



Super spouse rebate

You can claim money back from the government if you pay super for your spouse who is not working or is on a low income.

This is known as the "spouse rebate" (also called a tax offset). The maximum rebate you can claim is \$540 per annum. To be eligible to claim the rebate for your husband or wife, the super contributions must:

1. be made on behalf of a spouse who is under age 65 and an Australian resident;
2. be made after tax; and
3. not be claimed as a tax deduction by the member who is paying the super.

Please note that in order to be entitled to the rebate, one must have a "spouse" that qualifies as a "spouse" within the meaning of that term in the tax law. Spouse includes both legal and de facto partners. If you have any doubt please get independent advice.

How the rebate is calculated

The rebate is 18% of one of the following (whichever is less):

1. \$3,000 (reduced by \$1 for every \$1 by which the spouse's assessable income and reportable fringe benefits for that year exceeds \$10,800, and is not available when the low income spouse's assessable income is \$13,800 or more per annum).
2. The total of the spouse super paid. For example, if your spouse receives less than \$10,800 a year and you pay \$2,000 into a super account for them, then you'll get a rebate of \$360.

This means that the government is paying you money for paying into your spouse's super!

If your spouse receives more than \$13,800, you can still contribute to their super, you simply won't get the rebate.

Important Notice

Any advice in this fact sheet is provided by Chifley Financial Services Limited as an Australian Financial Services Licensee (AFSL 231148) on behalf of the trustee for the FuturePlus Super (ABN 76 829 356 693). These figures are up to date as of July 1 2005.

For more information, contact us at
Chifley Financial Services:
Phone: 1800 067 059
Fax: (02) 9279 0033
Website: www.chifley.com

Address: 28 Margaret Street
Sydney NSW 2000
Mail: GPO Box 2617
Sydney NSW 2001