

Cheat Sheet for 2025/26 Super Rates & Thresholds

Contribution Caps

Contributions type	Cap
Concessional Contributions	\$30,000
Non-concessional contributions	\$120,000
CGT non-concessional cap	\$1,865,000

Contribution Eligibility

Contribution type	Age restrictions
Member Contributions	
Deductible contributions	75
Non-deductible contributions	75
Employer Contributions	
Mandated contributions	None
Non-mandated contributions	75
Other	
Downsizer	None
Spouse contributions	75
Small Business CGT contribution	75

Bring it Forward

Non-concessional Contributions

Total Super Balance at 30 June 2025 (millions)	Maximum non-concessional contributions	Bring it forward timeframe
< \$1.76 m	\$360,000	3 years
\$1.76 - <\$1.88 m	\$240,000	2 years
\$1.88 - <\$2.0 m	\$120,000	no bring forward
\$2.0m or more	\$0	N/A

Members must be under the age of 75 at any time during financial year to make 'Bring it forward' contributions.

Super Co-contributions

Contributions type	Cap
Maximum entitlement	\$500
Lower income threshold	\$47,488
Higher income threshold	\$62,488

Minimum Annual Pension Payment

Age	Minimum Withdrawal
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Note: Factors are indicative only. Refer to SISR 1994 for pro-rating, rounding and other rules.

Preservation Age *now 60 for all

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
From 1 July 1964*	60

Element Taxed Super Income Stream

Age of recipient	Taxable component - From taxed source
Age 60 or more	Tax free (not assessable, not exempt income)
Under preservation age	Taxed at marginal tax rates with no tax offset**

**15% tax offset available if disability super benefit

Transfer Balance Cap

General Transfer Balance Cap	\$2,000,000*
Defined Benefit Income Cap	\$125,000

*Individuals with a TBC before 1 July 2025 will have a personal TBC between \$1.6m-\$2.0m

Low Income Super Tax Offset

Maximum Income threshold	\$37,000
Maximum entitlement	\$500

Individual Resident Tax

Taxable income	Tax on this income
0-\$18,200	Nil
\$18,201 - \$45,000	16c for each \$1 over \$18,200
\$45,001 - \$135,000	\$4,288 plus 30c for each \$1 over \$45,000
\$135,001-\$190,000	\$31,288 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,638 plus 45c for each \$1 over \$190,000

Other Super Rates & Thresholds

Low rate cap amount	N/A
Untaxed plan cap amount	\$1,865,000
Super Guarantee	12%
Div 293 threshold	\$250,000

Super Lump Sum Benefits

Taxable Component	Age at Payment Date	Amount included in assessable income	Tax rate
Taxed element	Under preservation age (60)	Entire Amount	22%
	Age 60 or above	Entire Amount	0%
Untaxed element	Under preservation age (60)	First \$1.865 million	32%
		Above \$1.865 million	47%
	Age 60 or above	First \$1.865 million	17%
		Above \$1.865 million	47%



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