

MLC TechConnect

Key super rates and thresholds for 2025/26

1 April 2025

	2024/25	2025/26
Untaxed plan cap¹ (for lump sums paid from untaxed schemes)	\$1,780,000	\$1,865,000
General transfer balance cap (TBC)²	\$1,900,000	\$2,000,000
Defined benefit income cap³	\$118,750	\$125,000
Concessional contributions (CC) cap⁴	\$30,000	\$30,000
Non-concessional contributions (NCC) cap	\$120,000	\$120,000
Total super balance limits (prior 30 June)		
▪ Catch-up CCs	\$500,000	\$500,000
▪ Work test exemption	\$300,000	\$300,000
▪ Government co-contribution	\$1,900,000	\$2,000,000
Bring-forward NCCs		
\$360,000 (3 years)	<\$1.66m	<\$1.76m
\$240,000 (2 years)	\$1.66m to < \$1.78m	\$1.76m to <\$1.88m
\$120,000 (1 year only)	\$1.78m to < \$1.9m	\$1.88m to <\$2m
CGT cap¹ (lifetime limit for eligible business owners)	\$1,780,000	\$1,865,000
Government co-contributions		
▪ Lower income threshold ⁵	\$45,400	\$47,488
▪ Upper income threshold	\$60,400	\$62,488
Superannuation guarantee		
▪ Maximum contribution base (per quarter) ⁵	\$65,070	\$62,500
▪ Contribution rate	11.50%	12%
Employment termination payments		
▪ Life benefit termination payments ¹	\$245,000	\$260,000
▪ Death benefit termination payments ¹	\$245,000	\$260,000
Tax-free redundancy amount		
▪ Base limit ⁵	\$12,524	\$13,100
▪ For each completed year of service ⁵	\$6,264	\$6,552

1 Indexed to the annual increase in Average Weekly Ordinary Time Earnings (AWOTE) in increments of \$5,000 (rounded down).

2 Indexed periodically in \$100,000 increments in line with the Consumer Price Index.

3 Indexed periodically in line of the general TBC.

4 Indexed to the annual increase in AWOTE in increments of \$2,500.

5 Indexed to the annual increase in AWOTE.

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