

Bring-forward arrangements

¹If you make contributions above the annual non-concessional contributions cap you may be eligible to automatically gain access to future year caps. This is known as the bring-forward arrangement. It allows you to make extra non-concessional contributions without having to pay extra tax.

Eligibility for the bring-forward arrangement depends on your:

- Age
- total super balance on 30th June of the previous financial year.

In general terms, the three-year bring-forward arrangement can be accessed provided that the contributor is aged 74 or younger at the beginning of the financial year in which they intend to contribute.

For example, if a contributor turned 74 on 28 September 2026, they could access the three-year bring-forward cap during 2026-27 if the relevant TSB requirements were met. Contributions can generally be accepted until 28 days after the end of the month they turn 75. However, there are other considerations:

Age

From 1 July 2022, if you are under age 75 at any time in a financial year, you may be able to make non-concessional contributions of up to three times the annual non-concessional contributions cap in that financial year. Prior to 1 July 2022 the age limit is 67.

If you are 67 years or older you need to meet conditions for certain types of contributions to be accepted by your super fund, including satisfying the [work test](#) or [work test exemption](#).

If you are 75 years or older your fund may only be able to accept employer contributions and [downsizer contributions](#).

Total super balance

From 1 July 2026

The amount of the non-concessional contributions cap you can bring forward depends on your total super balance (TSB):

- If your TSB on 30 June of the previous financial year was less than \$1.84 million, you may be eligible to contribute up to \$390,000 under the bring-forward arrangement.
- If your TSB was \$1.84 million or above but less than \$1.97 million, you may be eligible to contribute up to \$260,000 over 2 years.
- If your TSB was \$1.97 million or above and less than \$2.1 million, you cannot bring forward any amount but may contribute up to the annual cap of \$130,000.
- If your TSB was \$2.1 million or above, the non-concessional contributions cap is nil.

These limits are based on the non-concessional contributions cap being \$130,000 and the general transfer balance cap being \$2.1 million.

⁶ <https://www.ato.gov.au/individuals/super/growing-and-keeping-track-of-your-super/caps-limits-and-tax-on-super-contributions/non-concessional-contributions-cap/#Bringforwardarrangement>

Once you trigger the bring-forward arrangement:

- any change to the non-concessional contributions cap for the bring-forward period doesn't apply to you. The bring-forward cap amount is based on the cap in the first year of the period.
 - For example, if the non-concessional contributions cap changed in the second or third year of a bring-forward period due to indexation, your cap would still be based on the cap that applied in the first year. If you triggered a three-year bring-forward arrangement in 2026-27, your cap would remain \$390,000 (\$130,000 × 3 years), even if the annual cap increased in a later year.
- your non-concessional contributions over the next 1 or 2 years cannot be more than the sum of your increased bring-forward non-concessional contributions cap amount minus the non-concessional contributions made in the year the bring-forward was triggered.
 - For example, if you used your total increased bring-forward cap in the first year, you would have a nil cap for the next 2 years.
 - For 2017-18 onwards, the remaining cap amount for the second or third year of a bring-forward arrangement is reduced to nil for a financial year if your total super balance is greater than or equal to the general transfer balance cap at the end of 30 June of the previous financial year.

How the bring-forward arrangement works

From 1 July 2026

The amount of the non-concessional contributions cap you can bring forward is either:

- Three times the annual non-concessional contributions cap over three years, being \$390,000, if total super balance is less than \$1.84 million.
- Two times the annual cap over two years, being \$260,000, if total super balance is \$1.84 million or above and less than \$1.97 million.
- Nil if total super balance is \$2.1 million or above.

These limits are based on the:

- non-concessional contributions cap of \$130,000
- general transfer balance cap of \$2.1 million.

Bring-forward cap first year (2026-27 and later years)

Total super balance at prior 30 June	Non-concessional contributions cap for the first year	Bring-forward period
Less than \$1.84 million	\$390,000	3 years
\$1.84 million to less than \$1.97 million	\$260,000	2 years
\$1.97 million to less than \$2.1 million	\$130,000	No bring-forward; annual cap applies
\$2.1 million and above	nil	Not applicable

Note: To make sure you don't accidentally trigger the bring-forward arrangement, you will need to consider all your non-concessional contributions made to all your super funds. Unreleased excess concessional contributions also count towards the non-concessional contributions cap.

Important Information:

Contribution caps, total super balance thresholds and eligibility criteria are subject to legislative change and indexation. The figures shown are current as at the date of this Statement of Advice.