



How to save more in your super

How to save more in your super by making voluntary contributions. Check your eligibility for government contributions.

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Check your options for adding to and growing your super.

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QC 73082

Options for adding to your super

Check your options for adding to and growing your super.

Last updated 2 August 2023

Adding to your super

You can boost your retirement savings by making voluntary super contributions, such as by:

- setting up a [salary sacrifice arrangement](#) with your employer
- making [personal super contributions](#) (and a non-concessional contribution may make you eligible for the government's [super co-contribution](#))
- transferring any super you have in a [foreign super fund](#)
- arranging for your [spouse to contribute to your super or splitting contributions with your spouse](#)
- making a [downsizer contribution](#) into super if you are selling your home and are 55 years or older.

Small changes you make now can make a big difference to your lifestyle in retirement.

Maximising your super

Consider maximising your super contributions at least 10-15 years before the age you plan to retire. This can make a significant difference to your final super amount.

You can use the MoneySmart retirement planner to work out what your retirement income could be and think about the small changes you can make to build your super. You should consider how much money you will need to enjoy a comfortable lifestyle in retirement.

In adding to your super, keep in mind:

- [work and age restrictions](#) on what deductions you can claim for contributions to your super
- [contributions caps](#), which if exceeded may mean you have to pay tax on the excess
- [limits and restrictions](#) on the contributions your super fund can accept.

Keep track of your super and check that you receive all the super you're entitled to from your employer under super guarantee.

Reportable super contributions

Your reportable super contributions include any:

- [personal deductible contributions](#) you make for which you claim an income tax deduction
- [reportable employer super contributions](#) your employer makes for you where you influenced the amount or rate of super your employer contributes, such as
 - contributions made under a salary sacrifice agreement
 - additional amounts paid to your super fund (for example, you directed an annual bonus to be paid to super)
 - an increased super contribution as a part of your negotiated salary package.

Reportable super contributions don't include any compulsory contributions by your employer made under:


- super guarantee
- an industrial agreement
- the trust deed or governing rules of a super fund
- a federal, state or territory law.

You must include reportable super contributions in your tax return.

If your employer makes reportable employer super contributions on your behalf, they must include the total amount of these contributions in the income information they report to us. Reportable contributions made by your employer are shown on your income statement in ATO online services or your payment summary from your employer.

If you make personal contributions for which you have notified your super fund you'll claim a tax deduction, this will be reported to us by your super fund and pre-filled in your online income tax return.

Main categories of superannuation contributions

Figure shows the main categories of super contributions, specifically what is included in concessional and non-concessional contributions on the one hand, and on the other the overlapping categories of reportable and voluntary contributions


What reportable super contributions affect

Your reportable super contributions are not included in your taxable income, but they are added to your taxable income to work out if you meet the income tests for benefits, concessions and obligations we administer such as the:

- Medicare levy surcharge threshold calculation
- Medicare levy surcharge (lump sum payment in arrears) tax offset
- net medical expenses tax offset (withdrawn from 1 July 2019)
- invalid and invalid carer tax offset
- zone tax offset when claiming for dependants
- seniors and pensioners tax offset

- Higher Education Loan Program (HELP) and Student Financial Supplement Scheme (SFSS) repayments
- deduction of your non-commercial business losses
- super co-contribution (income threshold does not include deductions for super contributions)
- low income super tax offset (income threshold)
- the spouse superannuation contributions tax offset (spouse's income threshold does not allow for deductions, including super contributions)
- income tax concessions available to participants in certain employee share schemes.

If you made a personal contribution and did not claim an income tax deduction for it, the amount is **not** a reportable super contribution.

As well as affecting benefits, concessions and obligations administered by the ATO, reportable super contributions also affect some payments or services administered by [Services Australia](#) .

QC 23222

Salary sacrificing super

How a salary sacrifice arrangement can be used to make voluntary super contributions.

Last updated 21 April 2026

Benefits of salary sacrificing

You and your employer can agree on a salary sacrifice arrangement (also known as salary packaging or total remuneration packaging) to exchange part of your salary or wages for benefits of a similar value.

You can use a salary sacrifice arrangement to have some of your salary or wages paid into your super fund instead of to you. This effectively reduces your taxable income, meaning you pay less tax on your income. These concessional contributions are taxed in the super

fund at a rate of 15%, which is generally less than your marginal tax rate.

