



APRA-regulated funds

Services, support and obligations for super funds regulated by the Australian Prudential Regulation Authority (APRA).

APRA funds services systems and support

Link to services, consultation, systems and support such as the dashboard and enquiry service for large super funds.

APRA fund reporting and administration

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QC 24720

APRA funds services systems and support

Link to services, consultation, systems and support such as the dashboard and enquiry service for large super funds.

Last updated 29 April 2025

APRA funds consultation and support



How to consult with us, get news updates, access legal and technical support and webinars.

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QC 50620

APRA funds consultation and support

How to consult with us, get news updates, access legal and technical support and webinars.

Last updated 27 February 2026

Superannuation system consultation

Industry consultation

We're committed to conducting consultation with the community to effectively manage and shape the tax, superannuation and registry systems.

You can find details of **matters under consultation** for superannuation including who to contact.

The superannuation system consultation framework includes arrangements and processes specifically for raising superannuation issues. Our consultation arrangements are organised into:

- **stewardship groups**
- **stakeholder relationship groups**
- **special purpose working groups**

Within these links you will find listed the current groups related to superannuation.

You can also access the monthly **ATO consultation report** which describes the ATO consultation activities including advice and guidance products and legislative instruments released for comment.

Cross-agency forum for innovative retirement income stream products

The cross-agency process allows product providers to raise topics or issues arising from innovative retirement income stream products with the government agencies that regulate these products and the entities that provide them.

Please see **Cross agency process for innovative retirement income stream products** for detailed information on this subject.

Funds and insurance entities can email the co-ordinator at retirementincomestreams@ato.gov.au.

Legal and technical support

Find law, interpretations and policy that the ATO uses when making decisions on our **ATO Legal database**:

- public rulings
- law administration practice statements
- ATO interpretative decisions

Find guidance on superannuation measures at **New legislation**.

Law interpretation enquiries

For advice on the application of the law to a specific individual or group of taxpayers or clients lodge an enquiry using the [Online services for business](#) .

Subscribe to news and updates

Read the latest updates on tax, super and registry services for APRA-regulated superannuation funds at **Super funds newsroom**. Information on historical Client Relationship Team (CRT) alerts can also be found there.

[Subscribe to ATO newsletters and alerts](#)  to receive:

- Super CRT Alerts for APRA funds
- Super funds newsletter for APRA funds.

Subscribe to:

- **RSS newsfeeds** to receive updates on topics you're interested in
- **Email subscriptions** to receive updates on topics you're interested in at a frequency of your choosing.

Online learning and webinars

[Super – ato tv](#)  offers on demand videos and webinar recordings on relevant topics including:

- member account transaction service – baseline design
- understanding Excess transfer balance determination
- indexation of the transfer balance cap

- unclaimed money, lost member and in-active low balance account reporting obligations
- event-based reporting for APRA funds.

Publications

Most PDF copies of our publications can be downloaded off our site.

If you require printed materials to be sent to you (or PDFs emailed to you) please visit [Order ATO publications](#).

QC 56326

ATO systems and support for APRA funds

Systems, services and support for funds, systems issues checklist, contact points and how we respond to enquiries.

Last updated 29 April 2025

Reporting, lodgment, validation systems and enquiry services

We provide systems and services to allow funds to meet their reporting requirements.

APRA-regulated funds must be able to send and receive electronic messages and payments using the SuperStream standard.

These SuperStream validation services are provided for validating information:

- [EmployerTICK user guide](#)
- [SuperTICK](#)
- [SuperMatch](#)
- [Fund Validation Service \(FVS\) user guide](#)

- SMSF verification service (SVS) for rollovers
- SMSF member TICK.

Other systems available for use are:

- **Member account attribute service (MAAS)** which is used to
 - advise us of account phases and attributes in relation to opened, updated and closed accounts
 - obtain certain information held by us in relation to an individual and their superannuation account.
- **Member account transaction service (MATS)** which is used to notify us
 - of an individual's superannuation account transactions
 - to cancel a transaction previously reported.

For issues that you may need further assistance with use **Accessing and using the Superannuation enquiry service** to find out what we can assist with and how to lodge an enquiry.

Checklist for systems issues

We recommend using Firefox or Google Chrome browsers when accessing any of our online services.

If you're having trouble accessing our systems, please check the following before contacting us:

- within the systems make use of Help functions
- use the following self-help tool
 - **ATO APRA Superannuation Dashboard** provides system status availability and performance, including planned maintenance information for super services for large funds
- check [common operational queries](#).

How to contact us and what to include in your enquiry

In all requests please include:

- the subject matter
- all relevant background on the issue, including any records such as emails and other forms of contact you have had with us on the issue.

Digital service provider enquiries

For enquiries relating to the development of tax and super software, raise a request via [Online services for DSPs](#) .

Law interpretation enquiries

For advice on the application of the law to a specific individual or group of taxpayers or clients lodge an enquiry using the [Online services for business](#) .

SuperStream enquiries

Email SuperStreamStandards@ato.gov.au for data and payment standard enquiries, including technical queries on SuperStream design, implementation and onboarding.

For enabling services – SuperMatch and fund validation service enquiries, use the [Super Enquiry Service](#) .

Operational enquiries

For queries that you can't resolve or if you aren't sure where to direct an enquiry, lodge a request by **Accessing and using the Superannuation enquiry service**.

Contact Super CRT using the [Super Enquiry Service](#)  (Google Chrome or Mozilla Firefox are recommended).

