

WHAT IS contribution splitting?

JULY 2026

Contribution splitting allows you to transfer a portion of your super into your spouse's super, boosting their retirement savings.

How does it work?

Before-tax contributions (such as employer contributions, salary sacrifice and personal contributions you claim as a tax deduction) made to your super can be split to your spouse's super account.

Contributions can be split regardless of your own age, but your spouse must be either:

- Less than preservation age, regardless of whether they're working or not
- Between their preservation age and 65, and not retired

If your spouse is 65 or older you cannot split your super contributions.

Once split, the amount is preserved in your spouse's super until they meet a condition of release to access it. Once a splitting application has been accepted it can't be revoked or returned to your super.

You'll need to speak to your super fund to confirm they offer contributions splitting and review any fees involved.

Any amount you split still counts towards your concessional contributions cap for the relevant year; it won't count towards your spouse's cap.

Timing

Contributions made between 1 July and 30 June in any financial year can be split from 1 July to 30 June the following financial year. You can only apply to split your contributions once in a financial year.

For example, pre-tax contributions made between 1 July 2023 and 30 June 2024 can be split by 30 June 2025 and you won't be able to split them thereafter.

If you plan to close your super account before the end of the financial year in which the contributions you wish to split were made, you can apply to split contributions from the super account(s) being closed in the same financial year, prior to the withdraw or rollover of your benefits.

If you intend to split a personal contribution that you are claiming a tax deduction for, a 'Notice of Intent' form must be lodged and acknowledged by your super fund prior to the contribution

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split being processed. You may lodge a Notice of intent form at the same time as your contribution splitting form, but not later.

How much can you split?

The maximum amount of contributions that can be split with your spouse in any financial year is the lesser of:

- 85% of concessional contributions received by the fund for that financial year (including carry forward unused concessional contribution, see below), and
- Your concessional contributions cap for that financial year, including any unused cap amounts carried forward from previous years (if eligible).

For more information on concessional contribution caps, refer to the Australian Taxation Office (ATO) at www.ato.gov.au

What amounts cannot 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
  - has reached preservation age (the preservation age has gradually increased since 1 July 2015 and is now set at age 60) 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

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
- who lives with you on a genuine domestic basis in a relationship as a couple (known as a de facto spouse).

Carry forward unused concessional contributions cap

From 1 July 2018, you can access unused concessional contributions carried forward if you:

- have a Total Superannuation Balance of less than $500,000 on 30 June of the previous financial year, and
- are eligible to make concessional contributions.

You will have unused concessional contributions if, in a financial year, you did not use the annual contribution cap in full.

The concessional contributions cap for a financial year is automatically increased by unused concessional contributions accrued in the past 5 financial years where the Total Superannuation Balance eligibility criteria is met. If you contribute more than the annual cap by using the carried forward contributions, you can split up to 85% of the contributed amount with your spouse.

View your Total Super Balance and unused concessional contributions through the ATO portal via my.gov.au

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For more information, refer to '**What are catch up concessional contributions?**' fact sheet.

Can I claim a tax offset when splitting 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 for eligible spouse contributions, those contributions must be made separately as an after-tax amount and paid directly to your spouse's super account. Refer to the '**What are spouse contributions?**' fact sheet.



Case study

Sam has made $10,000 in concessional contributions this financial year. Sam elects to split these contributions to his wife, **Lucy's** super fund this financial year also.

Sam has confirmed his super fund allows contribution splitting and lodges the form with his fund. His super fund accepts the application and transfers $8,500[1] over to Lucy's fund.

The amount transferred to Lucy's fund does not count towards her concessional contributions cap and there is no change to the amount of concessional contributions Sam has made this financial year ($10,000).

1. Calculated as $10,000 less $1,500 (15% contributions tax) equal to $8,500 net amount rolled over.

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