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QC 73085

Understanding concessional and non-concessional contributions

Understand which contributions are before-tax or after-tax and how super and tax rules apply to them.

Last updated 15 January 2026

Tax and restrictions on contributions

Your superannuation is usually taxed at a lower rate than most income and investments. However, if your contributions exceed thresholds (called 'caps') that apply to concessional and non-concessional

contributions, the amounts above the caps will be taxed at a higher rate.

The tax you pay on super contributions depends on:

- the source of the contributions – whether they're paid from your before-tax income (concessional contributions) or after-tax income (non-concessional contributions)
- whether you exceed the concessional or non-concessional contribution caps
- your income level – additional tax may apply if you are a high-income earner.

If you have more than one super fund, all your contributions to all funds are added up and count towards your caps.

How much you can contribute to your super fund, and whether your fund is allowed to accept your contribution may also depend on your age and work status and your total super balance.

If your income and concessional super contributions together add up to more than $250,000 in a financial year, you may also have to pay Division 293 tax on your contributions.

While there are restrictions on contributions, and your total super balance affects how super rules apply to you, there is no limit on the total amount you can hold in accumulation phase accounts in one or more super funds.

What happens if you go over the super contributions caps

Media: Depending on your age and the type of contribution https://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfo8e4j (**Duration:** 1:45)

Concessional contributions

Concessional contributions are contributions to your super fund made from income that has not yet been taxed ('before-tax' contributions).

They include:

- employer contributions, such as
  - employer super guarantee contributions and any superannuation guarantee charge (SGC) shortfall amounts we've collected from

your employer when they failed to pay contributions to your fund on time

  - salary sacrificed contributions
  - additional before tax contributions your employer makes as part of an agreement with you, or under an award or other industrial instrument
  - other amounts paid by your employer from your before-tax income to your super fund, such as administration fees and insurance premiums
- personal contributions you're entitled to claim and have claimed as an income tax deduction
- paid parental leave superannuation contributions
- notional taxed contributions to defined benefit and constitutionally protected funds
- unfunded defined benefit contributions
- some amounts allocated from a fund reserve (amounts that form part of the fund's assessable income)
- amounts transferred from a foreign super fund where the assessable amount is greater than the vested amount at time of transfer
- for people over 18, contributions by
  - a spouse living separately and apart from you on a permanent basis
  - a parent, child, relative or friend
  - any other third party other than an employer or your spouse.

Concessional contributions are taxed in your super fund at the rate of 15%. The tax is paid from your contributions by your super fund.

Non-concessional contributions

Non-concessional contributions are contributions to your super fund made from income that has already been taxed ('after-tax' contributions). They are not subject to additional tax unless you exceed the cap.

Non-concessional contributions include:

- contributions you or your employer make from your after-tax income

- contributions your current spouse makes to your super fund (unless your spouse is contributing for you as your employer)
- personal contributions you have **not** claimed and been allowed as an income tax deduction
- excess concessional (before-tax) contributions you have **not** released from your super fund
- contributions exceeding the lifetime CGT cap allowable under the small business CGT exemptions
- retirement benefits you withdraw from a super fund and 're-contribute' to super and which you have **not** claimed or been allowed as an income tax deduction
- contributions made for you by someone else if you are under 18 **and** the contributor is not your employer
- most transfers from foreign super funds (including New Zealand KiwiSaver contributions), not including amounts in your fund's assessable income
- life insurance premiums and fund fees (in some cases).

Exclusions from non-concessional contributions

The following types of contributions **don't** count towards your non-concessional contributions cap:

- personal injury payments (also known as structured settlement contributions)
- contributions you chose to count towards your capital gains tax (CGT) cap that **have not exceeded** your lifetime limit
- downsizer contributions from the proceeds of selling your home
- re-contribution of COVID-19 early release superannuation amounts

These types of contributions are only excluded if you meet all the relevant conditions. You must specifically ask your fund to exclude them by providing the relevant form before or when you contribute.

Government co-contributions are also not counted as non-concessional contributions. You don't need to take any action for these to be excluded.

Personal injury election amounts

You may be able to exclude personal contributions arising from a personal injury payment from counting towards your non-concessional contributions cap.

You can only use the exclusion for the part of the payment that is compensation or damages for your personal injury.

You must advise your fund that you are choosing (electing) to exclude the amount before or when you make the contribution. Otherwise, your fund must report the amounts as personal contributions.

Your election can be made using the Contributions for personal injury election form. It is not compulsory to use the form but must provide your fund with all the information required by the form.

There is no limit on the amount you can claim as a personal injury election amount, but there are strict conditions on the contributions you can claim the exclusion for.

If the exclusion doesn't apply to you, the amount will be treated as a normal personal contribution and count towards your non-concessional contributions cap.

Example: personal injury compensation

Bruce was injured in a car accident. As a result of his injury, he is not expected to ever work again in a role for which he is suited through education, training or experience. Two qualified medical practitioners have certified this.

Three years after his injury, Bruce receives $2 million from the insurers as a structured settlement of his claim. This amount is comprised of:

- $1.5 million compensation for personal injury
- $500,000 compensation for medical costs.

Bruce contributes $1.75 million to his super within 90 days of receiving the payment. He uses the remaining $250,000 to pay the debts he accrued for hospital stays and physiotherapy as a result of his injury.

Bruce can only elect to exclude $1.5 million of the contribution (the part of the payment which was compensation for the personal injury) from being counted towards his non-concessional cap. The remaining $250,000 will count towards his non-concessional cap.

Super CGT cap election amounts under small business exemptions

You may be able to choose (elect) to exclude personal contributions of amounts arising from a capital gains tax (CGT) event from counting

towards your non-concessional contributions cap.

To make this election, the amount you contribute must arise from a capital gains event, or a CGT look-through earnout right, and meet the requirements of either the:

- small business 15-year exemption
- small business retirement exemption

If you contribute an amount arising from a CGT event to your super, it will not count towards your non-concessional contributions cap if you notify your fund using the Capital gains tax cap election form.

There is a lifetime cap on the amount you can contribute to your super under these exemptions without counting towards for non-concessional contributions cap (see CGT cap election).

You must provide this form to your fund before or at the time you make the contribution. Otherwise, your fund must report the amount as a personal contribution.

Use of this approved election form is not compulsory. However, you must provide your fund with all the information required by the form.

If the exclusion criteria for either exemption does not apply to you, the amount will be treated as a normal personal contribution. It will count towards your non-concessional contributions cap.

Example: super CGT cap election

Barry owned a small business for 33 years. When he was 72 years old, he started selling his business assets in preparation for retirement. He is eligible to use the small business 15-year exemption.

In the 2022–23 income year, Barry contributed to his super fund $550,000 of the capital proceeds he received from selling some of his eligible assets. At the same time, he notified his fund that he was electing to use $550,000 of his super CGT cap, under the small business 15-year exemption. This was to exclude the contribution from counting towards his non-concessional contributions for the year.

Barry's super CGT cap for the year is $1,650,000, reduced to $1,100,000 after his election to use $550,000 of his super CGT cap.

Compensation arising from financial advice

Your super fund may receive compensation from a financial services provider if you received inappropriate financial advice, or if you paid fees but did not receive advice. The compensation may be a refund or reimbursement of adviser fees, or an amount to compensate for lost earnings. It may also include an interest component.

The compensation may count towards your contribution caps depending on your circumstances.

If the finance service provider paid the compensation to your super fund without your direction, the compensation will be a **concessional** contribution in the financial year the fund received it.

The compensation will be a **non-concessional** contribution in the financial year it was received by the fund if it was paid to your super fund and allocated to your account, and either of the following applies:

- the compensation was paid to you, and you subsequently contributed it as a personal contribution to your super fund
- you directed the financial service provider to pay the compensation that was payable to you into your super fund.

It will be a concessional contribution to the extent that it is covered by a valid and acknowledged notice of intent to claim a deduction, and is allowable as a deduction.

For more guidance, see Super contribution caps in our Legal Database.

First home super saver scheme contributions

You can contribute an amount up to your existing superannuation contribution caps into your super fund to save for your first home under the first home super saver (FHSS) scheme. If you exceed your caps (even if you made contributions only for the purposes of the FHSS scheme), you could pay more tax. This will be separate to any tax you pay on the FHSS release amount.

Your FHSS contributions count towards your contribution caps in the year they are received by your fund.

Concessional contributions cap

Keep track of your concessional (before-tax) contributions so you don't exceed the contributions cap.

Last updated 2 July 2026

About the concessional contributions cap

The concessional contributions cap is the maximum amount of before-tax contributions you can contribute to your super each year without contributions being subject to extra tax.

From 1 July 2026, the concessional contributions cap is **$32,500**.

From 1 July 2024 to 30 June 2026, the concessional contributions cap was **$30,000**.

From 1 July 2021 to 30 June 2024, the concessional contributions cap for each year was **$27,500**.

From 1 July 2017 to 30 June 2021, the concessional contribution cap for each year was **$25,000**.

The cap increases in increments of $2,500 in line with the statistical measure of average weekly ordinary time earnings (AWOTE).

If you have unused cap amounts from previous years, you may be able to carry them forward to increase your contribution caps in later years.

Keeping track of your concessional contributions

You can keep track of your concessional contributions by using **ATO online services** through **myGov**.

To use ATO online services, you need to create a myGov account and link it to the ATO.

Log in to ATO online services

To check your concessional contributions in ATO online services, select **Super**, **Information**, then **Concessional contributions**.

To ensure you stay under the concessional contribution cap:

- Be aware of your concessional contributions cap, including any unused contribution cap amounts from previous years.

