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QC 73084

Super co-contribution

How the super co-contribution scheme helps low or middle-income earners boost their retirement savings.

Last updated 2 August 2023

What is a super co-contribution

If you're a low or middle-income earner and make personal non-concessional (after-tax) contributions to your super fund, the government may also make a co-contribution up to a maximum of $500.

The government co-contribution you receive depends on your income and how much you contribute.

You don't need to apply for the super co-contribution. When you lodge your tax return, we will work out if you're eligible. If your super fund has your tax file number (TFN), we will pay it to your super account automatically.

The preservation rules applying to your current super entitlements also apply to the co-contribution.

Eligibility

To be eligible for the super co-contribution you must:

- have made one or more personal non-concessional super contributions to your complying super fund during the financial year
- pass the two income tests (income threshold and 10% eligible income tests)
- be less than 71 years old at the end of the financial year
- not hold a temporary visa at any time during the financial year (unless you're a New Zealand citizen or it was a prescribed visa under subsection 20AA(2) of the *Superannuation (Unclaimed Money and Lost Members) Act 1999*
- have lodged your tax return for the relevant financial year
- have a total superannuation balance less than the general transfer balance cap at the end of 30 June of the previous financial year
- not have contributed more than your non-concessional contributions cap.

Income threshold test

To receive the co-contribution, your **total income** must be less than the higher income threshold for that financial year.

Your total income

For the purpose of this test, your total income for the financial year is:

- the total of your
  - assessable income
  - reportable fringe benefits total
  - reportable employer super contributions reduced (but not below zero) by any excess concessional contributions
- minus your
  - assessable first home super saver released amount (if any)
  - allowable business deductions (relevant to businesses only).

Income thresholds

If your total income is equal to or less than the lower threshold and you make personal non-concessional contributions of $1,000 to your super account, you will receive the maximum co-contribution of $500.

You won't receive any co-contribution if your income is equal to or greater than the higher threshold.

If your total income is between the two thresholds, your maximum entitlement will reduce progressively as your income rises. If your co-contribution is less than $20, we will pay the minimum amount of $20.

10% eligible income test

To satisfy this test, 10% or more of your total income must come from either or a combination of:

- employment-related activities
- carrying on a business.

These are **eligible income** amounts.

For this test, your total income is not reduced by your allowable business deductions. This is to ensure self-employed individuals are

not disadvantaged if they have low income or low profit margins in a financial year.

Examples of eligible income

Generally, income that is related to employment or business is eligible income – for example:

- salary and wages
- business income earned as a sole trader or in a partnership
- director fees.

The following types of income **are not** eligible income for super co-contribution purposes:

- non-business partnership distributions
- distributions from a trust
- income from individually or jointly held assets, such as interest, rent and dividends
- income related to another year of employment, such as employment termination payments and lump sum payments.

Making personal non-concessional super contributions

Personal non-concessional super contributions are the amounts you contribute to your super fund from your after-tax income (that is, from your take-home pay). These contributions:

- are in addition to any compulsory super contributions your employer makes on your behalf
- do not include super contributions made through a salary-sacrifice arrangement or personal contributions that have been claimed as an income tax deduction (concessional contributions).

You don't need to make your personal contributions as a single lump sum – you can make payments throughout the financial year. We use the total amount you have contributed for the year to calculate the co-contribution.

Your super fund can tell you how to make personal contributions, and it will need your TFN before it can accept them.

In some cases, you can make regular super contributions into your super account directly from your after-tax pay.

Your personal contributions must reach your super fund by 30 June for you to receive a government co-contribution for that financial year.

Estimating your super co-contribution

The minimum co-contribution payment is $20 and the maximum is $500. Payment amounts are rounded up to the nearest multiple of 5 cents.

You can use our super co-contribution calculator to estimate your co-contribution entitlement and eligibility.

Example: eligible for maximum co-contribution

In the current financial year, Angelo will earn $35,000. He pays $40 per fortnight from his take-home pay into his super account. This will total $1,040 for the financial year. He meets all other co-contribution eligibility requirements.

With this payment plan, Angelo will be eligible for the maximum co-contribution of $500.

We will pay this amount into Angelo's super account.

How we pay the super co-contribution

When you lodge your tax return, we determine the co-contribution amount you are entitled to and pay it to your super fund.

