

Spouse Contributions

June 2025

Spouse Contributions

A spouse contribution, when related to a contribution tax offset, is a way to boost a spouse's super whilst managing tax. These contributions can also help address situations where one partner may have a lower super balance due to leave or reduced working hours.

The strategy can be employed where an after-tax contribution is made into a spouse's super account and the spouse earns less than \$40,000 during the same financial year. The individual making the contribution can be eligible for a tax offset of up to \$540. An after-tax (non-concessional) contribution is money you add into superannuation from after-tax income or savings (e.g. take-home pay, cash at bank or the sale of assets).

To be eligible for the full tax offset of \$540:

During the 2024/25 financial year, the after-tax contribution must be \$3,000 or more into the spouse's super account.

The recipient spouse's income must be \$37,000 or less. It phases out between \$37,000 and \$40,000.

The tax offset is calculated at a rate of 18% as shown in the below table.

Financial Year	Spouse's Income	Maximum Rebatable Contributions (MRC)	Max. offset 18% of lesser of:
2024/25	\$37,000 or less	\$3,000	MRC or actual contributions (max \$540)
	Between \$37,000 and \$40,000	\$3,000 – (Income - \$37,000)	MRC or actual contributions
	\$40,000 +	\$0	\$0

Other key rules and considerations

The offset does not apply where the contribution is an employer contribution.

The receipt of the contribution counts towards the spouse's own contribution limits. The spouse who receives the contribution must be under age 75, have a total super balance at the previous 30 June less than the general transfer cap (\$1.9 million at 30 June 2024), and not exceed their own non-concessional contribution cap. For 2024/25, the non-concessional contribution limit is \$120,000, or up to \$360,000 if eligible.

Each spouse must be Australian resident for tax purposes when the contribution is made, and be either legally married or in a de facto relationship.

Conclusion

Making an after-tax contribution into your spouse's super could benefit both parties. The spouse's super account balance gets an increase whilst potentially reducing your income tax position. If you have any queries on this strategy or anything else, please feel free to contact your adviser.

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