Contribution splitting allows both standard contributory and non-contributory members to split voluntary personal and award/employer contributions with their spouse within the SA Ambulance Service Superannuation Scheme.

Who is an eligible spouse?
An eligible spouse to whom a contribution split may be made, is a legal spouse or de facto spouse of an active SA Ambulance Service Superannuation member. For contribution splitting, Commonwealth legislation applies.

Contributions can only be split to a member's spouse if the spouse is:
- less than preservation age, or
- between preservation age and age 65 and have not met a condition of release.
(See table on next page for Commonwealth preservation rules).

When can contributions be split?
A contribution split can be made once a year:
- in the financial year following the year in which the contributions were made, or
- during the financial year if the entire entitlement is to be rolled over, transferred or cashed, before the end of that financial year.

Please note that once processed, a contribution split cannot be reversed.

How to apply for a contribution split
Simply complete an Application to Split Eligible Contributions form and forward it to Super SA. The amount you nominate will be deducted from your account and rolled over into your spouse's account.

If your spouse is not an active member of the SA Ambulance Service Superannuation Scheme and does not have an existing Spouse Account, a Spouse Account will be established in their name and the contribution splits credited to this account.

What contributions can be split?

<table>
<thead>
<tr>
<th>Membership class</th>
<th>Maximum amount of contribution that can be split</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard contributory</td>
<td>85% of award contribution, plus</td>
</tr>
<tr>
<td></td>
<td>85% salary sacrifice voluntary contribution providing there are sufficient funds in the account/s to cover the split.</td>
</tr>
<tr>
<td></td>
<td>Up to Concessional Contribution Cap of $25,000</td>
</tr>
<tr>
<td>Non-contributory</td>
<td>85% of employer contribution, plus</td>
</tr>
<tr>
<td></td>
<td>85% salary sacrifice voluntary contribution providing there are sufficient funds in the account/s to cover the split.</td>
</tr>
<tr>
<td></td>
<td>Up to Concessional Contribution Cap of $25,000</td>
</tr>
</tbody>
</table>

The following contributions cannot be split:
- super contributions made before last financial year.
- rollover amounts
- compulsory after-tax or compulsory salary sacrifice contributions
- contributions paid by your employer to fund defined benefit entitlements
- amounts subject to family law conditions
- amounts received as a spouse contribution split.

Please note: spouse contributions cannot be split by members who received these contributions while they were spouse members of the Scheme.

Minimum split amount
Each contribution split must be a minimum of $1,500.

How to apply for a contribution split
Simply complete an Application to Split Eligible Contributions form and forward it to Super SA. The amount you nominate will be deducted from your account and rolled over into your spouse’s account.

If your spouse is not an active member of the SA Ambulance Service Superannuation Scheme and does not have an existing Spouse Account, a Spouse Account will be established in their name and the contribution splits credited to this account.

Commonwealth legislation stipulates that a spouse includes either (a) another individual (whether of the same sex or a different sex) with whom the individual is in a relationship registered under a state or territory law, such as a relationship registered under the Relationships Register Act 2016, or (b) another individual who, although not legally married to the individual, lives with them on a genuine domestic basis in a relationship as a couple.
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> Who is an eligible spouse?
> What contributions can be split?
> When can contributions be split?
> Contributions that cannot be split
> Minimum split amount
> How to apply for a contribution split
> Taxation
> Fees and charges
> Preservation and contribution splitting

**Taxation**
No tax is deducted from the benefit when it is transferred to your spouse’s account.

You cannot claim the spouse contribution super tax rebate for contributions split to your spouse’s account.

**Fees and charges**
There are no charges for contribution splitting.

**Preservation and contribution splitting**
All contributions split into your spouse’s account are subject to Commonwealth Government preservation requirements. See the panel on the right for Commonwealth Government preservation ages and requirements.

Where the contribution split is placed in a Spouse Account, the release of an entitlement to the spouse member is dependent on:

– the member ceasing employment with the SA Ambulance Service, or
– a family law split or divorce, or
– the spouse member suffering physical or mental disablement and the Super SA Board approving the release of funds, or
– the death of the spouse member.

Where the contribution split is credited to an active SA Ambulance Service Superannuation member account, the release of an entitlement to the splitting member ceasing employment with the SA Ambulance Service.

**Further information**
The following booklet may be helpful if read in conjunction with the information presented above:

– SA Ambulance Service Superannuation Scheme Product Disclosure Statement

Fact sheets and information on a range of topics relating to your super are available on the Super SA website.

Your Commonwealth Government preservation age depends on your date of birth:

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Benefit preserved until age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1960</td>
<td>55</td>
</tr>
<tr>
<td>1 July 1960 to 30 June 1961</td>
<td>56</td>
</tr>
<tr>
<td>1 July 1961 to 30 June 1962</td>
<td>57</td>
</tr>
<tr>
<td>1 July 1962 to 30 June 1963</td>
<td>58</td>
</tr>
<tr>
<td>1 July 1963 to 30 June 1964</td>
<td>59</td>
</tr>
<tr>
<td>After 30 June 1964</td>
<td>60</td>
</tr>
</tbody>
</table>

Preserved entitlements are preserved until:

– You have retired permanently from the workforce having reached preservation age
– You leave an employment arrangement after age 60
– You reach age 65
– You become totally and permanently disabled
– Your death.
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Disclaimer

The information in this document is intended to help you understand your entitlements in the SA Ambulance Service Superannuation Scheme. Super SA does its best to make sure the information is accurate and up to date. However, you need to be aware that it may not include all the technical details relevant to the topic. For the complete rules of the SA Ambulance Service Superannuation Scheme, please refer to the Trust Deed and Regulations that operate pursuant to an Act of State Parliament, the Superannuation Act 1988. The Trust Deed and accompanying Regulations set out the rules under which the SA Ambulance Service Superannuation Scheme is administered and entitlements are paid. You can access a copy of the Trust Deed and Regulations from the Super SA website.

The SA Ambulance Service Superannuation Scheme is an exempt public sector superannuation scheme and is not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about the SA Ambulance Service Superannuation Scheme.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about the SA Ambulance Service Superannuation Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

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