How salary sacrifice super contributions are treated

Salary sacrifice super contributions do not:

- reduce the amount that your employer calculates your super entitlement on
- count towards the amount of super guarantee contributions that your employer makes.

Salary sacrifice super contributions are classified as employer super contributions, rather than your personal contributions. They are additional to your super guarantee entitlements. Your employer must still pay your full super guarantee as though there was no salary sacrifice arrangement in place.

The sacrificed component of your total salary package is not counted as assessable income for tax purposes. This means that it is not subject to pay as you go (PAYG) withholding tax. However, salary sacrifice super contributions are included in your [reportable super contributions](#) and must be included in your tax return.

If salary sacrifice super contributions are made to a complying super fund, the sacrificed amount is not considered a fringe benefit and is not subject to fringe benefits tax.

Salary sacrifice limitations

Unless there are limitations specified in the terms of your employment, there is no limit to the amount you can salary sacrifice into super. However there are tax implications.

Consider whether the amount you wish to salary sacrifice will:

- mean you exceed your [concessional \(before-tax\) contributions cap](#), which limits the amount that can be contributed to your super fund that is taxed at the concessional rate of 15%
- be subject to [Division 293 tax](#), which applies in respect of your concessional contributions when your combined income and

concessional super contributions for Division 293 purposes is more than \$250,000.

QC 23227

Personal super contributions

How to make personal super contributions, including claiming a tax deduction so they are concessional contributions.

Last updated 23 May 2024

What are personal super contributions?

You can boost your super by adding your own personal contributions, which are the amounts you contribute directly to your super fund.

If you claim a tax deduction for them, they're concessional contributions and are effectively from your pre-tax income. They are taxed in the fund at a rate of 15%.

If you don't claim a tax deduction for them, they're non-concessional contributions and are from your after-tax income or savings. They are not further taxed.

Personal contributions:

- are in addition to any compulsory super contributions your employer makes on your behalf
- do not include super contributions made through a salary-sacrifice arrangement.

Personal contributions are subject to the [contributions caps](#) that apply to concessional and non-concessional contributions.

Claiming deductions for personal super contributions

To claim a deduction for your personal super contributions, you must give your super fund a [notice in the approved form](#) and get an acknowledgment from the fund. There are other [eligibility criteria](#) you must meet.

The personal super contributions you claim as a deduction will count towards your concessional contributions cap.

When deciding whether to claim a deduction for super contributions, you should consider the possible impacts, including whether:

- you will exceed your [concessional \(before-tax\) contributions cap](#), which limits the amount that can be contributed to your super fund that is taxed at the concessional rate of 15%
- you will have to pay [Division 293 tax](#), which applies when your combined income and concessional super contributions for Division 293 purposes is more than \$250,000
- you wish to split your contributions with your spouse
- it will affect your [super co-contribution](#) eligibility.

If you exceed your cap, you will have to pay extra tax, and any excess concessional contributions you leave in super will count towards your non-concessional contributions cap.

Note: A deduction can only be claimed in whole dollars. If you made a personal contribution in dollars and cents, the residual cents will remain a non-concessional contribution and will count towards the relevant cap.

Deductible personal contributions count towards your [reportable super contributions](#).

Example: effects of claiming a deduction for a personal super contribution

During 2019–20 Christie is employed as a hairdresser and earns \$35,000 in assessable income.

Christie contributes \$5,000 to her super fund as a personal contribution. If she wanted to claim an income tax deduction for the entire super contribution, she would need to give her fund a notice of intent and get an acknowledgment.

Having done this, Christie could claim a tax deduction of \$5,000, reducing her taxable income to \$30,000. However, her fund would pay 15% tax on the \$5,000, so only \$4,250 would be credited to Christie's super fund account. Additionally, Christie would be eligible for the low income superannuation tax offset, so the government would refund her offset into her super account. However, she would not be eligible for a super co-contribution.

If Christie decided to claim a personal income tax deduction for \$4,000 instead of the entire \$5,000, this would mean:

- her taxable income would be \$31,000
- her fund would have to pay 15% tax on the \$4,000, so \$3,400 would be credited to her account
- she may be eligible for the super co-contribution in respect of the \$1,000 that was not claimed as a deduction, in which case the government would pay her co-contribution entitlement (\$500) into her super account
- she would be eligible for the low income superannuation tax offset, so the government would refund her offset into her super account.

