching age 60 and permanently retiring from the workforce).

Does splitting apply to Defined Benefit Division (DBD) members?

Contributions made to the defined benefit component can't be split because defined benefits are calculated according to a formula. However, most DBD members also have an accumulation component and any concessional (before-tax) contributions made to this component can be split.

What contributions can be split?

Only concessional (before-tax) contributions can be split. The maximum amount of contributions that can be split is the lesser of:

- 85% of your concessional contributions for the financial year, and
- the concessional contributions cap for that financial year.

Concessional contributions caps

THE CONCESSIONAL CONTRIBUTIONS CAPS ARE:	
YEAR ENDING	**CONCESSIONAL CAP**
30 June 2026	$30,000
30 June 2027	$32,500

When can contributions be split?

Generally, you can only request a contribution split from contributions made in the previous financial year.

However, if your entire benefit is to be transferred to another super fund or paid out to you, you can make a contribution split request in the current financial year provided that the contributions have been made. Contributions must be split before your transfer or withdrawal is processed.

The concessional contributions cap may be increased above the general concessional cap, if you are eligible.

This will occur if:

- your concessional contributions for the year exceed the general concessional contributions cap
- your total super balance just before the start of the financial year is less than $500,000, and
- you have unused concessional contributions cap amounts from the previous five years (with 2018–19 financial year being the first year you can accrue unused concessional contributions).

Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions cap amount, up to the amount of the excess.

Visit ato.gov.au for more information.

Which contributions can't be split?

The following contributions can't be split with your spouse:

- non-concessional (after-tax) contributions,
- amounts rolled over from other super funds,
- government super co-contributions, and
- any defined benefit contributions.

For a full list, please refer to ato.gov.au.

Can the split contributions stay with UniSuper?

Yes. If your spouse has a UniSuper account, the split contributions can be transferred to that account.

If your spouse isn't a UniSuper member they may be able to open a Personal Account. Read the Personal Account Product Disclosure Statement (PDS) and Target Market Determination (TMD) available at **unisuper.com.au/pds** or by calling us on **1800 331 685**.

How do I split my contributions?

To split contributions made between 1 July 2025 and 30 June 2026, you must submit the attached *Contribution splitting form* to us by 30 June 2027.

We may be unable to process your application to split contributions if it would result in your accumulation balance falling below $6,000.

If you intend to claim a tax deduction and split some or all of your personal contributions with your spouse, you must lodge the notice of your intention to claim a tax deduction with us before requesting that the contributions be split.

If you don't make an application to split your contributions made between 1 July 2025 and 30 June 2026 by 30 June 2027, you won't be able to split them in the future.

Contribution splitting to self-managed super funds (SMSFs)

If you're splitting contributions to your spouse's SMSF, we will need to confirm your spouse is a member of the SMSF (using the ATO SMSF verification service (SVS)) when we process your contribution splitting request. To avoid potential delays in processing your contribution split, your spouse can confirm the membership details of their SMSF by:

- calling the ATO (ensure that an authorised contact for the SMSF is available to talk to the ATO customer service representative to complete proof of identity checks), or
- having the registered tax agent for their SMSF contact the ATO to update their SMSF membership records, or
- accessing the Australian Business Register online—available to SMSFs registered for online services.

You will also need to provide your spouse's SMSF electronic service address (ESA) to us, so we can complete your contribution split.

For more information about keeping SMSF details up to date, please refer to the ATO at ato.gov.au.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at July 2026 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail. Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850
Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806
Date: July 2026 UNIS000F34 0726

Contribution splitting form

UniSuper

Complete this form and return it to us to split contributions with your spouse.

If you have an accumulation account or you're a Defined Benefit Division (DBD) member with an accumulation component, you're able to split your concessional (before-tax) contributions with your spouse provided that your spouse is:

- under age 60
- between ages 60 and 65 and:
  - has not permanently retired from the workforce, and
  - has not terminated gainful employment after reaching age 60.

You can split contributions made in the previous financial year or if you're closing your account, you can split contributions made in the current financial year. Contributions can only be split once in any financial year. We may be unable to process your application to split your contributions if it would result in your accumulation balance falling below $6,000.

MAXIMUM YOU CAN CONTRIBUTION SPLIT

The maximum amount of concessional (before-tax) contributions you can split is the lesser of:

- 85% of concessional (before-tax) contributions for the financial year, and
- the concessional contribution cap for the financial year.

INTEND TO CLAIM A TAX DEDUCTION?

You must lodge the notice of your intention to claim a tax deduction with UniSuper before requesting that the contributions be split.

VERIFYING YOUR IDENTITY

Before we can process your form, you need to verify your identity. You can quickly and easily prove your identity through your online account. Log in at **unisuper.com.au** and go to *Verify your identity* under the *Manage account* tab.

Alternatively, you can provide certified copies of your identification documents either by post or electronically using the *Upload a document* tool at **unisuper.com.au/contact-us**.

We'll also verify your spouse's identity using their TFN. If they don't provide their TFN or it can't be validated, your spouse will need to send us a certified copy of their identification documents with the completed form.

For details on which identity documents can be accepted, please refer to the *Your guide to proof of identity* fact sheet, available at **unisuper.com.au/pds**.

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Policy which can be found online at **unisuper.com.au/privacy**. If you have any privacy related questions, call **1800 331 685**.

SECTION 1 YOUR DETAILS

› Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required.