In most cases, we pay your co-contribution directly to the super fund to which you made your personal super contributions.

Co-contributions can be paid directly to:

- you, if you have retired (either by reaching preservation age or due to permanent incapacity or invalidity) and no longer have an eligible super account
- the legal representative of a deceased account holder.

If you're eligible for a direct payment of the co-contribution, you can either:

- use myGov to lodge the request online
- complete an Application for payment of ATO-held superannuation money (NAT 74880).

If you have made a direct claim but have not yet received your super co-contribution and are suffering hardship as a result of the delay, phone us on **13 10 20** to discuss your circumstances.

Government super contribution labels in your tax return

To calculate your super co-contribution, we use your tax return, including the **Government super contributions** labels, to work out your total income and eligible income.

It's not compulsory to complete the Government super contribution labels, but if they are not completed you may not receive your correct co-contribution payment.

If you don't earn any income from partnerships, trusts or a shared income group, you won't need to complete the additional labels or associated worksheets.

If you have more than one super fund

If you have more than one fund and you want your co-contribution paid to a particular fund you will need to phone us.

It is important to nominate the fund before you lodge your tax return. This will ensure the super co-contribution is paid to the fund of your choice.

When choosing a super fund, it is a good idea to check whether it accepts both personal and super co-contributions, so you can boost your super savings in the future.

When we pay the co-contribution

We make most super co-contribution payments between November and January each year for personal contributions made in the previous financial year.

When your fund receives the co-contribution, it will appear on your next fund member statement. If the payment is not shown on your next fund member statement or is different to the amount you expected, phone us on **13 10 20**.

If your fund cannot accept your co-contribution payment, the fund must return it to us. This could happen if the fund does not have your TFN or the fund's trust deed states it can't accept co-contributions.

If this happens, we may contact you to ask for the details of an alternative fund to send the contribution to.

If you haven't received your payment

If you think you're entitled to receive a co-contribution payment but it has not been made, check that you've met all of the eligibility criteria.

If you still think you were eligible for a co-contribution, you can:

- phone us on **13 10 20** to ask why your co-contribution has not been paid
- request an explanation or a review of the decision by writing to us at

  Superannuation
  Australian Taxation Office
  PO Box 3100
  PENRITH NSW 2740

Interest on delayed payments

If we're unable to make your co-contribution payment within 60 days of receiving all the required information, we will add interest to it to compensate you for the delay.

Interest is calculated daily using the ‘base interest rate’ for the day. It is applied from the day the co-contribution was due to be made (60 days from us receiving all of the required information) to the date it is paid.

Super co-contribution and tax

The super co-contribution is:

- not subject to tax when it is paid to your super fund
- not included as income in your tax return

- preserved in a super fund and can only be accessed when other preserved amounts can be accessed – that is, when a condition of release has been met.

Earnings on the super co-contribution will be taxed like any other earnings of the super fund.

QC 17469

Low income super tax offset

How the low income super tax offset (LISTO) payment helps low-income earners boost their retirement savings.

Last updated 2 August 2023

What is the low income super tax offset?

If you earn up to $37,000 a year, you may be eligible to receive a low income super tax offset (LISTO) payment of up to $500.

You don't need to do anything to receive a LISTO payment. Just make sure your super fund has your tax file number (TFN). Without your TFN, your super fund can't accept a LISTO payment.

The LISTO is 15% of the concessional (before tax) super contributions you or your employer pays into your super fund up to a maximum of $500. This is designed to ensure that low-income earners generally don't pay more tax on their super contributions than on their take-home pay.

Eligibility

You're eligible for the LISTO if you satisfy **all** of the following requirements:

- you or your employer pay concessional (before tax) contributions (including super guarantee amounts) for the year to a complying super fund

- you earn $37,000 or less a year – to work out your eligibility, we use your actual or estimated adjusted taxable income)
- you have not held a temporary resident visa at any time during the income year (note that New Zealand citizens in Australia are eligible for the payment)
- you lodge a tax return and 10% or more of your total income comes from business and/or employment, **or** you don't lodge a tax return and 10% or more of your total income comes from your employment.

If you're a low-income earner, you can also receive super co-contributions when you make personal (after tax) super payments.

