WHAT ARE
spouse contributions?

JULY 2025

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.

There is no age requirement for your spouse however if they have 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 details.

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, i.e., 18% x contributed amount (up to a maximum of $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. That is, 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

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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 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).

Limits on your contribution

You cannot contribute more than your spouse's non-concessional contributions cap ($120,000) for the current financial year, including any non-concessional contributions made by your spouse.

If your spouse is aged under 74 and eligible, they (or you) may be able to make up to three years of non-concessional contributions in a single financial year under the bring-forward rule, which allows a maximum contribution of up to $360,000.

Non-concessional contributions cannot be made once a member's total super balance reaches $2.0 million or above as at 30 June of the previous financial year.

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

Case study 1

Contribution for a non-working spouse

Anne 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.

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.