Eligibility to claim a deduction

Contributions you can claim

You're eligible to claim a deduction for personal super contributions if:

- you made the contributions to your fund that was not a
 - Commonwealth public sector super scheme in which you have a defined benefit interest
 - constitutionally protected fund (CPF) or other untaxed fund that would not include your contribution in its assessable income
 - super fund that notified us before the start of the income year that they elected to either treat all member contributions to the
 - super fund as non-deductible
 - defined benefit interest within the fund as non-deductible

- you meet the age restrictions
- you have given your fund a notice of intent to claim in the approved form
- your fund has validated your notice of intent form and sent you an acknowledgment.

Contributions you can't claim a deduction for

You can't claim deductions for:

- contributions paid by your employer from your before-tax income such as
 - the compulsory super guarantee
 - salary sacrifice super contributions
 - other [reportable employer super contributions](#)
- a rolled over super benefit
- a benefit transferred from a foreign super fund
- first home super saver (FHSS) amounts you have recontributed to your super fund(s)
- contributions to
 - a Commonwealth public sector super scheme in which you have a defined benefit interest
 - a super fund that would not include the contribution in their assessable income, such as an untaxed fund or a constitutionally protected fund
 - other super funds or contributions specified in the regulations
- downsizer contributions
- re-contribution of COVID-19 early release of superannuation amounts.

Work and age restrictions

If you're 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 business operator during the year.

If you're between 67 and 74 years old:

- For the 2020–21 and later years, you must meet the [work test](#) (or exemption) to claim a tax deduction for **personal contributions** and have them treated as concessional contributions.
- From 1 July 2022, you can make or receive **non-concessional personal** and **salary sacrifice contributions** without meeting the work test (or exemption), but you must still meet the work test (or exemption) to claim a **deduction for personal superannuation contributions** so they are treated as **concessional contributions**.

If you are 75 years old 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.

This table shows how this change may impact you.

How removing the work test affects you if you're between 67 and 74 years old

Action	Before 1 July 2022	From 1 July 2022
You need to meet the work test to make or receive a personal super contribution	Yes	No
You can access the bring forward non-concessional contributions rule	No	Yes
You must meet the work test to claim a personal super contribution deduction.	Yes	Yes
You must lodge a notice of intent to claim a deduction in the approved form with your super fund when you intend to claim a deduction	Yes	Yes
You must receive an acknowledgment from the fund for the notice of intent to claim or vary	Yes	Yes

<p>a deduction for personal contributions.</p>		
<p>You claim the personal super contribution deduction in your tax return at Personal super contributions in:</p> <ul style="list-style-type: none"> • myTax or • the Individual tax return supplement. 	<p>Yes</p>	<p>Yes</p>
<p>You can lodge a notice of intent to claim or vary a deduction for personal contributions form.</p> <p>Time limits apply and you must give your fund a notice (or variation) by whichever of the following dates occurs first:</p> <ul style="list-style-type: none"> • the day you lodge your income tax return for the income year in which the contribution was made • the end of the income year following the income year in which the contribution was made. <p>Note that the above deadlines don't apply if we have disallowed your deduction and a variation is being made to reduce the amount claimed by the amount not allowable.</p>	<p>Yes</p>	<p>Yes</p>
<p>A variation is not effective if:</p> <ul style="list-style-type: none"> • you're no longer a member of the fund • the fund no longer holds the contribution • the fund has begun paying an income stream based in whole or part on the contribution • you don't meet the time limits. 	<p>No change</p>	<p>No change</p>

Note that if your variation is not valid the contributions tax cannot be adjusted.

Work test and work test exemption

To satisfy the work test, you must work at least 40 hours during a consecutive 30-day period each income year.

However, if you don't meet the above condition, you can use the exemption to the work test on a one-off basis if you have:

- satisfied the work test in the income year preceding the year in which you made the contribution
- a total super balance of less than \$300,000 at the end of the previous income year
- not relied on the work test exemption in a previous financial year.

For more information on work and age restrictions (including the work test and the work test exemption), see [Restrictions on voluntary contributions](#).

Example: work test to claim a deduction for personal super contributions

In 2021–22, Kumiko turned 66 years old. She did not need to satisfy the work test or meet the work test exemption criteria to be able to claim a deduction for personal super contributions. However, she still had to give her fund a notice of intent and receive an acknowledgment from the fund.

In 2022–23 Kumiko turned 67 years old. She did not need to satisfy the work test or work test exemption to be able to contribute to her super fund before she turned 67 years old. However, if Kumiko makes the contribution after she turns 67, she must satisfy the work test or meet the work test exemption criteria to be able to claim a deduction for personal super contributions. She must also continue to provide her fund with a notice of intent and get an acknowledgment from the fund.

