



## Managing and calculating member benefits

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QC 105112

# Calculating components of a super benefit

How components of a super benefit are calculated.

**Last updated** 12 November 2025

## Determining the value of the super interest

When calculating a super benefit, you must identify and calculate the value of the various components that make up the benefit. To begin, you must determine the value of the member's super interest.

Generally, the value of a member's super interest is the total amount of lump sum benefits or entitlements that you can pay them at a particular time. In most cases, this is the member's total account balance in the fund.

Specific rules apply for determining the defined benefit super interest for pre-July 1983 amounts.

You'll need to calculate the components for each benefit that you pay. You use the proportioning rule to work out the components of a super benefit by determining the proportion of the tax-free and taxable components of the interest and applying these proportions to the benefit.

The value of the super interest and the amount of each component is determined at the following times:

- an income stream – just before the income stream starts
- a lump sum – just before you pay the benefit

- commutation of an income stream to a lump sum – use the calculations when the income stream started
- rollover super benefit – just before you make the rollover
- commutation of an income stream rolled back into the accumulation phase in the fund – just before a new super benefit is paid.

## **Working out the tax-free component**

The tax free component of a member's super interest is the sum of the value of the contributions segment and the crystallised segment.

The contributions segment generally includes all contributions made after 30 June 2007 that have not been, and won't be, included in your fund's assessable income. These are most commonly member contributions where a tax deduction has not been claimed by the member.

The taxable component of a rollover super benefit is not included in the contributions segment. However, any untaxed element in excess of the untaxed plan cap amount is included.

The crystallised segment of the member's super interest is that part of the interest that's the total of the:

- concessional component
- post-June 1994 invalidity component
- undeducted contributions
- CGT exempt component
- pre-July 1983 component.

For more information, see [Super crystallisation calculator](#).

## **Working out the taxable component of the super interest**

The taxable component of a member's super interest is the total value of the member's super interest less the value of the tax-free component.

Contributions that form part of the taxable component are generally amounts included in the assessable income of the fund. This would include concessional contributions and earnings.

The taxable component of a super benefit may consist of a taxed element, an untaxed element, or both depending on whether the benefit is paid from a taxed or untaxed source. Funds need to determine these elements before paying any super benefits.

## **Taxed element**

The taxed element includes amounts where a fund has paid 15% tax on the contributions or earnings. Concessional rates of tax will apply to benefits containing a taxed element. A taxed element may also include an amount that has been rolled over from an untaxed source.

## **Untaxed element**

The untaxed element includes amounts where a fund hasn't paid any tax on the contributions or earnings. Higher rates of tax will apply to benefits containing an untaxed element.

Untaxed super funds are generally run by Commonwealth, State or Territory government departments, and are either:

- public sector super schemes
- constitutionally protected funds.

There are circumstances where a benefit paid from an untaxed super fund will contain a taxed element.

These are where a:

- constitutionally protected funds pay a benefit attributable to the taxable component of any rollover super benefit received by the fund
- public sector super schemes pay a benefit sourced partly from contributions made to the scheme or the earnings on those contributions.

Where a super fund allocates an amount to a member from its reserves the calculation of the components is treated as follows:

- allocation from an accumulation interest is a taxable component

- allocation from an interest that supports an income stream – the tax-free and taxable components as determined at the start of the income stream will apply.

## The proportioning rule

Under the proportioning rule, the tax-free and taxable components of the member's super benefit are taken to be paid in the same proportion as the tax-free and taxable components of the member's interest in the super fund.

For example, if 30% of a member's super interest consists of a tax-free component and 70% consists of the taxable component, the benefit you pay from it, must also have a 30% tax free component and a 70% taxable component.

The proportioning rule prevents a member choosing which components to withdraw when a super benefit is paid. This means they can't choose to withdraw just the tax-free component.

The proportioning rule doesn't apply to a super benefit if an alternative method is specified by the regulations or us. This only applies in limited circumstances.

To work out the components of a super benefit using the proportioning rule you first need to:

- calculate the value of the super interest and the proportion of the tax-free and taxable components
- apply the proportion to the benefit being paid.

### **Example 1: working out the tax-free and taxable proportions**

Kevin is approaching his preservation age and is considering his options when he retires. The value of Kevin's super interest is \$400,000, which consists of the following components:

- tax-free component of \$100,000
- taxable component of \$300,000.

Work out the tax-free and taxable proportions of Kevin's super interest as follows:

Tax-free proportion % = tax free component ÷ value of the interest

= \$100,000 ÷ \$400,000

= 25%

Taxable proportion %

= 100% – tax free proportion %

= 100% – 25%

= 75%

The proportioning rule is modified for [disability lump sum benefits](#) and [super lump sum benefits that contain an untaxed element](#).

The proportioning rule doesn't apply to benefits that consist entirely of a tax-free or taxable component. These include:

- super co-contribution payments made up of a tax-free component only
- super guarantee payments made up of a taxable component only
- contribution-splitting payments made up of a taxable component only.

## Applying the proportioning rule

Once you've worked out the proportion of the tax-free and taxable components in the super interest, you must apply these same proportions to the super benefit you'll pay.

## Income stream benefits

To work out the components of an income stream benefit:

- work out the proportion of the tax-free and taxable components of the member's super interest when the income stream starts
- apply the same proportions when you work out the tax-free and taxable components of the member's income stream benefits.

## Example 2: working out the components if Kevin starts an income stream

Following on from example 1, Kevin uses his super interest to start an income stream and receives a monthly super income stream benefit of \$2,000.

Apply the proportions to work out the tax-free and taxable components of Kevin's monthly super income stream benefit as follows:

Tax free component = super income benefit stream  
benefit × tax-free proportion

= \$2,000 × 25%

= \$500

Taxable component

= total of benefit – tax-free component

= \$2,000 – \$500

= \$1,500

These proportions will continue to apply to all benefits you pay from the income stream, including benefits from the commutation of the income stream.

