Equip Super

Boost your super fact sheet

Making extra contributions

The more you contribute and the earlier you do it, the greater the effect that investment earnings could have on your super benefit. So putting a bit extra in today could make a big difference when you retire! There are different ways to boost your super. We summarise the most common options that exist in addition to the Super Guarantee.

Salary sacrifice

Main benefits: Put some of your pre-tax salary into your super. If your marginal tax rate is above 15%, you can save on tax.

Need to know: There is a $32,500 limit (cap) on contributions you can make at the concessional tax rate. The caps also include the contributions your employer makes for you. If your total super balance is under $500,000, you can carry forward the unused portion of your pre-tax cap on a rolling basis over five years. This means that you may be able to make contributions of more than $32,500 without incurring additional tax. You can check your available concessional contributions cap on ATO online services (accessed via myGov).

Tax on entry: 15%
Concessional contributions are generally taxed at 15% when received by the super fund. Individuals with an income (including concessional contributions) greater than $250,000 may pay an additional 15% Division 293 tax on the lesser of the amount over the $250,000 threshold or your concessional contributions, resulting in an effective tax rate of up to 30% on those contributions.

Eligibility: Check whether your employer supports salary sacrifice. Once you turn 75, you can no longer salary sacrifice. To carry forward your limits, your total super balance needs to be less than $500,000.

Tax deductions on personal contributions

As an alternative to salary sacrifice contributions through your employer, or if you're self employed, you can claim a full tax deduction on any contributions you make to your super. These contributions are subject to the same $32,500 concessional limit as above.

Personal after-tax contributions

Main benefits: Personal contributions can boost your super savings; importantly, any earnings on such contributions are taxed at advantageous concessional tax rates. If you make personal (after-tax) contributions you may also qualify for the Government co-contribution.

Need to know: You can contribute $130,000 per year, or up to $390,000 using the three-year bring forward rule. If your total super balance is in excess of $2.1 million, you can no longer make any after-tax contributions.

Tax on entry: Nil; after tax contribution.

Eligibility: To be eligible for personal after-tax contributions you must:

- Meet the age-based contribution acceptance rules.
- Meet the total superannuation balance requirements to make non-concessional contributions.
- Stay within the applicable non-concessional contributions cap.

Once you turn 75, you can no longer make after-tax contributions. We must have your tax file number to be able to accept your after-tax contributions.

Government co-contribution

Main benefits: Put $1,000 of your after-tax money into super and the Government may add up to $500 to your super account.

Need to know: The full co-contribution is only available for people earning less than $49,293* then it reduces for every dollar earned and phases out completely if you earn more than $64,293*.

*For the 2026/27 financial year.

Tax on entry: Nil; after-tax contribution

Eligibility: You must be under 71, not be on a temporary resident visa, and lodge a tax return, and earn at least 10% of your income from employment and/or running a business. Further, you are not eligible to receive a super co-contribution if your total super balance (including pension) exceeds $2.1 million on 30 June of the previous financial year, and you can't have contributed more than your non-concessional cap.

Spouse contributions

Main benefits: This is an after-tax contribution paid by you into your spouse's super account. It benefits primarily your spouse, but might provide you with a tax offset in return.

Need to know: The highest tax offset of $540, for a contribution of at least $3,000, is applicable if your spouse earns less than $37,000 p.a., and the offset completely phases out if he or she earns more than $40,000 p.a. The contributions count towards the non-concessional contribution limit for your spouse.

Tax on entry: Nil

Eligibility: To be eligible for the spouse contribution tax offset:

- You must be married or in a de facto relationship and not living separately and apart on a permanent basis.
- Both you and your spouse must be Australian residents when the contribution is made.
- Your spouse must be under age 75 when the contribution is made.
- The contribution must not be tax deductible to you.
- Your spouse's total super balance must be less than the general transfer balance cap of $2.1 million at 30 June of the previous financial year.
- Your spouse must not have exceeded their non-concessional contributions cap.
- Your spouse's income must be below the $40,000 income threshold.

Jump start your contributions!

1. The "best" contribution depends on your circumstances, such as your income level, tax situation and age.
2. Get help if you need it: we can provide you with information and advice to help you make the most of your contributions.
3. Make extra contributions a habit to boost your retirement savings.

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