- Be aware of your total super balance.
- Keep track of the contributions you, your employer(s) or others make on your behalf, particularly if you have more than one job or pay money into more than one super fund. Concessional contributions made to **all** your funds during a financial year are added together and counted towards your concessional contributions cap. You can track contributions that funds have reported to us in ATO online services.
- Check when your employer pays super guarantee and other contributions (including any provisions on timing if you have a salary sacrifice agreement), and when they were received by your super fund. Contributions count towards a cap in the year your super fund receives them.
- If you are a member of an unfunded defined benefit or constitutionally protected fund, be aware of how concessional contributions to these funds are treated.
- Check if your employer pays costs on your behalf to your fund, such as administration fees and insurance premiums. These amounts are **included** in your concessional contributions cap.
- If you are eligible to claim a tax deduction for your personal super contributions, the amount allowed as a deduction is **included** in your concessional contributions cap.

Be aware of payment and reporting timelines

- Your employer can make super guarantee contributions for the quarter ending on 30 June by 28 July in the next financial year. If you have a salary sacrifice contributions agreement with your employer, and you want your fund to receive them by 30 June, ensure your employer includes this in the agreement.
- Your contributions information displayed in ATO online services is based on when your fund(s) report to us and may not be up to date.

Self-managed super fund members

If you're a member of a self-managed superannuation fund (SMSF), you may be able to make a concessional contribution in one financial year and have it count towards your concessional contributions cap in the following financial year (see Request to adjust concessional contributions).

If you're at risk of exceeding the cap

If you think you may go over your concessional contributions cap in the current financial year:

- stop or reduce any before-tax voluntary contributions to your super
- delay making any personal super contributions you intend to claim as a deduction in your tax return.

If you have 2 or more employers and you think your employers' compulsory super guarantee contributions will exceed your concessional contributions cap, you can apply to opt out of receiving super guarantee from one or more of your employers.

If your contributions for a financial year exceed or will exceed your contributions cap due to special circumstances, you can apply for some or all of your contributions to be disregarded or reallocated to another year.

Carry forward unused contribution cap amounts

If you have unused concessional cap amounts from previous years, you may be able to carry them forward to increase your contribution caps in later years. You're eligible to do this if you have both:

- a total super balance of less than $500,000 at 30 June of the previous financial year
- unused concessional contributions cap amounts from up to 5 previous years.

The unused cap amounts you can carry forward depends on the amount you have contributed in previous years, starting from 2018–19. You can carry forward unused cap amounts from up to 5 previous financial years, including when you were not a member of a super fund.

Unused cap amounts are available for **5 years** and expire after this. For example, a 2020–21 unused cap amount that is not used by the end of 2025–26 will expire.

The oldest available unused cap amounts are carried forward first. For example, unused cap amounts from 2020–21 would be used to increase your cap first before unused cap amounts from 2021–22.

Unused concessional cap amounts are applied automatically once you exceed the cap in any year.

If you still have made excess concessional contributions (ECC) after applying unused cap amounts, you may need to pay extra tax.

Your available carry-forward contribution amounts are shown on ATO online services (select **Super, Information,** then **Carry forward concessional contributions**).

Log in to ATO online services

Example: accumulating and using the carry-forward of concessional contributions caps

Sam's employer has been making concessional super guarantee contributions for Sam since 2019–20.

Sam's concessional contributions have been less than the general concessional cap each year, so he has accumulated unused caps he can potentially access for up to 5 years.

Sam's circumstances change in 2024–25 and he can afford to salary sacrifice. As his total super balance at the end of 30 June 2024 was below $500,000, he can use the unused cap amounts accumulated from the past 5 years. This totals $67,500.

How the carry-forward process works

Here are Sam's relevant contributions and caps.

Table 1: Sam's carry-forward concessional caps

Financial year	General concessional contribution cap	Sam's concessional contributions	Unused cap	Cumulativ unused caps
2019–20	$25,000	$11,000	$14,000	$14,000
2020–21	$25,000	$12,000	$13,000	$27,000
2021–22	$27,500	$13,000	$14,500	$41,500
2022–23	$27,500	$14,000	$13,500	$55,000
2023–24	$27,500	$15,000	$12,500	$67,500

2024–25	$30,000	$97,500	nil	nil

In 2024–25 Sam had an individual concessional cap of $97,500 (made up of the $30,000 general cap + the $67,500 unused caps he can carry forward from the prior 5 years. Sam and his employer make concessional contributions totalling $97,500. He has then used up all his carried-forward caps and has not made excess concessional contributions.

If you exceed your concessional contributions cap

If you exceed your concessional contributions cap, the excess concessional contributions (ECC) are included in your assessable income.

These are taxed at your marginal tax rate less a 15% tax offset to account for the contributions tax already paid by your super fund. That is, the amount of tax on the excess amount is reduced by 15%.

When your assessable income includes ECC:

- you may enter the pay as you go (PAYG) instalment system
- your existing PAYG instalments may be affected
- the increase in your assessable income may affect your obligations and entitlements in relation to the Medicare levy, Centrelink benefits and child support.

Any ECC not released from your super fund counts towards your non-concessional contributions cap. If you do not or cannot elect to release your ECC, you could pay up to 94% in tax.

For Division 293 tax purposes, we count your concessional contributions but not your ECC.

Excess concessional contributions charge

For 2013–14 to 2020–21, if you exceeded your concessional contributions cap, you may have needed to pay the ECC charge.

From 1 July 2021, the ECC charge no longer applies.

We will let you know you have exceeded your cap

If you have ECC, we will send you an ECC determination letter with details of what you need to do.

You'll also receive an income tax notice of assessment (NOA) with details of the:

- ECC in your assessable income
- non-refundable tax offset amount (15% of the ECC).

We determine if you exceeded your concessional contributions cap from information reported by your super fund and in your tax return. In the case of SMSFs, we also take into consideration any contribution adjustment forms that have been lodged by SMSF members.

If after you lodge your tax return, your fund reports contributions that result in you having ECC, we will amend your tax return and send you an amended NOA and an ECC determination.

Releasing excess concessional contributions from your fund

You can withdraw up to 85% of your ECC from your super fund to pay your income tax liability.

You can choose to withdraw the amounts from one or more funds. The total amount withdrawn cannot be more than 85% of the excess concessional contribution amount stated in your determination.

Instructions to complete your election to release ECC

You can make your election through ATO online services by signing in to myGov, selecting your Australian Taxation Office linked service, and then selecting **Super**, **Manage**, and **Concessional election.**

Log in to ATO online services

If you don't have a myGov account, create one and link it to the ATO.

You can also ask your tax agent to do it for you using ATO online services for agents.

Before making an election, you should check that you have enough money in your fund(s).

Members of defined benefit funds should check with the fund as they may not be able to release an amount.

Once you make an election, you **cannot** withdraw or revoke it.

If you release **85%** of your ECC, none of it will:

- be treated as non-concessional contributions

- count towards your non-concessional contributions cap.

If you release **less than 85%** of your ECC, some or all your ECC will:

- still be treated as non-concessional contributions
- count towards your non-concessional contributions cap.

When your election has been successfully lodged and processed, we issue a release authority to the relevant super funds, which have 10 business days to send the requested amount to us.

The amount sent to us is used to pay any of your tax or other Australian Government debts. We will refund any remaining balance to you.

The super fund must release the full amount you elected to us, unless you:

- don't have enough funds available
- no longer have any super interests with the fund
- have funds that cannot be released because they are in a defined benefit interest.

You have 60 days to make an election. However, the option to make an election will still be available in ATO online services for up to 120 days after the date of issue of the determination. You cannot make an election via ATO online services after 120 days. Where a late lodgment is received, we will decide if we accept the election based on the circumstances.

If a fund can't release all or part of the elected amount, we will let you know. You will have another 60 days to make a new election to another fund.

If you don't have another fund, you will need to pay your income tax liability out of your own money.

If you don't release your ECC

Any ECC you don't elect to have released will count towards your non-concessional contributions cap. This can mean that:

- where your total super balance is above the general transfer balance cap, you will also exceed your non-concessional contributions cap and may pay up to 94% in tax
- if you have triggered the bring-forward arrangement for non-concessional contributions and have made non-concessional contributions up to the bring-forward cap, you will also exceed your non-concessional contributions cap

- if you're not entitled to the bring-forward arrangement for non-concessional contributions and you have made non-concessional contributions equal to your non-concessional contributions cap, you will also exceed your non-concessional contributions cap
- you can unintentionally trigger the bring-forward arrangement for non-concessional contributions where your unreleased ECC is included as non-concessional contributions.

If you are a member of a defined benefit fund, you may not be able to release ECC from that fund.

You should consider the tax consequences of releasing or not releasing ECC from a super fund. You may want to seek financial advice.

QC 19749

Non-concessional contributions cap

Keep track of your non-concessional (after-tax) contributions, which are not taxed unless you exceed the cap.

Last updated 7 May 2026

About the non-concessional contributions cap

The non-concessional contributions cap is the maximum amount of after-tax contributions you can contribute to your super each year without contributions being subject to extra tax.

From 1 July 2026, the non-concessional contributions cap is **$130,000.** This is now reviewed annually to remain in line with average weekly ordinary time earnings (AWOTE). If you contribute more, you may have to pay extra tax.

Non-concessional contributions caps from 2013–14 onwards

Financial year	Non-concessional cap

2026–27	$130,000
2025–26	$120,000
2024–25	$120,000
2023–24	$110,000
2022–23	$110,000
2021–22	$110,000
2020–21	$100,000
2019–20	$100,000
2018–19	$100,000
2017–18	$100,000
2016–17	$180,000
2015–16	$180,000
2014–15	$180,000
2013–14	$150,000

If you make contributions above the annual non-concessional contributions cap you may be eligible to automatically access future year caps. This is known as the bring-forward arrangement. It allows you to make extra non-concessional contributions without having to pay extra tax, if you meet certain eligibility conditions.