Common operational queries

Received a payment but not a rollover message

Not all payments from us will have a message. Some may relate to income tax, integrated client account or other accounts. We encourage you, an authorised contact or tax professional to check the details of the payment in **Online services for business** before making an enquiry using the [Super Enquiry Service](#) .

In most cases, funds should receive the payments or messages (or both) on the same day. If a fund doesn't receive a corresponding message on the same day:

- where there is a technical issue and a message couldn't be sent, we'll contact the fund to advise
- if there's a delay with a corresponding message, all attempts will be made to get the message to the fund within 7 business days of the date on which the fund received the payment.

If more than 7 business days have elapsed after receiving a payment lodge a request via the [Super Enquiry Service](#) .

No outcome response following a rollover or contribution lodgment

If the fund's gateway didn't receive a technical receipt, the gateway provider should resend the message.

If the fund's gateway received a technical receipt, lodge a request using the [Super Enquiry Service](#)  with details of the technical receipt.

No super contribution showing on myGov

The fund should check:

- the amounts reported for the member in **Online services for business**
- if the contribution isn't in Online services for business, check with their gateway that the necessary technical receipts and business responses (where relevant) have been received.

If these haven't been received, their gateway should follow-up by raising a request via [Online services for DSPs](#) .

If everything appears correct in Online services for business and at the fund's gateway, the fund should lodge a request using the [Super Enquiry Service](#) .

Provision of member information



How the ATO provides individual member information to super funds and how funds can use it.

QC 56325

Provision of member information protocol

How the ATO provides individual member information to super funds and how funds can use it.

Last updated 14 May 2025

How we provide information to super funds

The ATO may provide member information to super funds through various channels. The main method will be through the **member account attribute services (MAAS)** using the following 2 interactions:

- **Maintain member account** interaction – where you or your administrator reports the member account and receives a response from us containing member information. You're required to report information using the MAAS form.
- **Provision of details** (POD) service – an optional interaction that allows you and your administrator to request member information we hold.

Information we provide and how to use it

If the following information is held on ATO systems, we'll return the information once we receive a message from you or your administrator:

- residential address
- postal address
- email address
- mobile phone number

- date of death
- Division 293 deferred debt account.

Lost members

We can provide information if a fund considers the member is lost according to regulations, or at risk of becoming lost.

A key underlying concept for **lost members** is that it's the member who is considered lost – not the account.

If the member is already considered and reported as 'lost', information we provide may be used as follows:

- **Lost uncontactable** – you can update a member as 'not lost' if they are 'lost – uncontactable' and we provide a new (electronic or non-electronic) address.
- **Lost inactive** – you can update a member as 'not lost' once contact has been made and the member confirms their address (electronic or non-electronic).

We consider 'new' to mean the address is both different and more recent in comparison to the funds most recent address on record for the member.

Verification

If an address (electronic or non-electronic) is less than 2 years old and it matches the address you consider to be the most recent contactable address for the member, you have verified the member's address.

However, if you have reason to believe that the member is no longer at this address (for example, if you've had returned mail), you should contact the member before you can consider verification.

Review further information in the **Lost members register protocol**.

Phone numbers

We provide phone numbers for the purposes of contacting your members, but they don't affect the member's 'lost' status.

Member not yet lost but at risk of becoming lost

The legislation states that sharing information relating to a member's super interest includes assisting a member to find all their super.

Similarly, the recipient must use the information only for its intended purpose.

You can't use address information (electronic or non-electronic) from us when the member is not yet lost. Returned data should only be used to update member records once the member has confirmed the address.

If you're unable to engage with the member using the information provided, proceed with 'lost member' criteria as per the legislation and update the status through the relevant service.

Unclaimed super money

The following is guidance about using information we provide, how you can use it and when you may need to consider the **unclaimed super money** provisions.

Deceased members

You can't use addresses matching on a deceased member accounts to determine whether a member is no longer lost. You can only update the member's account and evaluate the status of the member under the unclaimed super money provisions.

Member aged over 65 years

You can use information provided to evaluate the status of the member. You can use the information to contact your member if:

- the member has reached eligibility age
- you've not received an amount in respect of that member within the last 2 years
- a period of 5 years has passed since you last had contact with the member.

If the reasonable attempts to contact a member are unsuccessful, you can't use the address information to consider them as 'not lost'.

Members meeting these conditions are required to be assessed under the unclaimed super money provisions.

If the member is over 65 years old, lost (inactive or uncontactable) but has not yet met the unclaimed super money general provisions, you can use the information we provide in the same manner as [lost members](#).

Example 1: no contact

LMN fund receives returned unclaimed mail relating to their member, John. They have not received a contribution or rollover for John within the last 3 years.

John has not made contact with LMN regarding his membership in over 5 years.

According to LMN records, John is now 65 years old.

LMN receive an updated address from the ATO for John that is less than 2 years old. This matches the address they consider to be his most recent contactable address.

LMN assess the member account against the legislated requirements for unclaimed superannuation money general. They determine that they are required to report and pay John's balance as unclaimed super money general.

Example 2: fund required to make determination

According to LMN fund records, their member Deidre has just turned 65 years old.

No contributions have been received in the last 2 years. There has been no contact with Deidre for the last 5 years.

The fund has sent annual statements to Deidre's address and none of the mail has been returned unclaimed.

LMN receive an updated address from the ATO for Deidre. The address is more than 2 years old and doesn't match the address they consider to be the most recent contactable address for the member.

LMN fund is required to assess whether Deidre meets the unclaimed super money general provisions.

