



## Step 3 – Details of spouse’s eligibility to receive contributions

To receive spouse contributions you must meet one of the eligibility criteria specified under superannuation laws. To confirm that you are eligible to contribute, please indicate your circumstances below.

**(Select an option)**

- I am under age 65.
- I am between ages 65 and 69 and I have met the work test by working at least 40 hours in a period of 30 consecutive days in the current financial year.
- I wish to claim the work test exemption as I am between ages 65 and 69, have met the work test in the financial year preceding the financial year in which I made this contribution, had a total superannuation balance of less than \$300,000 at the end of the previous year and have never claimed a work test exemption previously.

## Step 4 – Complete initial investment – Employee Member

On behalf of my spouse, I will contribute: **(Select the appropriate option)**

\$    ,    Non-concessional contribution (Must be \$1,500 or more and a cheque made payable to Qantas Superannuation Limited, enclosed)

OR

\$    ,    Split contribution (Must be \$1,500 or more and a *Contribution Splitting* form available on the Qantas Super website, must accompany the application)

## Step 5 – Make your investment choice for your initial investment

You can choose one investment option or any combination of the seven available investment options to apply to your initial investment for your Super Account in Gateway.

**If you don't make an investment selection, then your initial investment and all future contributions and transfers will be invested in Glidepath, the default option in Gateway.**

If you're unsure which investment option(s) best suits your needs, we recommend you speak to a licensed financial adviser. Refer to the Qantas Super *Investment Guide*, available on our website, for details about the investment options available.

**I wish to have my initial investment allocated in the following investment options:**

Investment option	Initial investment	Future contributions and transfers
	% to be invested	% to be invested
Glidepath	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Aggressive	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Thrifty	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>TOTAL*</b>	<b>1 0 0</b> %	<b>1 0 0</b> %

\*Please ensure the total adds to 100% for the column you are completing otherwise this form will not be processed.

## Step 6 – Automatic Insurance Cover

Upon joining Qantas Super Gateway as a Spouse Member you will automatically receive insurance of \$100,000 of Fixed Dollar Basic Cover for death and total and permanent disablement (TPD). Conditions, including an 'At Work' test, apply. Refer to the Gateway PDS Member Guide Supplement, available on our website, for more information.

Please tick the following box if you don't want to automatically receive Fixed Dollar Basic Cover for death and TPD.

Do not automatically apply Fixed Dollar Basic Cover for death and TPD to my Super Account in Gateway.

You may be eligible to apply for Basic Cover at a later date, subject to approval by the insurer (MetLife Limited). Please refer to the 'Insurance in your super' section of the Gateway PDS for further information.

## Step 7 – Nominate your beneficiaries

As a Spouse Member you can nominate the person or people you wish to receive a lump sum benefit in the event of your death. For Super Accounts in Gateway, Qantas Super offers a:

- non-binding death benefit nomination; or
- binding death benefit nomination.

To make a valid binding or non-binding nomination, you must complete the relevant *Nominating your beneficiaries* form available on our website.

I have completed and attached the relevant *Nominating your beneficiaries* form.

## Step 8 – Provide your tax file number – Spouse Member

### Don't pay more tax than you have to – let us know your tax file number.

Your tax file number is confidential. Choosing not to provide your tax file number is not an offence. However, if you don't provide your tax file number the Trustee will be unable to approve your application.

My tax file number is:    -    -

#### Special note:

In line with the Superannuation industry (Supervision) Act 1993, the Trustee of Qantas Super is authorised to ask for your tax file number. The Trustee will only use your tax file number for lawful purposes. These purposes may change in the future if there are changes to legislation.

The Trustee may pass your tax file number to any other super fund or account to which your super is transferred in the future unless you request in writing that this not be done.

By providing your tax file number:

- the Trustee will be able to accept your application to join Qantas Super and accept contributions made by you (some limits may apply); and
- It will be easier for you to find your super in the future and ensure that you receive all of your super benefits when you retire.

## Step 9 – Sign the form – Employee Member

### By signing this form I:

- acknowledge that any contributions I make to Qantas Super as the contributing spouse are for the benefit of my spouse (the Spouse Member) and cannot be repaid to me. I confirm that the Spouse Member is my spouse within the meaning of relevant Government legislation (as set out in the Gateway PDS); and
- confirm that I am not entitled to a tax deduction for these spouse contributions.

Signature

Date

/   /



## Step 10 – Sign the form – Spouse Member

### By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made;
- am applying to be a Spouse Member of Qantas Super;
- accept that I will be bound by the provisions of the Trust Deed and Rules which govern the operation of Qantas Super;
- understand that my personal information will be used by Qantas Super to provide and manage my super. For this purpose, my personal information may pass between the Trustee of Qantas Super and its administrator, professional advisers, insurers, government bodies, and other parties as required, including the Trustee of any other super fund that my super is transferred to;
- consent to the handling of my personal information in this manner. I understand that I can access my information by writing to the Qantas Super Privacy Officer at the address below;
- acknowledge that I have received, read and understood the Qantas Super Gateway Product Disclosure Statement and agree to be bound by it; and

Signature

X

Date

/  /

**Please return your completed form to Qantas Super, GPO Box 4303, Melbourne, VIC 3001.**

