

Contribution Caps

Contributions type	Cap
Concessional Contributions	\$32,500
Non-concessional contributions	\$130,000
Small Business CGT cap	\$1,935,000

Super Co-contributions

Contributions type	Cap
Maximum entitlement	\$500
Lower income threshold	\$49,293
Higher income threshold	\$64,293

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

Other Super Rates & Thresholds

Untaxed plan cap amount	\$1,935,000
Super Guarantee	12%
Div 293 threshold	\$250,000

Contribution Eligibility

Contribution type	Age restrictions
Member Contributions	
Deductible contributions (work test required for members aged 67+)	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

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%

Transfer Balance Cap

General Transfer Balance Cap	\$2,100,000*
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*Individuals with a TBC before 1 July 2026 will have a personal TBC between \$1.6m-\$2.1m

Low Income Super Tax Offset

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

Personal Income Tax Rates

Taxable income	Tax on this income
0-\$18,200	Nil
\$18,201 - \$45,000	15c for each \$1 over \$18,200
\$45,001 - \$135,000	\$3,752 plus 30c for each \$1 over \$45,000
\$135,001-\$190,000	\$30,572 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,102 plus 45c for each \$1 over \$190,000

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	20%
	Age 60 or above	Entire Amount	0%
Untaxed element	Under preservation age (60)	First \$1.935 million	30%
		Above \$1.935 million	45%
	Age 60 or above	First \$1.935 million	15%
		Above \$1.935 million	45%

Bring it Forward Non-concessional Contributions

TSB at 30 June 2026 (millions)	Max non-concessional contributions	Bring it forward timeframe
< \$1.84 m	\$390,000	3 years
\$1.84 - < \$1.97 m	\$260,000	2 years
\$1.97 - < \$2.1 m	\$130,000	no bring forward
\$2.1 m 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.

Preservation Age is now 60 for all



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1800 230 737 |



act@act2.com.au |



www.act2.com.au

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