Claiming a tax deduction for personal super contributions

What are personal after-tax contributions?

After-tax, or non-concessional, contributions are a great way to boost your super savings. You can make a one-off payment or regular payments throughout the year. And they're not taxed when they go into your super — that's because you've already paid income tax on this money.

Are you eligible?

If you're under the age of 75, you can generally make a personal after-tax contribution to your super at any time, even if you're not working when you make your contribution.

In the instance of making contributions to claim a tax deduction, the limits for concessional contributions apply.

How much can you contribute?

There is a $30,000 limit (cap) on contributions you can make at the concessional tax rate. The caps also include the contributions your employer makes for you. If your total super balance is under $500,000, you can carry forward the unused portion of your pretax cap on a rolling basis over five years. This means that you may be able to make contributions of more than $30,000 without incurring additional tax. You can check your available concessional contributions cap on ATO online services (accessed via myGov).

Rather than salary sacrificing your contributions, you will be making a personal after-tax contribution and claiming a deduction.

How to make a personal after-tax contribution

There are three easy ways to pay a personal (after-tax) contribution:

BPAY® – Log into your online account and find your BPAY payment details.

Submit a form – Download and post back to us the Make a personal contribution form.

Contact your payroll – Ask your employer to deduct after-tax contributions from your pay.

Claiming a tax deduction for a personal after-tax contribution

If you make personal after-tax contributions, you may also be able to claim a tax deduction for your contribution. This can be particularly beneficial if you're self-employed or unable to salary sacrifice with your employer.

Claiming after-tax contributions as a tax deduction reduces your taxable income whilst increasing your savings for retirement. It can be particularly beneficial because the contribution amount is taxed at 15% in the super fund instead of your marginal rate of tax which can be a lot higher.

Just note that if you do claim a tax deduction for a personal after-tax contribution, this contribution amount will no longer count towards receiving the super co-contribution.

Contribution caps also apply when claiming contributions as an income tax deduction.

For more information on personal after-tax contributions, including claiming them as a tax deduction, visit the ATO.

Eligibility to claim a tax deduction

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

- you have not opened an Equip Retirement Income account (including Transition to Retirement Income account) using part or all of the contributions for which you intend to claim a tax deduction,
- you're a member of Equipsuper and your contributions are still in your super account, and
- you're planning to split all or part of your contributions with your spouse but you also want to claim a tax deduction for them (you must give us the notice of intent to claim a deduction first).

Age limits

- If you're under age 18, at the end of the financial year, you can only claim a deduction if you earned income as an employee or business operator during the year you want to claim the deduction.
- Those aged 18-66 no work test required
- Those aged 67 to 74, need to meet the work test of 40 hours over 30 consecutive days to be eligible to make a personal contribution and claim a tax deduction.
- If you're 75 or older, you can't claim a deduction for contributions that were made more than 28 days after the month you turned 75.

How do you claim a deduction?

If you make an after-tax contribution and want to claim it as a tax deduction, you'll need to let us know by filling in the ***Notice of intent to claim form*** and returning it to us via mail. You must send it back to us no later than one of the following options (whichever occurs first):

- The day you lodge your next tax return for the financial year the contribution(s) were made in; or
- Up to the end of the financial year after the financial year that the contribution(s) were made in. For example – for contributions made in March 2025, you have until 30 June 2026 to submit your request, assuming you haven't lodged your tax return yet.

Once the form has been submitted, we'll issue you a letter for tax purposes.

We always recommend you get professional advice before making a decision on how much to contribute or claim.

What if you don't let us know?

If you don't let us know you intend to claim a tax deduction, your contribution will remain as an after-tax contribution and will count towards your non-concessional annual limit ($120,000 a year).

Remember also that tax-deductible contributions are limited to $30,000 per year. If your employer makes superannuation guarantee contributions into your account (generally 12% of your salary), then this is counted towards the $30,000 limit.

For more information, view our ***How super works guide***.

Important note for members who are about to retire

If you've made a personal after-tax contribution into your super account for which you'll be claiming a tax deduction, you must claim your deduction before you move your super money into a retirement income product.

If we receive your notice of intent to claim a tax deduction after your retirement income account is set up, and an income stream has commenced based on all or part of the personal contribution, the notice won't be valid, and you won't be eligible to claim it as a tax deduction.

Things to consider before claiming a tax deduction

When deciding if you should claim a deduction for personal contributions, you should consider:

- contribution caps — there are limits to how much you can contribute to super each year. If you go over these caps, you'll generally pay extra tax
- contributions tax — Equip Super must deduct 15% contributions tax from amounts you claim a tax deduction for
- super co-contribution — if you claim a deduction on all of your personal contributions, you won't be eligible for a cocontribution payment from the government.