

# Super changes ahead

## 1 July 2017

**Before 1 July 2017**

**After 1 July 2017**

### Concessional contribution caps per year – Contributions from your before-tax income

**\$30,000**  
AGE RULES  
APPLY

**\$25,000**  
NO AGE  
RULES

### Non-concessional contribution caps – Contributions from your after-tax income

**\$180,000**  
PER YEAR

**\$540,000**  
OVER 3 YEARS

OR

**\$100,000**  
PER YEAR

**\$300,000**  
OVER 3 YEARS

OR

### Super pension limits – The balance of your pension account

**NO  
LIMIT**

\*Or penalties apply

**\$1.6**  
MILLION\*

### Transition to retirement – Tax rate on earnings in super

**Tax = 0%**

**Tax = 15%**

To find your best route to retirement and to take advantage of the opportunities available before 1 July 2017, contact your financial planner today.