If your total super balance is equal to or more than the general transfer balance cap ($1.7 million from 2021–22, $1.9 million from 2023–24, $2 million from 2025–26, $2.1 million from 2026-27) at the end of the previous financial year, your non-concessional contributions cap is nil ($0) for the current financial year.

Keeping track of your non-concessional contributions

You can keep track of your non-concessional contributions by using ATO online services. Select **Super,** then **Information,** then **Non-concessional contributions**.

Log in to ATO online services

Understand your contributions cap and the transactions that affect it

It is important to understand the contributions cap and any transactions that may occur by considering the following:

- Be aware of your non-concessional contributions cap, including your eligibility for the bring-forward arrangement.
- Be aware of your total super balance.
- Keep track of the amount of non-concessional contributions you, your employer, or others make on your behalf.
- If you have more than one job, or pay money into more than one super fund, include all your contributions when working out your annual contributions. The total of all non-concessional contributions made to all your funds during a financial year count towards your non-concessional contributions cap.
- If you go over the concessional contributions cap, your excess concessional contributions will count towards your non-concessional contributions cap unless you release them from your super fund.
- Any amount you withdraw and re-contribute to your super fund is counted as a new non-concessional contribution, unless an income tax deduction has been claimed and allowed for this amount or it is a re-contribution of COVID-19 early release superannuation amount.
- Your eligibility to bring forward the next 2 years of contributions is based on your age on 1 July of the first financial year and your total super balance on 30 June of the previous financial year.

Be aware of the timing of contributions

It is important to understand the timings of your contributions by considering the following:

- Keep track of your non-concessional contributions and when they were received by your super fund. Contributions count towards a cap in the year your super fund receives them.
- Make sure your fund receives all your contributions by 30 June, if that is intended.
- If someone else (such as a financial planner, accountant or employer) makes contributions on your behalf, check that they make the contributions in time to be received in your fund by the end of the financial year if that is intended.
- If you make contributions by BPAY®, internet transfer or similar at the end of the financial year, check the terms and conditions of your financial institution and allow for any possible delays.
- Check if your contributions are held in another account or by another institution before they are received by your fund, as this can cause delays.
- If the law requires a prescribed form to be provided before or when the contribution is made, then your super fund has received it on time.

Bring-forward arrangement

Your non-concessional contributions cap can be changed if you're eligible for the bring-forward arrangement.

This allows you to bring forward the equivalent of 1 or 2 years of your annual cap from future years. This means you can make contributions up to 2 or 3 times the annual cap amount in the first year of the bring-forward period. Any amount of the bring-forward cap that's unused in the first year can be used in the remaining 1 or 2 years.

Eligibility for the bring-forward arrangement depends on your age and your total super balance. Apart from these criteria, there are age-related and other restrictions on the types of non-concessional contributions your fund may be able to accept.

Age eligibility

For the 2022–23 and later financial years

If you're **under 75 years of age** at any time in a financial year, you're **eligible** to use the bring-forward arrangement in that financial year, subject to the age-related and other restrictions on the types of non-concessional contributions your fund may be able to accept.

If you're **75 years or older** for all of the financial year, you're **not eligible** to use the bring-forward arrangement in that financial year.

For the 2020–21 and 2021–22 financial years

If you were **under 67 years of age** at any time in a financial year, you were **eligible** to use the bring-forward arrangement in that financial year.

If you were **67 years or older** for all of the financial year, you were **not eligible** to access the bring-forward arrangement in that financial year.

For the 2008–09 to 2019–20 financial years

If you were **under 65 years of age** at any time in a financial year, you were **eligible** to use the bring-forward arrangement in that financial year.

If you are **65 years or older** for all of the financial year, you were **not eligible** to use the bring-forward arrangement in that financial year.

Total super balance determines bring-forward cap

The amount of the non-concessional contributions cap you can bring forward depends on your total super balance (TSB):

- From 1 July 2026, if your TSB on 30 June of the previous financial year was less than $1.84 million – you can contribute 3 times the annual non-concessional contributions cap over 3 years (that is, $390,000). For example, in the 2026–27 financial year, if your TSB on 30 June 2026 was less than $1.84 million, you can contribute 3 times the annual non-concessional contributions cap over 3 years (that is, $390,000).
- If your TSB on 30 June of the previous financial year was $1.84 million or above but less than $1.97 million – you can contribute 2 times the annual cap over 2 years (that is, $260,000).
- If your TSB on 30 June of the previous financial year was $1.97 million or above – you can't bring forward any amount, but you can make a current year contribution of up to $130,000.

These limits are based on the non-concessional contributions cap being $130,000 from 1 July 2026 and the general transfer balance cap being $2.1 million.

Once you trigger the bring-forward arrangement:

- any indexation to the non-concessional contributions cap for the bring-forward period doesn’t apply to you. The bring-forward cap amount is based on the cap in the first year of the period.

  - For example, if the non-concessional contributions cap in the second and third year of a bring-forward period changed to $140,000 due to indexation, your non-concessional cap will still be $390,000 ($130,000 × 3 years) and not $410,000 ($130,000 + $140,000 + $140,000).

- your non-concessional contributions over the next 1 or 2 years can't be more than the sum of your increased bring-forward non-concessional contributions cap amount **minus** the non-concessional contributions made in the year the bring-forward was triggered.
  - For example, if you used your total increased bring-forward cap in the first year, you would have a nil cap for the next 2 years.
  - For 2017–18 onwards, the remaining cap amount for the second or third year of a bring-forward arrangement is reduced to nil for a financial year if your total super balance is greater than or equal to the general transfer balance cap at the end of 30 June of the previous financial year.

Note: To make sure you don't accidentally trigger the bring-forward arrangement, you will need to account for **all** your non-concessional contributions made to **all** your super funds. Unreleased excess concessional contributions also count towards the non-concessional contributions cap.

The following tables summarise the bring-forward caps that apply in the first year of the bring forward period depending on the total super balance.

Bring-forward cap first year (applying to 2026–27 and later years)

Total super balance on 30 June of previous year	Non-concessional contributions cap for the first year	Bring-forward period
Less than $1.84 million	$390,000	3 years
$1.84 million to less than $1.97 million	$260,000	2 years

$1.97 million to less than $2.1 million	$130,000	No bring-forward period, general non-concessional contributions cap applies
$2.1 million or more	nil	Not applicable

Bring-forward cap first year (applying to 2025–26)

Total super balance on 30 June of previous year	Non-concessional contributions cap for the first year	Bring-forward period
Less than $1.76 million	$360,000	3 years
$1.76 million to less than $1.88 million	$240,000	2 years
$1.88 million to less than $2 million	$120,000	No bring-forward period, general non-concessional contributions cap applies
$2 million or more	nil	Not applicable

Bring-forward cap first year (applying to 2024–25)

Total super balance on 30 June of previous year	Non-concessional contributions cap for the first year	Bring-forward period
Less than $1.66 million	$360,000	3 years

$1.66 million to less than $1.78 million	$240,000	2 years
$1.78 million to less than $1.9 million	$120,000	No bring-forward period, general non-concessional contributions cap applies
$1.9 million or more	nil	Not applicable

Bring-forward cap first year (applying to 2023–24)

Total super balance on 30 June of previous year	Non-concessional contributions cap for the first year	Bring-forward period
Less than $1.68 million	$330,000	3 years
$1.68 million to less than $1.79 million	$220,000	2 years
$1.79 million to less than $1.9 million	$110,000	No bring-forward period, general non-concessional contributions cap applies
$1.9 million or more	nil	Not applicable

Bring-forward cap first year (applying to 2021–22 and 2022-23)

Total super balance on 30 June of previous year	Non-concessional contributions	Bring-forward period

	cap for the first year	
Less than $1.48 million	$330,000	3 years
$1.48 million to less than $1.59 million	$220,000	2 years
$1.59 million to less than $1.7 million	$110,000	No bring-forward period, general non-concessional contributions cap applies
$1.7 million or more	nil	Not applicable

How to view your bring-forward arrangement

If you are considering making a large contribution, you should first check your ATO online services account to see if you've already triggered a bring-forward arrangement. Select **Super**, then **Information,** then **Bring-forward arrangement**.

Log in to ATO online services

Be aware that the latest information may not be available in ATO online services due to the reporting timeframes of funds, especially SMSFs. You can check with your super fund to get the most up to date information.

Transitional period

If you triggered the bring-forward arrangement in 2015–16 or 2016–17, but you did not fully use your remaining bring-forward balance before 1 July 2017, transitional arrangements apply. This means that the maximum bring-forward amount available to you reflects the reduced annual non-concessional contributions caps.

If the bring-forward arrangement was triggered in:

- 2015–16, the transitional cap was $460,000 ($180,000 for 2015–16, $180,000 for 2016–17 and $100,000 for 2017–18).

- 2016–17, the transitional cap was $380,000 ($180,000 for 2016–17, $100,000 for 2017–18 and $100,000 for 2018–19).

For 2017–18 and 2018–19, the remaining cap amount for the second and third years of a bring-forward arrangement was reduced to nil for a financial year if your total super balance was equal to or more than the general transfer balance cap on 30 June of the previous financial year.

