

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 more¹. 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 before-tax contributions are below \$250,000 (see page 3), 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 The co-contribution is tax free and isn't taxed when it's deposited into, or withdrawn, from your super account.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 \$49,293 or less for the 2026/27 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 \$49,294 and \$64,293, you'll still receive 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 limits (caps) that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice and your debt levels.

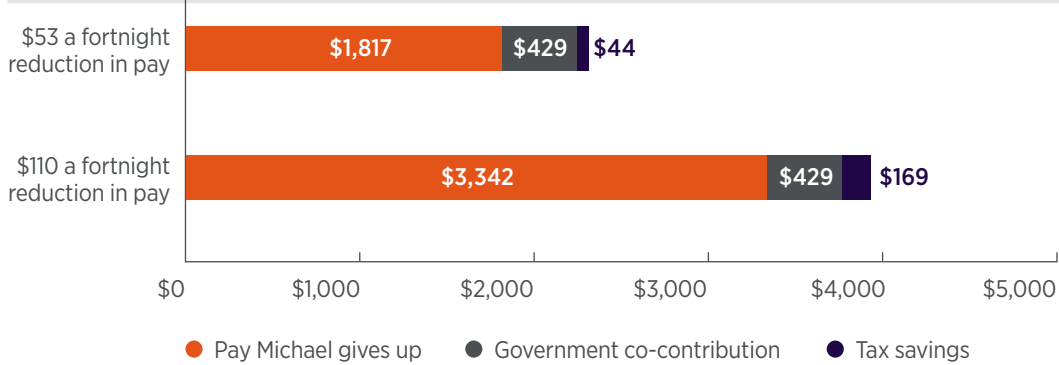
² Salary sacrifice may affect some Government benefits and employee benefits. Consider getting financial advice before deciding if a salary sacrifice arrangement is right for you.

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 following examples of Michael and Maria.

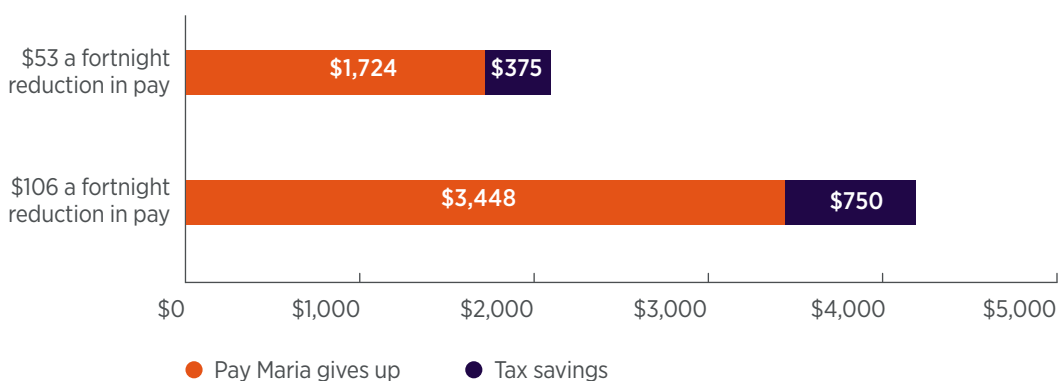
Michael adds to super with salary sacrifice and after-tax contributions, saves tax and gets a bonus government co-contribution

Michael age 30	\$53 a fortnight (reduction in pay)	\$110 a fortnight (reduction in pay)
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	\$44	\$169
Total extra in super p.a.	\$1,817	\$3,342



Maria makes salary sacrifice contributions

Maria age 50	\$53 a fortnight (reduction in pay)	\$106 a fortnight (reduction in pay)
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 April 2026 for the 2026/27 financial year.

What are the contribution limits (caps) for FY26/27 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. If we don't have your tax file number (TFN), additional tax may apply.

