Add to your super and retire with more

Adding a little extra to your super can be a great way to boost your super savings for retirement.

Why add to your super?

Paying extra into your super could save you tax and help you retire with more[1]. Contributing small amounts over time is often easier than finding a spare 'lump sum' of money. This way, your super could grow with investment returns.

You can generally add to super in two ways:

- **Before-tax**[1]: including Superannuation Guarantee (SG), before-tax employee (salary sacrifice), extra employer and tax-deductible personal contributions. These are also called 'concessional' contributions.
- **After-tax**[1]: including spouse contributions, after-tax employee and non-deductible personal contributions. These are also called 'non-concessional' contributions and are made from money you've already paid tax on, like your after-tax salary, an inheritance or a tax refund.

Salary sacrificing

Making a before-tax contribution to your super is known as 'salary sacrifice'[2]. This is where you choose to give up or 'sacrifice' part of your before-tax salary and add it directly into your super account. Doing this will not only help grow your super balance, but could also reduce your taxable income, and therefore the total taxes you pay.

Salary sacrifice contributions are taxed at a lower rate of 15% when your combined income and concessional super contributions are below $250,000, which is generally lower than most people's income tax rate. It's important to consider your overall financial situation and goals before deciding to salary sacrifice. Learn more at **australiansuper.com/superannuation/grow-your-super/salary-sacrificing**

Government co-contributions

Depending on how much you earn, and if you make after-tax contributions to your super account, the government may also make a contribution (called a co-contribution) up to a maximum amount of $500. The co-contribution is tax free and isn't taxed when it's deposited into, or withdrawn, from your super account.

If you earn $47,488 or less for the 2025/26 financial year, you could receive the full $500 bonus if you add $1,000 or more to your super from your take-home pay. If you earn between $47,488 and $62,488, you'll still get a government co-contribution, but not the full amount. Refer to the full eligibility criteria at **australiansuper.com/CoContribution**

[1] Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice and your debt levels.

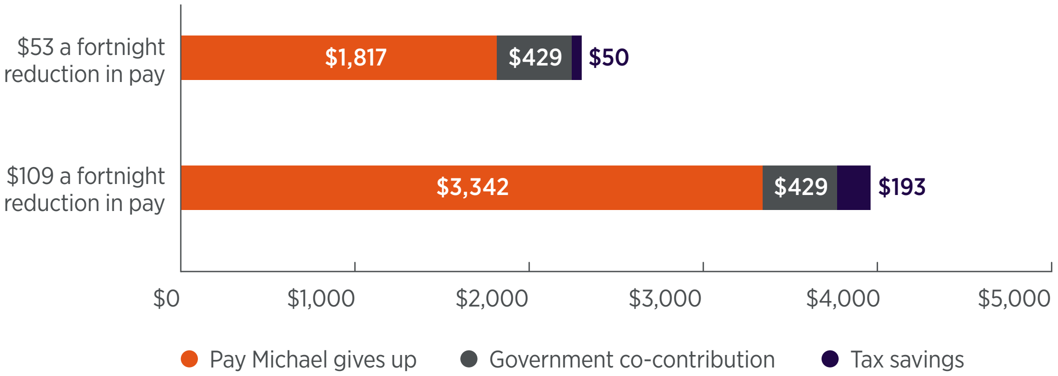
[2] Salary sacrifice may affect some Government benefits and employee benefits. Consider getting financial advice before deciding if a salary sacrifice arrangement is right for you.

What's the best way to add to your super?

This depends on your income and the tax you pay. Let's look at the examples of Michael and Maria:

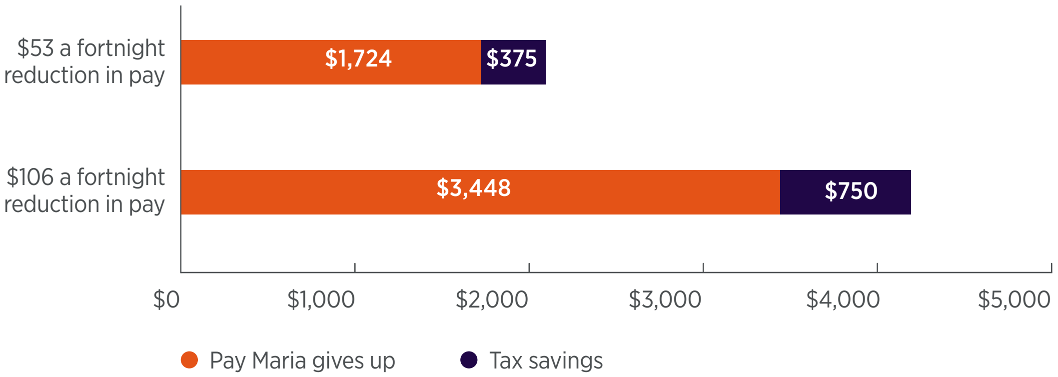
Michael adds to super, saves tax and gets a bonus government co-contribution

Michael age 30	$53 a fortnight	$109 a fortnight
Yearly salary	$40,000	$40,000
Salary sacrifice (before-tax) contribution	$624	$2,418
After-tax super contribution	$858	$858
Government co-contribution	$429	$429
Tax saving	$50	$193
Total extra in super p.a.	$1,817	$3,342



Maria makes salary sacrifice (before-tax) contributions

Maria age 50	$53 a fortnight	$106 a fortnight
Yearly salary	$65,000	$65,000
Salary sacrifice (before-tax) contribution	$2,028	$4,056
After-tax super contribution	–	–
Government co-contribution	–	–
Tax saving	$375	$750
Total extra in super p.a.	$1,724	$3,448



These examples are for illustration purposes only, rounded to the nearest $1. The actual benefits you receive will depend on a range of factors including future economic conditions, investment performance and legislative change. Investment performance is not guaranteed. Source: AustralianSuper calculations May 2025 for the 2025/26 financial year.

What are the contribution limits for FY25/26 and what tax do you pay?

The government limits the amounts you can contribute to super in a financial year. If you go over the limits, you may pay extra tax.

Type of contribution	Tax rate	Details
Before-tax (concessional), earning less than $250,000 a financial year These are mainly employer contributions, salary sacrifice contributions and personal contributions claimed as a tax deduction.	15%	A $30,000 limit applies to contributions made from your before-tax income. Your before-tax contributions are taxed at 15% if you earn less than $250,000 a year. Any amounts over the cap may be taxed at your marginal tax rate[1], less a non-refundable tax offset of 15% (because you have already paid tax on this money). You can choose to withdraw up to 85% of excess contributions, which won't count towards your after-tax limit. Any excess before-tax contributions not released count towards your after-tax contributions cap.
Before-tax (concessional), earning more than $250,000 a financial year These are mainly employer contributions, salary sacrifice contributions and personal contributions claimed as a tax deduction.	30%	A $30,000 limit applies to contributions made from your before-tax income. If your adjusted taxable income (including your before-tax contributions) is more than $250,000 p.a., your before-tax contributions will be taxed at 30%, to that extent. Find out more at **ato.gov.au** Under Division 293 tax, amounts over the $30,000 limit may be taxed at your marginal tax rate[1], less a non-refundable tax offset of 15% (because you have already paid tax on this money). You can choose to withdraw up to 85% of excess contributions, which won't count towards your after-tax limit. Any excess before-tax contributions not released count towards your after-tax contributions cap.
After-tax (non-concessional) These are typically extra, voluntary contributions you make from after-tax money, including spouse contributions. You must give us your Tax File Number before we can accept after-tax contributions.	No tax payable	If your total super balance is less than $2.0m as at 30 June 2025, you can generally make after-tax contributions. A $120,000[2] limit applies to contributions made from after-tax sources (or, if you are aged under 75 at any time during the financial year and trigger the bring forward provisions, you can contribute up to $360,000 over 3 years – see table on the next page. The period is automatically triggered in the first year that you add more than $120,000[2] after-tax to your super). No tax is payable on amounts up to this limit. Any amounts over this cap will be taxed at 47%[3], unless you ask your fund to release the amounts over the cap. The associated earnings withdrawn are taxed at your marginal tax rate[1]. You will also be entitled to a 15% non-refundable tax offset of the associated earnings included in your assessable income. If you choose not to withdraw your excess after-tax contributions, they will remain in your super account and the excess will be taxed at 47%[3].
Government co-contribution No tax	No tax payable	To be eligible for a government co-contribution, you need to add to your super after-tax and earn less than $62,488 for the financial year of 2025/26. The co-contribution itself is not taxable either when it goes into your super, or when you withdraw your super. Further eligibility criteria apply. For more information, visit **australiansuper.com/superannuation/grow-your-super/make-after-tax-contributions**

If you're aged between 67 and 74[4], you will need to meet the work test or work test exemption if you want to claim a deduction for a personal superannuation contribution.

