Cheat Sheet for 2026/27 Super Rates & Thresholds

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Contribution Caps

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

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

Preservation Age is now 60 for all

Super Co-contributions

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

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%

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.

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	$2,100,000*

*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

Other Super Rates & Thresholds

Untaxed plan cap amount	$1,935,000
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	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%

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