

# Claiming a tax deduction for personal super contributions

You may be able to claim a tax deduction for any personal super contributions on your next income tax return.

Please consider doing this transaction online — it will be faster and more secure. Simply log into your account at [australiansuper.com/login](https://australiansuper.com/login) and follow the prompts. First-time users may need to register at [australiansuper.com/register](https://australiansuper.com/register) Or you can complete this form and upload a scanned or soft (digital) copy of it via [australiansuper.com/upload-document](https://australiansuper.com/upload-document)



## Am I eligible to claim a tax deduction?

You can claim a tax deduction for your personal contributions if:

- You have not opened an account based pension using part or all of the contributions for which you intend to claim a tax deduction
- You're a member of AustralianSuper and your contributions are still in your super account, and
- You haven't lodged an application to split the contribution for which you intend to claim a deduction (this must be done after you give us your notice of intent to claim a deduction).

If you've withdrawn or transferred some of your super, you may only be eligible to claim a partial tax deduction.

## Limits on what you can claim

You can't claim a tax deduction for:

- contributions paid by your employer from your before-tax income (including superannuation guarantee and salary sacrificing)
- re-contribution of COVID-19 early release of superannuation amounts
- super you transfer from one fund to another (including an overseas super fund)
- contributions you split with your spouse
- super contributions you transfer to start an account based pension
- FHSS amounts that you have re-contributed to your super account, or
- contributions that are identified as downsizer contributions.

If you're 75 or older, you can't claim a deduction for personal contributions you made more than 28 days after the month you turned 75. If you're under 18 at the end of the income year in which you made a personal contribution, you can only claim a deduction for your personal contribution if you also earned income as an employee or a business operator during the year you want to claim the deduction.

From 1 July 2022, if you're aged under 75, you can add to super by making personal contributions. You no longer have to meet the work test criteria or work test exemption.

However, if you're over 67 and under 75 years old and looking to claim a tax deduction for your personal contributions, you'll still need to meet the work test or work test exemption.

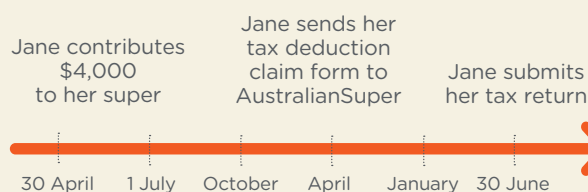
For full eligibility criteria refer to the **ATO website**.

## When to claim

Once you make a contribution, you have until the earlier of:

- the date you submit your tax return, or
- the end of the following financial year in which the personal contributions were made, to claim your tax deduction.

### Example:



Jane must submit her claim for a tax deduction before the earlier of lodging her tax return and 30 June of the following financial year in which the personal contributions were made.

### Dinah is self-employed and can claim a tax deduction



Dinah is a self-employed cleaner and earns \$55,000 each year as a sole trader. She made a personal contribution of \$10,000 to her super. Dinah also earns \$5,000 each year working as an employee for another cleaning company and decides to contribute this full amount to super.

Dinah can claim all of her personal contributions (\$15,000 in total) as a tax deduction up to her concessional cap, which is \$30,000. She notifies her super fund that she intends to claim a deduction and includes the tax deduction as part of her tax return.

### Eric works part-time and is eligible for a tax deduction



Eric is 30 and decides to start his own business. While he gets his business up and running, he continues working part-time in an accounting firm where he earns \$10,000 and receives \$1,200 employer super contributions. In his first year, his business earns him \$80,000.

Eric can claim a tax deduction up to his concessional cap, which is \$30,000, so he decides to make a \$15,000 personal contribution to super. He notifies his super fund that he intends to claim a deduction and includes the tax deduction as part of his tax return.

## Can I change the amount I wish to claim as a tax deduction?

Yes. You'll need to complete section 3 of the *Notice of intent to claim a tax deduction for personal super contributions* form to **reduce the amount claimed on your previous notice**. If you don't want to claim any of your personal contributions, you'll need to reduce your claim amount to zero. Alternatively, you may want to provide a second notice specifying the additional amount you want to claim.