Transitional contributions cap limits for 2014–15 to 2018–19

3-year bring-forward cap amounts	2014–15 to 2016–17	2015–16 to 2017–18	2016–17 to 2018–19
Range	$0 to $540,000	$0 to $460,000	$0 to $380,000

If, **before 1 July 2017**, you made non-concessional contributions of more than the transitional cap but less than $540,000, you will **not** have exceeded your non-concessional bring-forward cap. However, you couldn't have contributed any further non-concessional contributions under the bring-forward arrangement in remaining years.

If, **after 1 July 2017**, you made non-concessional contributions that are more than your transitional cap, you will have exceeded your non-concessional contributions bring-forward cap.

Exceeding your non-concessional contributions cap

If you exceed your non-concessional contributions cap:

- we will send you a determination explaining your options
- you **must lodge a tax return for that year**. If you can't lodge your tax return by the due date, and you don't want us to issue a determination before you lodge, you'll need to request a lodgment deferral
- we will issue your super fund with an authority to release funds depending on which option you have chosen
- you may need to pay extra tax.

We determine if you exceeded your non-concessional contributions cap based on your age and information reported by your super fund.

We also look at any tax returns you've lodged.

You should not apply to your super fund to release money because you exceeded your cap. Wait until we have sent you your determination letter and you have selected your option for how the excess will be treated. We will then send your fund a release authority.

Your options if you exceed the cap

You have **60 days** to choose one of the 2 options for paying your tax when you receive our determination letter.

You can't change your election decision once you make it.

If you believe the excess non-concessional contributions determination is wrong, see Getting advice or correcting a mistake if you think we got it wrong.

Instructions to complete your election to release ENCC

You can choose your preferred option and make your election through ATO online services by logging into myGov, selecting your Australian Taxation Office linked service and then select **Super**, then **Manage**, then **Non-concessional election.**

Log in to ATO online services

If you don't have a myGov account, create one and link it to the ATO. You can also ask your tax agent to do it for you.

You should check if we have already started or completed the release process before making an election. You can check your election history using ATO online services (select **Super,** then **Non-concessional election**).

Option 1 – release the excess from your super funds

You can release all your excess non-concessional contributions plus 85% of your associated earnings from your super funds.

If you do, we will amend your income tax assessment to include:

- your associated earnings in your taxable income
- a non-refundable tax offset of 15% of the associated earnings.

We will:

- ask your super fund to release excess amounts and associated earnings to us within 10 business days

- amend your income tax assessment and issue an amended notice of assessment
- use the released amount to pay your tax and any other Australian Government debts owing
- refund the balance to you.

If a fund cannot release all or part of the elected amount, we will let you know. You will have another 60 days to choose another fund.

If your only super interest is in a defined benefit fund that can't release the amount, you can make an election for option 2.

We will then:

- send you an ENCC tax assessment, with the excess non-concessional contributions taxed at the highest marginal tax rate plus Medicare Levy
- issue your super fund with a release authority to pay the ENCC tax liability amount to us within 10 business days
- amend your income tax assessment to remove or reduce the associated earnings.

If your fund is unable to release some or all the amount, you will need to pay the liability from your own sources.

If you have no money left in super (including income streams or defined benefit interests) we will:

- send you a letter telling you that you don't need to release any amount
- still include the associated earnings in your income tax assessment.

Associated earnings

Associated earnings are an approximate amount earned from excess contributions while they were in your super fund.

We calculate associated earnings using 3 elements:

- your excess non-concessional contributions (ENCC)
- the associated earnings rate – the average of the general interest charge rates for the 4 quarters of the financial year in which you made ENCC. This proxy rate may be more or less than the earnings rate applied by your super fund
- the associated earnings period – from 1 July of the financial year in which you made the ENCCs through to the date of the original ENCC determination letter.

We apply the associated earnings rate to the ENCC amount on a daily compounding basis for the length of the associated earnings period.

We do not have discretion to change the associated earnings rate or period.

Option 2 – don't release the excess amount and pay excess non-concessional contributions tax

If you elect to leave the ENCC in your super fund, you will receive an ENCC tax assessment. The excess amount is taxed at the highest marginal tax rate **plus** Medicare levy (currently 47%).

We will:

- send you an ENCC tax assessment
- issue your super fund with a release authority to pay the ENCC tax liability amount to us within 10 business days.

If your only fund is a defined benefit fund which is unable or unwilling to release this amount, you will need to pay us the amount yourself.

If you don't make an election request within 60 days of receiving your ENCC determination

If we don't receive your election, we will apply option 1 (release the excess).

However, if your only super interest is in a defined benefits fund, we will apply option 2 (don't release the excess and pay ENCC tax).

QC 73087

Total superannuation balance

We calculate your total super balance each year and use it to administer the super rules that apply to you.

Last updated 29 June 2026

About your total super balance

Your total super balance (TSB) determines whether and how the following super entitlements and rules apply to you:

- carry-forward concessional contributions

- non-concessional contributions cap and the bring-forward of your non-concessional contributions cap
- work test exemption
- government co-contribution
- spouse tax offset
- segregated asset method for calculating exempt current pension income
- Division 296 tax.

Your TSB includes all your Australian super interests, including interests that support certain super income streams you receive, but may be different from your super fund account balances. Your TSB may also need to be adjusted when applying certain rules.

A super interest is generally any distinct claim or entitlement you as a member hold in a super fund. For more information on what a super interest is, refer to How many superannuation interests does a member have in their fund?

How to view your total super balance

You can view your TSB in ATO online services.

If you don't already have a myGov account, you'll need to create a myGov account and link it to the ATO.

Using online services to view your TSB

1. Log in to ATO online services via myGov
2. Select **Super** from the menu
3. Select **Information**
4. Select **Total superannuation balance**
    - to view your TSB as at 30 June of the latest financial year (if available), select the **Current** tab
    - to view your TSB as at 30 June of each financial year from 2016–17 onwards, select the **History** tab

A breakdown of how your TSB is calculated each year is displayed using data reported to us by your super funds. It may not match the amounts in your annual statements. Current or prior financial year data we have not yet received or processed won't be included in what we display.

If you believe your TSB is incorrect or incomplete, check with your super funds and review your own records.

If your TSB is zero, it could be because either:

- we have not received and processed the data for that financial year
- some funds report zero for super interests that are in the accumulation phase.

The way your TSB is calculated has changed, including the methods some funds use to value your interests. This will impact your TSB from 30 June 2027 onwards. As a result, you may see a difference when compared to how your TSB was calculated for previous years. Contact your fund if you would like to know how the value of your interest in your fund has been calculated.

How your total super balance is calculated from 30 June 2026

From 30 June 2026 onwards how total super balance (TSB) is calculated has changed. You may see a difference in how your TSB is calculated compared to previous years.

We calculate your TSB as at the end of each financial year (the end of 30 June) using information reported by your super funds. Most super funds are required to report your annual balance to us by 31 October. Self-managed super funds report your annual balance to us on the Self-managed superannuation fund annual return. Due to the way in which super funds report information to us, you will not see your TSB on myGov until we have received all the information we need to calculate it.

From 30 June 2026 your TSB will be the total of the:

- total super balance values (TSB values) of your Australian super interests, and interests supporting death benefit super income streams in the retirement phase you are entitled to receive payments from. This includes notional super interests you have in a super plan due to a family law split
- amount of each rollover super benefit not already included in the TSB values of your Australian super interests
- outstanding limited recourse borrowing arrangement (LRBA) amounts in an SMSF or an APRA fund with fewer than 7 members you entered into on or after 1 July 2018, if either the LRBA is with an associate of the fund or you have satisfied a condition of release with a nil cashing restriction. Some LRBAs you entered into before

1 July 2018 that are refinanced on or after that date are also included, and we subtract

- any personal injury or structured settlement contributions that have been paid into your super interests.

Total super balance value (TSB value)

In most cases the TSB value of your super interest included in your TSB will be the withdrawal value. The withdrawal value is the amount you would receive if you chose to close your accounts and withdraw your balance. However, regulations have been made in respect of some interests which provide a value, or method for determining the TSB value, of those interests. This primarily applies to defined benefit interests or income streams that are not supported by an account balance.

How your fund calculates the TSB value of your super interest depends on a number of things, including:

- whether or not the interest is a defined benefit interest
- the type of benefit that can be paid from it (for example, only lump sums)
- whether or not your super interests are in retirement phase
- the type of income stream being supported by your super interest that is in retirement phase.

Your super fund reports your TSB value to us annually through either the:

- member account transaction service (MATS) for APRA-regulated funds
- SMSF annual return.

Some super funds may report the TSB value of your super interest as zero, if the amount they could pay to you or roll over to another fund at 30 June is zero.

If you would like to know how the TSB value of your super interest has been calculated, contact your fund.

We are currently drafting a law companion ruling that will support funds with calculating the TSB value of their members super interests. For more information, refer to the regulations and the following relevant legislation:

- Superannuation (Building a Stronger and Fairer Super System) Imposition Act 2026 – Federal Register of Legislation

- Treasury Laws Amendment (Building a Stronger and Fairer Super System) Act 2026 – Federal Register of Legislation

How your total super balance was calculated before 30 June 2026

We calculate your TSB as at the end of each financial year (30 June).

Before 30 June 2026 your TSB was made up of any super interests of yours, and any super interest you were the retirement phase recipient of.

Before 30 June 2026:

- we added
  - the accumulation phase value of your super interests
  - the retirement phase value of your super interests
  - the amount of each rollover super benefit not already included in the accumulation phase value or the retirement phase value (this is rollovers that are in transit between super funds on 30 June)
  - the outstanding limited recourse borrowing arrangement (LRBA) amount in an SMSF or an APRA fund with fewer than 7 members you entered into on or after 1 July 2018, if either the LRBA is with an associate of the fund or you have satisfied a condition of release with a nil cashing restriction, and
- we subtracted
  - any personal injury or structured settlement contributions that have been paid into your super funds.

