



Defined benefit income cap tool

Work out if the defined benefit income cap applies to your superannuation income stream.

Last updated 1 July 2024

Go to the tool

[Defined benefit income cap tool](#)

Our tool takes between 5 and 20 minutes to use.

What you can do with this tool

The defined benefit income cap tool works out if the defined benefit income cap applies to you and calculates:

- the defined benefit cap
- the assessable income amount to report in your tax return
- the tax offset (if you're eligible).

From 1 July 2017, income from a **capped defined benefit income stream** may be taxed differently.

The tool results are based on the:

- information you provide
- defined benefit threshold available at the time of calculation.

The results are an estimate and should only be used for guidance.

What you will need

To work out the income cap you will need your PAYG payment summaries for **each** capped defined benefit income stream.

What else you can do

Find out more about the transfer balance cap for defined benefit income streams.

QC 55642

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.

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