Split super contributions with your spouse

Make super work for the two of you

Fact Sheet **July 2026**

You can choose to split your contributions with your spouse or partner, allowing the flexibility to plan your retirement based on your and your spouse's personal financial situations.

What is contributions splitting?

Contributions splitting allows you to split certain super contributions paid to your account and transfer them to your spouse's super, or your spouse can split and transfer contributions to your super. There are a number of reasons why you might choose to split contributions, including:

- your spouse is older than you and may be able to access super benefits earlier than you
- your spouse is younger than you and transferring your contributions to them may enable you to qualify for a higher age pension under the Centrelink/Department of Veterans' Affairs asset test
- equalising accumulation account balances between you and your spouse
- if you or your spouse is close to your personal transfer balance cap,[1] splitting contributions could help to maximise the combined amount of super that is moved into the retirement phase.

It is important to know that split contributions remain preserved until the receiving spouse is eligible to access their super. See our fact sheet **Gaining access to your super**.

How does contributions splitting work?

Contributions splitting applies in relation to concessional contributions made to your account in a financial year. If you decide that you would like to split those contributions, you can make an application to us. Applications can be made in a current financial year to split contributions made to your account during the previous financial year.

[1] This is the limit on the total amount of super that you and your spouse can each transfer into the retirement phase and is up to $2.1 million each for the 2026-27 financial year. Your personal transfer balance cap will be lower than this if you have made a prior transfer into the retirement phase. You and your spouse can view your personal transfer balance caps through your Australian Taxation Office (ATO) linked accounts by logging into your myGov account at **my.gov.au**

Some things are best done together

Who can split super contributions?

If you're an NGS Accumulation account member, you can split certain super contributions with your 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
- who lives with you on a genuine domestic basis in a relationship as a couple (known as a de facto spouse).

In this fact sheet (and other communications published by us about splitting your contributions or making spouse contributions), the applicant's spouse is called the receiving spouse.

Can all super contributions be split?

Only concessional (before-tax) contributions can be split – you cannot split after-tax contributions. The table below shows the types of before-tax contributions that can be split.

Concessional contributions	Timing of contribution	Maximum amount available for splitting
• employer • salary sacrifice • deductible personal contributions[2]	Contributions you split must be from the previous financial year, unless you are planning to close your *NGS Accumulation account*, in which case you can also split in the current financial year.	The maximum applies to the sum of all concessional contributions received during the split period and is the lesser of 85%[3] of: • those contributions and • the concessional contributions cap available to you. The current general concessional contributions limit is $32,500 per year. You may be able to carry forward any unused concessional contributions cap from previous financial years to increase your concessional contributions cap for the current financial year. More information is contained on the following page.

2. Deductible personal contributions are contributions you have made to your NGS Accumulation account for which you are eligible to claim a tax deduction. You must first provide us with the **Notice of intent to claim a deduction** form before splitting contributions with your spouse.
You are able to claim a deduction for any personal contributions you make to your super each year:
- until you turn 67 regardless of your employment arrangement
- if you are under 18 as long as you have earned income as an employee or a business operator
- if you have reached age 67 but are under age 75, as long as you meet the work test (you must work 40 hours in 30 consecutive days within the financial year). However, if your total super balance at the previous 30 June is less than $300,000, you will be exempt from this work test for 12 months from the end of the financial year in which you last met the work test. This exemption applies once only.

3. Reflecting 15% contributions tax.

Carry forward any unused concessional contributions cap

You may be able to carry forward any unused amount of your concessional contributions cap if you:

- have a total super balance[4] of less than $500,000 on 30 June of the previous financial year and
- are eligible to make concessional contributions.

If you take advantage of the carry-forward rule, an increased concessional contributions cap will be used to determine the maximum splittable amount.

More information on the carryforward rule can be found in our fact sheets **Salary sacrifice and save** and **Opportunities and limits for super contributions** available at **ngssuper.com.au/factsheets**

Your personal total super balance[4] and concessional contributions cap can be found by logging in to **my.gov.au** and going to the Super section within the Australian Taxation Office (ATO) linked service.

NGS rules on the amount that can be split

If you're requesting a split, your account balance after the split cannot be less than $6,000.

You can request one split each year. If you have more than one investment option, the amount split will be drawn down proportionally from each investment option in your account.

What amount can't be split?

Generally, you can't split any of the following amounts:

- after-tax (non-concessional) contributions
- any defined benefit contributions
- amounts rolled over from another fund
- benefits that may be subject to family law conditions
- any contributions if your spouse:
  - is aged 65 or over or
  - is at least 60 years of age and has retired from the workforce
- your full account balance
- amounts that you wish to receive as a first home super saver payment.

A more extensive list can be found on the ATO website at **ato.gov.au**

Is there a time limit on applying to split contributions?

If you want to split your contributions, your application must be received by us:

- by the end of the financial year **after** the contributions were made – for example, if you want to split contributions made between 1 July 2025 and 30 June 2026, your application for a split must be made by 30 June 2027.

or

- if you are withdrawing your entire benefit from your NGS Accumulation account (e.g. as a rollover or lump sum benefit), in the financial year your contributions were made but before you make the full withdrawal.

Please note, if you roll contributions over to another fund, you will not be able to split these contributions with your spouse after the transfer.

When can the receiving spouse access split contributions?

Split contributions are generally preserved until your receiving spouse has:

- reached age 60 and permanently retired
- terminated a gainful employment[5] arrangement (even if not permanently retired) after age 60 or
- reached age 65.

It's possible that this will be earlier or later than if the contributions had remained in your account.

4. Your total super balance is generally the total value of all your Australian super interests. 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**

5. Gainfully employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Can I claim the spouse contributions tax offset for split contributions?

You won't be able to claim the spouse contributions tax offset for contributions split into a receiving spouse's account, as the amount is treated as a rollover, not a contribution. If you intend to claim a tax offset, you'll need to make a 'spouse contribution' separately as an after-tax amount paid directly to your spouse's super account.

For further information on spouse contributions, please read our fact sheet **Make spouse contributions work for you** available at **ngssuper.com.au/pds**

How to apply to split your contributions

To apply to split your contributions, complete our **Contribution splitting** form at **ngssuper.com.au/forms** or call us on **1300 133 177**.

When completing the form, you need to:

- specify the type and amount of contributions you want to split
- declare that, at the time of the application, your receiving spouse:
  - is less than 60 years of age
  - is age 60 to 64 and has not yet retired.

If you change your mind about splitting, please contact us as early as possible. If your application to split contributions has already been processed, you won't be able to request a reversal of the split amount that has been transferred.

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 splitting your super contributions with your spouse, 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**

5266 (0726)