

How to track your total super balance



1 July 2025

Your total super balance impacts how much you can contribute to super. Here are the key things you need to know about the total super balance and how to track it.

What is total super balance?

Your total super balance (TSB) is the sum of all amounts you have in superannuation, including:

- your accumulation account balances
- your superannuation pension accounts, and
- the outstanding balance of a Limited Recourse Borrowing Arrangement (if you have a self-managed super fund which has borrowed to invest), in certain circumstances.

Exceptions and modifications may apply, for example if you've made a personal injury contribution to super. As calculating TSB can be complex, you should consult your financial adviser.

TSB is used in the eligibility criteria for certain super contributions.

When is it measured?

Your TSB for a financial year is measured on the previous 30 June when determining your eligibility to make or receive certain types of super contributions (eg 30 June 2025, for contributions made in 2025/26).

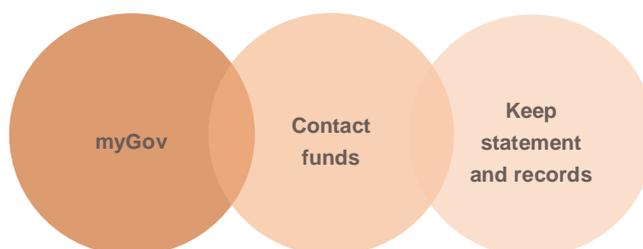
How does TSB impact contributions?

Eligibility rules apply for super contributions. Some contributions require that your TSB at the previous 30 June is below certain thresholds. Carefully check your TSB before making contributions to super. Also, your financial adviser might need to know details of your TSB to ensure that any recommendations to contribute to super are within your contribution caps.

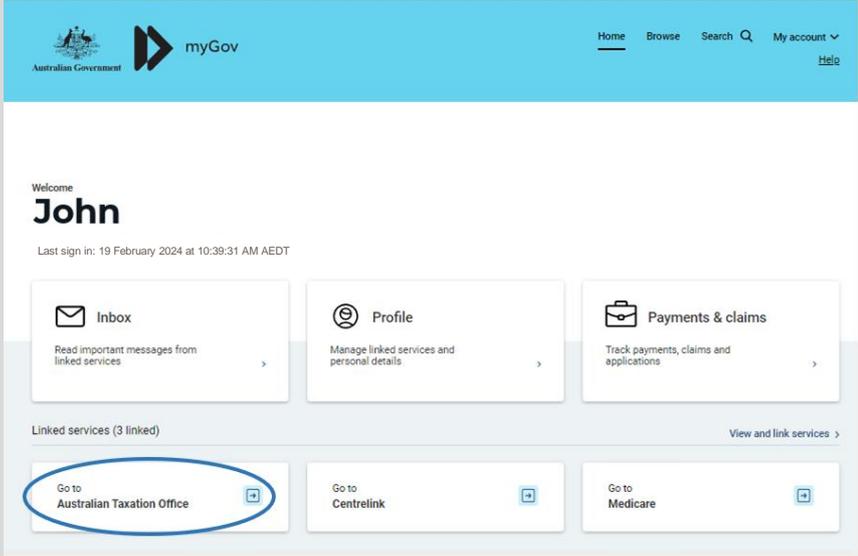
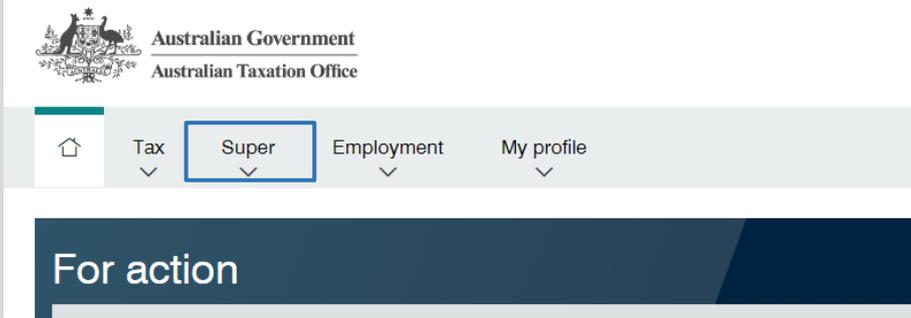
The amount you can contribute to super (or is contributed on your behalf) depends on several factors, including your TSB and the contribution caps. Exceeding your contribution cap may result in additional tax or penalties. Visit ato.gov.au for more information.

