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Are you eligible to claim a deduction?

You are eligible to claim a deduction for personal super contributions if:

- contributions made prior to 1 July 2017 were made to a complying super fund or a retirement savings account (we'll refer to both as 'your fund')
- for contributions made on or after 1 July 2017, you made the contributions to your fund that was not a
 - Commonwealth public sector superannuation scheme in which you have a defined benefit interest
 - [Constitutionally protected fund \(/Individuals/Super/In-detail/Growing/Super-contributions---for-defined-benefit-funds-and-untaxed-funds/?page=6\)](#) or other untaxed fund that would not include your contribution in its assessable income
 - super fund that notified the Commissioner before the start of the income year that they elected to either treat all
 - member contributions to the
 - super fund as non-deductible
 - the defined benefit interest within the fund as non-deductible
- for contributions made prior to 1 July 2017 your earnings as an employee were less than the maximum allowed
- you meet the age restrictions
- you have notified your fund of the amount you intend to claim as a deduction
- your fund has acknowledged your notice of intent to claim a deduction.

Earning income as an employee

For contributions made prior to 1 July 2017 you cannot claim a deduction if, during the income year, you obtained 10% or more of the total of the following as an employee:

- your assessable income
- your reportable fringe benefits
- your total reportable employer superannuation contributions.

This is the case regardless of whether your employer has paid super on your behalf.

From 1 July 2017 the requirement that you derive less than 10% of your income from employment sources has been abolished and regardless of your employment arrangement you may be able to claim a tax deduction. Those aged 65 to 74 will still need to meet the [work test \(https://www.ato.gov.au/Definitions/?anchor=P1358-111493#P1358-111493\)](https://www.ato.gov.au/Definitions/?anchor=P1358-111493#P1358-111493) in order to be eligible to make a contribution and claim a tax deduction.

Example 1: The 10% salary and wages threshold

Bob runs a business as a promoter. During 2016–17, he earned \$70,000 assessable income from his business.

He also worked as an employee for another promoter, where he earned \$6,500 before tax.

Bob is eligible to claim a deduction for his personal super contributions, as the income from his employment with the other promoter (\$6,500) is less than 10% of his combined assessable income, reportable fringe benefits and reportable employer super contributions ($\$76,500 \times 10\% = \$7,650$).

Example 2: Not required to meet 10% salary and wages threshold

Todd is a fulltime dental assistant. During 2017–18, he earned \$50,000 before tax. Todd has no other income.

Todd makes a personal contribution to an eligible superfund and notifies them that he intends to claim a deduction.

Todd's superfund acknowledges that Todd will claim a \$15,000 deduction and taxes the contribution at 15%.

Todd is eligible to claim a deduction for \$15,000 and does this in his 2018 tax return.

See also:

- [Assessable income \(/individuals/income-and-deductions/income-you-must-declare/\)](#) (income you must declare)
- [Reportable fringe benefits – facts for employees \(/general/fringe-benefits-tax-\(fbt\)/in-detail/employees/reportable-fringe-benefits---facts-for-employees/\)](#)
- [Guide for employees and self-employed – reportable superannuation contributions \(/Individuals/Super/In-detail/Growing/Guide-for-employees-and-self-employed---reportable-superannuation-contributions/\)](#)

Age restrictions

If you are aged 75 years or older, you can only claim a deduction for contributions you made before the 28th day of the month following the month in which you turned 75.

If you are under 18 years old at the end of the income year in which you made the contribution, you can only claim a deduction for your personal super contributions if you also earned income as an employee or a business operator during the year.

What you can't claim

You cannot claim deductions for:

- a rolled-over super benefit
- a benefit transferred from a foreign super fund
- a directed termination payment paid into a super plan by an employer under transitional arrangements that applied until 30 June 2012
- contributions paid by your employer from your before-tax income (including the compulsory super guarantee and [salary sacrifice \(/Individuals/Super/Growing-your-super/Adding-to-my-super/Salary-sacrificing-super/\)](#) amounts)
- from 1 July 2017, contributions to a
 - Commonwealth public sector superannuation scheme in which you have a defined benefit interest
 - a super fund that would not include the contribution in their assessable income, such as an untaxed fund
 - other superannuation funds or contributions specified in the regulations.

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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