How to claim a deduction

If you are eligible and want to claim a tax deduction for your personal super contributions, you must first notify your fund that you intend to do so.

Notice of intent to your fund

You must give a valid notice [in the approved form](#) to your fund. A notice of intent is only valid if:

- you are still a member of your fund
- your fund still holds the contribution (special rules apply for full or partial voluntary rollovers, and situations where there has been a successor fund transfer or a MySuper transfer)
- it does not include all or part of an amount covered by a previous notice
- your fund has not started paying a super income stream using any of the contribution
- you haven't lodged an application to split the contribution for which you intend to claim a deduction (even if the application hasn't been dealt with by your fund)
- the contributions in the notice of intent have not been released from the fund you've given notice to under the FHSS scheme
- the contributions in the notice of intent don't include FHSS amounts you recontributed to your fund.

If you give your fund a notice of intent after you have rolled over your entire super interest to another fund (closed your account) or withdrawn your entire super interest (paid it out of super as a lump sum), the notice won't be valid. This means you will not be able to claim a deduction for the personal contributions you made before the rollover or withdrawal.

If you have partially rolled over or withdrawn your super interest (which included the contribution you made), your notice will not be valid for the entire contribution. You can only validly deduct the proportion of your contribution that remains in the fund.

You can provide a single notice of intent that covers all the personal (after tax) contributions you made to your super fund during the year. You don't need to provide a notice of intent for each contribution.

You must provide a notice of intent to each super fund if you made contributions to more than one fund.

Approved form for notifying intent to claim

You can provide your notice of intent in the approved form by either:

- completing a [Notice of intent to claim or vary a deduction for personal super contributions](#) (NAT 71121)
- using your fund's own form
- writing to your fund, stating you wish to claim a tax deduction for your personal super contributions and including all the information required in the ATO form.

When to give your notice of intent

You must give a notice of intent to claim or vary a deduction to your fund by the earlier of either the:

- day you lodge your tax return for the year in which you made the contributions
- end of the income year following the one in which you made the contributions.

Your fund must send you a written acknowledgment, telling you they have received a valid notice from you. You must receive the acknowledgment from your fund before you claim the deduction on your tax return.

How to complete your tax return

When you complete your tax return, you can claim a deduction for the amount of the contribution stated on your notice of intent. If you want to claim an amount that is different (more or less) than what the notice says, you can [vary your notice of intent](#).

Make sure that you claim your deduction at the correct label in your tax return. If you're lodging:

- through myTax the deduction must be claimed at **Personal super contributions**
- a paper form, the deduction must be claimed at Personal superannuation contributions in the *Individual tax return supplement*.

Failing to claim your super deductions at the correct label may result in:

- an incorrect super co-contribution determination or excess contributions tax assessment
- an additional tax liability
- a tax shortfall penalty.

How to vary your notice of intent

You can vary your notice of intent to claim a deduction, but only to **reduce** the amount stated in the notice. You can reduce the amount, including to nil, but you can't revoke or withdraw the notice.

If you want to **increase** the amount you intend to claim as a deduction, you do not give your fund a variation notice. Instead, you give a second notice specifying the additional amount you wish to claim. This second notice is subject to the due date for lodging.

To vary your notice of intent to claim a deduction, complete a [Notice of intent to claim or vary a deduction for personal super contributions](#) (NAT 71121) and give it to your fund.

Alternatively, you can use your fund's own form, or write to your fund, including:

- the information in your original notice of intent
- a statement that you wish to vary your previous notice of intent to reduce the amount of personal contributions for which a tax deduction will be claimed
- the amount you now intend to claim (which may be nil).

Required date for varying your notice of intent

You can vary a notice of intent up until the due date for lodging a claim for a deduction.

However, if the deduction you claimed is not allowable, in whole or in part, you can vary your notice after the required date to reduce the amount stated in the notice by the amount not allowable.

You **can't** vary your notice of intent if:

- you're no longer a member of the fund or the holder of a retirement savings account

- the trustee
 - no longer holds the contribution
 - has begun to pay a super income stream based wholly or in part on the contribution.

Your fund will send you written acknowledgment after receiving your valid notice of intent to vary your deduction for personal super contributions.

QC 23225

Spouse super contributions

How to split your own contributions with your spouse or claim a tax offset for making a contribution on their behalf.