For further information, see **Unclaimed superannuation money (USM) protocol**.

Division 293 tax – deferred debt obligations

When Division 293 tax is assessed on a member's defined benefit contribution, the debt is deferred.

For information about Division 293 tax and defined benefit contributions, see [Division 293 tax – deferred debt obligations for funds](#).

Legislative context

You can find technical guidance and specifications in relation to specific services in the relevant [Business implementation guide](#)  (BIG).

The disclosure of information about tax affairs of a particular entity is prohibited, except in certain specified circumstances. We can disclose information about a member's super interests to funds or their administrators where it is:

- for the purpose of assisting a member to consider how they want to manage their super interests
- to assist the fund to comply with their obligations under taxation or super law
- to enable funds to find all their members' super interests so that members can make decisions about their super interests
- for the purpose if a member is considered 'lost'.

The recipient of this information needs to ensure that it is only used for the purposes for which it was disclosed.

The relevant legislation is contained in:

- Division 355 of Schedule 1 of *Taxation Administration Act 1953* (TAA)
- Section 44 of *Superannuation (Unclaimed Money and Lost Members) Act 1999* (SUMLMA)
- *Privacy Act 1988*.

Funds should obtain their own advice on the application of the privacy law, including the Australian Privacy Principles, to their operations.

For more information about the Privacy Commissioner's Guidelines, see [Australian Privacy Principles](#) .

QC 55582

ATO Superannuation Dashboard

System availability, status and resources available while working with us online for APRA and SMSF providers.

Last updated 14 August 2026 .

What the dashboard provides

The [ATO Superannuation Dashboard](#)  provides:

- system status information
- near-real-time response rates for SuperTICK and SuperMatch
- displays availability and performance of our superannuation services
- announcements and planned system maintenance information for super services for large funds and employers, including
 - SuperTICK
 - SuperMatch
 - Member Account Attribute Service (MAAS)
 - Member Account Transaction Service (MATS)
 - EmployerTICK
 - Fund Validation Service (FVS)
 - SMSF MemberTICK
 - SMSF Verification Service (SVS)
 - Small Business Superannuation Clearing House (SBSCH).

An [Application Programming Interface \(API\)](#)  is also available to allow users of the ATO Superannuation Dashboard status page to

program its access to service status, incidents, new or existing maintenance periods.

Features of the dashboard

Key announcements will be featured at the top of the page.

Data is sourced directly from our monitoring systems and reflects the service status using a [traffic light system](#) to show overall performance of the relevant service.

You can register for updates using the Subscribe to updates orange button on the top of the [ATO Superannuation Dashboard](#) [↗](#) page.

Notifications about the ATO Superannuation Dashboard can be received via:

- email – creates, updates or resolves an incident
- SMS (text) – creates or resolves an incident
- webhook notifications – creates, updates or resolves an incident or changes a component status.

Traffic light system

The coloured banner at the top of the screen indicates the overall status of services and the dashboard will indicate whether specific functions, in the relevant services, are available or are experiencing performance issues. In the event of an unplanned outage, we will provide updates in the announcements section near the top of the dashboard page.

Operational

Operational is green and indicates the system is working with no known performance or availability issues detected.

Degraded performance

Degraded performance is yellow and indicates slow performance.

Partial outage

Partial outage is orange and indicates you may have limited access or system is working intermittently.

Major outage

Major outage is red and indicates unavailability.

Uptime history bar

Uptime history bar shows the availability of each service over the last 90 days. These history bars are provided for MAAS, MATS, SuperTICK and SuperMATCH.

Data feed bar

The data feed bar indicates any downtime for a service by hovering over each day. If there has been an outage you will be able to view the history of the incident raised.

Maintenance times

Planned system maintenance section will advise of future planned maintenance and when these periods are confirmed. We regularly update our planned maintenance periods as changes to timeframes occur.

Subscribers to the dashboard will receive a notification prior to the planned maintenance and again when the planned outage is completed.

Performance system metrics

Performance metrics for our single services is designed to show you how the relevant service has been performing over the past 24 hours. Breaks in the graph indicate data was unavailable due to a planned or unplanned outage.

Incident history

Incident history shows:

- previous incidents and
- completed scheduled planned system maintenance.

To return to dashboard, scroll to bottom of page and select **current status** or use the back arrow to return you to the dashboard.

Resources for super digital service providers

Resources relevant to superannuation digital service providers:

- [Software developers' resources and news services](#)  – subscribe to updates on systems information, and to receive the newsletter
- [Superannuation digital service providers](#)  – hosts a range of resources tailored to digital service providers in the superannuation industry, including the [SuperStream standard](#) 
- [Standard Business Reporting](#)  – information on developing software for super funds.

QC 56327

Accessing and using Super Enquiry Service

Find out what to use Super Enquiry Service (SES) for APRA Funds for, and how to register, lodge and manage requests.

Last updated 28 May 2025

How to access Super Enquiry Service

Super Enquiry Service allows all Australian Prudential Regulation Authority (APRA) funds and their administrators to lodge and manage super reporting, administrative or system related enquiries 24/7 with us.

To access Super Enquiry Service, you need to use a Digital ID, such as myID, and RAM. The authentication process is the same as Online services for business. You need a **Standard** or **Strong** Digital ID. Use Google Chrome or Mozilla Firefox to access [Super Enquiry Service](#) .

myID

[myID](#)  is an app you download to your smart device which lets you prove who you are when logging into a range of government online services (it's different to a myGov account).

If you already have a **Standard** or **Strong** myID for accessing Online services for business, use the same account to log in to Super Enquiry Service.

