

# Super Contribution Limits & Rules Guide

*Factual overview — contribution caps, bring-forward, carry-forward and work test — current at May 2026*

*This document contains factual information only and does not constitute financial advice. Speak to a licensed financial adviser before making any financial decisions.*

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## 1. Types of Super Contributions

There are two main categories of superannuation contributions:

- Concessional contributions (CC) — made from pre-tax income, including employer SG contributions, salary sacrifice, and personal contributions claimed as a tax deduction. Taxed at 15% inside the fund (30% for income over \$250,000 under Division 293).
- Non-concessional contributions (NCC) — made from after-tax income. Not taxed on entry into the fund (subject to the NCC cap). No tax deduction is available.

## 2. Contribution Caps — 2025–26

The following caps apply for the 2025–26 financial year (current at May 2026):

Contribution Type	Annual Cap	Notes
Concessional (CC)	\$30,000	Includes employer SG + salary sacrifice + personal deductible contributions
Non-concessional (NCC)	\$120,000	Nil if total super balance (TSB) ≥ \$2.0M at prior 30 June
Superannuation Guarantee (SG) rate	12.0%	Minimum employer obligation from 1 July 2025
General transfer balance cap	\$2.0 million	Increased from \$1.9M to \$2.0M on 1 July 2025

Source: ATO — [ato.gov.au/tax-rates-and-codes/key-superannuation-rates-and-thresholds/contributions-caps](https://ato.gov.au/tax-rates-and-codes/key-superannuation-rates-and-thresholds/contributions-caps)

## 3. Bring-Forward Rule (NCC) — 2025–26

Individuals under age 75 may bring forward up to two future years of NCC cap into a single year. Eligibility is based on Total Super Balance (TSB) at 30 June 2025:

TSB at 30 June 2025	Bring-Forward Available	Maximum NCC (over period)
Less than \$1.84M	3 years	\$360,000
\$1.84M to less than \$1.97M	2 years	\$240,000
\$1.97M to less than \$2.1M	Nil (annual cap only)	\$120,000
\$2.1M or more	Nil	\$0

Source: ATO — *Non-concessional contributions cap. You cannot trigger the bring-forward rule in the year you turn 75 unless you meet the work test.*

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## 4. Carry-Forward Unused Concessional Contributions

If your TSB was below \$500,000 at the prior 30 June, you may carry forward unused CC cap amounts from 2018–19 onwards (expire after 5 years).

- Eligibility: TSB < \$500,000 at 30 June of the prior year
- Unused CC amounts from up to 5 prior years can be accessed
- Applies to personal deductible contributions and salary sacrifice

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## 5. Work Test (Ages 67–74)

From 1 July 2022, the work test no longer applies for salary sacrifice or non-concessional contributions. It still applies if you wish to claim a personal super contribution deduction.

Requirement	Details
Work test (personal deductible contributions only)	Gainfully employed for at least 40 hours in a period of 30 consecutive days during the financial year
Work test exemption	Met the work test in the prior financial year; TSB < \$300,000 at prior 30 June; not previously used the exemption
Age 75+	Only mandatory employer contributions and downsizer contributions accepted; no voluntary contributions

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## 6. Downsizer Contributions

From age 55, individuals may be eligible to contribute up to \$300,000 (\$600,000 per couple) from proceeds of the sale of a qualifying principal residence.

- Property must have been owned for at least 10 years
- Contribution must be made within 90 days of settlement
- Does not count toward the NCC cap
- TSB limit does not apply to downsizer contributions

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## 7. Tax on Excess Contributions

Excess Type	Tax Treatment
Excess concessional contributions	Included in assessable income and taxed at marginal rate, less a 15% offset for contributions tax already paid by the fund
Excess non-concessional contributions	Taxed at the top marginal rate (47%) unless you elect to withdraw the excess plus associated earnings