



Spouse contributions

A tax offset may apply if you make contributions on behalf of your non-working or low-income-earning spouse (married or de facto).

Eligibility

The Federal Government provides a tax offset of up to \$540 pa where you make spouse contributions and all of the following conditions are met:

- The sum of your spouse's assessable income and total reportable fringe benefits was less than \$13,800 for the financial year.
- At the time of making the contribution, you and your spouse were not living separately on a permanent basis.
- Both you and your spouse were Australian residents when the contributions were made.
- The contributions were not deductible to you.

Please contact the Australian Taxation Office (ATO) on 13 10 20 if you are unsure of the correct assessable income figure for your spouse.

Calculating the offset

The tax offset is equivalent to 18 per cent on the first \$3,000 of spouse contributions made. The maximum offset amount of \$540 pa applies when your spouse's income is \$10,800 pa or less. The eligible spouse contribution limit of \$3,000 reduces by \$1 for every \$1 of income above \$10,800 until your spouse's income reaches \$13,800, when the offset is no longer available.

Example

John and Sue are married.

Sue works part-time and the total of her assessable income and reportable fringe benefits is \$11,480 for the financial year. John has contributed \$3,000 to Sue's super account. The amount of offset that he can claim is calculated below:

Sue's total income	\$11,480.00
Minus maximum deduction level	\$10,800.00
Equals reduction in offset amount	\$680.00
Maximum offset amount	\$3,000.00
Less reduction in offset amount	\$680.00
Equals offset amount	\$2,320.00
John then needs to multiply the offset amount by the offset percentage:	
Offset amount	\$2,320.00
Multiplied by the offset percentage	18%
Equals claimable tax offset	\$417.60

John can claim a tax offset amount of \$417.60 in his income tax return for the spouse contributions he made.

For more information, please visit our website, www.mapsuper.com.au or call MAP Super Customer Service on **1800 009 921**.



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