# SUPERANNUATION 2026/27

## PERSONAL TAX RATES

Concessional super contributions are generally taxed at 15%. Whether they save tax depends on your circumstances. Australian resident personal tax rates for 2026/2027 are:

| Taxable Income | Tax* |
|---|---|
| 0 to $18,200 | Nil |
| $18,201 to $45,000 | 15c for each $1 over $18,200 |
| $45,001 to $135,000 | $4,020 plus 30c for each $1 over $45,000 |
| $135,001 to $190,000 | $31,020 plus 37c for each $1 over $135,000 |
| $190,001 and over | $51,370 plus 45c for each $1 over $190,000 |

* Excludes Medicare levy, Medicare levy surcharge and applicable tax offsets.

## PRESERVATION AGES

Preservation age is the minimum age for most retirement access. You must also meet a condition of release, such as retirement. At 65, you can access super even if still working.

| Date of Birth | Preserv. 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 |

## MINIMUM PAYMENTS FOR SUPER INCOME STREAMS (PENSIONS)

Retirement-phase pension earnings are generally tax exempt in the fund. This does not apply automatically at preservation age or to transition-to-retirement pensions. Standard annual minimum pension payments are shown alongside.

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



## CONCESSIONAL CONTRIBUTIONS

**Limit: $32,500 per person**

Includes employer super guarantee (SG), salary sacrifice and deductible personal contributions across all funds.

Generally taxed at 15%. Division 293 adds 15% on the lesser of relevant contributions or income plus contributions exceeding $250,000. Pay personally or elect release from super.

Unused caps from five prior years may apply if your TSB was below $500,000 at the prior 30 June. From 1 July 2026, Division 296 taxes realised earnings attributable to balances above $3m, with a higher tier above $10m. First balance test: 30 June 2027.

SG remains 12%. Payday Super applies from 1 July 2026.

## NON-CONCESSIONAL CONTRIBUTIONS (AFTER-TAX)

**Limit: $130,000 per person per year**

For eligible new bring-forward periods in 2026/27, your total super balance (TSB) at 30 June 2026 determines the cap:

| | |
|---|---|
| TSB < $1.84m: | $390,000 over 3 years |
| $1.84m–<$1.97m: | $260,000 over 2 years |
| $1.97m–<$2.1m: | $130,000 for 1 year |
| TSB ≥ $2.1m: | General NCC cap is nil |

You must be under 75 during the year; acceptance deadlines apply. Existing periods retain their caps. Eligible downsizer, personal injury and small business CGT contributions may be excluded.

General retirement-phase transfer balance cap: $2.1m. Your personal cap may be lower.

## LOW-INCOME CO-CONTRIBUTIONS

Eligible after-tax contributions attract a Government co-contribution of 50c per $1, up to $500. Contribute $1,000 for the maximum if your total income is $49,293 or less. The maximum reduces to nil at $64,293.

Eligibility includes age, residency, employment/business income, super balance and cap tests. Do not claim a deduction for the matched contribution.

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