

Super Contribution Caps & Limits Increasing 1 July 2026

18 March 2026

Overview

A number of superannuation contribution caps and thresholds are likely to increase from 1 July 2026, indexed to inflation and average weekly earnings growth. The ATO has confirmed the general transfer balance cap (TBC) will rise to \$2.1 million. The Concessional Contribution Cap (CC) and Non-Concessional Contribution Cap (NCC) increases are anticipated based on current indexation data but are yet to be formally confirmed - confirmation from the ATO is expected soon.

Two separate indexation mechanisms are expected to drive the changes:

- **The general TBC** - indexed to Consumer Price Index (CPI), is confirmed to rise from \$2.0 million to \$2.1 million.
- **The CC Cap** - indexed to average weekly earnings (which grew 3.8% in 2025), is expected to increase from \$30,000 to \$32,500 per year. An increase in the CC Cap would also lift the NCC Cap and a number of associated thresholds.

Concessional Contributions Cap

The CC Cap is the annual limit on pre-tax contributions to super, including:

- Mandatory employer Superannuation Guarantee (SG) contributions
- Salary sacrifice arrangements
- Personal contributions for which a tax deduction is claimed

From 1 July 2026, the CC Cap is *expected* to increase to \$32,500 per year (up from \$30,000). Contributions within the cap are taxed at the concessional rate of 15% inside the fund — typically lower than the individual's marginal tax rate. Contributions that exceed the cap are included in assessable income and taxed at the individual's marginal rate, less a 15% tax offset. Excess concessional contributions are also counted towards the NCC Cap.

Non-Concessional Contributions Cap

The NCC Cap is the annual limit on after-tax contributions to super.

From 1 July 2026, the NCC Cap is expected to increase to \$130,000 per year (four times the new CC Cap), up from \$120,000 in 2025-26. This cap applies to individuals whose total super balance (TSB) at 30 June 2026 is less than \$2.1 million (up from \$2.0 million).

Bring-forward Rule

Depending on total super balance, eligible individuals may bring forward one or two years of future NCC Cap allowances - allowing a single-year contribution of up to \$390,000 from 1 July 2026 (if confirmed).

Note, the total bring-forward amount is calculated as a multiple of the NCC Cap in the year the bring-forward is triggered. Individuals who triggered a bring-forward period in 2024-25 or 2025-26 and remain within that period in 2026-27 will not benefit from the increased cap. The higher limit only applies to bring-forward periods triggered from 1 July 2026.

Bring-forward triggered in 2025-26		
TSB at 30 June 2025	Max. NCC Cap (incl. bring-forward)	Bring-forward
Less than \$1.76m	\$360,000	3-year
\$1.76m to less than \$1.88m	\$240,000	2-year
\$1.88m to less than \$2.0m	\$120,000	None
\$2.0m or more	Nil — NCC Cap not available	N/A

Bring-forward triggered in 2026-27 *		
TSB at 30 June 2026	Max. NCC Cap (incl. bring-forward)	Bring-forward
Less than \$1.84m	\$390,000	3-year
\$1.84m to less than \$1.97m	\$260,000	2-year
\$1.97m to less than \$2.1m	\$130,000	None
\$2.1m or more	Nil — NCC Cap not available	N/A

* Subject to ATO confirmation.

Spouse Contribution Tax Offset

Partners who contribute to a spouse's super may be eligible to claim a tax offset of up to \$540, subject to the receiving spouse's income and super balance. From 1 July 2026, the total super balance limit for this offset will rise to \$2.1 million (measured at 30 June 2026), up from \$2.0 million in 2025-26.

Government Co-Contributions

Low and middle-income earners who make personal after-tax super contributions (and do not claim a tax deduction) may be eligible for a government co-contribution of up to \$500 per year. From 1 July 2026, the total super balance limit for this entitlement will increase to \$2.1 million (measured at 30 June 2026), up from \$2.0 million. The individual must earn less than \$64,293 to be eligible.

At a Glance – Key Caps Summary

Measure	2025-26	2026-27
General Transfer Balance Cap	\$2.0 million	\$2.1 million
CC Cap	\$30,000	\$32,500 *
NCC Cap	\$120,000	\$130,000 *
NCC Cap bring-forward (maximum)	\$360,000	\$390,000 *
Spouse contribution offset - TSB limit	Less than \$2.0m	Less than \$2.1m
Government co-contribution - TSB limit	Less than \$2.0m	Less than \$2.1m

* Subject to ATO confirmation.

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