If not, download the myID app and set up your myID.

Relationship Authorisation Manager (RAM)

[Relationship Authorisation Manager \(RAM\)](#)  is an authorisation service that allows you to act on behalf of a business online when linked with your Digital ID, such as myID (you'll use your myID to log in to RAM).

To gain access to Super Enquiry Service, the principal authority or authorisation administrator of the entity must grant you access to Online services for Digital partners in [Relationship Authorisation Manager](#) .

To find out how to grant authorisations in RAM, see [Manage authorisations](#) .

Logging in

Use Google Chrome or Mozilla Firefox to access [Super Enquiry Service](#) . Log in using your **Standard** or **Strong** myID and RAM authentication.

On the [myID](#)  login screen:

- enter your email address and select **Login**
- open myID app on your device and accept or enter the code
- you will be auto directed to RAM.

If you have set up fingerprint or facial recognition, you can access the myID app without a code.

If you have trouble logging in or authenticating, email SuperCRT@ato.gov.au.

If you're linked to multiple entities, select the correct fund's Australian business number (ABN), and then select **Continue** to access the landing page.

If you're a first-time user, you'll need to activate your registration. You can only use one email address, which can be an individual or a mailbox email address. Notifications will be sent to this email address.

Once you're registered, you'll arrive at the landing page **Welcome to the Super Enquiry Service for APRA funds**.

This screen also allows you to **Update contact details** in the future, including changing your email address.

Lodging a request

On the landing page, the left-hand menu lists request types. Once you have selected a request type, select a sub-request from the right-hand menu.

If you select the **System issue** request type, there is a reminder for you to check the [ATO Superannuation Dashboard](#)  prior to lodging a request. This is because information on this dashboard may provide an answer for any current system issues.

If you need assistance when lodging a request, email SuperCRT@ato.gov.au.

On lodging an enquiry, you'll receive an email detailing our service commitment. Ensure the due date has passed before requesting an update. We'll respond to your enquiry by the specified due date.

if you need additional assistance and support, see [ATO systems and support for APRA funds](#).

Workflow of a request

Priority will be based on service level agreements (SLAs) which are auto-populated. You'll receive an auto reply email advising the service for your request type. Each request will be assigned a reference number.

Whenever a status updates, a notification email is sent to your nominated email address.

You can follow up on a query by adding comments to the request.

Managing the request

You can monitor and manage your requests by selecting the **Requests** option at the top right-hand corner of the landing

Following up a request

To follow up on a request, select the request, enter a comment in the text box and select **Add**. We will receive a notification and provide a response.

Providing additional information when requested

When we request additional information, the status changes to **Waiting for customer** and you will receive a notification.

To provide information, select the **View request** link on the notification email or search on **Reference number**. Include the information as a comment and add an attachment if required. Then select **Add**.

The request status will change to **Waiting for support** and a notification will be sent to us.

Additional functions

Cancel request

If you create a request in error or as a duplicate, select **Cancel request**, add your comment in the dialogue box and submit the request, it will close at our end.

Resolve request

If the issue is resolved and no further action is required by us, select **Resolve this issue**, add your comment in the dialogue box and submit the request, it will close at our end.

Notification of request finalised

Once a request is resolved, you'll receive a notification email and the details of the resolution which you can access by either:

- checking the **Reference number** of the request

- selecting the **View request** link on the notification email.

If you have any further questions once the request is **Resolved** you can add a comment and we'll respond.

Team Account in SES

In addition to having Individual accounts in SES, funds and administrators can now create a 'Team account' which would be linked to a mailbox. If you have multiple areas with different teams and mailboxes, multiple Team accounts can be created for the same entity.

SES users can share an existing or new request with the Team account then the notification email will be sent to the mailbox linked to Team account as well. This would be useful in scenarios when a user wants to share notification email with the whole team.

Note – Team account can't be used to create a request at the Fund or administrator end as an individual user will have to login as per current process and lodge a request.

How to create a team account:

1. Login to [SES](#) .
2. Select **Other** from the left-hand side menu.
3. Select **Create team account**.
4. Complete the **Super Entity** field by selecting your fund or admin from the dropdown list.
5. Add a **Team account name** – (use the entity name).
6. Add your mailbox email address.
7. Select the **Contact person** for the team account from the dropdown list.
8. Create the request.

Once submitted, you'll receive a notification email confirming the team account has been created.

ATO initiated request

Team account gives us the ability to create an ATO initiated request in SES, for certain issues which was previously sent via email.

Steps which funds/administrators should follow once an ATO initiated request is created:

- A notification email will be sent to the nominated mailbox linked to Team account, advising of the request number.
- Funds or administrators should have process in place to monitor their mailboxes and promptly respond to the request via SES.
- After logging in to SES, the request can be shared with a specific user for them to action or any user with access can add comments to the request.
- The reporter of the request will be the Team account name.
- A response needs to be provided by the due date listed on the request.

An ATO initiated request can be filtered based on the Request Type – 'ATO-initiated.'

The other functionalities are similar to a SES request you create and discussed in previous topics.

We would be following up on the specific request if we don't get a response within the due date. The nominated contact person for the Team account will also be contacted if there is delays in receiving responses.

QC 65823

Superannuation IT services incident communications strategy

Super IT services incident communication strategy details on how we'll respond if services are not performing.

Last updated 1 July 2026

Introduction to the strategy

The ATO Superannuation information technology services incident communication strategy has been developed to complement the ATO business continuity plan (BCP) and provides further detail of how the ATO will respond in the event that ATO superannuation services are not performing as expected.

