

Spouse contributions



\$40,000

If your spouse earns less than \$40,000, you can get an offset of up to contributing to their super.

Conditions

You must meet conditions such as age and residency.

Contribution cap

You can't contribute more than your partner's non-concessional contributions cap, which is \$120,000 a year (you can bring forward 3 years).

Phase out

The full offset applies up to \$37,000 of spouse income, then reduces to nil at \$40,000.

From 1 July 2026 the non-concessional cap rises to \$130,000 a year.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.