



# Super Contribution Checklist. *Before 30 June.*

Every strategy worth acting on and the caps, thresholds, and deadlines that go with them.

CONCESSIONAL CAP  
**\$30,000**

Incl. employer SG contributions

NON-CONCESSIONAL CAP  
**\$120,000**

Or \$360k bring-forward if eligible

TRANSFER BALANCE CAP  
**\$2,000,000**

Max into tax-free pension phase

HARD DEADLINE  
**30 June**

Contributions must reach fund by this date

## CONTRIBUTION STRATEGIES

- 1 Concessional Contributions**

Pre-tax contributions (employer SG+salary sacrifice + personal deductible) taxed at 15% inside super, vs up to 47% at your marginal rate. Cap is \$30,000 for 2025-26. Have you reached yours?

**LODGE NOTICE OF INTENT BEFORE 30 JUNE IF CLAIMING DEDUCTION**
- 2 Non-Concessional Contributions**

After-tax contributions up to \$120,000/yr. Bring-forward rule allows up to \$360,000 in one year if your total super balance was below \$1.76m at 30 June 2025.

**NCC CAP INCREASES TO \$130,000 FROM 1 JULY 2026. TIMING MATTERS IF YOU ARE NEAR A THRESHOLD.**
- 3 Carry-Forward Unused Caps**

Total super balance below \$500,000? You can carry forward unused concessional cap from prior years back to 2019-20. 2025-26 is the final year to apply 2020-21 unused amounts.

**LAST CHANCE: 2020-21 CARRY-FORWARD EXPIRES THIS YEAR**
- 4 Spouse Contributions + Tax Offset**

Contribute to a spouse earning below \$40,000 and receive an 18% tax offset on up to \$3,000 contributed, maximum \$540. Equalises balances so both partners can maximise tax-free thresholds in retirement.

**CONTRIBUTION MUST REACH FUND BEFORE 30 JUNE 2026**
- 5 Contribution Splitting**

Transfer up to 85% of last year's concessional contributions into your spouse's fund. No extra tax, no offset, purely structural. Helps both partners approach the \$2m Transfer Balance Cap, maximising total tax-free retirement wealth.

**APPLY TO FUND FOR 2024-25 CONTRIBUTIONS BEFORE 30 JUNE 2026**
- 6 Government Co-Contribution**

Income below \$62,488? The Government contributes 50c per dollar you contribute, up to \$500. No application required; ATO calculates it at tax time. Often missed by those returning from parental leave or in lower-income years.

## INTERGENERATIONAL & FAMILY STRATEGIES

- 7 Help Adult Children Build Super Early**

A \$50,000 contribution into a 25-year-old's super growing at 7% p.a. amounts to ~\$760,000 by age 65. Gifting funds so an adult child can contribute is one of the highest-impact wealth transfers available under current law.
- 8 Gifting Into Super vs Cash Gifts**

Earnings of wealth inside super are taxed at 15% (or 0% in pension phase). Outside of super earnings are taxed at the recipient's marginal rate (up to 47%). Surplus capital from inheritance, business sale, or investment proceeds belongs in the super environment. Coordinate between gift amounts, NCC caps, and total super balance thresholds with your adviser.
- 9 Review Death Benefit Nominations**

Super paid to a non-dependant adult child can attract tax of up to 17% on the taxable component. Review balance composition (tax-free vs taxable) and ensure nominations reflect your current intentions.

**REVIEW ANNUALLY. BINDING NOMINATIONS LAPSE.**
- 10 First Home Super Saver Scheme**

First home buyers can withdraw up to \$50,000 per person (\$100k for couples) in voluntary super contributions made since 2017. Contributions taxed at 15% in, withdrawn with a 30% offset, materially better than saving outside super.

**OBTAIN ATO DETERMINATION BEFORE WITHDRAWING.**

## MARGINAL TAX RATE REFERENCE (2025-26)

TAXABLE INCOME	MARGINAL RATE	+ MEDICARE LEVY	SUPER CONTRIBUTIONS RATE	POTENTIAL TAX SAVING
\$0 – \$18,200	0%	0%	15%	Nil (super rate higher)
\$18,201 – \$45,000	16%	2%	15%	3%
\$45,001 – \$135,000	30%	2%	15%	17%
\$135,001 – \$190,000	37%	2%	15%	24%
\$190,001 and above	45%	2%	15% (30% if income >\$250k*)	32%*

\* Division 293 tax applies an additional 15% for incomes above \$250,000, bringing the effective super contribution rate to 30%.

## NON-CONCESSIONAL BRING-FORWARD REFERENCE (TSB AT 30 JUNE 2025)

TOTAL SUPER BALANCE	BRING-FORWARD AVAILABLE	MAXIMUM CONTRIBUTION
Below \$1.76m	3-year bring-forward	\$360,000
\$1.76m – \$1.88m	2-year bring-forward	\$240,000
\$1.88m – \$2.0m	Standard annual cap	\$120,000
\$2.0m or above	only No NCC permitted	–



*If any of these strategies feel relevant,  
the right approach depends on your individual position.  
A conversation is the right place to start.*

BOOK A CONVERSATION  
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*This checklist contains general information only and does not constitute personal financial advice. Figures reflect 2025–26 ATO guidelines. Please seek advice that takes into account your personal objectives, financial situation and needs before acting.*