



From the Up Wealth team

New super contribution caps confirmed from 1 July 2026

The superannuation contribution caps are expected to increase on 1 July 2026, following the release of AWOTE data on the 26 February 2026.

This increase, along with [indexation in the personal transfer balance cap \(TBC\)](#) to \$2.1m, will provide significant advice opportunities this financial year (FY) and next.

Summary of cap increases

The annual concessional contribution (CC) and non-concessional contribution (NCC) caps are expected to increase to \$32,500 and \$130,000 respectively on 1 July 2026. The table below summarises the headline contribution cap changes. Later in this article, we summarise the expected NCC total super balance (TSB) threshold changes and implications.

Cap	Current (2025/26)	Confirmed (2026/27)
Annual CC	\$30,000	\$32,500
Max. five-year carry-forward CC*	\$137,500	\$142,500
Max. five-year carry-forward CC* plus current year CC cap	\$167,500	\$175,000
Annual NCC	\$120,000	\$130,000
Max. under three-year NCC bring-forward	\$360,000	\$390,000

*Includes each of the prior 5 years before a relevant financial year and assumes the client hasn't made any CCs in the 5 years prior.

Concessional Contribution (CC) opportunities and considerations

If your superannuation balance is under \$500k and therefore catch-up concessional contributions may be available to you, you may want to think at what level you make concessional contributions.

If you have larger capital gains that you may want to trigger over the next year or two, you may want to think through, when these gains are realised taking into account the level of concessional contributions you can make.

Non-Concessional Contribution (NCC) considerations and opportunities

The amount an individual can contribute as a non-concessional contribution into super, is linked to what was their Total Super Balance (TSB) cap at the preceding 30 June period. The TSB is the combined balance of the member's superannuation and account based pension accounts.

NCC cap and TSB threshold increases

The table below compares the current NCC caps and TSB thresholds with those that are expected to apply in 2026/27 with the:

- general TBC set to increase to \$2.1m, and
- annual NCC cap set to increase from \$120,000 to \$130,000.



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In 2025/26	
CC cap	TSB at 30/6/2025
\$0	\$2.0m +
\$120,000	\$1.88m to < \$2.0m
\$240,000	\$1.76m to < \$1.88m
\$360,000	< \$1.76m

In 2026/27	
NCC cap	TSB at 30/6/2026
\$0	\$2.1m +
\$130,000	\$1.97m to < \$2.1m
\$260,000	\$1.84m to < \$1.97m
\$390,000	< \$1.84m

New NCC advice opportunities

The increase in the TSB thresholds on 1 July 2026 may enable clients to make NCCs in 2026/27 that they can't make in 2025/26. This will be the case if their 30 June 2025 TSB was greater than \$2m but will be under \$2.1m on 30 June 2026. These clients may be able to:

- make NCCs up to the annual cap of \$130,000 in 2026/27
- trigger the bring-forward rule in 2026/27 (if their 30 June 2026 TSB drops below the two or three-year bring-forward TSB threshold)
- complete a bring-forward triggered in 2024/25, in 2026/27
- utilise a re-contribution or spouse contribution strategy, or
- access a Government co-contribution or spouse tax offset (if eligible).

Enhanced NCC opportunities

Some clients may be able to make larger NCCs by deferring the triggering of a bring-forward until 2026/27, when the higher TSB thresholds are set to apply.

For example, the increased TSB thresholds for 2026/27 may allow some clients to delay triggering the three-year bring-forward while also making an NCC in 2025/26 below the annual NCC cap, provided their TSB stays below \$1.84m on 30 June 2026.

Similarly, clients who are only eligible to trigger a two-year bring-forward of \$240,000 in 2025/26 (TSB of \$1.76m to < \$1.88m on 30 June 2025) may consider delaying their NCC until after 1 July 2026 to see if they are eligible to trigger a three-year bring-forward of \$390,000 in 2026/27 (TSB < \$1.84m on 30 June 2026).

Furthermore, clients who are only eligible to contribute up to the annual NCC cap of \$120,000 in 2025/26 (TSB of \$1.88m to < \$2.0m on 30 June 2025) may consider waiting to see if they are eligible to use the two-year bring-forward of \$260,000 in 2026/27 (TSB < \$1.97m on 30 June 2026).

Any advice in this article is of a general nature only and has not been tailored to your personal objectives, financial situation and needs. Before acting on items in this article, you should consider whether it is appropriate having regards to your personal objectives, financial situation and needs.

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