Last updated 2 August 2023

Ways of contributing to your spouse's super

There are 2 ways of contributing to your spouse's super:

- You may be able to split contributions you have already made to your own super, by rolling them over to your spouse's super – known as a contributions-splitting super benefit.
- You can make a super contribution directly to your spouse's super, treated as their non-concessional contribution, which may entitle you to a tax offset.

Splitting your contributions with your spouse

Some super funds allow you to split your contributions with your spouse.

When and how to apply

You can generally apply to split your contributions with your spouse after the end of the income year in which your contributions were made.

You apply to your fund to split your employer contributions and personal concessional contributions made during the previous income year, using the [Superannuation contributions splitting application](#) (NAT 15237) or similar form provided by your fund. The fund has the discretion to allow or not allow the request.

There are restrictions on the type and amount of contributions you can split.

If you're planning to split any part of your contributions with your spouse but you also want to claim a tax deduction for them, you must give your fund the notice of intent to claim a deduction before applying to split the contributions.

How split contributions are treated and reported

A contribution split with your spouse is called a 'contributions-splitting super benefit' and is treated as a rollover to your spouse, not a new contribution for them.

Accordingly, splitting your contributions with your spouse does not reduce the total contributions made for you or change their characteristics for the purposes of your contributions caps. For example, if you make a personal contribution and claim a tax deduction for it, that will count towards your concessional contributions cap for the year even if you then split and roll it over to your spouse. It will not count towards your spouse's cap.

For more information, see [Contributions splitting for members](#).


Tax offset for super contributions on behalf of your spouse

You may be able to claim a tax offset of up to \$540 per year if you make a super contribution on behalf of your spouse (married or de facto) if their income is below \$40,000.

Contributions you make to your spouse's super are treated as their [non-concessional contributions](#), whether or not you're eligible for the super tax offset.

General eligibility conditions

To be eligible:

- the contribution must be made to either a complying super fund or an approved [retirement savings account](#)  (RSA)
- both you and your spouse must be Australian residents when the contribution is made
- the contribution is not deductible by you
- you and your spouse must not be living separately and apart on a permanent basis when making the contribution.

Specific eligibility conditions

You're eligible for a tax offset for a contribution made on behalf of your spouse if:

- **their income** is less than \$40,000 in the income year in which the contribution is made, calculated as the sum of their:
 - assessable income (disregarding any amount released to your spouse under the first home super saver scheme)
 - total reportable fringe benefits amounts
 - total reportable employer super contributions
- your spouse did not exceed their **non-concessional contributions cap** in the income year in which the contribution is made
- your spouse had a **total super balance** less than the [general transfer balance cap](#) immediately before the start of the income year in which the contribution is made
- for the 2020–21 and later income years, your spouse was under 75 years old when the contributions are made
- for income years before 2020–21, your spouse was under 70 years old when the contributions were made.

Offset amount

The tax offset amount reduces when your spouse's income is greater than \$37,000 and completely phases out when your spouse's income reaches \$40,000. The tax offset is calculated as 18% of the lesser of:

- \$3,000 minus the amount by which your spouse's income exceeds \$37,000
- the sum of your spouse contributions in the income year.

The tax offset for eligible spouse contributions can't be claimed for super contributions that you made to your own fund, then split to your spouse. That is a rollover or transfer, not a contribution.

Example: eligibility for the tax offset for super contributions on behalf of your spouse

Robert and Judy are spouses. Robert earns \$19,000 in 2018–19 and Judy makes a \$3,500 contribution to Robert's super fund.

Robert and Judy meet the eligibility requirements to claim a tax offset. Judy can claim a tax offset in her 2018–19 tax return for the contributions she makes to Robert's super fund.

The tax offset is calculated as 18% of the lesser of:

- \$3,000 minus the amount over \$37,000 that Robert earned (in this case, nil)
- the value of the spouse contributions (in this case, \$3,500).

Judy can claim a tax offset of \$540, being 18% of \$3,000.

Example: eligibility for a part tax offset for super contributions on behalf of your spouse

Carmel and Adam are married and living together. Carmel is 46 years old and her income is \$38,000 per year. Carmel has not exceeded her non-concessional contributions cap for the income year, and her total super balance is under \$1.6 million.

Adam wishes to make a super contribution of \$3,000, on Carmel's behalf, to her complying super fund.

