Fact sheet

180 YEARS | Australian Unity Real Wellbeing

What are spouse contributions?

You can help grow your spouse's super by making contributions into their super. Not only does this mean more money for your spouse in retirement, but it could mean a tax saving for you right now.

How does it work?

It is an effective way to add to the retirement savings of your spouse if they are working reduced hours, on parental leave or unable to work. You could also be eligible for a tax offset, making this a tax-effective way to save for retirement.

You can make a spouse contribution regardless of your own age, but your spouse must be either:

- Under age 67,
- Between age 67 and 74 and met work test requirements

If your spouse has just turned 75, these contributions must be received no later than 28 days after the end of the month that they turned 75.

Once contributed, the amount is preserved in your spouse's super until they meet a condition of release to access it. Once a spouse contribution application has been accepted it can't be revoked or reversed.

To make a spouse contribution, contact your super fund for more detail.

Spouse tax offset

If you make contributions for your spouse, you may also be eligible to claim a tax offset on these contributions, depending on your spouse's income. The maximum annual tax offset is 18% of a maximum of $3,000 in spouse contributions (i.e. a maximum of $540). The offset available is dependent on the receiving spouse's income. If the receiving spouse's income is:

Receiving spouse's annual assessable income[1]	Tax offset available
Less than the low income threshold: $37,000	The contributing spouse receives the full offset which is: 18% x contributed amount (up to $3,000)
More than the low income threshold and less than the cut-out income threshold: $40,000	The offset is reduced for every $1 that the receiving spouse's income is over the low income threshold. Therefore, 18% of the lesser of either: the contribution amount or $3,000 – (spouse salary – low income threshold)
More than the cut-out income threshold	No offset applies

For more information regarding eligibility for the offset, contact a specialist tax adviser or visit the Australian Taxation Office website at www.ato.gov.au.

Meaning of 'spouse'

The definition of spouse includes a person (of any sex):

- you are legally married to
- you are in a relationship with that is registered under certain state or territory laws
- who lives with you on a genuine domestic basis in a relationship as a couple (known as a de facto spouse).

Work test requirements

If your spouse is aged 67 but under age 75, you can make spouse contributions to their account if they are at least gainfully employed on a part-time basis. In short, they must work for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which you plan to make a spouse contribution.

Alternately, a spouse can access the work test exemption if between age 67 and 74 and:

- have met the work test in the last financial year (but not the current financial year);
- have had a total superannuation balance of less than $300,000 at the end of the last financial year; and
- have not used the work test exemption to make contributions in a previous year.

This exemption only applies once.

View your Total Super Balance through the ATO via my.gov.au

[1]Assessable income includes ordinary income (excluding any assessable First home super saver released amount) such as bank interest, dividends and investment earnings (including rental income) commissions, total reportable fringe benefits amounts and reportable super contributions.

Case study 1 – Contribution for a non-working spouse

Anna makes a $3,000 after-tax contribution into her spouse's super account and is eligible for a $540 tax offset:

18% x $3,000 = $540

If Anne reduced her after-tax contribution to $1,500, she is eligible for a $270 tax offset:

18% x $1,500 = $270

Case study 2 – Contribution of $3,000 for a spouse with assessable income of $39,000

If Anne makes a $3,000 after-tax contribution into her spouse's super account, she is eligible for a tax offset based on the calculation that produces the lowest amount:

18% x $3,000 = $540

Or

18% x [$3,000-($40,000-$39,000)] = 18% x ($3,000 - $1,000) = $360

Anne can claim a spouse tax offset of $360.

Visit us at
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