Accumulation phase value

The accumulation phase value (APV) of your super interests is the total amount of super benefits that would be payable if you chose to cease all your super interests. Generally, this is the withdrawal value for an accumulation fund. It would, for example, be the amount payable if you closed all your accumulation phase super accounts.

The APV doesn't include super interests that are in the retirement phase.

If you have a defined benefit interest, the super regulations may have specified a different method for determining the APV, which will generally not be the balance of your defined benefit account.

The APV also included:

- certain deferred super income streams
- transition-to-retirement income streams that are not in the retirement phase
- super income streams that have not complied with the pension or annuity standards or a commutation authority.

Your super fund reported your APV to us annually through either the:

- member account transaction service for APRA-regulated funds
- SMSF annual return.

Some super funds may report your APV as zero if the amount they could pay to you, or roll over to another fund, at 30 June is zero.

Retirement phase value

If you have a transfer balance account, your retirement phase value (RPV) is your transfer balance at 30 June.

Your fund will modify your transfer balance if you either:

- hold one or more of certain account-based super income streams
- have made structured settlement contributions to your super fund.

We get your RPV for a super interest from either the:

- balance of your transfer balance account
- amounts reported to us by each of your super funds annually in either the
  - member account transaction service for APRA-regulated funds
  - SMSF annual return.

Account-based super income streams

The transfer balance account items for account-based super income streams are modified to be the current value of the super interest that supports the super income stream at the end of the financial year. The current value is the amount that would become payable if you were to choose to close the super interest.

If you only have account-based income streams, your RPV will equal the current value of these income streams.

For all other super income streams the transfer balance account items are not modified when calculating your RPV.

Certain other transfer balance account items are not modified, including:

- credits for excess transfer balance earnings
- debits for non-commutable excess amounts.

Structured settlement contributions

If you have made a structured settlement contribution to a super interest, your transfer balance is modified by disregarding the debit in your transfer balance account that is due to the structured settlement contribution. This modification applies to both account-based and non-account-based income streams.

For more information, see Law Companion Ruling LCR 2016/12 *Superannuation reform: total superannuation balance*.

SMSF outstanding limited recourse borrowing arrangement amount

A member of an SMSF will have an outstanding limited recourse borrowing arrangement (LRBA) amount included in their TSB if the LRBA was entered on or after 1 July 2018 and either the:

- LRBA is between the fund and an associate of the fund (see definition of related party)
- member has met a condition of release of super with a nil cashing restriction.

This doesn't include refinancing an existing LRBA that was entered into before 1 July 2018 and refinanced on or after that date, if both of the following apply:

- The LRBA is secured by the same asset or assets as the old LRBA.
- The refinanced amount is the same or less than the existing LRBA.

The LRBA amount is equal to the share of the outstanding balance of the LRBA on 30 June. This relates to your share of the total super interests in the SMSF that the LRBA assets support.

If the fund in which you have a super interest has an affected LRBA, the fund must report the outstanding LRBA amount for you in the relevant section of the SMSF annual return.

For more information, see super law requirements for Limited recourse borrowing arrangements.

How your total super balance affects you

The change in valuation of your super interests may change the way superannuation entitlements and rules apply to you. We recommend you consider your personal circumstances and engage a tax and super professional if required.

Carry forward concessional contributions

If your TSB is less than $500,000 at the end of 30 June of the previous financial year, you may be able to increase your concessional contributions cap for the current year if you have unused concessional contributions cap amounts from the previous 5 years (but not before 2018–19).

Bring-forward non-concessional contributions cap

If your TSB is below the general transfer balance cap on 30 June of the previous financial year, you may be eligible to increase your non-concessional contributions cap by bringing forward caps from the next 1 or 2 years.

Work test exemption

From 1 July 2022, if you are 67 to 74 years old, the work test and the work test exemption no longer apply for the purpose of making salary sacrifice or non-concessional contributions. It still applies if you want to claim a personal super contribution deduction.

From 1 July 2020 to 30 June 2022, if you were 67 to 74 years old and your TSB was below $300,000 at the end of the previous year, you can make voluntary super contributions for 12 months from the end of the financial year in which you last met the work test.

This work test exemption can only be used once and doesn't apply to defined benefit funds.

For 2019–20 and earlier years, the age requirement for this exemption was 65 to 74 years.

For more information, see Restrictions on voluntary contributions.

Government co-contribution

In addition to the other eligibility conditions, you are eligible for the government super co-contribution if you meet both of the following conditions:

- Your non-concessional contributions don't exceed your non-concessional contributions cap for the relevant financial year.
- On 30 June of the previous financial year, your TSB is less than the general transfer balance cap.

Spouse tax offset

In addition to the other eligibility conditions, to be eligible for the spouse tax offset:

- the spouse who is receiving the contribution cannot contribute more than their annual non-concessional contributions cap for the relevant year
- on 30 June of the previous financial year, your spouse must have a TSB less than the general transfer balance cap.

Segregated asset method for calculating exempt current pension income

SMSFs and APRA funds with fewer than 7 members are not allowed to use the segregated asset method to calculate exempt current pension income (ECPI) if, at any time in the year, the fund has a retirement phase interest and all of the following apply:

- A member has a TSB exceeding $1.6 million just before the start of that year.
- The same member has a super interest in the fund at any time during the year.
- The same member is receiving a retirement phase income stream just before the start of the year (from the super fund or another provider).

For more information, see Methods for calculating ECPI.

Division 296 tax

From 1 July 2026, if your TSB is over the large super balance threshold, which is set at $3 million for the 2026–27 income year and subject to indexation, you may be liable for Division 296 tax. For Division 296 tax purposes, we exclude limited recourse borrowing arrangement amounts from your TSB.

QC 73088

Restrictions on voluntary contributions

Understand what voluntary contributions your super fund can accept.

Last updated 24 July 2025

About voluntary contributions

Voluntary contributions you or others can make to your super fund include:

- salary sacrifice contributions
- personal contributions
- spouse contributions
- contributions by parents, other family or friends (not in the capacity of an employer)
- contributions by an insurer
- contributions by employers above their SG or award obligations
- government co-contributions
- downsizer contributions
- super capital gains tax cap election amounts
- personal injury election amounts
- first home super saver scheme contributions

Voluntary contributions don't include any compulsory contributions by your employer made under:

- super guarantee
- an industrial agreement
- the trust deed or governing rules of a super fund
- a federal, state or territory law.

The trustee can accept compulsory employer contributions for members at any time. This means they can be accepted for a member regardless of the age of the member or the number of hours worked.

The types of voluntary contributions your super fund can accept depends on:

- your age
- whether they have your TFN
- whether you need to meet the work test
- the fund's governing rules for accepting contributions.

- your total superannuation balance in the case of a non-concessional contribution.

If your super fund can't accept a contribution because of a restriction, they must return the amount to you or the entity who contributed it.

An exception to the acceptance rules is the CGT small business concessions that involve a look-through earnout right (see Understanding concessional and non-concessional contributions).

2022–23 financial year and later

Aged under 75 years

If you're under 75 years of age your fund can accept all types of contributions. Downsizer contributions can only be made if you are aged 55 years or older from 1 January 2023, or if you were aged 60 years or older from 1 July 2022 to 31 December 2022.

If you're 67 to 74 years old, you will be required to meet the work test or work test exemption in order to claim a deduction for a personal superannuation contribution.

Aged 75 years or older

If you're 75 years or older, your fund can **always** accept compulsory employer contributions and downsizer contributions.

In the **28 days after the end of the month in which you turn 75 years old**, your fund can accept the following types of voluntary contributions:

- voluntary employer contributions, such as salary sacrifice contributions
- other amounts paid by your employer to your super fund, such as administration fees and insurance premiums
- other voluntary contributions such as
  - personal contributions
  - spouse contributions.

2021–22 financial year and earlier

Aged under 67 years

If you were under 67 years of age during the financial years 2020–21 and 2021–22, your fund could accept all types of contributions. The

exception is downsizer contributions, which you could make if you were 65 years or older.

Before 2020–21, the age limit for accepting all types of contributions was 65 years old.

Aged 67 to 69 years

If you were aged 67 to 69 years your fund could accept:

- compulsory employer contributions
- downsizer contributions.

You needed to satisfy the work test or work test exemption in each financial year for your fund to be able accept:

- voluntary employer contributions such as salary sacrifice contributions
- other amounts paid by your employer to your super fund, such as administration fees and insurance premiums
- other voluntary contributions such as
  - personal contributions
  - spouse contributions.

For 2019–20 and earlier income years, this rule applied if you were aged 65 to 69 years.

Aged 70 to 74 years

If you were 70 to 74 years old, your fund could accept compulsory employer contributions and downsizer contributions, regardless of your employment status.

However, you needed to satisfy the work test or work test exemption in each financial year for your fund to accept:

- voluntary employer contributions such as salary sacrifice contributions
- other amounts paid by your employer to your super fund, such as administration fees and insurance premiums
- other voluntary contributions such as
  - personal contributions
  - spouse contributions.

These member contributions (other than downsizer contributions) must have been received before or on the 28th day after the end of

the month in which you had your 75th birthday.

Before 1 July 2020, if you were 70 to 74 years old your fund could **not** accept personal contributions made by someone other than yourself, including spouse contributions.

Aged 75 years or older

When you were aged 75 years or older, your fund could **always** accept compulsory employer contributions and downsizer contributions.

