

Make spouse contributions work for you



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Some things are best done together

Fact Sheet

November 2025

Saving for retirement together

Making contributions on behalf of your spouse can be beneficial for your combined retirement savings. Of course, how you structure your super as a couple will depend on your personal circumstances, your combined income and what you have in mind for when you retire. You may also build your spouse's super savings by splitting your own contributions with them. For more details on this, please see our fact sheet **Split super contributions with your spouse** at ngssuper.com.au/factsheets

Spouse contributions

You can make contributions on behalf of your spouse into their super account. These contributions are known as spouse contributions. Spouse contributions must be made from your after-tax income. Spouse contributions can be made by cheque or BPAY®.

You can make contributions on behalf of your spouse if the receiving spouse:

- has not exceeded their non-concessional contributions cap for the relevant financial year (currently \$120,000) and
- has a total super balance¹ less than \$2 million on 30 June of the previous financial year and
- is under age 75 when the contribution is made.

Once the receiving spouse turns 75, you can no longer make contributions on their behalf.

¹. Your total super balance is generally the total value of your super interests in both accumulation phase and retirement phase at the end of the previous financial year, noting that:

- for accumulation phase, this is generally the withdrawal value at 30 June
- for the retirement phase, this is the balance of your transfer balance account which is managed by the ATO.

You can view your total super balance through your Australian Taxation Office (ATO) linked account by logging into your myGov account at my.gov.au

Give your spouse's retirement savings a boost

Meaning of 'spouse'

The definition of spouse includes a person (of any sex):

- you are legally married to
- you are in a relationship with that is registered under certain state or territory laws or
- who lives with you on a genuine domestic basis in a relationship as a couple (known as a de facto spouse).

However, the Australian Taxation Office (ATO) specifically states that if you are legally married to someone but you live 'separately and apart' on a permanent basis, then that person will not be regarded as your spouse under the superannuation laws.

More information about this and the eligibility conditions for the spouse super tax offset can be obtained by contacting the ATO on **13 10 20** or by referring to the ATO website ato.gov.au

Tax offset

If you make contributions for your spouse, you may also be eligible to claim a tax offset on these contributions, depending on your spouse's income. The maximum annual tax offset is 18% of a maximum of \$3,000 in spouse contributions (i.e. a maximum of \$540).

The offset available is dependent on the receiving spouse's income.

Receiving spouse's annual income	Tax offset available
Less than the low income threshold of \$37,000	The contributing spouse will receive the full offset: 18% x contribution amount (contribution up to \$3,000)
More than the low income threshold and less than the cut-out income threshold of \$40,000	The offset is reduced for every \$1 that the receiving spouse's income is over the low income threshold. Therefore, 18% of the lesser of either: <ul style="list-style-type: none"> • the contribution amount or • \$3,000 less (spouse salary less low income threshold)
More than the cut-out income threshold	No offset is available

How to make a spouse contribution

To make a contribution into your spouse's account with us, you can:

- make a contribution using BPAY. Just log into **Member Online** at ngssuper.com.au/mol to view your Biller Code and Customer Reference Number or
- complete a **Spouse contribution** form available at ngssuper.com.au/forms and send the completed form with cheque to:
NGS Super
GPO Box 4721
Melbourne VIC 3001

The examples below show how making a spouse contribution works in practice

Dave has a salary of \$70,000 per year (before any deductions, including tax).

Dave would like to make a contribution into his spouse's superannuation account so they can benefit from the spouse contribution tax offset.

Scenario 1: A contribution for a non working spouse

If Dave contributes \$3,000 after tax into his spouse's super account, he is eligible to receive a \$540 tax offset:

$$\begin{aligned} &18\% \times \text{contribution amount} \\ &= 18\% \times \$3,000 \\ &= \$540 \end{aligned}$$

If Dave contributes \$1,000 after tax into his spouse's super account, he is eligible to receive a \$180 tax offset:

$$\begin{aligned} &18\% \times \text{contribution amount} \\ &= 18\% \times \$1,000 \\ &= \$180 \end{aligned}$$

Scenario 2: A contribution of \$3,000 for a spouse with an assessable income of \$38,200

If Dave contributes \$3,000 after tax into his spouse's super account, he is eligible to claim a tax offset for the calculation that results in the **lesser** amount:

$$\begin{aligned} &18\% \times \text{contribution amount} \\ &= 18\% \times \$3,000 \\ &= \$540 \end{aligned}$$

or

$$\begin{aligned} &18\% \times [\$3,000 - (\text{spouse salary} - \text{low income threshold})] \\ &= 18\% \times [\$3,000 - (\$38,200 - \$37,000)] \\ &= 18\% \times [\$3,000 - \$1,200] \\ &= \$324 \end{aligned}$$

Therefore, Dave can claim a tax offset of \$324.

Scenario 3: A contribution of \$1,000 for a spouse with an assessable income of \$38,200

If Dave contributes only \$1,000 after tax into his spouse's super account, he is eligible to claim a tax offset for the calculation that results in the **lesser** amount:

$$\begin{aligned} &18\% \times \text{contribution amount} \\ &= 18\% \times \$1,000 \\ &= \$180 \end{aligned}$$

or

$$\begin{aligned} &18\% \times \$3,000 \text{ (spouse salary} - \text{low income threshold)} \\ &= 18\% \times [\$3,000 - (\$38,200 - \$37,000)] \\ &= 18\% \times [\$3,000 - \$1,200] \\ &= \$324 \end{aligned}$$

Therefore, Dave can claim a tax offset of \$180.

More information?

Contact us

You can contact us at ngssuper.com.au/contactus or call us on **1300 133 177** Monday to Friday, 8am–8pm (AEST/AEDT).

Postal address:
**GPO Box 4721
MELBOURNE VIC 3001**

Need help?

If you are thinking about your super contributions, consider obtaining professional advice for your personal situation.

Getting advice on your NGS Super account is easy. Whether it's a simple check in to understand your options or comprehensive advice for you and your family, we have you covered.

Contact us on **1300 133 177** to make an appointment or learn more at ngssuper.com.au/advice

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