To meet the work test, you will need to have worked at least 40 hours in 30 consecutive days during the financial year in which you contribute extra to super.

To be eligible for a work test exemption you need to have:

- met the work test last financial year, but not in the current financial year
- had a total superannuation balance of less than $300,000 at the end of the last financial year
- not used the work test exemption to make contributions in a previous year.

Once you reach age 75, you can't add to your super yourself, although you may still receive employer contributions, award payments and downsizer contributions if you're eligible.

Additional tax and super considerations

There are other circumstances that can affect how much you can contribute and the amount of tax you pay on your super, including spouse contributions offsets and downsizer contribution measures for members 55 years of age and over from 1 January 2023. For eligibility criteria visit **ato.gov.au/super**

[1] Plus Medicare levy.

[2] Between 1 July 2021 and 30 June 2030, you can re-contribute amounts withdrawn under a COVID-19 early release. These amounts won't count towards your non-concessional contributions cap, but you can only re-contribute up to the amount withdrawn using the ATO approved form only and you cannot claim a tax deduction for re-contributed amounts.

[3] Includes Medicare levy.

[4] Your contribution/s must be received by AustralianSuper within 28 days after the month you turn 75. Visit the ATO website for full eligibility details.

Non-concessional contributions bring-forward period[1]

Total superannuation balance on 30 June 2025	Non-concessional contributions cap from 1 July 2025	Bring-forward period
Less than $1.76 million	$360,000	3 years
$1.76 million to less than $1.88 million	$240,000	2 years
$1.88 million to less than $2.0 million	$120,000	No bring forward period, general non-concessional contributions cap applies
$2.0 million or more	Nil	n/a

[1] You must be under 75 years at any time in the financial year and haven't previously triggered the bring-forward arrangement, as your arrangements will be different. Find out more about eligibility for the bring-forward period at ato.gov.au

Catch up on concessional contributions

You can carry forward any unused portion of the concessional contributions cap for up to five previous financial years if your total superannuation balance is less than $500,000 on 30 June of the previous financial year (this includes all super and retirement income account balances held in your name). Unused concessional contribution cap amounts starting from the 2020/21 financial year may be carried forward in this manner. For example, if your concessional contributions in the 2024/25 financial year totalled $15,000, you can carry an additional $15,000 over to the 2025/26 financial year which means you can contribute up to $45,000[2] under the concessional contribution cap in the 2025/26 financial year.

Find out more at **ato.gov.au** under *Carry forward unused contribution cap amounts*.

Low income super tax offset

If you're eligible and earn $37,000 or less, the government will refund 15% of your total before-tax contributions made by you or your employer, up to a maximum of $500 p.a.

If you're eligible, the amount will automatically be calculated by the ATO and deposited into your super account each year.

Over 60?

If you're aged 60-64 and working, a Transition to Retirement strategy could help you save on tax and boost your super[3].
Find out more at **australiansuper.com/ttr**

How to add to your super

1. BPAY® or direct debit

To make a contribution to your account via direct debit or BPAY, log in to your account online for your unique BPAY details. Visit **australiansuper.com** and select Login.

2. Through your employer

Step 1: Ask your employer if they offer salary sacrifice[4], what your options are and any impacts it might have on your salary and benefits. You may be able to make after-tax contributions as well via your payroll.

Step 2: Complete and provide the *Add to your super through your employer* form to your employer or payroll department. Download this form from **australiansuper.com/forms**

3. Cheque/money order by mail

Download and complete an *Add to your super with after-tax contributions* form available from **australiansuper.com/forms** and send it with your payment to:

AustralianSuper
GPO Box 1901
MELBOURNE VIC 3001

Please note that contributions will usually take 1-3 business days to process and then can be viewed in your super account.

Find out more about the options and effective ways to add to your super
Use our contributions calculator at **australiansuper.com/calculators**

Remember to tell us your Tax File Number
If you don't tell us your Tax File Number, you'll pay 47% tax on your before-tax contributions (this includes the Medicare levy), we can't accept after-tax contributions from you and you may not receive any co-contributions to which you're entitled. Log in to your account at **australiansuper.com/login**

[2] This is the combined total of the concessional contributions cap amount for 2025/26 financial year of $30,000, plus $15,000 which is the total available unused carry-forward cap amount from the previous financial year.
[3] Transition to Retirement (TTR) can be complex and isn't suited to everyone. It's a good idea to get financial advice before deciding if a TTR Income account is right for you.
[4] Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice and your debt levels.
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Contact us

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