

# Super Knowledge

## Offset for spouse super contributions

### Conditions

A taxpayer is eligible to claim a tax offset for eligible spouse contributions if the following conditions are satisfied:

- The recipient spouse's assessable income + reportable fringe benefits (RFB) + reportable employer superannuation contributions (RESC) for the income year must be less than \$13,800.
- The couple live together in a bona fide domestic relationship (ie includes a de facto spouse but excludes married couples who have separated) or in a relationship that is registered under a law of a State or Territory.
- The contribution must be made to a complying super fund, provide super benefits for the spouse or provide death benefits for the spouse's dependants.
- A deduction notice must not be submitted in respect of the contribution.
- The gainful employment status of the contributor is not relevant.
- Eligible spouse contributions may not be made for a recipient spouse who is age 70 or over.
- If the recipient spouse is:
  - under age 65, then his/her gainful employment status is not relevant
  - aged at least 65 but under 70, then the contribution must be made at a time that the recipient spouse meets the work test (see section 2.4).
- Both the contributor and the spouse must be Australian residents for tax purposes when the contribution is made.

### Amount of offset

The maximum tax offset is \$540. The amount of the offset is calculated as 18% of the lesser of:

- \$3,000 – [(recipient spouse's assessable income + RFB + RESCs) – \$10,800], and
- the amount of the spouse contribution actually made

**If you would like further information please do not hesitate to contact me at:  
sol.forman@formanfinancialservices.com.au or call on 9369 2443**

### Disclaimer and Warning

The information above is of a general nature only. It should not be used as a source to make financial decisions. It's also important to note that the legislation and figures related to this topic tend to change regularly and therefore the information above may not reflect the current status. We recommend that if you are looking for advice on this matter, you should contact [us](#).