

## What contributions count for the purposes of the FHSS Scheme?

Only voluntary superannuation contributions made by you or for you since 1 July 2017 count. Further, only the first \$15,000 of such contributions made in a single financial year can be counted. Additionally, only \$30,000 of such contributions can ever be counted. These thresholds are not indexed.

Voluntary contributions are:

- personal contributions made by you - whether or not you claim a tax deduction in respect of those contributions; and
- employer contributions made in respect of you, which are in excess of the "9.5% SG contributions". These could be salary sacrifice contributions or additional employer contributions.

Other types of contributions do not count for FHSS Scheme purposes - such as GCT non-concessional contributions, personal injury/structured settlement contributions, spouse contributions and third party contributions.

Voluntary contributions made by or in respect of a super member aged under 18 years (so long as they are made on or after 1 July 2017), can also be counted for FHSS Scheme purposes.

For more information on any aspect covered in this article, please call SUPERCentral on 02 8296 6266 or email [info@supercentral.com.au](mailto:info@supercentral.com.au).