Y & S ACCOUNTING BRISBANE

FREE GUIDE · SUPERANNUATION · 2025-26 AND 2026-27

The Super Caps Cheat Sheet

Concessional and non-concessional caps, the carry-forward and bring-forward rules, payday super and every key threshold, for this year and next.

For Australian super fund members | Prepared by Y&S Accounting, registered tax agents | taxbne.com.au

The caps at a glance

Cap	2025-26	2026-27 (from 1 July 2026)
Concessional (before-tax) cap	$30,000	$32,500
Non-concessional (after-tax) cap	$120,000	$130,000
General transfer balance cap	$2.0 million	$2.1 million
Division 293 threshold	$250,000	$250,000 (unchanged)

Concessional contributions (employer SG, salary sacrifice and claimed personal deductible contributions) are taxed at 15% inside the fund. The non-concessional cap is nil once your total super balance reaches the general transfer balance cap at the prior 30 June.

Carry-forward (concessional)

- ✓ Unused concessional cap from up to 5 previous years can be added to this year's cap.
- ✓ Only if your total super balance was under $500,000 at 30 June of the previous year.
- ✓ Unused amounts expire after 5 years - unused 2020-21 cap is lost if not used by the end of 2025-26.

Payday super - from 1 July 2026

- ✓ Employers must pay SG every payday instead of quarterly.
- ✓ Calculated on qualifying earnings; the maximum contribution base becomes $270,830 a year.
- ✓ Missed deadlines trigger the non-deductible super guarantee charge.

Bring-forward arrangement (non-concessional)

Available if you are under 75 at any time in the year. Once triggered, your cap locks at the first year's level for the whole period.

Triggered in 2025-26

Balance at 30 Jun 2025	Max NCC
Under $1.76m	$360,000 over 3 years
$1.76m to under $1.88m	$240,000 over 2 years
$1.88m to under $2.0m	$120,000 (no bring-forward)
$2.0m or more	Nil

Triggered in 2026-27

Balance at 30 Jun 2026	Max NCC
Under $1.84m	$390,000 over 3 years
$1.84m to under $1.97m	$260,000 over 2 years
$1.97m to under $2.1m	$130,000 (no bring-forward)
$2.1m or more	Nil

Government top-ups for lower incomes

Measure	2025-26	2026-27
Co-contribution: full $500 (50c per $1, up to $1,000 of after-tax contributions) below	$47,488	$49,293
Co-contribution cuts out entirely at	$62,488	$64,293
LISTO: up to $500 refunded if adjusted taxable income is	$37,000 or less	$37,000 or less

Both are automatic once you lodge your return, provided your fund holds your tax file number. From 1 July 2027 the LISTO threshold is set to rise to $45,000 with a maximum of $810.

Claiming a personal super deduction? Two deadlines matter

Lodge a notice of intent (form NAT 71121) with your fund and receive their acknowledgement BEFORE the earlier of lodging your return or 30 June of the following year. The claim goes at item D12 of your return.

Going over the caps

Excess concessional contributions are taxed at your marginal rate with a 15% offset, and count toward your non-concessional cap unless withdrawn. Excess non-concessional contributions left in the fund are taxed at 47%. You have 60 days to choose after the ATO's determination letter - do not let it lapse.

Want your contribution strategy checked before 30 June?

A 60-minute super tax planning session - AUD $250, with a forecast prepared from your numbers before we meet. Fee credited to your services if you engage.

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This cheat sheet is general information for Australian super fund members, prepared by Y&S Accounting Brisbane, and is current as at July 2026. Contribution caps shown are the published caps for 2025-26 and 2026-27. Rates and thresholds can change, and eligibility depends on your circumstances. This is general information, not personal tax advice, and does not take account of your individual situation. Confirm current figures at ato.gov.au or speak with a registered tax agent before acting. Y&S Accounting is a certified practising accountant practice and registered tax agent.