Making extra contributions

Factsheet: July 2026

Help grow your super

Putting a little extra into your super while you're working can help you feel more confident about retirement. You could also save on tax along the way. Getting started is simple and even small amounts now can add up over time.

Your employer starts you off

For most people, employers must contribute a minimum 12% of your pay (excluding overtime) to your super account.

This is a great start, but on its own, may not be enough.

Benefits of extra contributions

There are a number of ways to boost your super and each have their own benefits. Some of these are dependent on your age, income and super balance.



Salary sacrifice
Lower income tax rate each pay



After-tax contributions
Tax benefits
Government co-contribution



Spouse contributions
Tax offset



Downsizer contribution
Tax benefits
Exempt from contribution caps

Even a little extra can go a long way

The earlier you make contributions, the more your super will grow. But it's never too late to start!

Patrick doesn't start making extra contributions until he is age 37. And when he does start, he contributes just $10 a week. By making this small change, Patrick could receive an extra $12[1] in income from a CBUS income stream each week after he retires at age 67.

Contributions caps

Before-tax (Also called concessional contributions)	After-tax (Also called non-concessional contributions)
$32,500[2] per financial year	$130,000 per financial year

You can add to your super from your before-tax or after-tax income. There are limits on how much you can contribute each year. Staying within these limits helps you avoid paying extra tax.

In some years, like when you receive a work bonus or an inheritance, you might be able to put more into your super.

If you're eligible, you may be able to use unused caps from previous or future years. This can help you make a larger contribution while staying within the rules and avoiding extra tax.

[1] Estimates assume before-tax contributions of $10 per week, income of $100,000 p.a., starting balance of $85,000 and administration fees of $52 p.a. plus 0.19% p.a. Net investment returns after fees and taxes are assumed to be 5.75% during accumulation and 5.25% during retirement. Projections are converted into today's dollars using a deflater of 2.5% during retirement and 3.7% during accumulation. Calculations performed on 2 May 2026. See the *CBUS Super Retirement Income Estimate calculator* for full assumptions.

[2] The compulsory contributions your employer makes counts towards your before-tax limit.

Important information

This information is about CBUS. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if CBUS is right for you. Call **1300 361 784** or visit **cbussuper.com.au**.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (CBUS and/or CBUS Super) MySuper authorisation 75 493 363 262 473.

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Ways to contribute more than your annual caps

Before-tax (concessional) contributions: Carry forward rule

If your concessional contributions (including employer contributions) are less than the cap for that year, the unused portion can be carried forward to future years.

The current 2026-27 cap is $32,500 per financial year.	
1 July 2024 to 30 June 2025, and 1 July 2025 to June 2026	$30,000
1 July 2021 to 30 June 2024	$27,500

Unused cap amounts expire after five years, and your total super balance will need to be less than $500,000 (as at the last 30 June) to be eligible to access any unused cap.

Find how much you can carry forward

Log in to your ATO account
> Click **Super** in the top menu
> Click **Information**
> Click **Carry-forward concessional contributions**
> Scroll down to **Unused concessional contributions available to carry forward.**

For the 2026-27 financial year, you could contribute:
- up to $32,500, plus
- up to an additional $142,500 (total) of unused caps over the past **five** years

After-tax (non-concessional) contributions: Bring-forward arrangements

You may be able to put more into your super without extra tax. If you contribute more than $130,000 in a year, you may be able to access future year caps. This is called the **bring-forward arrangement**. It lets you use future year caps now, so you can make extra contributions without paying extra tax.

If you're under age 75, you may be able to make non-concessional contributions of up to three times the annual cap in that financial year. How much you can bring forward depends on your total super balance.

Example: Using the bring-forward arrangement

Mei has a super balance of $400,000 and recently received a $250,000 inheritance. Using the bring-forward arrangement, she could contribute the entire $250,000 to super in one contribution. To ensure she doesn't pay extra tax, she needs to ensure she doesn't contribute more than $390,000 in total over three financial years.

You could contribute:
- up to $130,000 this financial year, **or**
- up to $390,000 (total) over the **next** three years.

Read the *How super works guide* for more information on annual caps.

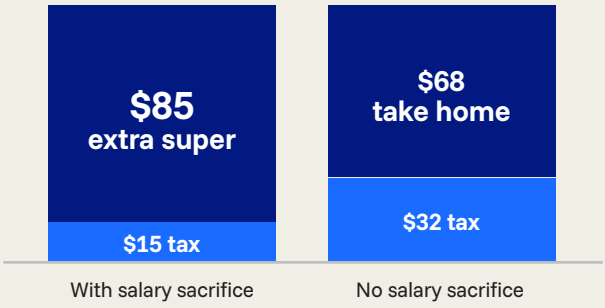
Contributions your way

Salary sacrifice

You can ask your employer to contribute more of your pay to your super. This contribution will be taken from your pay before tax is calculated, generally reducing your taxable income. It will also count towards your concessional contributions cap.

Example: Save on tax and build your super

Sam earns $60,000 a year and sacrifices $100 from his pay each month to super. By salary sacrificing $100, Sam has an extra super contribution of $85 and only $15 goes to tax. If Sam took that $100 as salary, he'd pay $32 in tax[1] and be left with $68, but no boost to his super.



Personal contributions

These are contributions that you make from your after-tax pay or any other savings you have. If you're under age 75, you may be able to reduce your taxable income by claiming a tax deduction for personal contributions. If you're age 67 or over, this deduction is also subject to meeting work test rules.