In the **28 days after you turned 75 years old**, your fund could accept the following types of contributions if you satisfied the work test or work test exemption:

- voluntary employer contributions such as salary sacrifice contributions
- other amounts paid by your employer to your super fund, such as administration fees and insurance premiums
- other voluntary contributions such as
  - personal contributions
  - spouse contributions.

Work test

To meet the work test, you must be gainfully employed for at least 40 hours during a consecutive 30-day period in the financial year in which the contributions are made.

This is an annual test – once you meet this test you can make contributions for the entire financial year.

Gainfully employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

If you were stood down from your employment due to the impacts of COVID-19 but were receiving the JobKeeper payment, it's accepted that you were gainfully employed and met the work test.

If you do unpaid work or only receive passive income, such as interest, dividends, trust distributions or rent, you don't meet the definition of gainfully employed.

If you're not sure whether you meet the work test rules for contributions, check with your fund.

Work test exemption

For those subject to the work test, if you no longer meet the work test your super fund can still accept voluntary contributions for an extra 12 months from the end of the financial year in which you last met the work test, provided you meet certain criteria. This is called the work test exemption.

If you are in a defined benefit fund you cannot use the work test exemption. However, you can choose to open an accumulation account with another super fund to make voluntary contributions using the work test exemption.

To meet the work test exemption criteria, you must meet **3 conditions**:

- you satisfied the work test in the financial year before the year in which you made the contribution
- your total superannuation balance is less than $300,000 at the end of the previous financial year
- you didn't use the work test exemption in a previous financial year.

If you're not sure whether you meet the work test exemption rules for contributions, check with your fund or ask our Community for help.

QC 73089

Getting advice or correcting a mistake if you think we got it wrong

What to do if you think the information used to calculate your excess contributions is wrong.

Last updated 18 June 2026

Seeking our advice

We can provide a private ruling or administratively binding advice for contribution-related issues, including in relation to contributions that may cause you to exceed your contributions caps.

The issues we consider include:

- rollovers
- re-contributions
- exercise of the Commissioner's discretion (before the contribution is made)

- the bring-forward arrangement
- personal injury and structured settlement contributions
- timing of contributions.

If you have already made the contribution to your fund and will likely exceed your contribution cap, you may apply for a determination to disregard or reallocate the contribution.

Correcting fund reporting mistakes

If you receive a determination from us advising you have excess contributions and believe it is incorrect, you can check information on ATO online services about your:

- concessional contributions cap
- non-concessional contributions cap
- carry-forward concessional contributions cap
- employer contributions
- bring-forward arrangement for non-concessional contributions
- total super balance.

If you are unable to access our ATO online services, you can check with your fund or phone us.

You should also contact your super fund to discuss:

- the contributions that were made
- how a contribution cap was exceeded.

Funds must report contributions based on the facts, including the:

- date contributions were received
- contributor's intention at the time the contribution was made.

Funds can only re-report your contributions if their original report was wrong. They can't re-report contributions simply to help you avoid excess contributions.

If a fund has made a mistake, they're required to correct the record with us.

Occasionally, complicated circumstances may lead the fund to believe it can't correct contributions records. If your super fund tells you they can't correct a mistake in contributions records, you should phone us.

Disagreeing with income tax assessment information

If you've made a personal super contribution and given your fund a notice of intent to claim an income tax deduction for it (and received an acknowledgment), but then fail to claim the correct amount in your tax return, or claim it at the incorrect label, you can request an amendment. We may confirm this information with your fund before amending your income tax assessment.

If you amend your tax return, we use this amended information to recalculate your excess contributions. We may seek further information in some circumstances.

You can object if you think the amount allowed or not allowed was incorrect.

For more information, see Personal super contributions.

If the information used for your tax assessment or determination changes

We use information provided by your fund and by you (in your tax return) to make assessments and determinations for:

- excess concessional contributions
- excess non-concessional contributions.

If your fund amends your contribution information or you amend your personal super contribution deduction in your tax return, we may amend your assessment or determination.

We may also amend your assessment or determination without a request from you when there is a change in the information we hold about you.

It may take up to 6 weeks for you to receive an amended notice of assessment or determination.

You can object if you think your amended assessment is incorrect.

Request to disregard or reallocate your super contributions

If you believe your super contributions for a financial year exceeded or will exceed a contributions cap, you can apply to the ATO to make a determination that some or all of your contributions can be disregarded or allocated to another year.

We can only do this if **both** of the following apply:

- there are special circumstances
- the decision aligns with the object of Division 291 or Division 292 of the *Income Tax Assessment Act 1997* (to ensure contributions made to a person's super are made gradually over time).

In making a determination we will also consider:

- whether the contributions would be more appropriately allocated to another financial year
- whether it was reasonably foreseeable you would have excess contributions when a contribution was made
- the extent to which you had control over the contribution being made
- other relevant factors.

Special circumstances

Special circumstances are unusual or out of the ordinary factors that lead to an unjust, unreasonable or otherwise inappropriate outcome.

There is no strict formula or checklist to work out what special circumstances are. Each case is considered on its own merits.

Situations **not** generally considered special circumstances include:

- financial hardship from having to pay extra tax
- thinking the assessment or determination is unfair
- not meaning to exceed a cap
- not knowing about or misunderstanding the law or facts
- receiving incorrect or incomplete professional advice
- making a mistake.

PS LA 2008/1 *The Commissioner's discretion to disregard or reallocate concessional and non-concessional contributions for a financial year* includes examples to help you understand how we consider whether you have special circumstances. They are a guide only. Each decision depends entirely on your specific circumstances.

Even if we think your circumstances are special, we can only disregard or reallocate excess contributions if it is consistent with the objective of the legislation.

For more detailed information about when a contribution is made see TR 2010/1 *Income tax: superannuation contributions*.

Superannuation guarantee charge amounts

If the contributions you want disregarded or reallocated are amounts paid to your super fund by us because your employer paid the superannuation guarantee charge – you need to apply for a determination.

Apply to have contributions disregarded or reallocated

Complete and send us the Application – excess contributions determination (NAT 71333) form.

You should **not apply** for a determination if you believe we have:

- relied on incorrect information – you should attempt to get the information corrected
- applied the law incorrectly – you should object to the assessment, explaining where you think we applied the law incorrectly.

You don't have to use our application form, but your written application **must**:

- include all the information we request in our form, including evidence and declaration requirements
- include your signature
- be saved as a PDF if you want to lodge it online.

If it doesn't meet these rules, we can't consider your application.

Send your application via either:

- fax to **1300 669 846**
- your tax agent (who can lodge it for you)
- mail

AUSTRALIAN TAXATION OFFICE
PO Box 3100
PENRITH NSW 2740

Time limits

If an assessment or determination has:

- not been issued – you can apply at any time after the contributions you are applying to have disregarded or reallocated have been made to your fund

- been issued – you must apply within 60 days of receiving the assessment or determination.

We may accept your application after 60 days if you can explain in the application why you were unable to apply within the required time.

Outcome of application

If your application to disregard or reallocate your contributions is **successful,** we will:

- write to you to let you know our decision
- amend your assessment or determination (if required).

Your super fund will not need to re-report your contributions if we decide to disregard or reallocate an amount.

Our decision won't alter your eligibility for a government co-contribution or to claim a deduction for personal super contributions.

Any amount disregarded or reallocated is only for the purposes of excess contributions.

If your application is **not successful**, we will write to you to let you know our decision. If you disagree with our reasoning you can object to our decision.

Please note we can only disregard or reallocate a contribution for excess contribution purposes, not for any other reason.

Objecting

If you receive an assessment or determination from us, and you think we applied the law incorrectly, you should object to the assessment or determination by completing the relevant form:

- Objection form – for taxpayers (NAT 13471)
- Objection form – for tax professionals (NAT 13044)

Even if you object, you must still pay the liability. If your objection is allowed, it will be refunded to you or offset against any tax or other Australian Government debts you owe.

You can also object to a decision not to disregard or reallocate a contribution.

Division 293 tax on concessional contributions by high-income earners

If your income and concessional super contributions total more than $250,000, check if you have to pay Division 293 tax.

Last updated 24 August 2026

About Division 293 tax

Division 293 tax is an additional tax on super contributions, reducing the tax concession for individuals whose combined income and concessional contributions for Division 293 purposes is more than $250,000.

Division 293 tax is charged at 15% of the excess over the threshold or the taxable super contributions, whichever is less.

How you will know if you need to pay

If you're liable to pay, we will send you an *Additional tax on concessional contributions (Division 293) notice* (Division 293 notice) after we receive both your income tax return and contribution information from your super fund.

If you lodge your tax return using myTax, your Division 293 notice will be sent to your myGov inbox. If you want your notice to go to your tax agent instead, ask them to update your communication preferences.

When you are preparing your tax return

If your income information indicates you will be above the Division 293 threshold, we will remind you about Division 293 tax when you prepare your tax return online.

Your Division 293 notice of assessment will only be sent to you once we have also received the contribution information from your super fund.

If you believe your assessment is incorrect

If you have been assessed for Division 293 tax incorrectly, it is usually because of mistakes in your tax return or in the contribution amounts reported by your fund.

Check the income and contribution amounts on your Division 293 notice carefully. If you disagree with either of these amounts, you may need to correct your tax return or discuss your reported contributions with your fund. Changes made to your tax return or your super fund reporting will update your Division 293 tax.

If you still disagree with your assessment you can lodge an objection if either:

- you believe your Division 293 tax has been calculated incorrectly
- Division 293 tax may have been applied to your account in error.

How to pay

You can pay Division 293 tax liabilities either:

- with your own money – see How to pay
- by releasing money from super – see Making an election to release money from super.

By paying Division 293 tax by the due date, you will avoid paying interest.

