Spouse contributions and contributions splitting

The tax benefits of making spouse contributions

Contributing super for your spouse offers both of you super tax benefits.

If you are employed and your eligible spouse is either not working or earning less than $13,800 per year, you can contribute to their super and get up to a $540 tax rebate a year.

Your tax rebate is capped at 18% of contributions of up to $3000. The rebate reduces when your spouse earns more than $10,800, including reportable fringe benefits, and stops when your spouse's assessable income reaches $13,800.

What is contributions splitting?

Contribution splitting is another way to boost your spouse’s account balance. But, there are restrictions on the amount and types of contributions you can make. You can split concessional contributions up to 85% or the annual limit whichever is lesser.

The main types of contributions that can’t be split are:

- Roll-overs from Australian super funds or from overseas pensions;
- Previous split contribution amounts;
- Employment Termination Payments;
- Amounts split or flagged under Family Law arrangements; and
- Non-concessional contributions.

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