



myTax 2018 Superannuation contributions on behalf of your spouse

How to claim super contributions made on behalf of your spouse in your return using myTax.

Last updated 28 June 2018

On this page

This section has changed

Completing this section

You may be entitled to a tax offset if you made contributions to a complying superannuation fund or a retirement savings account (RSA) on behalf of your spouse who is earning a low income or not working.

Your spouse includes another person (of any sex) who:

- you were in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

An RSA is a special account offered by banks, building societies, credit unions, life insurance companies and prescribed financial institutions. It is used for retirement savings and is similar to a superannuation fund.

This section has changed

Eligibility for this offset has changed. To improve the superannuation balances of low income spouses, the Government has increased the spouse's income threshold from \$10,800 to \$37,000. This means more people can now claim the offset. The maximum tax offset amount of \$540 remains the same and gradually reduces for income above \$37,000 and completely phases out at an income of \$40,000.

Along with the threshold change there are new eligibility requirements. You are not eligible to claim this offset if your spouse:

- had non-concessional contributions that exceeded their non-concessional contributions cap, or
- had, at 30 June 2017, a total superannuation balance of \$1.6 million or more.

For more information, see [You need to know](#).

Completing this section

You must first complete the **Spouse details** section.

1. Enter your spouse's reportable employer super contribution shown on your spouse's payment summaries.
2. Enter your spouse's assessable income.
For the purposes of this offset your spouse's assessable income is their total income before deductions and any loss amount, unless they.
 - had a distribution from a partnership or trust
 - had income or losses from rent or business (including personal services income)
 - had a capital gain or foreign source income
 - made a deposit into a Farm Management Deposit Scheme Account, or
 - claimed a deductible amount for a foreign pension or annuity.
If any of these apply phone **13 10 20** for help to work out your spouse's assessable income.
3. Enter the total of your contributions you have paid.

MyTax will work out the **Offset amount**. For information on how myTax works it out, see [Calculating this offset](#).

4. Select **Save and continue** when you have completed the **Offsets** section.

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You need to know

Find out how you will be entitled to a tax offset of up to \$540 per year.

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You will be entitled to a tax offset of up to \$540 per year if:

- the sum of your spouse's assessable income, total reportable fringe benefits amounts and reportable employer superannuation contributions was less than \$40,000
- the contributions were not deductible to you
- the person was your spouse when you made the contribution
- both you and your spouse were Australian residents when the contributions were made
- when making the contributions you and your spouse were not living separately and apart on a permanent basis, and
- your spouse did not have:
 - non-concessional contributions totalling more than their non-concessional contributions cap, or
 - at 30 June 2017, a total superannuation balance of \$1.6 million or more.

If the contributions were made to a superannuation fund, then it must have been a complying superannuation fund for the income year in which you made the contribution.

If you had more than one spouse during the income year and you satisfy the conditions for the tax offset for more than one spouse, the

tax offset is the lesser of the sum of the tax offset entitlements for each spouse, or \$540.

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

- \$3,000, reduced by \$1 for every \$1 that the sum of your spouse's assessable income, total reportable fringe benefits amounts and reportable employer superannuation contributions for the year was more than \$37,000
- the total of your contributions for your spouse for the year.

The tax offset for eligible spouse contributions cannot be claimed for superannuation contributions that you made to satisfy your spouse's entitlements under a family law obligation to split superannuation with your spouse.

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Calculating this offset

Use these worksheets if you want to know how we work out the tax offset amount.

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We will work out the tax offset amount for you using information you provide.

If you want to know how we work out the tax offset amount, use these worksheets.

Worksheet 1

Row	Calculation	Amount
a	Your spouse's reportable employer super contributions	\$
b	Your spouse's assessable income	\$

c	Your spouse's total reportable fringe benefits amounts	\$
d	Add row a and row b and row c .	\$

If the amount at row **d** in **worksheet 1** was:

- \$37,000 or less, use [Worksheet 2](#)
- more than \$37,000 but less than \$40,000, use [Worksheet 3](#).

Worksheet 2

Row	Calculation	Amount
e	Maximum spouse contributions eligible for the tax offset	\$3,000
f	Amount of contributions paid	\$
g	Write the lesser of row e or f .	\$
h	Multiply row g by 18 and divide by 100. This is your tax offset amount.	\$

Worksheet 3

Row	Calculation	Amount
i	Maximum spouse contributions eligible for the tax offset	\$3,000
j	The amount from row d in Worksheet 1 (This is the sum of your spouse's assessable income, total reportable fringe benefits amounts and reportable employer superannuation contributions)	\$
k	Base amount	\$37,000
l	Take row k away from row j .	\$

m	Take row l away from row i .	\$
n	Amount of contributions paid	\$
o	Write the lesser of row m or row n .	\$
p	Multiply row o by 18 and divide by 100. This is your tax offset amount.	\$

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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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