- **If you claim a tax deduction:** It will be taxed at 15% after it's paid into your super[2] and will count towards your before-tax contributions cap. It also won't qualify for a government co-contribution (see below).
- **If you don't claim a tax deduction:** It will count towards your after-tax contributions cap and the contribution won't be taxed when paid into your super.

[1] Marginal tax rate of 30%, plus Medicare levy of 2%.

[2] If you earn more than $250,000 a year, contributions may be subject to an additional 15% tax.

Contributions your way (continued)

Spouse contributions

You can help grow your spouse's super and potentially get a tax offset. You can contribute to your spouse's super using your after-tax income.

And it's win-win. Not only will your spouse[1] get a boost to their super, but a tax offset of up to $540 per year may be available to you. To receive the full offset of $540, you'll need to contribute $3,000 or more into your spouse's super and your spouse's income will need to be $37,000 or less.

You may receive a lower offset if you contribute less than $3,000 and/or your spouse earns more than $37,000 but less than $40,000 a year.

Example: Boosting super together

Zack and Sarah are married. Zack earns $100,000 a year and Sarah earns $30,000 a year. Zack receives a bonus at work and puts $5,000 into Sarah's super as a spouse contribution. This will count towards Sarah's after-tax contributions.

And because Sarah earns $37,000 or less, and the contribution is at least $3,000, Zack will receive a tax offset of $540, reducing his taxable income and saving him at tax time.

Find out the most tax-effective way you, and your partner, can collectively contribute to your superannuation using our contributions calculator. **cbussuper.com.au/calculators**

For full eligibility criteria, read our *How super works guide*. For more information visit **ato.gov.au**

Government co-contribution

If you qualify, the Government will contribute 50¢ to your super for every $1 of after-tax contributions you make, up to a maximum of $500.

For the 2026/27 financial year, your annual income needs to be:

- $49,293 or less to receive the full co-contribution
- less than $64,293 for a reduced co-contribution.

Example: Getting a super boost from the Government

Kai is age 20 and earns $35,000 a year. He has been saving money each week from his pay and makes a $1,000 contribution to his super. Kai paid tax on this money already, so it's counted as an after-tax contribution. Because his annual income is less than $49,293[2], when Kai lodges his tax return the Government will automatically contribute an extra $500 to his super.

Please see our *Boost your super* brochure at **cbussuper.com.au/forms** for full eligibility criteria.

Downsizer contribution

You may be able to boost your super without using your contribution caps. If you're aged 55 or over and sell your home[3], you may be able to make a downsizer contribution to your super.

Downsizer contributions don't count towards your contribution caps.

You can contribute up to $300,000 from the proceeds of the sale. The contribution must be made within 90 days of the change of ownership, which is generally the settlement date.

You don't need to buy another home or move to a smaller one to make a downsizer contribution.

If you have a spouse[1]:

- They can also contribute up to $300,000, giving you a combined total of up to $600,000
- The property doesn't need to be in both names – it can be held in either or both names.

Example: Upsizing your super with downsizer contributions

Mario and Rosa are both age 62 and their family home is now too big for them, so they sell it for $500,000.

Assuming they meet all other eligibility criteria, the couple can contribute a combined total of $500,000. They can choose to contribute half ($250,000) each, or split it another way, provided neither exceeds $300,000 e.g. Rosa contributes $300,000 and Mario contributes $200,000.

Read our *Downsizer contribution* fact sheet for more information. If you're considering making a downsizer contribution, we can help. For help with your advice needs and any questions you have about the process, call our Advice team on **1300 361 784**.

[1] A spouse is a legal or de facto partner you live with on a genuine domestic basis.

[2] The limit for financial year 2026/27. You can visit **ato.gov.au** to check the current limits.

[3] For the purposes of downsizer contributions, a home is defined as a property that you have owned for at least 10 years and that has been your principal place of residence for at least some time while you have owned it.

How to make contributions

Salary sacrifice

Speak to your boss or payroll to see if and how you can arrange to have before-tax contributions made directly to your super account.

Consider how a pay rise or your employer contributions could impact your contributions cap.

Personal contributions

You can make personal contributions by cheque, direct debit from your bank, building society or credit union, or BPAY®. For payment details please log in to your account or call us.

If you plan to claim a tax deduction for your personal contributions, make sure you send us a *Notice of intent to claim a tax deduction for personal contributions to super* form before you lodge your tax return. You can find this form and more information in our *How to claim a tax deduction on personal contributions to super* fact sheet.

Spouse contributions

You can make a spouse contribution by BPAY or cheque and if sending a cheque, you'll also need to complete our *Spouse contributions* form. It's important that your contribution is identified as a spouse contribution at the time the contribution is made.

To ensure the contribution is recorded correctly, if you contribute via BPAY, please use the BPAY details for spouse contributions. If your spouse is a member, they can call us to confirm these details.

Government co-contribution

You don't need to apply for a government co-contribution. If you have made a personal contribution, the ATO will work out if you're eligible after you lodge your tax return. If so, they'll automatically pay it into your super.

Make sure we have your tax file number on record so the ATO can link the contribution to you. We must have your TFN to accept the personal contribution.

Downsizer contribution

To ensure your contribution is treated as a downsizer contribution, complete the ATO's *Downsizer contribution into superannuation* form and send it to us **when or before** you make the contribution. You'll need to make the contribution within 90 days after change of ownership which is generally the date of the property settlement. Please visit **cbussuper.com.au/downsizer** to find out more.

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Need a hand?

We know super can be complex, and that's why we're here to help. If you're considering putting extra money into your super, our Advice team can help you understand your options and offer different levels of guidance depending on what you need.

Call **1300 361 784** from 8.30am to 6pm (AEST/AEDT) Monday to Friday.

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