Member number	
Title	☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Professor ☐ Other
Surname	
Given name	
Date of birth (DD/MM/YYYY)	
Daytime contact number	
Email address	

Fund: UniSuper ABN 91 385 943 850 Trustee: UniSuper Limited ABN 54 006 027 121 AFSL 492806
Administrator: UniSuper Management Pty Ltd ABN 91 006 961 799 AFSL 235907
Address: Level 1, 385 Bourke Street, Melbourne Vic 3000
Issue date: 20 October 2025

SECTION 2 RECEIVING SPOUSE'S DETAILS

› This section is to be completed by the spouse who will receive the split contributions.

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Professor ☐ Other

Surname

Given name

Date of birth (DD/MM/YYYY)

Tax file number (TFN)*

☐ I don't wish to quote my TFN.

You don't have to provide your TFN. However, if you don't, you will need to send us a certified copy of your identification documents with the completed form. For details on which identity documents can be accepted, please refer to the Your guide to proof of identity fact sheet, available at **unisuper.com.au/pds**.

Does your residential address differ from your spouse's? ☐ No. ☐ Yes. Provide your residential address below.

Residential address (not PO Box)

Suburb/Town

State Postcode

Country (if not Australia)

Do you want the contributions to be transferred to a UniSuper account?

☐ No. Go to SECTION 3

☐ Yes. Please provide your UniSuper member number below and go to SECTION 5.

(If you are unsure of your member number, refer to your most recent UniSuper correspondence.)

* Please read the important information about providing your TFN at unisuper.com.au/tfn. You can also request a copy of this information by calling 1800 331 685.

SECTION 3 RECEIVING SPOUSE'S SUPER FUND DETAILS

› To transfer the split contributions to your spouse, please provide their super fund details below.

Full name of fund*^	
Name of product (N/A if SMSF)	
Fund contact number	
Fund postal address (SMSF only)	
Suburb/Town	
State	Postcode
Membership/policy number^	

Fund type

- ☐ Australian Prudential Regulation Authority (APRA)
- ☐ Self-managed super fund (SMSF)
  You will also need to complete SECTION 4 of this form.
- ☐ Other

ABN^	
Unique Superannuation Identifier (USI)	
Electronic Service Address (ESA) (SMSF only)	

* Check this is a complying super fund that can accept this contribution split.
^ Mandatory. If you don't complete all information fields, there will be a delay in processing your request.

SECTION 4 RECEIVING SPOUSE'S SMSF BANK DETAILS

Note: only complete this section if you're asking for the contributions to be split to a SMSF.

› Please specify the SMSF bank account into which the split contributions are to be paid.

Financial institution name*	
Account name#	

Please provide a copy of a bank statement (no more than 6 months old) from your spouse's SMSF bank account which shows the bank details.

BSB number (must have six digits)	
Account number	

Please ensure you've entered your spouse's financial institution account details correctly. Our responsibility is discharged once payment is made to this account.

* We're unable to split contributions to certain financial institutions. For more information, contact us on 1800 331 685.
# Payments can only be made if the bank account is in the SMSF name. Payments can't be made to a personal account or a third party bank account.

SECTION 5 CONTRIBUTION SPLITTING DETAILS

What financial year does the contribution split relate to?

Financial year ending 30 June

Note: this must be the current financial year or the previous financial year. You can't apply to split contributions made to your account before the beginning of last financial year.

What is the amount of contributions to be split?

☐ Maximum amount

OR

☐ Net dollar amount

$

For more information about the maximum amount you can split, see the information on the first page of this form.

SECTION 6 DECLARATION AND SIGNATURE

› Please read this declaration before you sign and date your form.

- I declare that the information provided on this form is true and correct.
- I request that UniSuper split the contributions as specified on this form.
- I confirm that where I have an Accumulation 1, Accumulation 2 or Personal Account, and my instructions to split my contributions results in the disposal of some or all of my interest in the Balanced investment option (UniSuper's MySuper offering), I consent to that disposal.
- I consent to my personal information being used in accordance with UniSuper's Privacy Policy.
- I consent to my personal details being used to electronically verify my identity if copies of my certified documents are incorrectly certified or can't be read. I understand this means my details would be verified through the Australian Government's Document Verification Service and subject to an information match request in relation to relevant official record holder information and a corresponding match result and associated data would be processed through third party systems.

Name (please print)

Signature

Date

DD *MM* *YYYY*

SECTION 7 SPOUSE DECLARATION AND SIGNATURE

This section is to be completed by the spouse who will receive the split contributions.

› Please read this declaration before you sign and date your form.

- I declare that at the date of this application I am the spouse of the member and I am:
  - under age 60; or
  - above age 60 but haven't attained age 65 and:
    - no gainful employment I've engaged in has terminated after attaining age 60; and
    - I have not permanently retired from the workforce.
- I consent to my personal information being used in accordance with UniSuper's Privacy Policy.
- I consent to my personal information being provided to my super fund and my spouse in connection with this application.
- I understand that if I don't provide my TFN on this form, I will need to supply certified copies of my identification documents.
- I consent to my personal details being used to electronically verify my identity if copies of my certified documents are incorrectly certified or can't be read. I understand this means my details would be verified through the Australian Government's Document Verification Service and subject to an information match request in relation to relevant official record holder information and a corresponding match result and associated data would be processed through third party systems.

Name (please print)

Signature

Date

DD *MM* *YYYY*

Return your completed form:

Electronically: using the *Upload a document* tool at **unisuper.com.au/contact-us**. You can chat with us online or call **1800 331 685** if you need assistance.

Mail: UniSuper
Level 1, 385 Bourke Street
Melbourne VIC 3000

You must verify your identity before we can process your request. You can verify your identity through your online account. Alternatively, you can provide certified copies of your identification documents either by post or electronically using the *Upload a document* tool at **unisuper.com.au/contact-us**.

Need help?

For more information:

- visit **unisuper.com.au/contact-us** for more options - including chat.
- call **1800 331 685**.