Example: working out LISTO eligibility

Julie earns $32,000 a year as a childcare assistant. In the 2022–23 financial year, Julie's employer makes a super guarantee contribution of $3,360 into her super fund. Julie lodges an income tax return which includes tax deductions of $1,000, resulting in an adjusted taxable income of $31,000 ($32,000–$1,000).

As Julie meets all the eligibility criteria, she is entitled to a LISTO of $500 (as 15% of $3,360 is greater than $500) paid into her super fund

LISTO and deceased estates

If a person dies, their estate may be entitled to the LISTO.

Eligibility for the LISTO is worked out using the eligibility criteria described above, but the income tests are applied as if the person had continued to earn income at the same rate for the entire year.

You can apply to have the payment made directly to the estate using the Application for payment of ATO-held superannuation money.

Estimating your LISTO

You can work out your LISTO either:

- using our online calculator

- manually by multiplying your concessional super contributions for the financial year by 0.15, rounding to the nearest cent.

The maximum payment you can receive for a financial year is $500 and the minimum is $10 – but if you're eligible for less than $10, we will round this up to $10.

How we pay your LISTO

Make sure your super fund has your TFN (check to see if it's quoted on your member statement). Without your TFN, your super fund cannot accept a LISTO payment.

If you lodge a tax return, your LISTO will be paid directly into your super fund account based on your tax return and information from your super fund.

If you don't lodge a tax return, we will work out your eligibility using information from your super fund and other sources, and pay your LISTO directly to the fund.

If you've reached your super preservation age and are retired, you can apply to have your LISTO paid directly to you.

To request a direct payment, you can use ATO online services. Select **Super** then **Manage** then **Withdraw ATO-held super**.

Log in to ATO online services

Alternatively, you can complete an Application for payment of ATO-held superannuation money (NAT 74880).

QC 26138

Paid Parental Leave Superannuation Contribution

The ATO will now pay superannuation on government funded Parental Leave Pay.

Last updated 24 July 2026

If you receive Parental Leave Pay from 1 July 2025

The ATO will pay superannuation on government funded Parental Leave Pay. This is known as the Paid Parental Leave Superannuation Contribution (PPLSC).

If you care for a child, born or adopted, from 1 July 2025 and you receive Parental Leave Pay from Services Australia in 2025–26 and onwards, we will pay a PPLSC.

Claims for Parental Leave Pay will continue through Services Australia.

For more information on claiming Parental Leave Pay and the eligibility conditions that apply, see Services Australia – Parental Leave Pay.

What you need to do

If you're eligible to receive government funded Parental Leave Pay, check that your:

- personal contact details are up to date and ensure your name and address match with both Services Australia and us
- super fund has your current details including your tax file number (TFN) – ensuring your name and address in the super fund's records exactly match the details we have in our records. If you haven't provided your TFN, an additional tax may apply to your contributions.

If you have changed your name, you will need to update your name with both the ATO and Services Australia.

Paid Parental Leave Superannuation Contribution

Services Australia will let us know how much Parental Leave Pay you've been paid. The PPLSC will be based on the superannuation guarantee rate, includes an interest component, and will be paid as a

lump sum. In most circumstances, we'll pay your superannuation contribution to the fund your superannuation contributions are currently paid to.

We'll pay the contribution after the end of the financial year in which you received the Parental Leave Pay. We'll start paying superannuation contributions in the 2026–27 financial year and will let you know when we've paid it to your fund. We may round the amount paid to the nearest cent.

If you share Parental Leave Pay with another person, a superannuation contribution will be paid to each person's super fund, based on their portion of the Parental Leave Pay.

Your PPLSC is **not** considered income for the purposes of social security, family assistance and child support.

If Services Australia adjusts your Parental Leave Pay, we may need to amend your entitlement to a PPLSC.

Concessional contributions cap

PPLSC will be generally taxed at 15% in the super fund and will count towards your concessional contributions cap.

We will let you know you if you exceed your concessional contributions.

If you believe your super contributions have, or will, exceed a contributions cap due to special circumstances, you can apply for a excess contributions determination.

Employers

Payment of government funded Parental Leave Pay has not changed.

However, we will pay PPLSC directly to your employee's super fund after the relevant financial year has ended. Contributions will start in the 2026–27 financial year.

Employers are still able to make other super contributions.

For more information, see Services Australia – Providing Parental Leave Pay.

QC 104011

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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