How to check your TSB

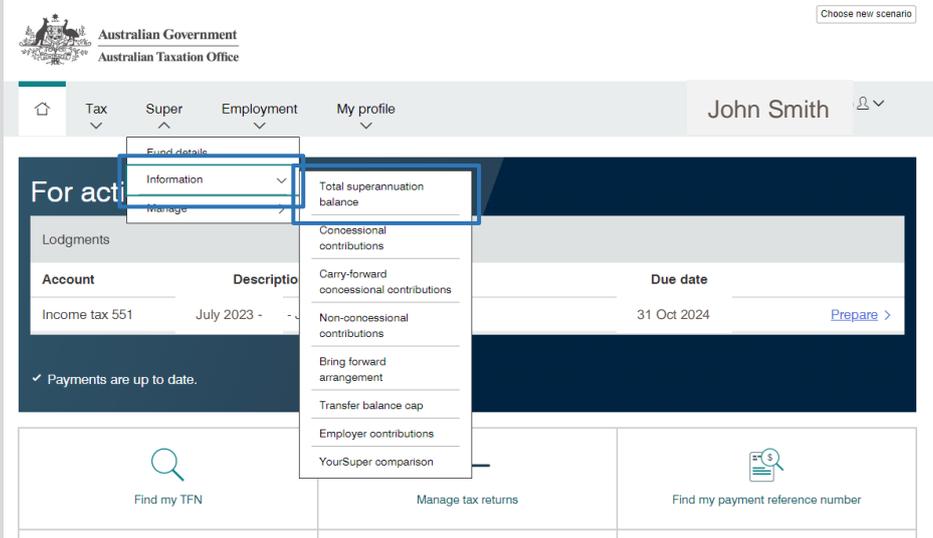
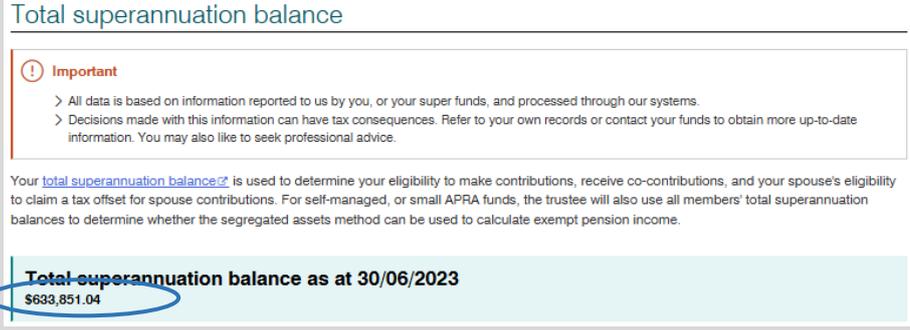
There are a few ways you can track your TSB. A useful source of information is your myGov account which is explained below. Other options are contacting your superannuation funds or looking at your fund's statements and records. When reviewing your annual statement, the TSB figure your fund reports to the ATO is usually referred to as 'exit value' or 'withdrawal benefit'. This may be different to the 30 June 'closing balance'.