Carmel's income is under the threshold. Adam is eligible for a tax offset. As Carmel earns more than \$37,000 per year, Adam will

not receive the maximum tax offset of \$540. Instead, his entitlement is 18% of the lesser of:

- \$3,000 reduced by every dollar over \$37,000 that Carmel earns
- the value of spouse contributions.

Carmel earns \$1,000 over the \$37,000 income threshold. Adam's tax offset is \$360. This is calculated as 18% of \$2,000 (\$3,000 reduced by the \$1,000 that Carmel earned over the \$37,000 income threshold).

Claiming the offset

You claim the offset in your tax return (see [T3 Superannuation contributions on behalf of your spouse 2022](#)).

QC 73083

Downsizer super contributions

Contribute money from the sale of your home to your super as a downsizer contribution.

Last updated 20 January 2026

About downsizer contributions

If you are 55 years old or older, you may be able to contribute up to \$300,000 from the proceeds of the sale (or part sale) of your home into your complying superannuation fund, as a downsizer contribution.

A downsizer contribution does not count towards contributions caps (concessional or non-concessional).


A downsizer contribution will be included in your total superannuation balance (TSB) when it is calculated at the end of the financial year. This may affect your future eligibility under some superannuation rules and entitlements.

Like other contributions, the amount of a downsizer contribution will count towards your [transfer balance cap](#) (TBC) when your super goes into a retirement phase account.

Selling your home and making a downsizer contribution may affect income support payments such as the age pension. Services Australia has information about this.

Visit the ATO Publication Ordering Service to download our [Contributing the proceeds of downsizing to super](#)  factsheet.

Consider if a downsizer contribution is suitable for your circumstances

Moneysmart has information you should consider first, see [Downsizing in retirement - moneysmart.gov.au](#) .

Selling your home and making a downsizer super contribution are significant decisions. You should consider obtaining independent financial advice before proceeding.

Eligibility

To make a downsizer contribution you must meet all the following conditions:

- You are aged 55 years old or older at the time you make the contribution.
- Your home was owned by you and/or your spouse for 10 or more years before the sale. If only one spouse owned the home, the other is also eligible to contribute if the other conditions are met.
- The home being sold is a residential building in Australia and is not a caravan, houseboat, or mobile home.
- The sale qualifies for the [main residence capital gains tax \(CGT\) exemption](#) – either fully or partially; or if the home was purchased before 20 September 1985, it would have qualified if it were a [CGT asset](#).
- You have not previously made a downsizer contribution from the sale of another home, or the part sale of your current home.
- You provide the [Downsizer contribution into super](#) form (NAT 75073) to your super fund before, or at the time you make

your contribution.

- You contribute within 90 days of receiving the home sale proceeds (usually at settlement) unless you apply for, and we grant you an extension of time.

Contribution limit

You can contribute up to \$300,000 per eligible person. For couples, each eligible spouse can contribute up to \$300,000. The total downsizer contributions made cannot exceed the total proceeds from the home sale.

How to make a contribution

Prepare to make your contribution and provide the necessary form to your super fund before you contribute.

1. Contact your super fund first - to confirm they could accept your downsizer contribution.
2. If you don't have a super fund account that accepts downsizer contributions, open one.
3. You must complete the [Downsizer contribution into super form](#) and provide it to your super fund **before or at the time you make your contribution**. If you make your downsizer contribution in multiple payments, complete a form for each one.
4. Pay the contribution amount to your super fund. Ensure all contribution payments are made within 90 days of receiving the home sale proceeds, unless you've applied for and we've granted an extension of time to make the downsizer contribution.

If you need more time

If you're unable, or don't wish to make the downsizer contribution within 90 days of receiving the sale proceeds, you may apply for an extension of time to make your contribution where your circumstances warrant it. Extensions can't be granted to meet age requirements.

Note: You must still provide the Downsizer contribution into super form to your super fund before or at the time you make your contribution.

How to apply for an extension of time to make your downsizer contribution

You need to:

- apply as soon as possible after receiving the sale proceeds – ideally within 90 days
- phone the ATO **on 13 10 20** to apply
- if the 90-day period has passed, don't make the contribution until we approve the extension of time.

If you're dissatisfied with a decision to refuse an extension of time, or the duration of an extension granted, you can lodge an objection using the [Objection form – for taxpayers \(NAT 13471\)](#).

After you've made the contribution

Super funds (not including SMSFs) have 10 business days to report the contribution information to us. We use this information to administer rules that may apply to you, so we recommend you use ATO online services to check we have received it.