You must make sure that you withhold the correct amount for PAYG purposes when you pay the benefit – refer to **PAYG withholding obligations**

## Lump sum benefits

To work out the components of a lump sum super benefit:

- work out the tax-free and taxable proportions of the member's super interest just before you pay the lump sum
- apply the same proportions when you work out the tax-free and taxable components of the member's lump sum benefit.

### Example 3: commutation of an income stream

Using the facts in example 2, Kevin has decided after receiving an income stream for 12 months that he wants to commute his income stream into a super lump sum.

When the lump sum is paid out, it will have the same proportions as determined when the income stream began. This means Kevin's super lump sum will have a tax-free component of 25% and a taxable component of 75%.

### Example 4: working out the components if Kevin takes a lump sum

Using the facts in example 1, instead of taking an income stream, Kevin uses his super interest and takes a lump sum of \$50,000 on 1 December 2023.

Apply the proportions to work out the tax-free and taxable components of Kevin's lump sum benefit of \$50,000 as follows:

Tax-free component = 25% of benefit

= \$50,000 × 25%

= \$12,500

Taxable component

= total of benefit – tax-free component

= \$50,000 – \$12,500

= \$37,500

After the \$50,000 lump sum was paid on 1 December 2023 the:

- tax-free component of the super interest was \$87,500 (\$100,000 less \$12,500)

taxable component of the super interest was \$262,500 (\$400,000 – \$50,000 – \$87,500).

You must work out the proportions again each time you pay a lump sum.

Kevin made a \$28,000 non-concessional contribution to the super fund on 5 May 2024. On 1 January 2025, he withdrew another lump sum benefit of \$40,000. The value of the super interest just before the lump sum was paid was \$385,000 (includes \$7,000 fund earnings).

### Step 1

Work out the tax-free and taxable components of Kevin's super interest just before the lump sum of \$40,000 was paid on 1 January 2025.

Tax-free component = balance after lump sum payment on 1 December 2023 + non-concessional contribution made on 5 May 2024

$$= \$87,500 + \$28,000$$

$$= \$115,000$$

Taxable component = value of interest before lump sum paid on 1 January 2025 – tax-free component

$$= \$385,000 - \$115,000$$

$$= \$269,500$$

### Step 2

Work out the tax-free and taxable proportions of Kevin's super interest just before the lump sum of \$40,000 was paid on 1 January 2025.

Tax-free proportion % = tax-free component ÷ value of the interest

$$= \$115,500 \div \$385,000 = 30\%$$

Taxable proportion %

$$= 100\% - \text{tax-free proportion \%}$$

$$= 100\% - 30\%$$

$$= 70\%$$

### Step 3

Apply the proportions to work out the tax-free and taxable components of Kevin's lump sum benefit of \$40,000 as follows:

Tax-free component = 30% of benefit

= \$40,000 × 30%

= \$12,000

Taxable component = total amount of benefit – tax free component

= \$40,000 – \$12,000

= \$28,000

After the \$40,000 was paid on 1 January 2025, the:

- tax-free component of the super interest was \$103,500 (\$115,500 less \$12,000)
- taxable component of the super interest was \$241,500 (\$385,000 – \$40,000 – \$103,500).

If the lump sum super benefit arises from the commutation of an income stream, you determine the value of the super interest, and the amount of each of the components of the super interest, when the relevant super income stream started.

You must make sure that you **withhold the correct amount for PAYG purposes** when you pay the benefit.

## Modifications to the proportioning rule

The proportioning rule is modified when you pay a:

- super lump sum with an untaxed element
- disability super benefit.


### Paying a lump sum with an untaxed element

Where the super interest existed just before 1 July 2007, a modified version of the proportioning rule is used to determine the tax-free and taxable components, taking into account the crystallisation of the pre-July 1983 component.

The tax-free component for an untaxed element is only calculated when a lump sum benefit is withdrawn from your fund or rolled over into a taxed super fund.

The modification to the proportioning rule means that the tax-free component of the benefit is increased, and the untaxed element is reduced, by the lesser of the following amounts:

- the amount worked out by applying the formula below, and
- the amount of the untaxed element.

 Original tax-free component and untaxed element multiplied by No. of pre-July 1983 days in service period divided by Total no of days in service period

If the lump sum is in part attributable to a crystallised pre-July 1983 amount, when you're working out the tax-free component, the amount that's attributable to the crystallised segment of the super interest is ignored.

### **Example 5: apply the proportioning rule**

Peter is 56 years old and he withdraws a lump sum benefit of \$50,000 on 1 January 2008.

Just before this benefit is paid, the value of Peter's super interest was \$400,000. The super interest includes a tax-free component of \$100,000 (made up of \$50,000 contributions segment and \$50,000 crystallised segment) and the taxable component is \$300,000 consisting solely of an untaxed element.

#### **Step 1**

Calculate the tax-free and taxable proportions of Peter's super interest (\$400,000) just before the benefit is paid:

Tax-free component of \$100,000 = 25%

Taxable component of \$300,000 = 75%

#### **Step 2**

Apply that proportion to calculate the tax-free component of Peter's lump sum as follows:

$\$50,000 \times 25\% = \$12,500$

The taxable component, untaxed element, of Peter's lump sum benefit is  $(\$50,000 - \$12,500) \$37,500$ .

### **Example 6: modified proportioning rule – lump sum with untaxed element**

Assume in example 5 that Peter's total eligible service period is 14,245 days and the number of pre-July 83 days is 4,250 days.

The tax-free component of Peter's lump sum is increased, and the untaxed element is reduced, by the lesser of:

- The amount worked out by applying the formula:

$$\frac{(\$12,500 + \$37,500) \times 4,250}{14,245}$$

- The amount of the untaxed element

$$= \$37,500$$

As a result, the tax-free component of Peter's lump sum benefit is increased by \$14,918

$$\$12,500 + \$14,918 = \$27,418$$

The taxable component, untaxed element, is:

$$\$37,500 - \$14,918 = \$22,582$$

## **Paying a disability super benefit**

A disability super benefit is a benefit you pay:

- to a person suffering from ill-health (physical or mental)
- where 2 legally qualified medical practitioners have certified that, due to ill-health, it's unlikely the person can ever work in a job they are reasonably qualified for.

You can pay a disability super benefit as either an income stream or a lump sum.

## Disability lump sum benefits

If you're paying a disability lump sum benefit to a member, the tax-free component of the benefit is increased for future service benefit if the member had continued working. This reflects the time that the member would have expected to have been working if the disability hadn't occurred.

The modification to the proportioning rule means that the tax-free component of a disability lump sum benefit is increased. The taxable component is worked out as usual once the final tax-free amount is worked out.

To work out the tax-free component of a disability lump sum benefit, add together:

- the tax-free component worked out under the general proportioning rule
- the amount worked out under the formula in subsection 307-145(3) of the ITAA 1997 (the modification formula):

$$\frac{\text{Amount of benefit} \times \text{days to retirement}}{\text{Service days} + \text{days to retirement}}$$

To apply the modification formula:

- **Days to retirement** means the number of days from the day the member became unable to work to their 'last retirement day'.
- The member's **last retirement day** is generally when they would turn 65 years old. However, if their employment or office would have ended when they reached a particular age or completed a particular period of service, their last retirement day is when that would have happened (whether that's before or after the age of 65).
- **Service days** means the number of days in the 'service period' for the disability super lump sum benefit paid to the member.
- The **service period** for the disability super lump sum generally starts on the earlier day worked out using the following table.

**Table 1: Service period for disability super lump sum**

In this case:	The service period starts on:
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Some or all the disability super lump sum paid to the member from the particular super fund accrued while the member was a member of the fund	The day the member joined the particular super fund
Some or all the disability super lump sum paid to the member from the particular super fund accrued while the member was employed by an employer who contributed to the fund for the member in respect of a period of employment that started before the member joined the fund	The day the member became an employee of the employer

**Example 7: some or all the disability super lump sum paid to the member from the super fund accrued while the member was a member of the fund**

Andrew became a member of XYZ Super Fund on 13 March 2020. The fund has only received personal contributions from Andrew.

The fund hasn't received a rollover super benefit for Andrew at any time.

The start day of the service period for the disability super lump sum paid from XYZ Super Fund will be 13 March 2020.

**Example 8: some or all the disability super lump sum paid to the member from the super fund accrued while the member was employed by the employer who contributed**

Andrew started work for Big Employer on 10 July 2023.

As a result of working for Big Employer, Andrew joined Big Super Fund, Big Employer's default super fund, on 15 August 2023 when Big Employer made its first employer contribution to Big Super Fund for Andrew.

The fund hasn't received a rollover super benefit for Andrew at any time. The start day of the service period for the disability super lump sum paid from Big Super Fund will be 10 July 2023.

The service period for the disability super lump sum ends on the earlier of either:

- the disability super lump sum is paid from the particular fund
- the member ceases to be a member of that fund.

However, if some or all of the disability super lump sum paid to the member from the particular super fund is attributable to a rollover super benefit paid earlier into the particular fund, the service period for the disability super lump sum includes any days in the service period for the rollover super benefit that are earlier than the start of the service period for the disability super lump sum worked out using table 1.

More than one rollover super benefit may have been paid to the particular fund.

In the modification formula's denominator, any days that are included in both 'service days' and 'days to retirement' are to be counted only once.

For more information, see Sections 307-145 and 307-400 of the ITAA 1997.

## **Disability income stream benefits**

If you pay the disability super benefit as an income stream the [proportioning rule](#) is used to calculate the tax-free and taxable components.

## **Income streams started before July 2007**

A super interest, where at least one income stream benefit was paid before 1 July 2007, is valued and proportioned once a trigger event occurs. Until a trigger event occurs, the tax-free component continues to be worked out using the deductible amount that was applied to the benefit before the law changes came into effect.

## **Trigger events**

There are 4 events that will trigger a change in the way you work out tax-free and taxable component:

- if the member was 60 years old or older on 1 July 2007
- when the member turns 60 years old
- when the member dies
- when the income stream is partially or wholly commuted.

While it's unlikely, there may still be some instances where an income stream hasn't already been subject to a trigger event since 1 July 2007, for example:

- disability income stream benefits
- death benefit income streams paid to a non-dependant (payments to a dependant are tax-free so the proportions don't need to be calculated).

For a super income stream paid from an untaxed source the only possible trigger event is commutation. This is because legislation provides that the trigger event of turning 60 years old and the death of the person who is the holder of the super interest only apply where there is no untaxed element.

When a trigger event occurs, the value of the super income stream interest and the tax-free component of the super interest are calculated at the time just before the trigger event occurred. If there are 2 or more trigger events, the tax-free component is determined at the time just before the earliest of those events.

When a trigger event occurs the tax-free and taxable components are calculated as:

tax-free component = the total of the unused undeducted purchase price + the pre-July 1983 component

taxable component = the value of the super interest less the tax-free component.

If the income stream started before 1 July 1994, a pre-July 1983 component is not added.

The tax-free and taxable components of all future income stream benefits paid after the trigger event will be paid using the same

proportions as those that make up the total value of the super interest supporting the income stream just before the trigger event.

### **Example 9: super income stream after a trigger event**

Chris receives a death benefit income stream of \$2,000 per month. He received payments from this before 1 July 2007. On 30 September 2014, Chris turned 60 years old.

On 30 September 2014, the balance of Chris's super income stream account was \$230,000. Chris's undeducted purchase price (UPP) was \$100,000.

The annual deductible amount applying to Chris's income stream immediately before 1 July 2007 was \$5,000.

Between the start of the super income stream and 30 June 2007, Chris claimed \$18,000 as an annual deductible amount for the super income stream.

The tax-free component of income stream payments made from 1 July 2007 to 30 September 2014 was \$35,000.

As Chris turned 60 years old on 30 September 2014, a trigger event occurred on that date.

Chris's eligible service period is 13,606 days (1 July 1977 to 30 September 2014).

#### **Step 1**

Assume a notional payment has been made equal to the value of the super interest just before the trigger event.

The notional payment is \$230,000.

#### **Step 2**

Work out the unused UPP of the income stream, less any tax-free components of any benefits paid from the income stream after 1 July 2007.

For Chris's income stream, the unused UPP less the tax-free components is \$47,000 (that's \$100,000 – \$18,000 – \$35,000).

#### **Step 3**

Work out the pre-July 1983 component of the notional payment. In the calculation, the last date for Chris's service period is 30 September 2014.

Chris's pre-July 1983 component is the lesser of:

$$\$230,000 \times 2,191 \text{ days} \div 13,606 \text{ days} = \$37,038$$

$$\$230,000 - \$47,000 = \$183,000.$$

If the income stream had started before 1 July 1994, the pre-July 1983 amount would have been nil.

#### **Step 4**

The tax-free component of the super interest is the total of the amounts worked out in step 2 and step 3.

$$\$47,000 + \$37,038 = \$84,038$$

The taxable component of the super interest is the amount remaining after subtracting the tax-free component from the super interest.

$$\$230,000 - \$84,038 = \$145,962$$

#### **Step 5**

The tax-free and taxable proportions of the super interest are worked out as follows:

$$\text{Tax-free proportion \%} = \$84,038 \div \$230,000 = 36.5383\%$$

$$\text{Taxable proportion \%} = 100\% - 36.5383\% = 63.4617\%$$

Work out the tax-free and taxable components of Chris's monthly income stream payments:

$$\text{Tax-free component} = \$2,000 \times 36.5383\% = \$730.76$$

$$\text{Taxable component} = \$2,000 - \$730.76 = \$1,269.24$$

When working out the proportions, don't round down the decimals. Legislation doesn't provide for a rounding rule. In this example, we calculate the proportions to 4 decimal points for illustration purposes only.

In some cases, such as when the fund member turns 60 years old, super benefits paid from a taxed fund after a trigger event are tax-

free. Working out the tax-free and taxable components will have no effect on other benefits you pay from the income stream to the recipient.

However, you must still work out the proportion of the tax-free and taxable components of a member's super interest. This is relevant in other circumstances, such as the member's death where the death benefit beneficiary is a non-dependant, or for rollovers to other funds.

QC 45249

## Rollover benefits

Members of most super funds can request that benefits be transferred into a fund of their choice.

**Last updated** 23 April 2025

The request may be submitted online or on a paper form. You'll need to action the request and provide a statement to both the receiving fund and the member.

### Receiving member rollover requests

How members of your fund can request a rollover to another APRA fund or an SMSF.

### Reporting to receiving funds and members

All super funds need to provide a statement to the receiving fund when they roll over or transfer benefits to them.

QC 24758


# Receiving member rollover requests

How members of your fund can request a rollover to another APRA fund or an SMSF.

**Last updated** 16 February 2026


## How a member can request a rollover

Members of most super funds can request that their super benefits be transferred or rolled over into a fund of their choice.

To transfer the whole balance of a super account between APRA funds or to a self-managed super fund (SMSF), a member may be able to submit an electronic portability form (EPF) through our online services. They'll need a [myGov account linked to the ATO](#) .

We'll verify the member's identity and membership details before sending the EPF to the transferring fund for processing. Where the receiving fund is an SMSF you may choose to use the **SMSF verification service (SVS)**, which will confirm the SMSF can accept electronic rollovers.

If a member can't request the transfer online, or chooses not to, they can use a paper form to request the transfer of the whole balance of their account:

- [Request for rollover of whole balance of super benefits between funds \(PDF, 190KB\)](#) 

If the member submits their request using a paper form, you need to verify their information using both the:

- SuperTICK or the Member Account Attribute Service (MAAS) for APRA regulated funds
- SVS where the receiving fund is a SMSF.

A member must complete a separate rollover form for each account they wish to transfer.

If they wish to transfer a part of their super account, they should contact the fund that holds the account to find out what information is

required.

## **Beware of illegal early access of super schemes**

Some SMSFs may be set up to illegally gain access to super when no condition of release has been met. This may occur when:

- individuals start an SMSF to illegally gain access to their super
- promoters of illegal schemes convince individuals to start an SMSF
- fraudsters steal the identity of individuals to gain access to their super without their knowledge.

For more information, see [stopping schemes to illegally access super](#).

## **Receiving an electronic portability form**

All APRA funds must be able to receive and action an EPF. We send the EPF to the transferring fund electronically via SuperStream.

## **Receiving paper forms**

### **Transfers between APRA funds**

The member can send the form to either the transferring or receiving fund.

You must validate their information before actioning a paper rollover request. You can use the MAAS or SuperTICK for tax file number (TFN) validation.

If the service returns an 'unmatched' response, it means we've been unable to verify the TFN provided.

You must ask your member for further proof of identity information within 5 business days. If you haven't received a response within 10 business days of making the request, you must make reasonable further enquiries of the member to obtain the information.

You don't need to re-validate the member's information if you already hold a matched response from either SuperTICK or MAAS.

For more information, see [member account reporting and validation](#).

## Transfers to SMSFs

Super benefits can only be rolled over to a complying SMSF that's regulated. As the transferring fund, you must verify the SMSF and member details using SVS.

