Spouse contributions

Spouse contributions are super contributions you make on behalf of your spouse or de facto partner. These are non-concessional (after-tax) contributions, which means that the contribution is not subject to further tax once placed in their super account. It can help build your spouse's super balance for when they retire, even if they are not working or have a low income job. And you may be able to claim a tax rebate for the contributions you make for your spouse.

Who qualifies as your spouse/partner?

You must be either legally married, a de facto partner or same sex couple living together on a permanent basis. A married couple living separately does not qualify. Both you and your spouse/partner must be Australian residents at the time the contributions are made.

Spouse contribution tax offset

You may be able to claim an 18% tax rebate up to $3,000 of the contributions you make on behalf of your non-working or low-income-earning spouse/partner. If their income is less than $37,000 you may be eligible for the full offset amount of $540. The tax offset amount will gradually reduce for income above $37,000 and becomes $0 when their income exceeds $40,000.

Tax offsets will not be available if your spouse/partner's income exceeds their non-concessional (after-tax) contributions cap in the relevant financial year, or they have a Total Superannuation Balance* of more than $2.1 million on 30 June, before the start of the financial year in which the contributions were made.

You may be entitled to a tax offset of up to $540 (maximum tax offset) each financial year if:

- You did not claim a tax deduction for the contributions.

* Your Total Superannuation Balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions.

Is there a cost involved?

We do not charge a fee if your spouse/partner's super account is outside First Super.

Claiming the offset

You can claim the tax offset through your tax return.

Eligibility criteria

- Spouse contributions are not taxed as long as they don't exceed the non-concessional contributions cap ($130,000 for the 2026/27 financial year);
- Both you and your spouse/partner were Australian residents when the contributions were made;
- At the time of making the contributions you and your spouse/partner were not living separately and apart on a permanent basis;
- Your spouse/partner is under the age of 75;
- The sum of your spouse/partner's assessable income, including total reportable fringe benefits amounts and reportable employer super contributions (RESC) for the financial year, was less than $40,000; and
- The contribution was made to a super fund which was a complying fund in the income year in which you made the contribution.

How do you make a contribution to your spouse/partner's super?

Once the spouse/partner account has been opened, you can then make contributions into their account by using our Contribution Form available from our website **firstsuper.com.au/forms**.

1. BPAY. Call **1300 360 988** for details
2. Electronic Funds Transfer (EFT)

   Your EFT reference is your member number, your initial and surname

   First Super bank account details:
   Account Name: **First Super**
   Bank Name: **National Australia Bank**
   BSB No: **083-355**
   Account No: **67-879-1379**
3. Cheque made payable to First Super Pty Ltd and mail to:
   First Super, PO BOX 666 Carlton South VIC 3053

If making an EFT or BPAY payment please email or post us a copy of the contribution Form to notify us of your contribution.

Case study – Emi boosts her super

Emi and Ken have two children who are still at school. Ken earns $120,000 working full-time and Emi works part-time and earns $30,000 a year. Emi had several years out of the workforce when their children were young so her super balance is quite low.

Ken would like to help Emi build her super. He decides to contribute a further $100 a week (totalling $5,200 over a year) in non-concessional spouse contributions to her super fund. Ken will be able to claim a tax offset of up to $540 for the spouse contributions he makes. So while he is helping grow Emi's super he'll be reducing his tax bill by $540 a year.

Your spouse/partner's assessable income	Contribution paid into your spouse/partner's account	Maximum contribution eligible for tax offset	Tax offset available to contributing spouse/partner
$0	$3,000	$3,000	$540
$20,000	$3,000	$3,000	$540
$37,000	$3,000	$3,000	$540
$38,000	$3,000	$2,000	$360
$39,000	$3,000	$1,000	$180
$40,000	$3,000	$0	Nil

Please note that these calculations are estimates only, the Australian Taxation Office (ATO) will determine eligibility and any tax offset amount at your tax assessment time.

Want to know more? We're here to help.

Please contact our Member Services Team today.

1300 360 988 **mail@firstsuper.com.au** **firstsuper.com.au**

If you would like to speak to a member of First Super's Financial Advice Team* to discuss this further call **1300 360 988**.

*First Super financial advisers are authorised representatives of Industry Fund Services Limited (ABN 54 007 016 195, AFSL 232514).

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