

# Superannuation Snapshot for 2025–2026

A quick superannuation reference guide to help you make the most of your retirement savings.

The Rule	About	Details
Concessional Contributions	Pre-tax contributions, such as employer payments and personal contributions you claim as a tax deduction.	<p>Limit: \$30,000/year.</p> <p>Includes employer SG contributions and personal contributions claimed as a tax deduction.</p> <p>Carry forward unused cap for up to 5 years if super balance &lt; \$500,000.</p>
Non-Concessional Contributions	After-tax contributions you make without claiming a tax deduction	<p>Limit: \$120,000/year.</p> <p>Must have less than \$2 million in super to contribute.</p>
Bring-Forward Rule	Useful if, for example, you've sold an asset or received an inheritance.	Contribute up to \$360,000 over 3 years in one go if under 75 and within balance thresholds.
Work Test	Required if aged 67+ and claiming a deduction for personal contributions.	Must work 40 hours in 30 consecutive days.
Work Test Exemption	A one-off exemption to the work-test rule.	<p>One-off use in the year after you last met the work test.</p> <p>Only if your super balance is under \$300,000.</p>
Superannuation Guarantee (SG)	The minimum super your employer is legally required to pay.	<p>12% of ordinary time earnings.</p> <p>Maximum payable quarterly is \$62,500.</p>
Government Co-Contribution	Help to boost super savings for those on lower incomes.	<p>Government adds up to \$500 to super for low- and middle- income earners.</p> <p>You must make after-tax contributions, depending on your income and eligibility.</p> <p>Income thresholds apply (phases out above \$62,488).</p>

## Superannuation Snapshot for 2025–2026 (cont.)

The Rule	About	Details
Spouse Contributions	Help to grow both partners' retirement savings.	Tax offset of up to \$540 for contributing to your spouse's super, depending on eligibility and income.  Full offset available if your spouse earns under \$37,000.
Super Splitting	More help to grow both partners' retirement savings.	Transfer up to 85% of concessional contributions from the previous financial year to your spouse's super.  Unable to split if spouse is 65 or has met retirement condition of release.
Transfer Balance Cap	This cap limits how much of your super can be in the tax-free retirement phase.	The maximum you can move into a tax-free retirement income stream is \$2 million.

### Take the next step with your super

This cheat sheet is a quick guide, but your best strategy depends on your personal goals and circumstances. Talk to us today for personalised advice on how to make the most of your super and set yourself up for a stronger retirement.

[Contact a Synectic Adviser](#)

**Disclaimer:** This information has been provided as general advice based on laws current as at April 2025. We have not considered your financial circumstances, needs or objectives. You should consider the appropriateness of the advice. You should obtain and consider the relevant Product Disclosure Statement (PDS) and seek the assistance of an authorised financial adviser before making any decision regarding any products or strategies mentioned in this communication.