### When can I reduce the amount I wish to claim as a tax deduction?



You can apply to reduce your claim amount if:

- you have not yet lodged your income tax return and it is on or before 30 June in the financial year following the year you made the contribution, or
- the Australian Taxation Office (ATO) have disallowed your claim for a deduction and you are applying to reduce the amount claimed as a deduction by the amount that the ATO disallowed.

## Making a partial claim

If you transfer some of your super to another fund or take part of it in cash, you could still be able to claim a partial tax deduction for the personal contributions that are left in your super account. Getting financial advice before you transfer any of your super could help you make the most of the tax benefits that may be available. For help, contact the ATO on 13 10 20 or your tax adviser.

## Tax on your personal contributions

Once you advise AustralianSuper of your intention to claim a deduction for your personal contributions, AustralianSuper is required to deduct 15% tax from those contributions.

Claiming your contributions as a tax deduction could reduce the amount of tax you need to pay on your income. So, depending on your personal tax rate, you may pay less tax overall.

If you claim a deduction on all of your personal contributions, you won't be eligible for Government co-contributions. If you only claim on some personal contributions, you may still be eligible.

## Member Direct

If you are invested in the Member Direct investment option you will need to ensure you have sufficient funds available in your other AustralianSuper investment options to pay the 15% tax deduction and continue to meet the minimum ongoing balance requirements for Member Direct. If you have insufficient funds in your other AustralianSuper investment options we will make the necessary transfer without your consent - refer to the *Member Direct investment option* guide available at [australiansuper.com/MemberDirect](https://australiansuper.com/MemberDirect)

## Contribution limits

The Government limits the amount you can contribute to super. If you exceed the limits you may pay extra tax. For more information visit [australiansuper.com/ContributionLimits](https://australiansuper.com/ContributionLimits)

## How to claim a tax deduction

There are two ways to tell us you want to claim a tax deduction for super contributions.



### Online

#### Step 1

Log in to your account at [australiansuper.com/login](https://australiansuper.com/login)  
You can register for online access to your account if you don't currently have it.

#### Step 2

Click *Account* in the navigation menu and select *Online forms*.

#### Step 3

Under *Start an online form*, select *Claim a tax deduction* and complete the form.

#### Step 4

Follow the steps provided in the online form.  
When you submit your form, you'll receive a confirmation that we've processed your request and will be notifying the ATO. In some instances, requests may take up to five business days to process including where you vary an existing claim or if you are eligible to vary a tax deduction claim for a contribution made more than two financial years ago.

#### Step 5

Submit your tax return. You'll need to state the amount you want to claim as a tax deduction in the supplementary section of your tax return.

### PDF form

#### Step 1

Complete the *Notice of intent to claim a tax deduction for personal super contributions* form attached to this fact sheet. This tells us the amount you want to claim.

#### Step 2

Send the form to AustralianSuper by post or upload it via our website at [australiansuper.com/upload-document](https://australiansuper.com/upload-document)

#### Step 3

Receive confirmation from AustralianSuper. Once we receive your form, we'll write to you to confirm the amount you want to claim.

#### Step 4

Submit your tax return. You'll need to state the amount you want to claim as a tax deduction in the supplementary section of your tax return.

To claim a tax deduction for personal super contributions, we must receive your *Notice of intent to claim a tax deduction for personal super contributions* form (online or pdf form) **before** you withdraw your super benefit, transfer any part of your account to an account based pension, split any of your super with your spouse or close your account. We can't accept your request for a tax deduction after an application for a benefit payment or to open an account based pension has been processed.



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# Notice of intent to claim a tax deduction for personal super contributions



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## Complete this form to:

- claim an income tax deduction for contributions you made to AustralianSuper (complete sections 1 and 2)
- reduce the amount submitted in a previous notice (complete sections 1 and 3).

Please complete in pen using CAPITAL letters and print (X) to mark boxes.

## 1 Your personal details

Last name

Mr  Mrs  Ms  Miss  Dr

First name/s

Date of birth

Street address

Suburb/Town  State  Postcode

Telephone (business hours)  Telephone (after hours)  Mobile number

Tax file number (TFN)  Member number

We're authorised under super law to collect, use and disclose your Tax File Number (TFN). It's optional to provide your TFN but if we have it, we'll be able to accept all types of contributions from you, you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing.