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 \$32,500 limit applies to contributions made from your before-tax income. If you earn less than \$250,000 a year, your before-tax contributions are taxed at 15%. Any amounts over the limit may be taxed at your marginal tax rate ¹ , less a non-refundable tax offset of 15% (because you've 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 contributions limit. Any excess before-tax contributions not released, count towards your after-tax contributions limit.
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 \$32,500 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 \$32,500 limit may be taxed at your marginal tax rate ¹ , less a non-refundable tax offset of 15% (because you've 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 contributions limit. Any excess before-tax contributions not released, count towards your after-tax contributions limit.
After-tax (non-concessional) These are typically extra, voluntary contributions you make from after-tax money, including spouse contributions.	No tax payable	If your total super balance is less than \$2.1 million as at 30 June 2026, you can generally make after-tax contributions. A \$130,000 ² limit applies to contributions made from after-tax sources. However, if you're aged under 75 at any time during the financial year and trigger the bring forward provisions, you can contribute more in one financial year, subject to eligibility. See 'After-tax (non-concessional) contributions bring-forward period' below for limit amounts and more details. No tax is payable on amounts up to this limit. Any amounts over this limit will be taxed at 47% ³ , unless you ask your fund to release the amounts over the limit. The associated earnings withdrawn are taxed at your marginal tax rate ¹ . You'll 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'll remain in your super account and the excess will be taxed at 47% ³ .
Government co-contribution No tax	No tax payable	The co-contribution itself is not taxable either when it goes into your super, or when you withdraw your super. For more information, see 'Government co-contributions' on page 1.

If you're aged between 67 and 74⁴, you'll need to meet the work test or work test exemption if you want to claim a tax deduction for a personal superannuation contribution.

To meet the work test, you'll 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 the work test exemption, you need to have:

- met the work test last financial year, but not in the current financial year
- had a total super 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

After-tax (non-concessional) contributions bring-forward period⁵

Total super balance on 30 June 2026	After-tax (non-concessional) contributions limit from 1 July 2026	Bring-forward period
Less than \$1.84 million	\$390,000	3 years
\$1.84 million to less than \$1.97 million	\$260,000	2 years
\$1.97 million to less than \$2.1 million	\$130,000	No bring forward period, general after-tax (non-concessional) contributions limit applies
\$2.1 million or more	Nil	n/a

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 limit (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.

⁵ 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

After-tax (non-concessional) contributions bring-forward period (continued)

The bring forward rule allows you to add more into super¹ in a shorter period by bringing forward up to two years worth of your annual after-tax (non-concessional) contributions limit from future years into the current financial year, subject to eligibility criteria. The rule is automatically triggered in the first year you add more than \$130,000 in after-tax contributions to your super.

The annual after-tax (non-concessional) contributions limit is \$130,000 for the 2026/27 financial year. However, using the bring forward rule, you could contribute up to \$390,000 in after-tax contributions in 2026/27, provided you're aged less 75 at anytime during this financial year and your total super balance on 30 June 2026 is less than \$1.84 million.

Catch up on before-tax (concessional) contributions

You can carry forward any unused portion of the before-tax (concessional) contributions limit for up to five previous financial years, if your total super balance is less than \$500,000 on 30 June of the previous financial year. Your total super balance includes all super and retirement income account balances held in your name. Unused before-tax contributions limit amounts starting from the 2021/22 financial year, may be carried forward in this manner. For example, if your before-tax (concessional) contributions in the 2025/26 financial year totalled \$15,000, you can carry an additional \$15,000 over to the 2026/27 financial year, which means you can contribute up to \$47,500² under the before-tax (concessional) contributions limit in the 2026/27 financial year.

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

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 sacrifice¹, 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 the *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

Contributions will usually take one to three business days to process and will then be viewable 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 TFN

If you don't tell us your tax file number (TFN), 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



¹ Before adding to your super, consider your financial circumstances, eligibility, contribution limits (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 This is the combined total of the before-tax (concessional) contributions limit amount for the 2026/27 financial year of \$32,500, plus \$15,000 which is the total available unused carry-forward cap amount from the previous financial year.

* Registered to BPAY Pty Ltd ABN 69 079 137 518.

Contact us

Call **1300 300 273**
(8am to 8pm AEST/AEDT weekdays)

Web australiansuper.com
Mail GPO Box 1901, Melbourne VIC 3001

Message us For details on how to message us, visit australiansuper.com/contact-us



This fact sheet was issued in July 2026 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898 and may contain general financial advice that does not take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read the Product Disclosure Statement, available at australiansuper.com/pds or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd