

# Super Contribution Caps & Limits — Increasing 1 July 2026

10 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 CC Cap and NCC Cap 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 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.

## CC Cap (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.

## 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                  | <b>\$360,000</b>                   | 3-year        |
| \$1.76m to less than \$1.88m       | <b>\$240,000</b>                   | 2-year        |
| \$1.88m to less than \$2.0m        | <b>\$120,000</b>                   | None          |
| \$2.0m or more                     | <b>Nil — NCC Cap not available</b> | 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            | <b>\$390,000</b>                   | 3-year        |
| \$1.84m to less than \$1.97m | <b>\$260,000</b>                   | 2-year        |
| \$1.97m to less than \$2.1m  | <b>\$130,000</b>                   | None          |
| \$2.1m or more               | <b>Nil — NCC Cap not available</b> | N/A           |

## 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 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    | <b>\$2.1 million</b>    |
| CC Cap                                 | \$30,000         | <b>\$32,500 *</b>       |
| NCC Cap                                | \$120,000        | <b>\$130,000 *</b>      |
| NCC Cap bring-forward (maximum)        | \$360,000        | <b>\$390,000 *</b>      |
| Spouse contribution offset — TSB limit | Less than \$2.0m | <b>Less than \$2.1m</b> |
| Government co-contribution — TSB limit | Less than \$2.0m | <b>Less than \$2.1m</b> |

\* Subject to ATO confirmation.

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