The ATO provides critical enabling services that the superannuation industry uses as part of their everyday operations.

This information provides the framework to achieving a consistent and timely approach to communication with the superannuation industry. It also defines the roles, responsibilities and steps the ATO will follow in order to provide prompt and effective communication with the superannuation industry during a system incident. The outcome is a pragmatic process which the industry participants can confidently rely upon in managing their services and relationships.

Scope of the strategy

This communication strategy covers incidents affecting the operation of ATO superannuation enabling services from when an incident is confirmed through to resolution.

Currently, the scope of this communication strategy is limited to services that are critical to the operation of superannuation funds. Services that are critical include:

- SuperTICK
- Fund Validation Service (FVS)
- SuperMatch
- Member Account Attribute Service (MAAS)
- Member Account Transaction Service (MATS)
- SMSF Verification Service (SVS)
- SMSFMemberTICK.

The strategy will complement the ATO's business continuity plan, and the information provided can be used by the industry as part of their BCPs. This is not designed to replace existing arrangements or requirements by APRA.

Where there are incidents that affect other superannuation services, such as remittance advice and recovery runs and the Departing Australia superannuation payment (DASP) online system, the ATO will continue to issue CRT Alerts. To receive CRT alerts and Super funds newsletter [subscribe to ATO newsletters and alerts](#) .

Other online services, such as *Online services for business* and *Online services for agents* will advertise system and performance issues via their own dashboards or maintenance pages.

Planned outages are currently communicated through the [ATO Superannuation Dashboard](#)  and won't be dealt with in this strategy.

Note: For printing purposes, the web address of the ATO Superannuation Dashboard is <https://sses.status.ato.gov.au/> .

ATO business continuity plan

We have a BCP in place which provides directions on assessing the risk and approach treatments during a system incident. We'll use the dashboard to inform industry of incidents, stand up a Super Response Group made up of a wide range of Government and industry stakeholders to provide input into its management and support communications.

Unplanned outage

An announcement is published to the [ATO Superannuation Dashboard](#)  indicating we are aware of the outage and investigating (holding message).

The ATO Superannuation Dashboard will be updated as new information comes to hand. Notifications on the dashboard will include a time when the next update will be provided.

Dashboard subscribers will receive an email alert each time we publish a new announcement, prompting them to visit the dashboard to check the latest announcement.

If the outage is not resolved by 9:00 pm AEDT, a holding message will be placed on the dashboard, with a further update provided at 7:00 am AEDT.

If the outage is expected to continue for 24 hours or has continued for 24 hours, teleconferences for the Super Response Group are

convened.

If the unplanned outage occurs during the weekend a SMS will be issued to out-of-hours contacts for the Super Response Group.

For incidents that are initiated in non-core hours, a communication message via the dashboard will be provided at 7:00 am.

When services resume a [ATO Superannuation Dashboard](#)  announcement will be published.

QC 56918

Superannuation changes industry roadmap

Use the roadmap to understand the changes impacting the super industry.

Last updated 12 March 2026

Download the roadmap

We are committed to:

- maintaining a strong, coordinated consultation framework across the super industry
- giving industry confidence, clarity and certainty on key dates, approaches and requirements.

Download [Changes impacting the superannuation industry – March 2026 \(PDF, 188KB\)](#) .

This information details changes to information technology that affect the super industry to the end of February 2026. It will be updated every quarter or after major changes or announcements.

Subscribe for updates

To receive updates whenever we refresh or publish new information:

- go to **Subscribe to email updates**
- select **Super** in the subscription section.

QC 52654

Cross agency process for innovative retirement income stream products

How to consult with us, APRA, ASIC and DSS before and when developing innovative retirement income stream products.

Last updated 15 December 2025

Background to retirement income stream products

Product providers can request information from government agencies that regulate retirement income stream products.

Since 1 July 2017, pension and annuity standards in the *Superannuation Industry (Supervision) Regulations 1994* set out required features and terms of innovative retirement income stream (RIS) products.

Products that meet these standards will meet the definition of a superannuation income stream for the purposes of the *Income Tax Assessment Act 1997*. They will qualify for tax exemptions on asset earnings when they are in the retirement phase.

These pension and annuity standards remove regulatory barriers to the creation of innovative RIS described in Treasury's 2016 *Review of retirement income streams*.

The review also recommended developing a co-ordinated administrative process to streamline the way product providers

interact with multiple government agencies. This cross-agency process is the government's response to that recommendation.

The government intends these changes to facilitate product providers bringing new innovative income streams to market.

An innovative retirement income stream product is a product designed to meet regulation 1.06A of the *Superannuation Industry (Supervision) Regulations 1994*.

The cross-agency process can also be used to consider products that don't satisfy the requirements of an innovative retirement income product in regulation 1.06A, if they:

- satisfy the pension and annuity standards in regulation 1.05 or 1.06 of the *Superannuation Industry (Supervision) Regulations 1994*
- are innovative in nature.

Intention of the cross-agency process

The cross-agency process allows product providers to raise topics or issues arising from innovative retirement income stream products with the government agencies that regulate these products and the entities that provide them.

The cross-agency process will:

- facilitate engagement by providing a single-entry point to the relevant government agencies
- allow product providers to:
 - test concepts
 - seek information and high-level guidance on topics or issues
 - provide their view on how the product meets the requirements of the relevant legislation
- complement existing processes within the individual agencies.