The SVS will verify the following:

- SMSF status (Complying or Regulated)
- the TFN of the individual is associated with the SMSF
- no verified date of death exists for the individual/SMSF member associated with the SMSF
- electronic service address (ESA) details in the request match those held by us.
- SMSF bank details in the request match those held by us – some SMSF administrators offer omnibus accounts.

For more information, see Rollovers.

## Information for completing the rollover

If you are the trustee of the transferring fund, you may request further information from the member:

- to assist with confirming their identity
- to confirm the destination of the payment
- if all mandatory information isn't provided to you on the paper form or EPF.

You must request any further information required within 5 business days of receiving the request. Then you must **complete the rollover** within 3 business days of receiving that information.

QC 24751

## Reporting to receiving funds and members

All super funds need to provide a statement to the receiving fund when they roll over or transfer benefits to them.

**Last updated** 12 November 2025

## **When you must report a rollover of benefits**

When you pay a rollover super benefit or death benefit to another super fund or retirement savings account (RSA) you must:

- provide a statement to the receiving fund or RSA within 3 days, using the **SuperStream** data and payments standard
- if the rollover SuperStream standard doesn't apply to the transaction, send a **rollover benefits statement (RBS)** or a **death benefit rollover statement (DBRS)** to the receiving fund within 7 days of paying the rollover
- provide a statement to the member within 30 days, using the RBS, DBRS or a similar statement that has the same information.

You must advise the receiving fund of any changes or omissions in the information you provided to them within 30 days of becoming aware of a material error. Do this by providing a new, corrected statement.

We may apply administrative penalties if we audit your fund and find that an accurate statement hasn't been provided to the receiving fund on time.

## **Reporting to the receiving fund**

APRA-regulated super funds and RSA providers must use the **SuperStream** standard to process:

- rollover requests between funds
- rollover transactions between funds (data and payments)
- rollover-related mistakes.

If the SuperStream standard doesn't apply to the transaction, you need to use an RBS or DBRS (or similar statement) instead. This includes, for


example, if you're the trustee of a non-complying fund paying member benefits to another fund or RSA.

Note: If you're rolling over a death benefit and the beneficiary is a minor, you will need to do **both** of the following:

- send the statement using the SuperStream data and payment standard
- separately provide the details in the DBRS form.

Make sure you use the current version of the RBS form or DBRS form. Don't use the previous version of the RBS (NAT 70944-05.2007) unless you're correcting mistakes in rollovers made between 1 July 2007 and 30 June 2013.

For more information, see:

- [SMSF verification service: Business implementation guide](#) 
- Fund validation service user guide, and
- Rollovers: expect data to arrive before payment.

## Payments that require a statement

You need to provide a statement to the receiving fund when you pay a rollover or transfer.

You don't need to provide a statement to the receiving fund when you:

- pay death benefits to a dependant of your deceased member if paid directly to their own super fund, this payment is a benefit payment to the dependant that becomes a personal contribution to their own fund
- make a payment to your member under a condition of release because of a terminal medical condition; this is a benefit payment to the member that then becomes a new contribution to the new fund
- move an amount from one super plan to a different super plan held by the same trustee (or RSA provider) – you don't need to provide an RBS to your member when a complying super fund is transferring cash or other assets to another complying super fund in a successor fund transfer.

## Creating a branded RBS

You may create a fund-branded RBS provided it meets the requirements of an approved form. It must include all relevant fields and information.

For more information, see [Super enquiry service](#).

QC 22779

## Contributions splitting for members

How to split certain contributions with spouses.

**Last updated** 12 November 2025

Your members may be able to split certain contributions with their spouse, enabling them to boost their spouse's super savings with some of their own.

Your member must give you an application requesting a split of employer contributions and personal contributions made for them in the prior financial year. The fund has the discretion to allow or not allow the request.

Members may be able to carry forward unused concessional contributions to later years, which effectively increases their concessional contributions cap.

This will occur if **all** the following apply:

- the member's concessional contributions for the year exceed the general concessional contributions cap
- the member's total super balance just before the start of the financial year is less than \$500,000
- the member has unused concessional contributions from the previous 5 years (with 2018–19 financial year being the first year you can accrue unused concessional contributions).

Where the member meets these conditions, their increased concessional contributions cap is used to determine the maximum

splitable amount.

If you allow an application, you transfer the relevant contributions to an account held by their spouse. The transfer can be either an internal one within your fund or RSA, or to an account the spouse holds in another fund or RSA.

## **Offering contributions splitting**

You can choose whether to offer contributions splitting and which of your members to offer it to.

All accumulation style super funds, including SMSFs, approved deposit funds (ADFs) and RSAs can choose to offer contributions splitting.

Defined benefit funds can only choose to offer contributions splitting for any accumulation interests that members hold in the fund or scheme.

Members can apply using the form provided by us or you can develop your own application. If you develop your own application, it must ask for the same information that our form asks for.

For more information, see [Super contributions splitting application](#).

## **Approving an application**

Accepting an application is at the trustee's discretion. However, a trustee may only approve an application where the following requirements are met:

- For taxed splitable contributions, the amount must be no more than the element taxed in the fund of the taxable component that a member would receive if they withdrew all their super benefits.
- For untaxed splitable employer contributions, the amount must be no more than the element untaxed in the fund of the taxable component that a member would receive if they withdrew all their super benefits.

## **Super contributions-splitting super benefit**

The payment of the split contributions to your member's spouse is referred to as a 'contributions-splitting super benefit'.

The contributions-splitting super benefit is paid as a rollover super benefit when the benefit is rolled over to or transferred between super funds and RSAs or allotted within the one fund or RSA. These amounts may also be rolled over to an ADF.

When a contributions-splitting super benefit is rolled over or transferred to another super entity, you must **provide a statement** to that other entity within 7 days of making the payment. When completing the statement note that, for a contributions-splitting super benefit:

- the 'contributions amounts' (question 15 on the RBS form) are always nil – the contributions made are reported for your member not for their spouse
- the 'rollover amount' (question 13) is always of a taxable component, never tax free – only contributions making up this component are splittable.