How Division 293 tax is calculated

To assess whether you're liable to pay Division 293 tax, we use:

- your tax return to determine your Division 293 income
- contribution information reported to us by your super fund to determine Division 293 super contributions.

Assessments for Division 293 tax are issued once we have all the required information. But if you have more than one fund and it reports contributions after you have lodged your tax return, you may receive an amended Division 293 tax assessment.

Division 293 tax will apply if you have taxable super contributions in an income year. You will have taxable super contributions if both:

- you have concessional contributions (employer contributions, super guarantee contributions, salary sacrifice contributions, and deductible personal contributions made by the individual) and certain roll-over superannuation benefits, less excess concessional contributions
- your combined Division 293 income and super contributions exceed the threshold of $250,000.

Your Division 293 tax is 15% of the excess over the threshold or the taxable super contributions, whichever is less.

Example: Division 293 tax calculation

Jan's Division 293 income is $240,000 and Division 293 super contributions are $15,000. This is a total of $255,000.

Division 293 taxable contributions are the lesser of Division 293 super contributions ($15,000) or the amount above the $250,000 threshold ($5,000).

Jan's Division 293 tax payable is 15% of $5,000. So the Division 293 tax payable is $750.

Division 293 income

The income component of the Division 293 tax calculation is based on the same income calculation used to determine the Medicare levy surcharge (MLS), disregarding any reportable superannuation contributions.

The components of this income calculation are:

- taxable income (assessable income minus allowable deductions)
- total reportable fringe benefits amounts
- net financial investment loss
- net rental property loss
- net amount on which family trust distribution tax has been paid
- super lump sum taxed elements with a zero tax rate
- assessable first home super saver released amount.

These amounts are added up (except the super lump sum and assessable first home super saver released amount, which are subtracted) to give the income amount.

One-off events

Even though you may not normally have an income in excess of the Division 293 threshold, certain events can increase your income to this level for a particular year.

For this reason, Division 293 might apply to you for only one year where:

- you receive an eligible termination payment
- you receive back payment of salary or wages for the current or one or more past financial years
- you make a capital gain
- your income increases for another reason.

Division 293 super contributions

The contributions counted for Division 293 tax purposes are your concessional contributions, disregarding any excess concessional contributions.

Note that if your concessional contributions cap has increased due to the use of carried-forward amounts, all contributions included in your higher cap amount are counted for Division 293 purposes.

Taxable super contributions

Your taxable super contributions amount is not the same as your Division 293 super contributions. Taxable contributions are the **lesser** of the Division 293 super contributions and the amount in excess of the threshold.

No discretion for contributions for Division 293 purposes

Unlike excess contributions, we don't have discretion to disregard or reallocate contributions for the calculation of Division 293 tax.

If you apply (and we agree) to have your excess concessional contributions disregarded or reallocated to another year, they will retain concessional tax treatment and need to be added back into the Division 293 calculation.

Division 293 for defined benefit members

Funds are required to report defined benefit contributions.

The amount of defined benefit contributions for the purpose of Division 293 is determined by the annual increase in a defined benefit superannuation account based on the benefit individuals are expected to receive when they leave the fund.

If you're a member of a defined benefit super fund, you don't have access to these contributions even if we give authority for amounts to be released. In this case, you will still be assessed for Division 293 tax,

but we will defer payment of the amount until a benefit is paid from your defined benefit fund.

If you have more than one defined benefit account, all Division 293 tax attributed to those accounts will be deferred.

How you will know if your Division 293 tax debt is deferred

If you're assessed as having a Division 293 tax debt, a notice of assessment will be issued to you. The notice of assessment will identify the deferred amounts, and any amounts due and payable within a specified timeframe.

If you have multiple defined benefit accounts, the Division 293 tax is apportioned between them and deferred separately.

Division 293 tax deferred to a debt account

We establish a debt account for deferred Division 293 tax amounts.

A separate debt account is created for each defined benefit account you hold with Division 293 tax attributed to it. You receive a statement of account from this debt account whenever the account balance changes, so you can keep track of your deferred liability.

Division 293 tax revoked

If a benefit is paid from your defined benefit fund before the deferred debt account is created, your Division 293 tax deferral will be revoked, and your debt will become due and payable.

End of year interest

Any deferred debts that are not paid by 30 June each year will attract end of year interest. The full amount of all unpaid deferred debts and interest will be used to calculate the amount you need to pay when you take a benefit from your fund.

By voluntarily paying your deferred Division 293 tax by 30 June each year, you will avoid paying end of year interest.

How to voluntarily pay your deferred Division 293 tax

You can voluntarily pay deferred Division 293 tax liabilities either:

- with your own money – see How to pay
- by releasing money from super – see Making an election to release money from super.

Most defined benefit funds are not able to release amounts for you, check with your fund before completing the election form. But you may have other funds you can release money from.

When you take an end benefit

A deferred Division 293 tax debt must be paid when a super benefit becomes payable from the defined benefit super account it is attributed to – this is known as the end benefit.

The following super benefits are not considered end benefits:

- rollovers to a successor fund in the case of fund mergers
- severe financial hardship payments
- funds released on compassionate grounds
- family law super payments.

If you request a super benefit from your super fund, and you have a Division 293 debt account attributable to that fund, your fund will advise us of your request via the *End benefit notice – superannuation provider Division 293 tax* form.

Your fund must advise us within 14 days of the first of the following:

- the fund receiving a request to pay a superannuation benefit
- the superannuation benefit becoming payable.

Debt account discharge liability notice

After we receive the end benefit notice, we process your information and issue you a debt account discharge liability notice, which provides details of the amount you need to pay.

This amount may be the figure held in the debt account, or the end benefit cap amount – whichever is lower. The end benefit cap amount is calculated and provided to us by the super fund.

Payment of your debt account discharge liability is due 21 days after the day your benefit was paid.

How to pay your debt account discharge liability

At this time, you can pay the liability either:

- with your own money – see How to pay
- by using the release authority issued with the debt account discharge liability notice, to pay the debt out of your super account.

The debt account discharge liability release authority can only be presented to the fund the defined benefit super account is attributed

to.

Division 293 for higher-level office holders

State higher-level office holders

If you're classified as a state higher-level office holder who makes certain super contributions to a constitutionally protected fund (CPF), you're exempt from having Division 293 tax applied to those super contributions.

You're a state higher-level officer holder if you are:

- the Governor of a State
- a member of staff of the Governor of a State
- a Minister of the Government of a State
- a member of the staff of a Minister of the Government of a State
- a member of the Parliament of a State
- the Clerk of a house of the Parliament of a State
- a deputy Clerk of a house of the Parliament of a State or an office holder of the Parliament of a State of equivalent seniority
- the head of a Department of the Parliament of a State or an office holder of the Parliament of a State of equivalent seniority
- the head of a Department of the Public Service of a State or a statutory office holder of equivalent seniority, including a statutory office holder who is the head of an instrumentality or agency of a State
- the head of a body, including an office or a commission, within a Department of the Public Service of a State if the body
  - has the general administration of an Act of the State under a statute; or
  - has a distinct statutory function that is critical to the constitutional functioning of the State
- an office holder within a Department of the Public Service of a State if the office holder
  - has the general administration of an Act of the State under a statute; or
  - has a distinct statutory function that is critical to the constitutional functioning of the State

- a head or deputy head of a body, including an office or a commission, of a State if the body has a predominant legal function that is critical to the constitutional functioning of the State
- the Solicitor-General of a State
- a judge, justice or magistrate of the court of a State
- a member of a tribunal of a State, or a commissioner of a commission of a State, who exercises judicial power of a State
- a commissioner, deputy commissioner or assistant commissioner of a police force of a State, or an officer of equivalent rank of a police force of a State.

If at any time in the income year, you fall within the category of a state higher-level office holder you will be treated as being a state higher-level office holder for the entire income year.

Constitutionally protected funds

Constitutionally protected funds (CPFs) are untaxed super funds that don't pay income tax on contributions or earnings they receive.

CPFs are operated by some state governments in Australia for their employees.

Under the Australian Constitution, state government assets can't be taxed by the Commonwealth, so different arrangements apply to concessional contributions to CPFs.

Exempt super contributions

For state higher-level office holders, generally all contributions made to a CPF, other than salary packaged contributions, are excluded from the Division 293 super contribution amount when determining the taxable contributions but are included when determining whether the threshold was exceeded.

Salary packaged contributions are made when you agreed with your employer for the contribution to be made and, in return, withholding payments are reduced.

Division 293 for Commonwealth judges

If you're a justice of the High Court, or justice or judge of a court created by the parliament, who makes super contributions to a super fund established under the *Judges' Pensions Act 1968*, you're exempt from having Division 293 tax applied to those contributions.

Contributions made to one of these judges' funds are excluded from the Division 293 super contribution amount when determining the

taxable contributions but are included when determining whether the threshold has been exceeded.

Division 293 tax refund for former temporary residents

If you're a former temporary resident, you may be entitled to a refund of Division 293 tax paid if:

- you received a departing Australia super payment
- you apply in the approved form for the refund.

Refund amount

Your refund will be the sum of all payments you made towards any Division 293 tax assessments while a temporary resident in Australia.

If you become a permanent resident during an income year, and you make a payment towards a Division 293 tax liability that income year, your payment won't be refunded.

How to apply for the refund

To apply for a refund, you must apply to us in the approved form – Division 293 Tax – refund or debt release application for former temporary residents (NAT 74727).

You must also provide evidence you received a departing Australia super payment, such as:

- the payment summary provided by your super fund when making the payment
- other evidence clearly demonstrating the payment was made and the reason for the payment.