Note: Review of the cross-agency process will occur regularly. It may be refined and enhanced as it receives requests and is presented with new products.

Agency roles within the cross-agency process

The cross-agency process involves the following government agencies:

- Australian Taxation Office (ATO).
- Australian Prudential Regulation Authority (APRA).
- Australian Securities & Investments Commission (ASIC).
- Department of Social Services (DSS) and Services Australia.

The following section outlines their roles and responsibilities within superannuation (super) and life insurance.

Australian Taxation Office

We take lead responsibility as the co-ordinator for the cross-agency process.

We will provide a copy of the proposed product to APRA, ASIC, and DSS and invite them to provide a written submission.

We will then provide a copy of those submissions to the product provider and then advise the product provider to liaise directly with the relevant government agencies to address areas of concern.

Australian Prudential Regulation Authority

APRA doesn't approve or authorise retirement income stream products. APRA's approach recognises that the board and management of registerable superannuation entity (RSE) licensees and life companies are primarily responsible for the sound and prudent management of their operations.

APRA seeks to promote prudential practice by helping product providers interpret, understand and comply with prudential requirements and guidelines. It ensures they have appropriate frameworks in place to manage risks arising from their retirement income stream products.

APRA's engagement with product providers will form part of its ongoing supervision of regulated entities. Product providers should benefit from the focused nature of the engagement and the simultaneous engagement with other relevant agencies.

Australian Securities & Investments Commission

ASIC doesn't formally approve super or other products or provide legal advice. However, as with APRA, it can provide input to regulated entities on issues of concern.

ASIC can help product providers with:

- consumer disclosure documents – to deliver high quality information about the product and comply with the specific disclosure requirements of the *Corporations Act 2001*
- licensing requirements – Australian Financial Services (AFS) licensing authorisations, including financial product advice
- conduct requirements – what is expected from participants in the financial services sector, including design and distribution obligations under the *Corporations Act 2001* as well as other aspects of their relationship with consumers.

In some instances, ASIC can provide relief from certain provisions of the *Corporations Act 2001* or *Superannuation Industry (Supervision) Act 1993* as they apply to a person, where they may result in atypical or unforeseen circumstances or unintended consequences. This might be of relevance to new and innovative product providers.

For more detail about how to apply to ASIC for relief, see [ASIC Regulatory Guide 51 Applications for relief](#)  – on the ASIC website.

Department of Social Services and Services Australia

DSS can advise on policy relating to asset and income testing arrangements for retirement income products under Social Security law. [Services Australia](#)  is responsible for administering social security means testing and associated reporting and assessment arrangements.

Role of product providers in the cross-agency process

Product providers using the cross-agency process should include as much information as possible. This includes assessing how the product meets the requirements outlined in the *Superannuation Industry (Supervision) Regulations 1994*.

Product providers using the cross-agency process must:

- consider any issues on how the law or regulatory framework might apply to the product and provide a preliminary view or position on these issues
- provide all information needed as part of the request email to all agencies
- respond to requests for further information within the requested timeframe
- advise of any changes to the names or contact details of representatives
- actively engage with all agencies throughout the process
- be open and transparent and engage with full and accurate disclosure.

It is the responsibility of the product provider to ensure that all requests are complete and considered.

This includes identifying:

- relevant legislative or other regulatory requirements
- how they apply to the proposed retirement income product
- any issues that need to be clarified by any of the agencies.

Product providers who have an incomplete request won't be able to continue with the cross-agency process until they provide the relevant information.

Constraints and limitations of the process

This cross-agency process streamlines the request process and discussions but doesn't replace existing processes within each agency.

The type of information and guidance provided by each agency will differ depending on their regulatory responsibilities and powers, and:

- shouldn't be seen as providing formal endorsement or a recommendation for a given product
- mustn't be used in any marketing or promotional material, unless explicitly provided for that purpose by the agency within the course

of its regulatory or administrative authority.

Participation by a product provider in the cross-agency process doesn't substitute the provider from getting legal and other technical advice. Providers need to understand and manage the key risks arising during the development of an innovative retirement income stream product.

Through the cross-agency process we will aim, where relevant, to provide a consistent position on topics or issues raised.

Note: Maintaining the confidence and confidentiality of product providers is important. This may mean that at times an individual agency may be limited in the information it can share with other agencies.

Using the cross-agency process

When to use the cross-agency process

The cross-agency process is voluntary. It can be used by product providers at any time during the development of their innovative retirement income stream product.

There are 2 key engagement types to assist product providers in determining the most relevant point to use the cross-agency process:

- [Concept exploration](#) – this provides the opportunity to test the concepts of the proposed product to seek information and guidance on the relevant legislation, and the preliminary view provided in the request.
- [Product review](#) – this provides the opportunity to present a product at a more mature development stage to seek information and guidance on the relevant legislation and the preliminary view provided in the request.

What to expect

Participation in the cross-agency process and the information and guidance provided by each government agency may assist product providers in deciding whether to:

- proceed with the development of the product

- alter the characteristics of the product to better comply with the law, or
- discontinue development of the proposed product.

How to submit a product review request

A product provider can submit a 'concept exploration' or 'product review' request at any time during the product development process.

We will give priority to products that satisfy the requirements of an innovative retirement income product in regulation 1.06A of the *Superannuation Industry (Supervision) Regulations 1994* when considering requests.

Send your request via email to retirementincomestreams@ato.gov.au.

