Spouse contributions

If you are employed and your eligible spouse (married or de-facto) is either not working or earning less than $40,000 per year, you can contribute to their super and get up to a $540 tax rebate a year.

To be eligible, the following conditions must be met:

- The sum of your spouse's assessable income, total reportable fringe benefits and reportable employer super contributions is less than $40,000
- Contributions are made into a complying super fund
- Both you and your spouse were Australian residents when the contributions are made
- When making the contributions you and your spouse were not living separately and apart on a permanent basis
- Your spouse had not exceeded their non-concessional contributions cap (1.6m for 2017/18) or had a total superannuation balance equal to or exceeding the transfer balance cap immediately before the start of the financial year in which the contribution was made
- The contributions must not be tax deductible to the contributor

Contribution splitting

Contribution splitting is another way you can 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% of the contribution, or up to the annual concessional contribution cap, whichever is lesser. The concessional cap for 2017/18 for all ages is $25,000. For the 2016/17 financial year the cap was dependent on your age and was either $30,000 (less than age 49 at June 2016) or $35,000 (aged 49 or older at 30 June 2016).

Contributions that can be split are usually employer before-tax contributions, including salary sacrificed amounts.

Find out more

Watch our educational module 'Superannuation Contributions' to learn more.

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