## **Notice of intention to deduct personal contributions**

If a member wants to claim a deduction for personal contributions and also split all or part of these contributions, the member must give you a **Notice of intent to claim or vary a deduction for personal super contributions** before, or at the time of lodging their super contributions splitting application. Otherwise, the splitting application would be invalid, as only deductible personal contributions are splittable.

You must check the validity of the notice and acknowledge it first, before considering the splitting application.

## **Reporting to the ATO**

There are no requirements for funds to specially report to us amounts that have been rolled over or received because of a contributions-splitting application. The normal contributions reporting obligations and rollover reporting obligations apply.

Contributions splitting doesn't reduce the contributions originally made for the member for reporting and contribution caps purposes. Your

contributions reporting must report to us all the member's contributions for a financial year, including the contributions that were transferred to the member's spouse after a contributions splitting application.

Regardless of when a contributions splitting application is accepted and processed, the contributions it refers to are always reported as being made for the member (and not for the member's spouse).

For more information, see [Super contributions splitting application](#).

QC 18594

## Re-contribution of COVID-19 early release super amounts

Individuals can now re-contribute amounts they withdrew under the COVID-19 early release of super program.

**Last updated** 12 November 2025

### COVID-19 re-contributions

Individuals can re-contribute amounts they withdrew under the COVID-19 early release of super program without them counting towards their non-concessional contributions cap. These contributions can be made between 1 July 2021 and 30 June 2030.

COVID-19 re-contribution amounts are **not** a new type of contribution. They're a personal contribution that we'll exclude from an individual's non-concessional contribution cap.

Individuals can make COVID-19 re-contribution amounts to any fund of their choice where the fund rules allow.

### What you need to do

Individuals can use the [approved form](#) to make a COVID-19 re-contribution. You can choose to design your own *Notice of re-*


*contribution of COVID-19 early release amounts* approved form for your members, as outlined in the CRT Alert 008/2021. Once you receive a completed approved form from your member you need to:

- check the COVID-19 re-contribution amount, an amount can't be accepted where it exceeds \$20,000
- provide us with the information from the approved forms you've received – you're not required to provide nil lodgment reports.

There's no change for you when accepting and reporting personal contribution amounts a member is treating as a COVID-19 re-contribution.

## Information to record and send to us

We require you to:

- capture the following information from the Notice of re-contribution of COVID-19 early release amounts approved form
- create a comma separated value (CSV) file containing all reported member data per the exact specifications included in the [Re-contribution of COVID-19 early release of super amount guide](#)  (the Guide). A sample template is available at section 2.2 of the Guide.

## How to report this information to us

To report Covid-19 re-contribution amounts received from your members, we've developed the functionality for you to use the bulk data exchange facility via online services for business and online services for agents.

To report member COVID-19 re-contribution information to us you will need to do the following steps:

- Log on to **online services for businesses** or **online services for agents** and navigate to the **File transfer** screen, select **Lodge** to open the submission form.
  - If using online services for business, the **File transfer** screen is available via the **Lodgments** menu.
  - If using online services for agents, the **File transfer** screen is available via the **Reports and forms** menu.

- Input the details requested within the form and select **submit**, ensuring the following actions are completed
  - select **lodge**
  - attach your CSV file
  - select to receive a validation report and include an email address
  - tick to sign the declaration.
- Check your validation report to ensure that your form has been successfully submitted. If a validation error has occurred, follow the instructions within the validation report to correct the error and resubmit your form using these steps.

SMSFs without access to online services for business and who are not represented by a tax agent can report over the phone by phoning our super enquiries line on **13 10 20**.

## **When to report this information to us**

APRA Funds should report this information to us monthly and report the contribution as a personal contribution through MATS.

## **Accepting COVID-19 re-contributions**

### **Members must use an approved form**

Members choosing to make a COVID-19 re-contribution must notify you in the approved form, either before or at the time of making the contribution. Members can use the approved form or you can choose to design your own *Notice of re-contribution of COVID-19 early release amounts* for your members.

### **Valid tax file number (TFN)**

Regulation 7.04 of the Superannuation Industry Supervision Regulations 1994 (SISR) provides that a fund can't accept any member contributions if the member's TFN hasn't been provided.

### **COVID-19 re-contribution**

Members can make COVID-19 re-contributions to any fund of their choice, where the fund rules allow. They don't have to re-contribute to

the fund they used for COVID-19 early release.

The current rules regarding the general acceptance of contributions under regulation 7.04 of the SISR apply to COVID-19 re-contributions.

## **Making multiple COVID-19 re-contributions**

Multiple contributions can be made. COVID-19 re-contribution amounts can be made between 1 July 2021 and 30 June 2030.

## **Work tests and COVID-19 re-contributions**

COVID-19 re-contributions are personal contributions.

The current rules regarding the acceptance of contributions as contained in the SISR apply to this contribution, including the application of the work test or work test exemption.

## **Matching amounts of personal contribution**

We'll perform the match of the amount on the form compared to the personal contributions reported to us. There's no need for you to match the amounts.

## **Members of defined benefit funds**

The law doesn't specify the type of super funds to which the COVID-19 re-contribution can be made. The current rules regarding the acceptance of contributions as contained in the SISR apply to the COVID-19 re-contribution. Similarly, the acceptance of the COVID-19 re-contribution is also subject to the acceptance rules of the fund.

## **Declaration not completed by the member**

The law requires the member to declare that the contribution is to be treated as a COVID-19 re-contribution at the time or before the contribution is made.

If that declaration, including the date of declaration, hasn't been made then the contribution can't be treated as a COVID-19 re-contribution.