Concept exploration process

Step 1 – Initial contact

Product providers should advise that the product is at concept exploration stage and provide the following details in their email to the listed addresses:

- type of product
- high-level overview of the product
- design details of the product
- worked examples showing how the product operates
- any legal, actuarial or accounting advice obtained by the applicant
- statement demonstrating an understanding of how the product meets the regulatory requirements for innovative retirement income stream products
- any technical advice obtained of relevance to the request
- list of topics or issues you want the agencies to consider, including your preliminary view and reasoning for this view.

Step 2 – Receive confirmation of request

Our cross-agency co-ordinator will email you within 3 business days acknowledging receipt of the request and will provide you with a

reference number.

This reference number must be used in any future correspondence.

Step 3 – Outcome

Each government agency will consider the information provided in the cross-agency email request, along with any additional supporting information and documents and submit a non-binding written response including the best contact to the ATO.

We'll collate each agency's submissions and send to the product provider.

The product provider may contact the relevant agency directly to follow up with any questions, comments and further consultation (if required).

Product review process

Step 1 – Initial contact

To raise issues at a more mature development stage of a product, product providers should advise that the product is at product review stage.

Product providers then provide the following details in their email to the ATO:

- type of product
- statement demonstrating an understanding of how the product meets the regulatory requirements
- draft term sheet or product specification that specifies the:
 - product features
 - intended income tax treatment
 - *Superannuation Industry (Supervision) Act 1993* treatment/compliance
 - accounting treatment
- for products with a guarantee of any type, a schedule of payments covering the guaranteed periods:

- for any indexed payments, provide the estimated rate of indexation (for example, lifetime annuity indexed by CPI where CPI is assumed to be 2.5% per annum)
- worked examples showing how the product operates
- any legal, actuarial or accounting advice obtained by the applicant
- list of topics or issues you want the agencies to consider, including your preliminary view and reasoning for this view
- intended target market, distribution or advice model for the product and information on how this satisfies the *Corporations Act 2001*.

The following is any additional supporting information:

- draft product disclosure statement
- draft trust deed amendments for super fund offering the product
- draft information brochures or guides that are given to people taking out the products
- any life insurance policy where:
 - a life insurance company offers the product
 - the super fund offering the policy has taken out a life insurance policy in relation to the product.

Step 2 – Receive confirmation of request

We'll contact you by email within 3 business days to provide a reference number for the request.

This reference number must be used in any future correspondence.

Note: We will consider applications that don't meet these outlined minimum standards for a concept exploration only.

Step 3 – Outcome

Each government agency will consider the information provided.

You will then be provided with the non-binding written submissions from the government agencies responding to the topics raised in the request.

Product providers will liaise directly with government agencies as necessary until an agreement is reached.

Paying benefits

Support for funds paying benefits, with details that may need to be considered.

Last updated 26 September 2018

Super funds paying benefits may need to consider conditions of release, calculating taxable and tax-free components of benefits, departing Australia super payment, income streams, death benefits, pay as you go (PAYG) withholding and taxation of benefits.

Find out about:

- Releasing benefits
- Calculating components of a super benefit
- Departing Australia superannuation payment
- Income stream or pension
- Transition to retirement income streams
- Innovative retirement income stream products
- Paying superannuation death benefits
- PAYG withholding obligations
- Incorrect withholding for super payments
- Taxation of super benefits

Releasing benefits



A fund can only pay a member's super benefits when the member meets certain conditions of release.

Income streams



Information for APRA-regulated funds on income streams (pensions).

Departing Australia superannuation payment



Temporary residents who accumulate super while working in Australia may claim super from their fund.

Access to super for members with a terminal medical condition



Information for super funds about making tax-free lump sum payments to members with a terminal medical condition.

Paying superannuation death benefits



Super payment made to a person or trustee of a deceased estate after the member had died.

QC 45243

Releasing benefits

A fund can only pay a member's super benefits when the member meets certain conditions of release.

Last updated 8 September 2015

Generally your fund can only pay a member's super benefits when the member reaches their 'preservation age' and meets one of the conditions of release, such as retirement. The payment may be an income stream (also known as a super pension or annuity) or a lump sum, depending on the circumstances.

Find out about:

- Preservation of super
- Conditions of release

Payments of benefits to members that have not met a condition of release are not treated as super benefits – instead, they will be taxed as ordinary income at the member's marginal tax rate. If a benefit is unlawfully released, we may apply significant penalties to you, your fund and the recipient of the early release.

Note that the operating standards, investment restrictions and other rules and regulations that apply to funds in the accumulation or growth phase, continue to apply when members begin receiving a pension from the funds.

Release authorities

Release authorities are documents we send to super funds to authorise release of money from a member's super account.

Release authorities – problem solving for SuperStream users

Support for funds to avoid errors and processing delays when actioning release authorities received via SuperStream.

Preservation of super

How to cash preserved benefits or restricted non-preserved benefits of superannuation.

Conditions of release

How a member can meet a condition of release to access super preserved benefits or restricted non-preserved benefits.

Release authorities

Release authorities are documents we send to super funds to authorise release of money from a member's super account.

Last updated 4 April 2024

Fund obligations

Trustees of APRA – regulated super entities are required to comply with the standards in the [Superannuation data and payment standards](#) , by using SuperStream release authorities to action requests.

When the super fund receives a valid release authority, it is authorised to release an amount from the member's super account according to the instructions outlined in the included release authority statement (RAS).

This is the information you must provide to us to confirm that you have released the member's money in accordance with the release authority.

It is important the information you report, accurately reflects your members' circumstances as reporting incorrect values can result in negative consequences for your members, including:

- being incorrectly assessed for additional tax
- the ability for the member to release from the specified account in the future
- significant delays in release authority payments being allocated to the member's account.