Log in to [ATO online services](#) .

If you don't already have one, [create a myGov account and link it to the ATO](#). You can also access ATO online services using the [ATO app](#).

To view the reported transaction:

1. Select **Super** from the menu.
2. Select **Fund details**.
3. Select the **Account name** of the account the contribution was made into (even if it was later closed). The downsizer contribution will display as **Proceeds of primary residence disposal**.

Note: Contact your fund promptly if the downsizer contribution does not display, or the amount displays as a different type of contribution, as this could lead to excess contributions and extra tax payable.

Your total super balance will reflect the amount of the downsizer contribution when your fund reports your 30 June balance for that financial year.

If you make an invalid contribution

If we become aware that your contribution doesn't meet the downsizer contribution eligibility requirements, we will advise your super fund. Your fund will need to assess whether the contribution could have been accepted as a different type of contribution under their acceptance rules.


If your contribution is accepted as an after-tax personal contribution, the amount will count towards your [non-concessional contributions cap](#).

If your contribution can't be accepted, the contribution amount will be returned to you by your super fund.

Penalties may apply for making a false and misleading statement if you incorrectly declare you are eligible to make a downsizer contribution.

Resources

Here are information resources for your reference, and the Downsizer contribution into super form. Most super funds also have information about making downsizer contributions on their websites.

- [Downsizing in retirement - Moneysmart.gov.au](#) 
- [ATO factsheet: Contributing the proceeds of downsizing to super](#)
- [Downsizer contribution Guidance Note 2018/2](#)
- [Downsizer contribution into super form \(NAT 75073\)](#)

Examples of contributions

Example: contribution of maximum amount

A couple, George and Jane, sell their home for \$800,000. Each spouse can contribute up to \$300,000.

Example: contributions can't exceed the total sale proceeds

A couple, Bruce and Betty, sell their home and receive proceeds of \$400,000.

Between them, their Downsizer contributions can't exceed \$400,000.

Individually they can contribute up to \$300,000 each.

Within these limits they may contribute as they choose – for example, \$300,000 for Betty and \$100,000 for Bruce.

Example: property is legally owned by one spouse

A couple, John and Fatima, sell their home and receive proceeds of \$600,000. Only John is on the title.

Both John and Fatima meet all the other requirements, so both John and Fatima can each make a downsizer contribution of up to \$300,000.

Example: sale of home and 'in specie' contribution to a self-managed super fund (SMSF)

Alisha sells her home for \$1,500,000. As she meets all the requirements, she can make a downsizer contribution of up to a maximum of \$300,000.

Alisha has a personal portfolio of listed shares worth \$100,000. She also is trustee and member of her SMSF.

Alisha can make a \$300,000 downsizer contribution to her SMSF in the form of:

- the \$100,000 share portfolio as an in-specie contribution, and
- \$200,000 from the proceeds of the home sale.

Example: selling part of the equity in a property

Robert and Wendy decide to sell part of their home's equity, in an arrangement that allows them to continue to live in the home:

- Their home is currently worth \$500,000.
- They sell 20% of the equity in the home and receive proceeds of \$100,000.
- They can make downsizer contributions of up to \$100,000 between them.

If they decide to sell more of, or all the remaining ownership interest in the property in the future, they will not be eligible to make another downsizer contribution as they can only access the scheme in relation to one disposal of an ownership interest in this or any other home.

Example: extension of time to make a contribution granted

Ben is 77 years old and decides to sell his family home of 15 years.

Settlement occurs on 1 August 2024.

He purchases a new home in a retirement village which is under construction and due to settle on 1 October 2024.

Ben's purchase settlement is then delayed until 1 December 2024.

Ben does not want to contribute funds from the sale of his home into his super until after settlement on his new home, to ensure he has enough money to purchase, furnish and move in.

In October 2024 Ben applies for and we grant an extension until 1 February 2025 to make the contribution. This allows Ben enough time to settle and move into his new home, and then contribute the money remaining from his sale.

Example: extension of time to make a contribution not granted

In January 2024 Rebecca turned 54 years old. She and her husband James decide to sell their family home which they have lived in for 30 years. James is 60 years old.

The sale and settlement occur in July 2024. Rebecca applies for an extension of time to make her contribution, as it is more than 90 days from the date of settlement until she turns 55 years old and so would qualify.

We don't grant the extension of time.

