

## Self employed contributions

### **Can you get a tax deduction on your super contributions if you are self employed?**

The answer is yes - if you are self employed, you may be able to claim a tax deduction for your super contributions, if:

- You satisfy the 'maximum earnings as an employee' condition;
- You meet the age-related conditions;
- You made personal contributions to the fund;
- You have advised us of the amount you intend to claim as a deduction using the approved ATO form, which is available from the [ATO website](#); and
- We have acknowledged your notice of intent and agreed to the amount you intend to claim as a deduction.

### **What is the 'maximum earnings as an employee' condition?**

You can claim a deduction on personal contributions, even if you receive some income as an employee, as long as you satisfy the 'maximum earnings as an employee' condition.

Under this condition, the amount you earn as an employee must be less than 10% of your combined assessable income and reportable fringe benefits for that income year. Be aware that new definitions apply to what is considered assessable income. See the [ATO website](#) for more detail.

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