

Super and family law matters

Married and de facto¹ couples have the option to split their super entitlements on divorce or separation. This document contains important information about family law matters and how they will be handled by us.

Getting information from NGS Super

Who can ask for information?

Under Family Law, the following people can ask for information about a member's super benefits:

- the member
- the member's spouse
- a person who intends to enter into a superannuation agreement with the member.

How do you ask for information?

You will need to download and complete the **Superannuation Information Kit** available from the Federal Circuit and Family Court of Australia at fcfcoa.gov.au/fl — this includes a **Form 6 Declaration** and a **Superannuation Information Request form**.

Alternatively, you may hire a lawyer to help. We do not charge any fees when you ask for information from us.

What information will you get?

We will only provide the information required by the legislation. If the request is made by someone other than the member, we cannot tell the member about it.

How to contact us

To have your request processed as soon as possible, make sure you send your **Form 6 Declaration** and **Superannuation Information Request** form to the correct address. If sent to the wrong address, we may be unable to take action for you.

Send all family law documents to:

NGS Super
GPO Box 4721
MELBOURNE VIC 3001

Professional advice

We are not allowed to give you any advice about family law matters. If you have any questions, consider getting legal advice from a qualified person.

¹ A de facto relationship is defined in Section 4AA of the Family Law Act 1975. The law requires that you and your former partner (of any sex or gender) had a relationship as a couple living together on a genuine domestic basis.

Splitting the super benefit

How super can be split

The super benefit can be split as part of the property settlement either by:

- private agreement between the parties or
- Court Order.

A benefit can be flagged by a Flagging Agreement or Order, or split by a Splitting Agreement or Order.

Flagging means that the decision on how to split the benefit is deferred until a later date. If a benefit becomes payable to the member while a flag is in place, it cannot be paid and we must notify the parties or the Court. We must then wait for further instructions from the parties or the Court before paying the benefit.

Splitting means that a decision on how to split the benefit has been made and that a portion will be allocated to the non-member spouse.² When a Splitting Agreement or Order is made, we will check that it's valid and will then notify both parties that the Agreement or Order is in place. This notification will include the options available to the non-member spouse regarding their share of the member's benefit. It will also explain what the non-member spouse needs to do, by when, and what happens if we don't receive a reply.

When an Agreement or Order is made

When an Agreement or Order is made, a copy should be given to us along with any other required documents (your legal adviser will tell you what needs to be done).

If it is a Flagging Agreement or Order, the non-member spouse must also tell us their full name and postal address.

If it is a Splitting Agreement or Order, the non-member spouse must also advise their date of birth and their membership number (if also an NGS member).

Do you need more information?

This provides a brief summary of family law legislation as it applies to superannuation. It is not advice and should not be relied upon as advice. You should always seek professional advice for your specific circumstances.

Important notes

- The amount paid to the non-member spouse is not usually immediately available in cash. It must remain in the super system until the person meets one of the legal conditions that allows their benefit to be paid in cash. For more information about this, see our fact sheet **Gaining access to your super** at ngssuper.com.au/pds
- The member's benefit in NGS Super will reduce by the amount paid to the non-member spouse. The reduction will be shown on the next member benefit statement.
- When paying the required amount to the non-member spouse, we must also split some of the tax components of the member's benefit. Legislation sets out how the components will be split.

2. The non-member spouse is the member's spouse or former spouse as referred to in the Agreement or Order.

More information?

Contact us

You can contact us at ngssuper.com.au/contactus or call us on **1300 133 177** Monday to Friday, 8am–8pm (AEST/AEDT).
Postal address: **GPO Box 4721 MELBOURNE VIC 3001**

This information is general information only and does not take into account your objectives, financial situation or needs. Before acting on this information, or making an investment decision, consider whether it is appropriate to you and read our **Financial Services Guide, Product Disclosure Statements** and **Target Market Determinations** available at ngssuper.com.au. You should also consider obtaining financial, taxation and/or legal advice tailored to your personal circumstances before making a decision. This information is issued by NGS Super Pty Ltd ABN 46 003 491 487 and AFSL 233 154.

Issued by NGS Super Pty Ltd ABN 46 003 491 487 and AFSL 233 154.