Super guarantee amnesty contributions and Division 293

Contributions made under the super guarantee (SG) amnesty don't count towards your income or contributions for Division 293 purposes.

In most cases, these amounts will have already been excluded from your Division 293 calculation and you don't need to do anything.

SG amnesty contributions we have excluded are shown on page 3 of your Division 293 notice of assessment, under the heading 'Division 293 super contributions'. These will be shown as a

‘Transferred to reserves strategy’ amount that is subtracted from your total concessional contributions.

If you disagree with your assessment, you may lodge an objection.

If your amnesty contributions include a late payment offset amount

If your employer made contributions to your fund and has now claimed a late payment offset (LPO) that is included under the SG amnesty, the contribution amounts will not have been excluded from your Division 293 calculation.

If you believe your Division 293 assessment includes these SG amnesty LPO amounts, you can request a simplified review of this assessment rather than lodging an objection.

To do this, you will need to know the financial year the LPO amount was contributed to your fund. If you don’t know you can ask your employer. This is the year for which we will review your Division 293 calculation.

When you have this information, you can phone us on **13 10 20**.

For more information, see Superannuation guarantee amnesty.

Releasing money from super for a Division 293 tax liability

You have the option to pay for your Division 293 tax liability by releasing money from super.

To do this you must complete an election form. You have up to 60 days from the date of your Division 293 assessment to make your election.

The 60-day period only provides additional time for you to decide about releasing money from super. It does not change the due date for payment of your Division 293 tax liability. Even if you are electing to release money from super, your liability should still be paid by the due date on your notice of assessment.

The quickest way to lodge your Division 293 election form is online. Your election will be immediately lodged with us, ensuring we have all the information we need to process it without delay.

When we receive a valid election form from you, we send your nominated super fund(s) a release authority to pay us the amount you've specified. The money is used to pay your outstanding Division 293 liability. Any remaining amount is used to pay other tax

debts and Australian Government debts before the balance is refunded to you.

Your decision to make an election cannot be withdrawn or reversed.

Instructions to complete your election form

You can complete an election form online using ATO online services. Select **Super**, then **Manage**, then **Division 293 election.**

Log in to ATO online services

If you don't have a myGov account, create one and link it to the ATO.

You can also ask your tax agent to do it for you using ATO online services for agents.

QC 36272

Super contributions to defined benefit and constitutionally protected funds

Find out about caps on contributions to defined benefit funds and constitutionally protected (CPF) funds.

Last updated 2 August 2023

Defined benefit funds

In a defined benefit fund, your benefits do not depend solely on contributions and earnings. Your benefits may depend on factors such as your years of service or final average salary (on retirement or termination of employment).

Defined benefit contributions represent the annual increase in your interest in a defined benefit fund, based on the benefit you're expected to receive when you leave the fund.

How you calculate contributions to defined benefit funds depends on whether you make them to:

- a funded defined benefit fund
- an unfunded defined benefit fund

- a hybrid super fund.

Contact your super fund to find out if it is a funded or unfunded defined benefit fund, or a hybrid super fund.

Funded defined benefit funds

Special rules apply to calculate the amount of your concessional contributions to a funded defined benefit fund.

Your concessional contributions include your notional taxed contributions.

Notional taxed contributions

Notional taxed contributions are when your employer contributes to your fund in general, rather than specifically to you as a member. Your fund calculates notional taxed contributions using a formula specified in the legislation. This generally represents the contributions your employer would make if you were a member of an accumulation fund.

Special rules (grandfathering) for notional taxed contributions

Special rules (grandfathering) apply to notional taxed contributions to a funded defined benefit fund, as you can still exceed the concessional contributions cap even though you can't choose to reduce your notional taxed contributions.

You qualify for grandfathering provisions if your notional taxed contributions exceed your concessional contributions cap. In this case, your fund will treat your notional taxed contributions as being equal to your concessional contributions cap.

It's your fund's responsibility to determine if you're eligible for grandfathering and report this to us.

These grandfathering provisions don't apply to other employer contributions made to your defined benefit fund or to other funds you have.

Eligibility for grandfathering

To be eligible for grandfathering, you must have:

- for the 2007–08 and 2008–09 financial years, been a member of an eligible defined benefit fund on 5 September 2006 (the day the original contribution caps were first announced)
- for the 2009–10 financial year onwards, been a member of an eligible defined benefit fund on 12 May 2009 (the reduction in the concessional contribution caps)

- not had a substantial change to the rules that apply to your benefit since that date
- not had a non-arm's length change to your super salary of more than 50% in a year or 75% in three years since that date
- notional taxed contributions in a financial year more than the concessional contributions cap
- met other conditions specified in the regulations.

The grandfathering arrangement may not apply if your fund makes changes to its benefit rules. However, certain minor changes may still allow the grandfathering arrangement to continue.

You may still be entitled to use grandfathering arrangements if you transfer from a defined benefit fund to another defined benefit fund and continue to meet the requirements.

This information above only provides general guidance. Ask your super fund for more information.

The grandfathering provisions don't apply to a super interest in a constitutionally protected fund.

Unfunded defined benefit funds

In an unfunded defined benefit fund your benefits are not financed until your employer pays you.

Unfunded defined benefit funds include the Commonwealth Superannuation Scheme (CSS), Public Superannuation Scheme (PSS), Defence Force Retirement and Death Benefits (DFRDB) scheme and other funds for government employees. Many unfunded super funds also have funded components, defined as partially unfunded.

Unfunded defined benefit contributions are the amounts by which your defined benefit contributions exceed your notional taxed contributions if you're a member of an unfunded or partially unfunded defined benefit fund.

Notional taxed contributions are when your employer contributes to your fund in general, rather than specifically to you as a member.

Your fund calculates notional taxed contributions using a formula specified in the legislation. This generally represents the contributions your employer would make if you were a member of an accumulation fund.

Concessional contributions

On their own, concessional contributions to an unfunded defined benefit fund cannot result in you exceeding your concessional contributions cap.

Concessional contributions to an unfunded defined benefit fund count towards the cap. However, the cap is only exceeded if your combined concessional contributions to an unfunded defined benefit fund and another type of fund exceed the cap. In this case, the amount of your contributions to the other type of fund are treated as excess contributions to the extent you exceed the cap.

Where you have a defined benefit interest, the amount of your concessional contributions for a financial year is the sum of the following three amounts:

- contributions and amounts to accumulation interests, where those contributions would ordinarily be concessional contributions under the law
- notional taxed contributions for each of your defined benefit interests
- the amount by which your defined benefit contributions exceeds your notional taxed contributions.

This means there may be tax consequences for your other concessional contributions.

Non-concessional contributions

Non-concessional contributions to an unfunded defined benefit fund count towards your non-concessional contributions cap.

Some unfunded defined benefit funds require you to contribute a percentage of your salary to your super. These contributions come from after-tax income, so they are non-concessional contributions.

Hybrid super funds

Hybrid funds are super funds that provide a combination of accumulation benefits and defined benefits.

Hybrid funds can provide:

- a defined benefit – determined by a formula based on factors such as your salary, length of contributory service and age at exit
- an accumulation benefit – based on your own contributions plus earnings on those contributions.

Some super funds, including the CSS and PSS, have both unfunded and funded portions.

If your super fund has an unfunded and funded portion, only the unfunded portion has a zero concessional contributions amount. Any funded portion may include concessional contributions that count towards your concessional contributions cap. For example, the productivity contributions paid by employers to the CSS and PSS are concessional contributions.

Constitutionally protected funds

Constitutionally protected funds (CPFs) are untaxed super funds that don't pay income tax on contributions or earnings they receive.

Some state governments operate CPFs for their employees, such as West State Super and Gold State Super in Western Australia and Triple S in South Australia.

Under the Australian Constitution, the Federal Government can't tax state government assets, so different arrangements apply to concessional contributions to CPFs.

Funds created for members of the judiciary are also often CPFs. Contact your super fund to find out if it is a CPF.

Concessional contributions

On their own, concessional contributions to a CPF cannot result in you exceeding your concessional contributions cap.

Concessional contributions to a CPF count towards the cap. However, the cap is only exceeded if your combined concessional contributions to a CPF and another type of fund that isn't an unfunded defined benefit fund exceed the cap. In this case, the amount of your contributions to the other type of fund are treated as excess contributions to the extent you exceed the cap.

This means there may be tax consequences for your other concessional contributions.

Non-concessional contributions

If you're a CPF member, non-concessional contributions count towards your non-concessional contributions cap.

Contributing to non-deductible funds

You cannot claim a deduction for personal super contributions made to certain types of funds, including:

- Commonwealth public sector superannuation schemes in which you have a defined benefit interest
- constitutionally protected funds or other untaxed funds that would not include your contribution in its assessable income
- super funds that notified us before the start of the income year that they elected to treat all member contributions to the:
  - super fund as non-deductible, or
  - defined benefit interest within the fund as non-deductible.

If you're unsure if you're a member of one of these funds, contact your super fund. They will be able to advise you if they can accept deductible personal super contributions.

Alternatively, if you are a member of one of the above funds and wish to make personal contributions that are deductible, you can open another super account.

More information

We recommend you check with:

- **your fund** to review your arrangements with CPFs, unfunded defined benefit funds and other super funds
- **your employer** about your
  - salary sacrifice agreements
  - amounts being paid to CPFs or other funds
  - other contributions to CPFs and defined benefit funds.

For technical information, see:

- LCR 2016/11 Superannuation reform: concessional contributions - defined benefit interests and constitutionally protected funds
- Super Guidance Note 2017/11 *Changes to concessional contributions - constitutionally protected and unfunded defined benefit funds*

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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