

# Using Carry Forward Concessional Contributions

August 2025

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Concessional super contributions (also known as before-tax contributions) include employer super guarantee (SG), salary sacrifice amounts and personal tax-deductible contributions. Concessional contributions are presently subject to a limit of \$30,000 per financial year, taxable to the super fund at 15%. Prior to July 2018, concessional contributions were subject to a 'use it or lose it' scenario. However, unused concessional cap allowances began accruing from 1 July 2018 under the catch-up rules. These rules allow super fund members to carry forward any unused concessional contributions on a rolling five-year basis.

Within the below, we summarise the main rules and some commonly asked questions.

### Key Details

- Unused concessional contributions can be carried forward for up to 5 financial years.
- In order to make a catch-up concessional contribution, your total super balance (TSB) must be less than \$500,000 at 30 June immediately prior to the start of the financial year.
- Additional concessional contributions reduce the earliest accrued unused concessional contribution amounts in the previous 5 years. Hence, the unused cap from 2020/21 must be applied before the unused cap from 2021/22 and so on.
- Unused concessional contributions are managed by the ATO.
- The maximum age for catch-up contributions is 75.

### Can you make catch up contributions multiple times?

Yes, this is possible as long as the conditions are met for each financial year that the strategy is executed.

The ATO keeps a record of concessional contributions for each tax year. An individual can track unused concessional cap space via myGov. Importantly, unused concessional contribution cap amounts from the 2020/21 financial year will expire at the end of the current 2025/26 financial year.

Financial Year	Concessional Cap	Last financial year for use
2020/21	\$25,000	2025/26
2021/22	\$27,500	2026/27
2022/23	\$27,500	2027/28
2023/24	\$27,500	2028/29
2024/25	\$30,000	2029/30
2025/26	\$30,000	2030/31

### Does this strategy work with salary sacrifice?

Yes, an individual may wish to use either salary sacrifice or personal tax-deductible contributions to meet the extra concessional contributions.

You can use a salary sacrifice arrangement where you wish to have some of your regular salary or wages paid into super instead of you. In comparison, tax-deductible contributions are personal after-tax payments into super that are claimed as a tax deduction if you meet certain conditions.

You don't need to notify your super fund on the intention to use carry-forward amounts. As noted, the ATO manages the contribution limits.

### Can you make catch up contributions if you are operating super in the pension phase?

Pension accounts are not eligible for additional contributions. Any concessional contributions need to go into the accumulation phase and therefore opening a new super account to receive new amounts may be required.

Apart from this hurdle, an individual can make catch up concessional contributions as long as the conditions are met. If aged 67 or over when the contribution is made, the member must meet the work test or be eligible for the work test exemption where claiming a personal tax deduction for the contribution.

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## Is there anything else?

Before claiming a tax deduction for your personal super contributions, including any carry-forward amounts, an individual needs to submit a form to their super fund. This is known as a 'Notice of intent to claim or vary a deduction for personal super contributions' form. A confirmation letter is provided once processed by the super fund provider.

## Conclusion

If you make or receive concessional contributions of less than the annual concessional contributions cap during a financial year, you may be able to accrue these unused amounts and carry these forward for use in subsequent financial years. This can present some valuable opportunities. If you would like additional information about maximising your contributions or have any questions, please contact your adviser.

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