## 2 Original notice to claim a tax deduction

Complete this section to claim a tax deduction for personal contributions you made to your AustralianSuper account.

If you have already submitted a notice to claim a tax deduction for personal contributions made, but you want to claim a tax deduction for an additional amount not covered by that notice, only write the extra amount you want to claim.

The total personal contributions I made to AustralianSuper in /  were \$  ,  .

I want to claim \$  ,  .  of these personal contributions as a tax deduction.

### Declaration

I declare that:

- I meet the work test or work test exemption if I'm aged between 67 and 75<sup>1</sup> years.
- I am a member of AustralianSuper and the contributions are still in my AustralianSuper account.
- AustralianSuper has not transferred any part of the contributions I am claiming a tax deduction for to an account based pension.
- I intend to claim the personal contributions stated above as a tax deduction.
- I have not included these contributions in an earlier notice.
- The information given on this form is correct and complete.

I declare that I am lodging this notice the earlier of:

- on or before the date that I lodged my tax return for the same financial year in which the personal contributions covered by this notice were made, or
- before the end of the following financial year in which the contribution was made.

Providing false or misleading information in this notice may result in the ATO imposing an administrative penalty.

I have read the Privacy Collection Statement as set out on page 4 of this form, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

<sup>1</sup> If you're 75 or older, you can't claim a deduction for personal contributions you made more than 28 days after the month you turned 75.

### Sign here

Date

Print full name



If you have transferred any of your super out of your super account, you may only be able to claim a partial tax deduction. For help with claiming any available tax deductions, contact the Australian Taxation Office on 13 10 20 or your professional tax adviser.

This form continues over the page →

### 3 Varying a previous valid notice of intent

Complete this section if you have already submitted a valid notice to us and want to reduce the amount stated in that original notice.

The total personal contributions I made to AustralianSuper in     /   were \$    ,    .

On my original notice I previously claimed \$    ,    .  as a tax deduction.

The amount of these personal contributions I will now be claiming as a tax deduction \$    ,    .

If you wish to withdraw or reverse an original tax deduction notice you must reduce the claim amount to zero in this section.

#### Declaration

I declare that I wish to vary the original valid notice I submitted and I confirm that either:

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the tax return was lodged, or
- I am lodging this variation notice before I lodged my income tax return for the same financial year and before 30 June of the financial year following the year in which the personal contributions were made, or
- the ATO has rejected my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been rejected.

I also declare that:

- I want to reduce the amount I advised in my previous notice to the amount stated above.
- I intend to claim the personal contributions stated above as a tax deduction.
- I am a member of AustralianSuper and the contributions are still in my AustralianSuper account.
- AustralianSuper has not transferred any part of the contributions I am claiming a tax deduction for to an account based pension.
- The information given on this form is correct and complete.

Providing false or misleading information in this notice may result in the ATO imposing an administrative penalty.

I have read the Privacy Collection Statement as set out on page 4 of this form (below), and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

Sign here

Date

Print full name

### 4 Making a partial claim

If you transfer some of your super out or take part of it in cash, you may still be able to claim a partial tax deduction for the personal contributions that are left in your super account. Getting financial advice before you transfer any of your super may help you make the most of the tax benefits available. For help, contact the Australian Taxation Office on 13 10 20 or your professional tax adviser.

### 5 Information for your tax return

Show the following information in the *Tax return for individuals (supplementary section)*.

Fund name

Australian Business Number (ABN)

Your member number

Claim amount

#### Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information. AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) including sensitive information to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our insurer (TAL Life Limited, ABN 70 050 109 450, AFSL 237848), our contact centre provider (Concentrix Services Pty Ltd), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to [australiansuper.com/privacy](http://australiansuper.com/privacy) or call us on 1300 300 273.

Please return this completed form to:

AustralianSuper, GPO Box 1901, MELBOURNE VIC 3001  
or upload a copy via our website at [australiansuper.com/upload-document](http://australiansuper.com/upload-document)  
Questions? Call 1300 300 273 or visit [australiansuper.com](http://australiansuper.com)