Claiming a tax deduction for personal super contributions

You may be able to claim a tax deduction for your personal (after-tax) contributions to AustralianSuper when you lodge your next tax return or before the end of the next financial year.

Did you know you can complete this transaction online — it's faster and easier. Just log into your account through the mobile app – select **Contribution** caps, then open the *Claim a tax deduction* form, complete it and submit your notice of intent. Alternatively, log into your account at **australiansuper.com/login** and follow the steps outlined on page 2 for 'Online forms'. First-time users will need to register at **australiansuper.com/register**

You can download and complete this form digitally, then upload a scanned or soft (digital) copy of it via **australiansuper.com/upload-document**

Eligibility to claim a tax deduction

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

- **These contributions haven't been used to start an account-based pension**, such as Choice Income.
- **You haven't fully withdrawn or rolled over your super benefit.** If you've made a partial withdrawal or rollover, you may be able to claim a partial tax deduction for the personal contributions that remain in your account.
- **You haven't applied to split these contributions with your spouse.** Contribution splitting can only be done **after** you submit your notice of intent to claim a tax deduction and it has been acknowledged.

There are also some age-related rules applying to claim a tax deduction for your personal contributions:

- **if you were 67 to 74 years old** when you made the contributions, you'll need to meet the work test or qualify for the exemption (see right) — including for contributions you made within 28 days after the month you turned 75, and
- **if you were under 18 years** at the end of the financial year you made your personal contributions, you must have earned income during that year as an employee or business operator.

For full eligibility criteria, visit **ato.gov.au**

After-tax amounts you can't claim

You can't claim a tax deduction for:

- contributions paid by your employer from your before-tax income (including superannuation guarantee (SG) and salary sacrificing)
- super you have rolled over or transferred from another fund (including an overseas fund)
- FHSS amounts you have re-contributed to your super account
- downsizer contributions, and
- re-contribution of COVID-19 early release of superannuation amounts.

Work test and work test exemption

If you're 67 to 74 years old and want to claim a tax deduction for your personal super contributions, you'll need to meet the **work test**. This means you must have been 'gainfully employed' for at least 40 hours in 30 consecutive days during the financial year you make the contributions.

'Gainfully employed' means you were employed or self-employed and **earning money** from any kind of job, business, trade, or profession.

If you don't meet the work test, you may be able to claim a deduction using the **work test exemption** if you meet all of the following conditions:

- you met the work test in the previous financial year
- your total super balance was less than $300,000 at the end of the previous financial year, and
- you haven't used the work test exemption before.

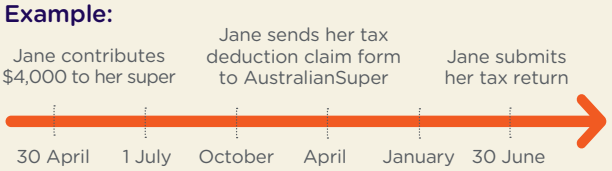
Note: The work test exemption can only be used to claim a tax deduction for personal super contributions made in the same financial year that you meet the exemption criteria. You can't carry it forward or use it for contributions made in later financial years.

When to claim

You need to submit your claim the earlier of:

- the date you lodge your tax return for the financial year in which the personal contributions were made, or
- the end of the financial year following the financial year in which the personal contributions were made.

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 also an employee 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 the full amount of her take-home-pay to super.

Dinah can claim all of her personal contributions ($15,000 in total) as a tax deduction up to her concessional contributions cap, which is $32,500. She gives a notice of intent to claim a tax deduction for her personal contributions to her super fund (like completing this paper form), and receives confirmation it has been processed **before** she includes the deduction in 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 for personal contributions, up to his concessional contributions cap of $32,500. He chooses to make $15,000 in personal contributions to his super. He gives a notice of intent to claim a tax deduction for his personal contributions to his super fund (like completing this paper form), and receives confirmation it has been processed **before** he includes the deduction in his tax return.

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

Yes. To **reduce** the amount of personal contributions claimed as a tax deduction in a previous valid notice for a particular financial year, complete in particular section 3 of this paper form. If you no longer wish to claim any of your personal contributions for that year, reduce the amount to zero.

If you wish to **increase** the amount of personal contributions claimed as a tax deduction for a particular financial year, you'll need to provide a second notice by either completing this paper form (in particular section 2) or our online form (refer below) and specify the extra contributions you'd like 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 haven't 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're applying to reduce the amount claimed as a deduction by the amount that the ATO disallowed.

Taxation

Contributions tax — once you give AustralianSuper a valid notice of Intent to claim a tax deduction, like this correctly completed paper form, your personal (after-tax) contributions are treated as concessional (before-tax) contributions. We're then required to deduct 15% tax from those concessional contributions.

You may pay less tax — claiming a tax deduction reduces your taxable income, which can lower the amount of tax you pay.

