

<b>Superannuation Rates and Thresholds</b>		
	<b>2025-26</b>	<b>2026-27</b>
Basic concessional contributions cap	\$30,000	\$32,500
CGT cap amount	\$1.865m	\$1.935m
Downsizer contributions (not indexed)	\$300,000	\$300,000
Div 293 tax threshold (not indexed)	\$250,000	\$250,000
<b>Government co-contributions</b>		
Lower income threshold	\$47,488	\$49,293
Higher income threshold	\$62,488	\$64,293
<b>Superannuation guarantee</b>		
Minimum %	12.0% of OTE base per quarter	12.0% of QE each payday
Maximum contribution base (see below)	\$62,500 per quarter	\$270,830 per year
Maximum contribution base annual equivalent	\$250,000	\$270,830
SG payable on maximum contribution base	\$30,000	\$32,499.60
<b>Income streams</b>		
General transfer balance cap	\$2.0m	\$2.1m
Untaxed plan cap	\$1.865m	\$1.935m
Defined benefit income cap	\$125,000	\$131,250
<b>Genuine redundancy and early retirement payments</b>		
ETP cap	\$260,000	\$270,000
Base tax-free amount	\$13,100	\$13,598 (est)
Tax-free amount for each complete year of service	\$6,552	\$6,801 (est)

## Maximum contribution base

Prior to 1 July 2026, the maximum contribution base per quarter was indexed annually by movements in AWOTE and limited by s 15(5) of the *Superannuation Guarantee Administration Act 1992* (SGAA) to ensure that compulsory SG contributions from a single employer did not exceed the basic concessional contributions cap.

From 1 July 2026 the maximum contribution base is an annual limit calculated under s 10A(5) SGAA as concessional contributions cap x 100 /charge percentage.

## General transfer balance cap

As previously reported at 2026 WTB 4 [41], the general transfer balance cap, which is indexed to CPI (rather than AWOTE), is set to increase from \$2.0m to \$2.1m on 1 July 2026. The "total superannuation balance" threshold for making non-concessional contributions (which is tied to the general transfer balance cap) will also increase to \$2.1m for 2026-27.

The thresholds for the bring-forward rule are a combination of the general transfer balance cap and non-concessional contributions caps. These thresholds will increase in 2026-27 as shown below.

<b>Total superannuation balance thresholds when bring-forward rule triggered in 2025-26</b>		
<b>Total superannuation balance at 30 June 2025</b>	<b>Standard non-concessional contributions cap for 2025-26</b>	<b>Non-concessional contributions cap for bring-forward period (if eligible) 2025-26</b>
Less than \$1.76m	\$120,000	\$360,000 (over 3 years)
\$1.76m to less than \$1.88m	\$120,000	\$240,000 (over 2 years)
\$1.88m to less than \$2.0m	\$120,000	\$120,000 (no bring-forward)
\$2.0m or more	Nil	Nil

<b>Total superannuation balance thresholds when bring-forward rule triggered in 2026-27</b>		
<b>Total superannuation balance at 30 June 2026</b>	<b>Standard non-concessional contributions cap for 2026-27</b>	<b>Non-concessional contributions cap for bring-forward period (if eligible) 2026-27</b>
Less than \$1.84m	\$130,000	\$390,000 (over 3 years)
\$1.84m to less than \$1.970m	\$130,000	\$260,000 (over 2 years)

**Total superannuation balance thresholds when bring-forward rule triggered in 2026-27**

<b>Total superannuation balance at 30 June 2026</b>	<b>Standard non-concessional contributions cap for 2026-27</b>	<b>Non-concessional contributions cap for bring-forward period (if eligible) 2026-27</b>
\$1.970m to less than \$2.1m	\$130,000	\$130,000 (no bring-forward)
\$2.1m or more	Nil	Nil