You're not able to accept the amount as a COVID-19 re-contribution and then later accept a COVID-19 re-contribution form that relates to that earlier contribution. The alternatives available to you are either of the following:

- contact the member and have them make the declaration and then accept the contribution after the declaration has been made and report as normal
- accept the contribution and don't report the information on the approved form because that contribution can't be treated by us as a COVID-19 re-contribution without the declaration. The fund will report the contribution as a personal contribution.

## **Administering COVID-19 re-contributions**

### **Monitoring COVID-19 re-contributions**

You don't have an obligation to monitor COVID-19 recontributions but you must not accept a single approved form declaring more than \$20,000 as a COVID-19 re-contribution.

### **Ineligible members claiming re-contribution**

COVID-19 re-contribution amounts are reported as personal contributions.

If the member is found to be ineligible it may result in that member exceeding their non-concessional contributions cap.

### **Early release and preserved tax-free amount**

The COVID-19 re-contribution will be preserved until the member meets a condition of release as set out in Schedule 1 of the SISR and the amount will form part of the tax-free component of the superannuation interest under section 307-210 of the *Income Tax Assessment Act 1997* (ITAA 97).

### **Non-concessional contributions cap calculations**

COVID-19 re-contribution amounts are excluded from the non-concessional contributions cap on an annual basis based on the actual COVID-19 re-contribution amount(s) made during the financial year.

### **Reporting re-contribution where there are no personal contributions**

If you report a COVID-19 re-contribution form to us, but the contribution never arrives, there is no change to the process for funds.

You would report the COVID-19 re-contribution to us, we will see from the reporting that there is no related personal contribution, and no amounts would be treated as a COVID-19 re-contribution.

## Discrepancies

If the COVID-19 re-contribution declared on the form is more or less than the personal contribution received there's no change to the process for you.

You would report the COVID-19 re-contribution to us and accept the personal contribution, subject to your acceptance rules, and report it to us.

We'll see the difference and only treat the amount of the actual contribution as being excluded from the non-concessional contributions cap calculation.

We'll then treat the portion of the next personal contribution(s) in that financial year if any, as a COVID-19 re-contribution up to the amount on the COVID-19 re-contribution form or the approved early release amount whichever is the lesser.

## One approved form for multiple personal; contributions

One approved form may cover multiple contributions in a financial year, if the form is provided to the super fund on or before the time when the contributions are made.

### Example 1: multiple COVID-19 re-contribution amounts

Sam lodges the COVID-19 re-contribution form with their fund on 23 August 2025 declaring an amount of \$20,000 to be a COVID-19 re-contribution on:

- 30 August 2025 – Sam contributes \$5,000
- 15 December 2025 – Sam contributes \$10,000
- 3 May 2026 – Sam contributes \$5,000

As Sam has lodged the approved form on or before the contributions were made each of those contributions will be

treated as a COVID-19 re-contribution.

Alternatively, Sam may lodge 3 approved forms on or before each of these dates for the amounts contributed on those dates. That would also result in the amounts being treated as COVID-19 re-contributions.

## **Contributions made to another fund**

If a member submits an approved form to one fund without a personal contribution, then makes a personal contribution to another fund, the following will apply for the contribution to be considered a COVID-19 re-contribution.

A COVID-19 re-contribution can only be accepted by the fund named in the declaration form, which must include the fund's name and ABN. If known, the member account number and USI should also be included (leave blank for SMSFs). Under ITAA 97, the form must be provided to the same fund receiving the contribution, at or before the time of payment. Contributions made to a different fund are not valid COVID-19 re-contributions.

## **Date on approved form not matching date payment is received**

The law requires the member to declare that the contribution is to be treated as a COVID-19 re-contribution at the time or before the contribution is made. We will perform the match of the amount on the form compared to the personal contributions reported to us. There is no need for you to match the amounts or dates.

## **Additional scenarios**

### **Updating Notice of Intent**

Individuals declare on the COVID-19 re-contribution form that they withdrew amounts under COVID early release, won't contribute more than they withdrew and won't claim a personal super deduction for a COVID-19 re-contribution.

Funds won't be required to check that COVID-19 re-contribution amounts aren't claimed as a personal super deduction. There'll be no

changes made to the *Notice of intent to claim or vary a deduction for personal super contributions* form.

## **Reporting a COVID-19 re-contributions as part of a rollover**

A COVID-19 re-contribution as part of a rollover would be reported in the same manner as other personal contributions.

## **Co- contributions**

As long as the member meets all of the **eligibility criteria** in section 6 of the *Superannuation (Government Co-contributions for Low Income Earners) Act 2003*, a COVID-19 re-contribution would be an eligible personal super contribution that attracts co-contributions.

## **Stapled funds**

The Regulations for the stapled fund measure contain the hierarchy rules. In accordance with those Regulations a fund will firstly be a stapled fund in the case where the Commissioner has previously identified the fund as a stapled fund. Then if a stapled fund hasn't been previously identified the stapled fund will be the one which has received the most recent contributions for the benefit of the employee.

As such a COVID-19 re-contribution may cause a fund to be one which has received the most recent contribution.

## **Unclaimed super accounts and lost member criteria**

A member will no longer be a lost member or meet the definition of an unclaimed super account where a contribution has been made.

## **SuperStream and COVID-19 re-contribution**

COVID-19 re-contribution don't need to be supported as part of the suite of SuperStream transactions.

## **Closing member accounts**

The **successor fund reporting protocol** states that before closing member accounts, the transferring fund will need to ensure the reporting of member account transactions and contributions is up to date and accurate at the time of the transfer.

It's a requirement that the approved form and contribution is given to the same complying super fund chosen in the approved form.

### **Example 2: not meeting the COVID-19 re-contribution requirements**

Meah lodges the COVID-19 re-contribution form with Fund A on 10 August 2023 declaring an amount of \$20,000 to be a COVID-19 re-contribution.

On 30 September 2023, Fund A undergoes a SFT with Fund B.