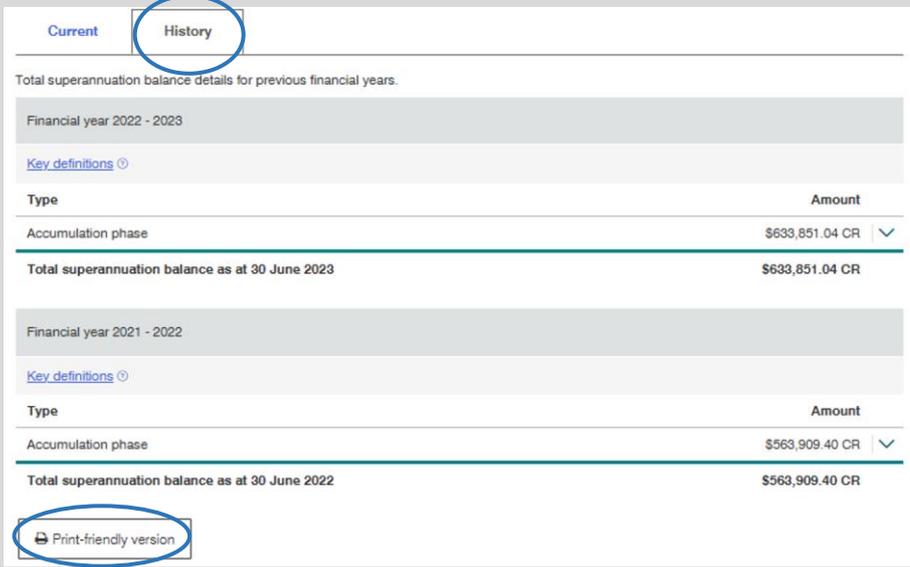
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Steps	Details
1. Login to your myGov account by visiting my.gov.au	<p>Don't have a myGov account?</p> <p>Use the link below and follow the steps.</p> <p>Click here for instructions on how to create a myGov account or visit: my.gov.au/en/about/help/mygov-website/create-mygov-account</p>
2. Select the ATO service	 <p>Haven't linked the ATO to your myGov account?</p> <p>Use the link below and follow the steps.</p> <p>Click here for instructions on how to link the ATO to myGov or visit: my.gov.au/en/about/help/mygov-website/link-services-to-your-account/link-the-australian-taxation-office</p>
3. Select the 'Super' tab	

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<p>4. Click the 'Information' option, then select 'Total superannuation balance'</p>	
<p>5. The most up to date TSB recorded by the ATO for the prior 30 June is displayed.</p> <p>The TSB displayed at a time may not accurately reflect all of your super interests as at 30 June. This is because of the timing of super fund reporting requirements to the ATO, which may not be completed until October (or later for some SMSFs). See below for more information.</p>	
<p>6. Click the drop-down arrow to the right of each super interest to reveal detailed account information</p>	

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<p>7. Click 'History' button to display prior financial year's 30 June TSB.</p> <p>Click the 'Print-friendly version' button to open the data in a format appropriate to print.</p>	 <p>Current History</p> <p>Total superannuation balance details for previous financial years.</p> <p>Financial year 2022 - 2023</p> <p>Key definitions</p> <table border="1"><thead><tr><th>Type</th><th>Amount</th></tr></thead><tbody><tr><td>Accumulation phase</td><td>\$633,851.04 CR</td></tr><tr><td>Total superannuation balance as at 30 June 2023</td><td>\$633,851.04 CR</td></tr></tbody></table> <p>Financial year 2021 - 2022</p> <p>Key definitions</p> <table border="1"><thead><tr><th>Type</th><th>Amount</th></tr></thead><tbody><tr><td>Accumulation phase</td><td>\$563,909.40 CR</td></tr><tr><td>Total superannuation balance as at 30 June 2022</td><td>\$563,909.40 CR</td></tr></tbody></table> <p>Print-friendly version</p>	Type	Amount	Accumulation phase	\$633,851.04 CR	Total superannuation balance as at 30 June 2023	\$633,851.04 CR	Type	Amount	Accumulation phase	\$563,909.40 CR	Total superannuation balance as at 30 June 2022	\$563,909.40 CR
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<p>8. Check the information provided</p>	<p>Your TSB reflects your accounts as at the prior 30 June. Before you rely on the information in myGov:</p> <ul style="list-style-type: none">• check that all of the super and pension accounts that you held on 30 June are displayed• reconcile the amounts displayed with the 'exit' or 'withdrawal' value displayed on your end of year statements and other records, and• contact your super fund and the ATO if the information doesn't look correct, before making super contributions.												
<p>9. For more information</p>	<p>Speak with your financial adviser or visit ato.gov.au for more information.</p>												

Important information and disclaimer

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