The sale, settlement, and 90-day period all occurring before Rebecca was eligible to make a Downsizer contribution was not a reason to extend the time. **Note:** If settlement occurred in December 2024, Rebecca would be eligible to contribute once she turned 55 years old in January 2025, and within 90 days of settlement.

Instead, Rebecca decides to make a non-concessional super contribution using the sale proceeds. The contribution counts towards her non-concessional contributions cap.

James is eligible to make a Downsizer contribution to his super fund.

QC 54086

Re-contributing COVID-19 early release super withdrawals

How to re-contribute COVID-19 early release withdrawals to rebuild your super balance.

Last updated 2 August 2023

How you can re-contribute without paying extra tax

If you withdrew money from your super fund through the COVID-19 early release of super program, you can rebuild your super by making personal super contributions.

In general, if you make a personal super contribution to your fund out of money you have already paid tax on and you don't claim a tax deduction, it will count towards your [non-concessional contributions cap](#). If you exceed the cap, you will have to pay extra tax.

However, you may be eligible to have COVID-19 re-contributions excluded from the non-concessional contributions cap. If you decide to do this and you are close to exceeding your non-concessional contributions cap for the year, you can make this choice by lodging a [re-contribution form](#) with your super fund.

It is only necessary to choose to have a personal contribution treated as a COVID-19 re-contribution if the contribution would otherwise lead to you exceeding your non-concessional cap for the year.

You should consider seeking advice from a financial advisor or tax agent before making this choice. You won't be eligible to claim a personal super deduction for any amounts you choose to have treated as a COVID-19 re-contribution.

As with other super contributions, a COVID-19 re-contribution will count towards:

- your [transfer balance cap](#), which applies when you move your super into retirement phase

- your [total super balance](#) when it is recalculated to include all your contributions on 30 June.

Eligibility

You're eligible to re-contribute COVID-19 early release withdrawals without the contributions counting towards your non-concessional contributions cap if:

- you withdrew superannuation amounts through the COVID-19 early release of super program (which closed on 31 December 2020)
- the total amount, including any previous COVID-19 re-contributions, you're re-contributing is equal to or less than the total amount you withdrew through COVID-19 early release
- you re-contribute the amounts to your fund from 1 July 2021 to 30 June 2030
- you're not claiming a deduction in your income tax return for amounts you re-contribute
- you give your fund the approved form notifying it of the re-contribution at the time or before it is made.

How much you can re-contribute

You can make multiple re-contributions, but the total must not exceed the total amount you withdrew through COVID-19 early release.

Example: not exceeding the non-concessional contributions cap

After withdrawing \$20,000 through COVID-19 early release of superannuation, Chloe decides to make a personal contribution of \$10,000 into her super.

As Chloe's non-concessional contributions cap for the financial year is \$110,000, and she will not be exceeding this amount, she decides not to treat this amount as a COVID-19 re-contribution.

Example: exceeding the non-concessional contributions cap

After withdrawing \$10,000 through COVID-19 early release of superannuation, Scott decides to make a personal contribution of \$120,000 into his super.

Scott's non-concessional contributions cap for the financial year is \$110,000. As his personal contribution would exceed his non-concessional contributions cap, he decides to treat \$10,000 as a COVID-19 re-contribution.

Scott will need to provide the approved form to notify his fund of the re-contribution when or before he makes the contribution. Scott's fund will report this re-contribution to us.

Scott is ineligible to claim a personal deduction in his income tax return for the amount he re-contributes.

How to make your re-contribution

Re-contributions of COVID-19 early release of superannuation can be made from 1 July 2021 to 30 June 2030.

Before choosing to treat your contribution as a COVID-19 re-contribution, you should:

- check your [non-concessional contributions cap](#) to see if you are likely to exceed it in the year you made the contribution. If the contribution won't cause you to exceed your cap, you don't need to treat it as a COVID-19 re-contribution
- check your eligibility
- confirm that your super fund will accept re-contributions.

If you choose to make a COVID-19 re-contribution, you will need to complete the [Notice of re-contribution of COVID-19 early release amounts](#) (NAT 75394) form. Give this to your super fund before or at the time you make your contribution. Your fund will report this re-contribution information to us.

One form can be used to cover multiple re-contribution amounts to a single fund in the same financial year as long as the contributions don't

exceed the amount on the form. If the contributions exceed this amount, another form will need to be completed.

If you make COVID-19 re-contributions to multiple funds or in more than one financial year, a separate form must be lodged with each fund for each financial year.

QC 66702

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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