



## Defined benefit income cap tool

Work out if the defined benefit income cap applies to your superannuation income stream.

Last updated 11 May 2026

### Go to the tool

[Defined benefit income cap tool](#)

Our tool takes between 5 and 20 minutes to use.

### What you can do with this tool

The defined benefit income cap tool works out if the defined benefit income cap applies to you and calculates:

- the defined benefit cap
- the assessable income amount to report in your tax return
- the tax offset (if you're eligible).

From 1 July 2017, income from a [capped defined benefit income stream](#) may be taxed differently.

The tool results are based on the:

- information you provide
- defined benefit threshold available at the time of calculation.

The results are an estimate and should only be used for guidance.

## What you will need

To work out the income cap you will need your PAYG payment summaries for **each** capped defined benefit income stream.

## What else you can do

Find out more about the [transfer balance cap for defined benefit income streams](#).

QC 55642

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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.

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