Contribution limits — these concessional contributions will count towards your annual concessional contributions cap. If you exceed the cap, you may pay extra tax. For the latest contributions caps, see our *Tax and super* fact sheet at **australiansuper.com/TaxGuide**

Member Direct

If you're invested in the Member Direct investment option, you'll need to ensure you have enough 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 there aren't enough funds in your other AustralianSuper investment options we'll make the necessary transfer **without** your consent. Refer to the *Member Direct investment option* guide available at **australiansuper.com/MemberDirect**

Government co-contribution

Claiming a tax deduction for your personal contributions will impact your eligibility for the Government co-contribution. For more information, visit **ato.gov.au**

How to claim a tax deduction

There are three ways to tell us you want to claim a tax deduction for your personal contributions.

Online form

Step 1

The quickest and easiest way to claim a tax deduction is online:

- by logging in to your account via the **AustralianSuper mobile app**, or
- by logging into your account online at **australiansuper.com/login** – you can register for online access if you don't have it.

Step 2

In the mobile app, click *Contribution caps*, then open the *Claim a tax deduction* form, complete it and submit your notice of intent.

Or

In your account online, click *Account* in the navigation menu and select *Online forms*, then open the *Claim a tax deduction* form, complete it and submit your notice of intent.

Step 3

Once submitted, we'll let you know when it's been processed and we'll notify the ATO too. In some instances it can take up to five business days — especially if you're varying an existing claim or if you're eligible to vary a tax deduction claim for a contribution made more than two financial years ago.

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.

Paper form

Step 1

Complete this form. This tells us the amount you want to claim.

Step 2

Send this form to AustralianSuper by post or upload it via our website at **australiansuper.com/upload-document**

We'll let you know once your notice of intent has been processed and notify the ATO too. In some instances it can take up to five business days — especially if you're varying an existing claim, or if you're eligible to update a tax deduction for a contribution from more than two financial years ago.

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 your personal super contributions, we need to receive and process this paper form or the online version **before** we have processed any request to withdraw your super, transfer any of your super to an account-based pension, split contributions with your spouse, or close your account.

This document has been prepared and issued in October 2026 and is subject to change. It may contain general financial advice that does not take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read the Product Disclosure Statement (PDS) and Target Market Determination (TMD), available at **australiansuper.com/pds** and **australiansuper.com/tmd** or by calling **1300 300 273**. AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788 Trustee of AustralianSuper ABN 65 714 394 898.

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

AustralianSuper

Complete this form to:

- **claim an income tax deduction for personal contributions you made in a single financial year to AustralianSuper (complete sections 1 and 2, and note section 4)**
- **reduce the claim amount that you submitted in a previous notice (complete sections 1 and 3, and note section 4).**

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

1 Your personal details

Fields marked with an asterisk (*) are mandatory and must be completed.

Last name*

Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐

First name/s*

Street address*

Suburb/Town*

State*

Postcode*

Date of birth*

D D M M Y Y Y Y

Telephone (business hours)

Mobile number

Tax file number (TFN)

Member number*

We're authorised under the *Superannuation Industry (Supervision) Act* 1993 to collect, use and disclose your Tax File Number (TFN) for lawful purposes. 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. Visit **australiansuper.com/TFNGuide** for more details.

2 Original notice to claim a tax deduction

Complete this section to claim a tax deduction for personal contributions made to your AustralianSuper account. If you've already submitted a notice of intent and want to claim an additional amount for the same financial year, enter only the extra amount you want to claim. This will be added to the amount in your original notice.

The total personal contributions I made to AustralianSuper in the financial year ended

30 June 20 Y Y were $, .

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

Declaration

I declare that the information on this form is complete and correct and also that:

- I meet the work test or work test exemption (detailed on page 1), if I'm aged between 67 and 75 years.[1]
- I am an AustralianSuper member, and the personal contributions I am claiming as a tax deduction remain in my account, and no part has been transferred to an account based pension.
- I am lodging this notice by the earlier of the date I lodge my tax return for the 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.

[1] 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

D D M M Y Y Y Y

Print full name

If you've transferred any of your super out of your account, you may be able to claim a partial tax deduction. For help contact the ATO 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 claimed in that original notice.

The total personal contributions I made to AustralianSuper in the financial year ended

30 June 20 Y Y 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 the information on this form is complete and correct and 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 an AustralianSuper member, and the personal contributions I am claiming as a tax deduction remain in my account, and no part has been transferred to an account based pension.

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.

Sign here

Date D D M M Y Y Y Y

Print full name

4 Information for your tax return

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

Fund name

AUSTRALIANSUPER

Australian Business Number (ABN)

6 5 7 1 4 3 9 4 8 9 8

Your member number

Claim amount

$, .

Privacy Collection Statement

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI), including Tax File Number, to enable you to claim a tax deduction on your personal after tax contribution(s), operate, and administer your super 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. 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. 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** 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**
Questions? Call **1300 300 273** or visit **australiansuper.com**