

**CHECK CLIENT'S TAX RATE - IF BELOW 15% NOT APPLICABLE, NO BENEFITS**

Financial Year	2025 - 2026
Total Contribution for Year 2025 - 2026	\$ 14,432.64
Super Contributions Cap	\$ 30,000.00
Unused cap for 2023 - 2024	\$ 15,567.36
Total unused cap	\$ 68,217.66

First must maximise your current year's concessional contribution limit of \$30,000

Financial Year	2024 - 2025
Total Contribution for Year 2024 - 2025	\$ 22,851.21
Super Contributions Cap	\$ 30,000.00
Unused cap for 2023 - 2024	\$ 7,148.79
Total unused cap	\$ 52,650.30

Expires June 2030

Financial Year	2023 - 2024
Total Contribution for Year 2023 - 2024	\$ 15,267.75
Super Contributions Cap	\$ 27,500.00
Unused cap for 2022 - 2023	\$ 12,232.25
Total unused cap	\$ 45,501.51

Expires June 2029

Financial Year	2022 - 2023
Total Contribution for Year 2022 - 2023	\$ 14,855.64
Super Contributions Cap	\$ 27,500.00
Unused cap for 2021 - 2022	\$ 12,644.36
Total unused cap	\$ 33,269.26

Expires June 2028

Financial Year	2021 - 2022
Total Contribution for Year 2021 - 2022	\$ 15,943.06
Super Contributions Cap	\$ 27,500.00
Unused cap for 2020 - 2021	\$ 11,556.94
Total unused cap	\$ 20,624.90

Expires June 2027

Financial Year	2020 - 2021
Total Contribution for Year 2020-2021	\$ 15,932.04
Super Contributions Cap	\$ 25,000.00
Unused cap for 2019 - 2020	\$ 9,067.96
Total unused cap	\$ 9,067.96

Expires June 2026