Meah makes a personal contribution to Fund B on 7 March 2024 for \$20,000.

Because Fund A reported the details of the approved form to the ATO while Fund B reported the personal contributions amount, this doesn't meet the requirements to be a COVID-19 re-contribution.

To ensure the amount is treated as a COVID-19 re-contribution, Meah would've needed to provide the approved form to Fund B before making the contribution.

### **Example 3: meeting the COVID-19 re-contribution requirements**

Connor lodges the COVID-19 re-contribution form with Fund A on 5 December 2021, declaring an amount of \$5,000 to be a COVID-19 re-contribution.

Connor makes a personal contribution of \$5,000 to Fund A on 3 January 2022.

Fund A reports both the details from the approved form and the personal contribution amount to us.

Fund A undergoes a SFT with Fund B on 20 April 2022.

This meets the requirements to be a COVID-19 re-contribution, as Fund A has been given the approved form and the personal

contribution amount, which has been reported to us, before undergoing an SFT.

QC 66719

## Updated guidance – market linked pensions

Changes to calculating a debit from the commutation or ceasing a CDBIS in the event of an SFT.

**Last updated** 12 November 2025

### Transfer balance cap debits covered by the change

The change applies when calculating the value of the debit arising when a non-commutable, life expectancy or market linked income stream that's also a capped defined benefit income stream (CDBIS) is commuted or ceased to be paid due to a successor fund transfer (SFT).

Most commonly, these will be market linked pensions and annuities which commenced prior to 1 July 2017 and weren't subsequently commuted in full. This includes market linked pensions which were CDBIS and continue to be paid to reversionary beneficiaries.

The change also applies to CDBIS which are:

- life expectancy pensions paid under sub regulation 1.06(7) of the *Superannuation Industry (Supervision) Regulations 1994* (SISR)
- life expectancy annuities paid under a contract that meets the standards of sub regulation 1.05(9) of the SISR.

### Transfer balance cap debits not covered by the change

These are debits arising:

- when market linked pensions which are no longer CDBIS are commuted
- for a deceased member on their death
- when CDBIS which are non-commutable lifetime pensions and lifetime annuities are commuted.

For more information, see Law Companion Ruling 2016/10.

## Calculating the value of the debit

The debit value of the superannuation interest just before the full commutation is the amount of the original transfer balance credit in respect of the super income stream less the sum of the following amounts:

- the amount of any transfer balance debits (other than a debit arising under item 4 of the table in subsection 294-80(1) of the *Income Tax Assessment Act 1997* (ITAA) in respect of the income stream before the commutation
- the total amount of super income stream benefits the person was entitled to receive before the start of the financial year the commutation takes place
- the greater of
  - the sum of the super income stream benefits paid during the financial year the commutation takes place
  - the minimum amount required to be paid under regulations 1.07B and 1.07C of SISR or regulation 1.08 of the *Retirement Savings Account Regulations 1997* during the financial year the commutation takes
- where the transfer balance debits needing to be considered are those debits arising out of a partial commutation of the income stream on or after 1 July 2017. These include partial commutations arising out of a family law super split.

Following a divorce or other relationship breakdown superannuation interests may be split by the spouse fully or partially commuting a super income stream or by dividing the super income stream payments.

It's only debits arising under item 4 of the table in subsection 294-80(1) of the ITAA when an income stream is divided (a payment split) that are disregarded when calculating the value of this debit. Debits arising from a payment split are reported to us by the individual.

For more information, see [Law Companion Ruling 2016/9](#).

The total amount of super income stream benefits the member was entitled to receive before the start of the financial year in which the commutation takes place, will be equivalent to the actual pension payments made between 1 July 2017 and the year the commutation occurs. This is provided that the payments are made in accordance with the requisite standards.

In the year the commutation occurs, any income stream benefits paid prior to the commutation occurring are included in the calculation to reduce the value of the debit. If the commutation occurred part way through the year, then any benefits paid would be included up to commutation date.

Where the income stream started to be paid to a reversionary beneficiary on or after 1 July 2017, only the benefits the reversionary beneficiary was entitled to receive are considered when calculating the value of the debit.

For market linked income streams under 294-145 (6A)(c), the minimum amount would encompass the annual amount calculation which considers percentage variances in accordance with Schedule 6 of SISR.

## **Debit value of an income stream that ceases due to an SFT**

Where a market linked or similar income stream that was a CDBIS ceases under an SFT, the debit value when the income stream ceases is the transfer balance credit that arose in respect of the income stream. This amount is reduced by any transfer balance debits (excluding those from a payment split) in respect of the income stream before it ceased in the transferring fund.

## **Reporting credits after a CDBIS commutation**

Where a market linked or similar income stream that was a CDBIS is or was, commuted and restarted on or after 1 July 2017, the income stream will no longer be a CDBIS.

You should calculate the ordinary value of the credit and ensure:

- the account status is 'non-capped defined benefit income stream' (for providers using MAAS)
- if you're a self-managed super fund (SMSF), the income stream is reported as an account-based pension.

Where this income stream is a market-linked or life expectancy pension or annuity and it commenced prior to 5 April 2022, then the effective date is reported as 5 April 2022. This is to ensure any excess transfer balance tax, if applicable, is calculated from when the new regulation commenced on 5 April 2022.

For more information, see [Administrative requirements for TBAR due to law change](#).

## **Restarting income streams as part of an SFT**

Where a market linked or similar income stream that was a CDBIS ceases and restarts on or after 1 July 2017, the restarted income stream will be a CDBIS. This applies to APRA funds only.

For the transfer balance credit, the rules for calculating the special value don't apply. The successor fund must report the credit amount of the new income stream as equal to the debit amount reported by the transferring fund when the income stream ceased.

For more information, see [Successor and intra-fund transfer reporting protocol](#).

QC 63523

## **Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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