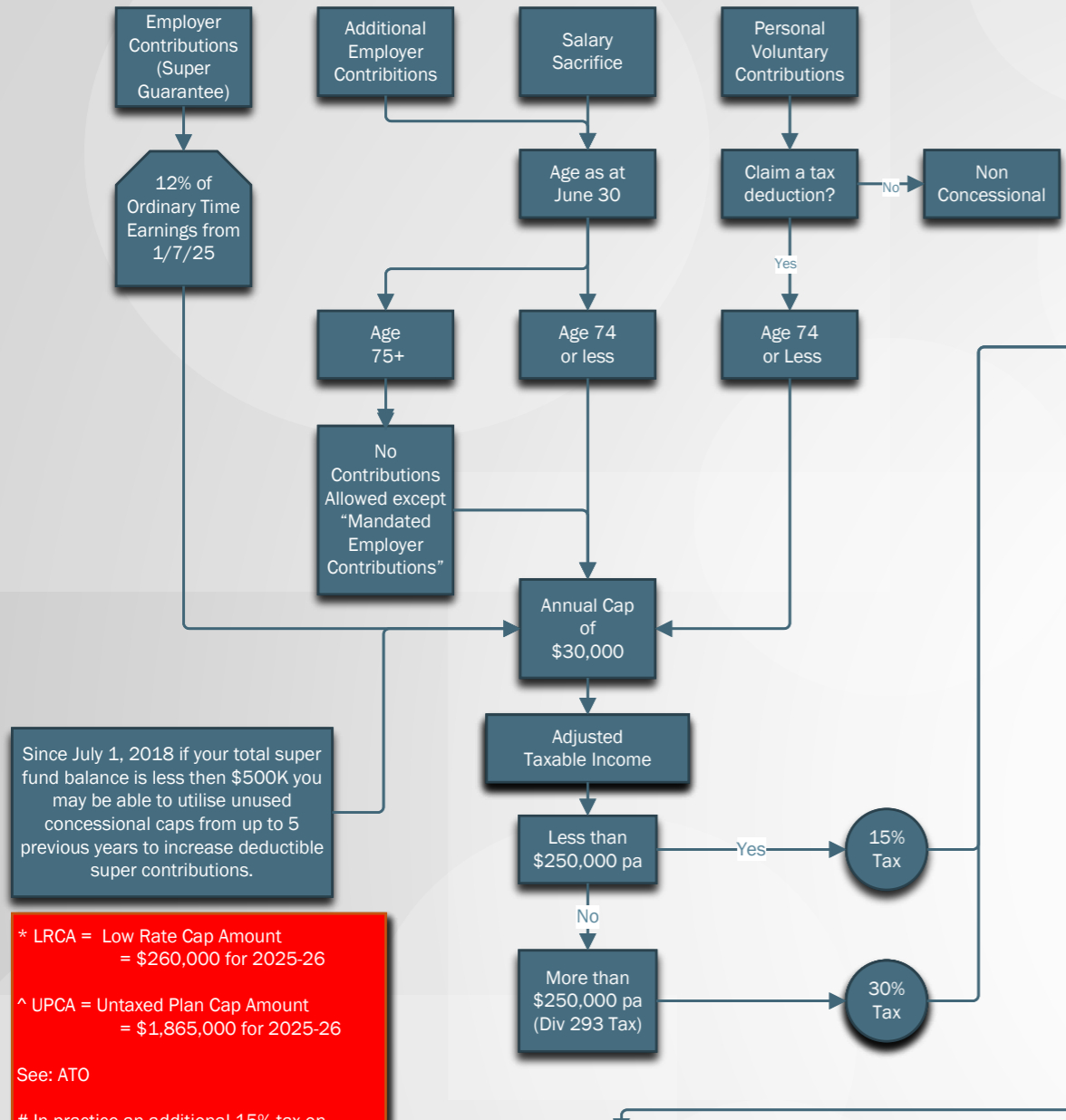


General Overview – Australian Superannuation – Contributions and Payments

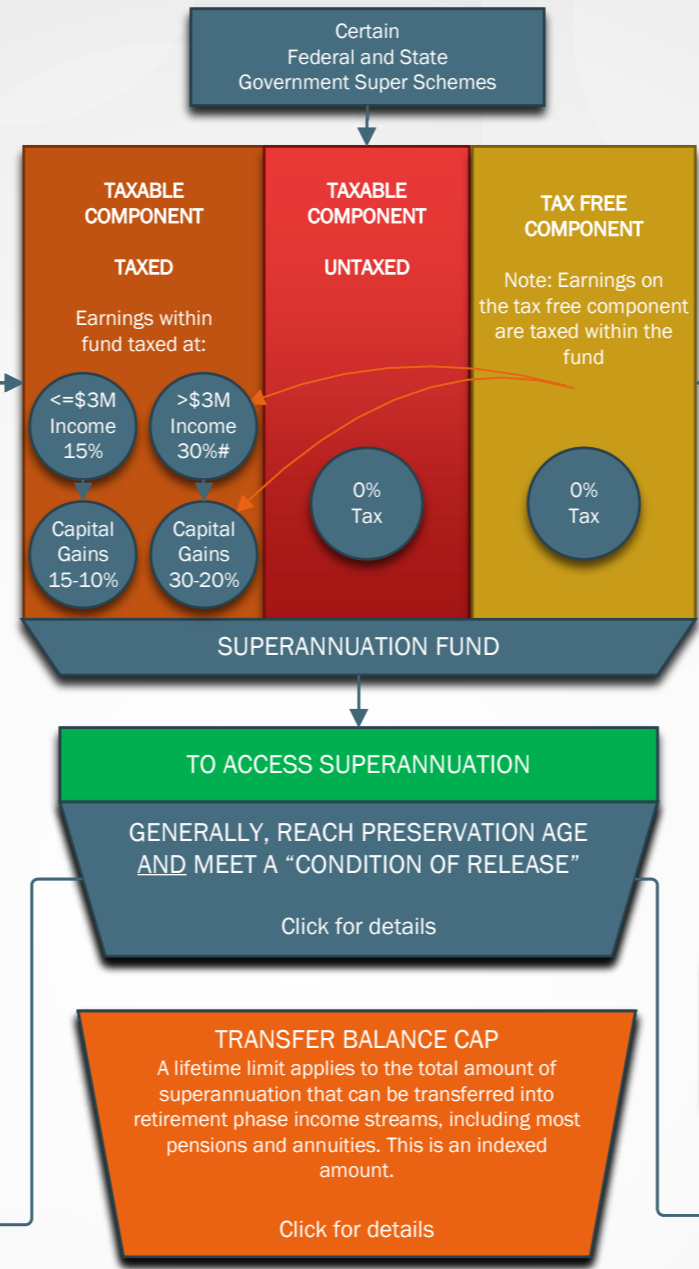
CONCESSIONAL (BEFORE TAX) CONTRIBUTIONS



Since July 1, 2018 if your total super fund balance is less than \$500K you may be able to utilise unused concessional caps from up to 5 previous years to increase deductible super contributions.

* LRCA = Low Rate Cap Amount = \$260,000 for 2025-26
 ^ UPCA = Untaxed Plan Cap Amount = \$1,865,000 for 2025-26
 See: ATO
 # In practice an additional 15% tax on earnings; imposed on that proportion of the fund exceeding a balance of \$3M. Not legislated as yet.

UNTAXED CONTRIBUTIONS



NON CONCESSIONAL (AFTER TAX) CONTRIBUTIONS

