

SPOUSE CONTRIBUTIONS

1 July 2025

Share the benefits

Everything you need to know about sharing super

Contributing to your spouse's super could have big benefits. For instance, if your spouse is a low income earner or doesn't work, you may be eligible for a tax offset of up to \$540 a year for contributions you've made on their behalf. 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. Of course, there's the long term benefit of helping to build a valuable retirement nest egg, too.

Are you eligible?

You can make contributions for your spouse as long as you are living together, and you are both Australian residents. A spouse is:

- a person who is legally married to you
- a person who lives with you on a genuine domestic basis in a relationship as a couple, or
- a person (whether the same sex or different sex) with whom you are in a relationship that is registered under law of a State or Territory.

Government regulations don't allow spouse contributions if you are your spouse's employer or a couple living apart. If you stop living with your spouse, you're not eligible to continue making spouse contributions.

Each time you make a spouse contribution, you must confirm that you and your partner are still living together, and you still meet eligibility criteria.

The receiving spouse must be under 75 years of age at the time of contribution and does not need to meet a work test. The contributing spouse can be any age and does not need to meet a work test.

Is there a limit on spouse contributions?

- Yes, there is an annual limit of \$120,000 which applies to all non-concessional (after-tax) contributions that are made to the contributing spouse's super account.
- The receiving spouse must have a total super balance* (TSB) of below \$2.0 million at 30 June 2025.

For more information about non-concessional contribution caps, visit ato.gov.au.

You may wish to speak to a licensed financial adviser to decide an appropriate level of spouse contributions.

Adding up your tax offset

For every dollar of spouse contributions, the contributing spouse can claim 18% of the contribution as a tax offset – up to a maximum offset of \$540 a year (based on a \$3,000 contribution) if the receiving spouse's total assessable income (plus reportable fringe benefits amounts and reportable employee super contributions, if any) is less than \$40,000 for an income year.

Tax offsets will not be available if the receiving spouse has exceeded their non-concessional contributions cap in the relevant financial year or they have a TSB equal to or exceeding the transfer balance cap as at 30 June before the start of the financial year in which the contribution was made.

To calculate the amount of tax offset you can receive for contributing to an eligible spouse, multiply 18% by the lesser of:

1. \$3,000 less the amount by which total spouse income exceeds \$37,000; or
2. the sum of the spouse contributions made in a given financial year.

For example

For example, Mia contributes \$3,000 on behalf of her spouse David who earns \$38,000 per year.

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

- \$3,000 less every dollar over \$37,000 that David earns (\$3,000 - \$1,000); or,
- The value of the spouse contribution (\$3,000).
- In this example, \$2,000 is the lesser figure and so, Mia is entitled to a \$360 tax offset (\$2,000 X 18%).

All spouse contributions are preserved.

Government regulations stipulate that spouse contributions must be kept in a superannuation fund until the relevant age below.

- **Age 65 for spouses who have never worked in Australia**
– although a benefit can be paid due to death, financial hardship or compassionate grounds if legislative guidelines are met.
- **Preservation age for spouses who have worked at least 10 hours in any given week in their life in Australia**
– ‘preservation age’ is the age when you can access your super, generally for retirement purposes. The preservation age is currently age 60.

A benefit may also be released under certain conditions including retirement, total and permanent incapacity, death, financial hardship or compassionate grounds.

Frequently asked questions

Q. Can I use my employer contributions or salary sacrifice to make contributions into my spouse's account to be eligible for the tax offset?

A. No. To be eligible for the tax offset, spouse contributions can only be made from income that has already been taxed. Therefore, you cannot use employer contributions or salary sacrifice to make spouse contributions into your spouse's account.

Q. Can I roll over my account into my spouse's account?

A. No. Any amount you roll over from another fund must be transferred into an account in your own name. Likewise, your spouse can roll over money held in another fund in their name into their Hostplus account.

Are spouse contributions taxed?

A. No, unless your spouse contributions exceed the non-concessional contributions cap. If this cap is exceeded, then the contributions will be taxed at the top marginal rate, which is currently 45% (plus Medicare levy of 2%). For more information about spouse contributions and tax, visit the Australian Taxation Office at ato.gov.au/super or call their super helpline on 13 10 20.

How to make spouse contributions

As a Hostplus member it's easy to make and receive spouse contributions.

If your spouse is already a Hostplus member, you can start making contributions to their account straight away by making a BPAY[®] payment at Member Online at hostplus.com.au. If they're not a Hostplus member, but would like to be, they can open a Hostplus Personal Super Plan account by joining online at hostplus.com.au/join. Alternatively, to receive an application call **1300 467 875** and request a Hostplus Personal Super Plan Product Disclosure Statement.

When you can make contributions

Spouse contributions can be made any time, as long as your spouse is eligible. See the "Are you eligible?" section in this brochure for details.

WE'RE HERE TO HELP

If you have any questions, we're happy to help. Just call **1300 467 875**, 8am – 8pm AEST/AEDT, Monday to Friday or visit hostplus.com.au

THAT'S A PLUS.



*Your total superannuation balance is the total value of your accumulation and retirement phase interests (including rollover amounts not yet included in those interests) across all of your superannuation accounts, reduced by the sum of any structured settlement contributions. For more information about spouse contributions and tax, visit the Australian Taxation Office at ato.gov.au/super or call their super helpline on 13 10 20. This information is general advice only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the relevant Hostplus Product Disclosure Statement (PDS), available at hostplus.com.au before making a decision about Hostplus. For a description of the target market, please read the Target Market Determination (TMD), available at hostplus.com.au. © Registered to BPAY Pty Ltd ABN 69 079 137 518. Issued by Host-Plus Pty Limited ABN 79 008 634 704, AFSL 244392 as trustee for the Hostplus Superannuation Fund (the Fund) ABN 68 657 495 890, MySuper No 68 657 495 890 198. ISS4 1401.0 0725