

## Personal tax deductible contributions

If you wish to claim a tax deduction for personal contributions, you must satisfy the following conditions:

- You meet the age-related conditions (see below);
- 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
- You satisfy the 'maximum earnings as an employee' condition (see below, but only relevant in respect of contributions made prior to 1 July 2017)

### **Age Related Conditions**

If you are aged 75 years or older, you can only claim a deduction for contributions you made before the 28th day of the month following the month in which you turned 75.

If you are under 18 years old at the end of the income year in which you made the contribution, you can only claim a deduction for your personal super contributions if you also earned income as an employee or a business operator during the year.

Regardless of your employment arrangement you may be able to claim a tax deduction if you are under 65. Those aged 65 to 74 will still need to meet the "work" test in order to be eligible to make a contribution and claim a tax deduction. You must have worked at least 40 hours within 30 consecutive days in a financial year before your super fund can accept any contributions for or from you (including employer contributions, personal contributions, spouse contributions and government co-contributions).

### **What is the 'maximum earnings as an employee' condition? (Prior to 1 July 2017)**

For financial years 2016/17 and earlier, you could claim a deduction on personal contributions, even if you received some income as an employee, as long as you satisfied the 'maximum earnings as an employee' condition.

Under this condition, the amount you earned as an employee must have been less than 10% of your combined assessable income, reportable fringe benefits, and reportable employer super contributions for that income year.

### **Find out more**

Visit the [ATOs website](#) to learn more.

Downloaded on: 18/10/2017 from: <http://wasuper.com.au/members/growing-your-super/self-employed-contributions/>

The information in this document is of a general nature only and does not take your personal investment objectives, financial situation and needs into account. You should assess whether any advice is appropriate to your individual investment objectives, financial situation and particular needs before making any investment decision. You should also consider seeking the assistance of a professional adviser.

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