Within 10 business days from the issue date of the release authority, super funds must:

- electronically pay us the lesser of
 - the amount stated in the release authority

- the total amount of the super interest that could be paid at the time from the member's super interests
- send us a RAS message via SuperStream advising
 - the amount that was released to us
 - any amount that could not be released and the reason why it could not be released.

When a fund releases an amount to us, we:

- withhold the appropriate amount of tax if applicable
- offset the balance against any outstanding tax or other Australian Government debts
- pay the remaining amount to the member, if applicable.

When sending a RAS to us you must:

- use the same channel we have used to issue the RA, either SuperStream or paper, when you return the RAS
- return the RAS in all cases, including for partial or nil payments.

A trustee can receive a release authority message outside of the standards and SuperStream via a paper notification issued by the Commissioner of Taxation by mail. Trustees need to action the release authority and return the release authority statement (RAS) to us via paper.

RA payments must be made through the same channel the RA was received, for example:

- RA's received via SuperStream payments must be made via the SuperStream bank account
- RA's received by paper, payment must be made using **other payment options** as per the instructions on the paper form.

Failure to pay via the correct channel will result in delays in payment processing.

We have provided **Release authorities – problem solving for SuperStream users** to assist you to avoid processing delays and adverse impacts on your members.

Penalties for funds not meeting their obligations

Super funds that do not meet their release authority obligations may incur significant penalties.

You may incur a non-compliance penalty up to a maximum of 20 penalty units if:

- you do not
 - pay the required amount to us within 10 business days of receiving a valid release authority
 - return the RAS to us within 10 business days and
- you release an amount that is not the lowest amount of
 - the amount stated in the release authority
 - the maximum available release amounts for the super interest held by the super fund.

Types of release authorities

There are several types of release authorities that fund members can request release of their funds for.

Excess concessional contributions release authority

A fund will receive an excess concessional contributions release authority when:

- a member has exceeded their **concessional contributions cap** and
- elects to release up to 85% of the excess concessional contributions from their fund.

The released amount must be paid directly to us and is to be treated as a non-assessable, non-exempt benefit payment to the member.

Amounts of excess concessional contributions that are not released will be treated as non-concessional contributions.

Excess non-concessional contributions release authority

When a member exceeds their non-concessional contributions cap they have 60 days from the issue date of their determination to elect how the excess amount is to be treated. They can:

- elect to release their excess non-concessional contributions and 85% of the associated earnings from their nominated super fund
- elect not to release and be assessed for excess non-concessional contributions tax
- advise us which super fund they want amounts released from.

A super fund will receive an excess non-concessional contributions release authority when one of its members has exceeded their non-concessional contributions cap and the member has:

- elected to release the excess non-concessional contributions and 85% of associated earnings from that fund
- not made such an election after 60 days, and the Commissioner processes an election on their behalf.

You don't need to amend the contributions report you provided for this member via the Member Account Transaction Service. Releasing this benefit doesn't change the contributions that led to the excess.

Excess non-concessional contributions tax release authority

When a member elects to have their excess non-concessional contributions assessed as excess non-concessional contributions tax:

- they advise us which funds they would like a release authority issued to, and
- will be issued a release authority by us to their nominated fund to pay their tax liability.

Division 293 tax – due and payable release authority

Fund members assessed as having a Division 293 tax due and payable debt associated with contributions made to accumulation super accounts:

- can elect to release an amount from their fund within 60 days of the issue date to pay the tax debt
- will be issued a release authority by us to their nominated funds
- have the super fund pay the monies directly to us.

Division 293 tax – deferred debt account release authority

When a member has been assessed as having a Division 293 tax debt associated with contributions made to a defined benefit account, the tax debt:

- is deferred until the member takes their end benefit from their defined benefit account
- the member can elect to release an amount from their fund within 60 days of the issue date to pay the tax debt.

In this case, we will issue a release authority to their nominated funds. A defined benefit fund may comply with this version of the release authority and must pay the monies directly to us.

Division 293 tax – debt account discharge liability

This release authority is an interaction directly between the member and fund therefore it is not delivered in SuperStream.

We issue members with a notice of debt account discharge liability, with the determined final amount owing on a deferred Division 293 debt account.

The member can only present this release authority to the super fund that holds the defined benefit account to which the deferred debt is attributed. The super fund can only release the monies to us from the account that holds the defined benefit interest stated on the RA.

How to action this release authority

To action a Division 293 tax debt account discharge liability release authority:

- check that the authority is still valid – it must be given to you within 120 days of the date printed on it

- work out what amount you must release – you must pay the lesser of
 - the amount of the Division 293 tax
 - the amount nominated by the member
 - the total value of the member's super interests in your fund (other than a defined benefit interest)
- complete the release authority statement and send both the statement and payment to us within 30 days of receiving the valid release authority.

First home super saver (FHSS) scheme release authority

A super fund will receive a FHSS release authority when one of its members successfully requests the ATO to issue a release authority under the scheme.

The amount released by the fund must be paid to us.

Tax treatment of release authorities

The payment of a release authority is a super benefit which is treated as a non-assessable, non-exempt benefit payment to the member.

In this instance, a super fund is not required to:

- calculate either the tax-free component or the taxable component of the super benefit when the amount is released
- reduce either the tax-free component or the taxable component of the super interest.

The cashing order for benefits paid to satisfy a release authority is:

1. unrestricted non-preserved benefits
2. restricted non-preserved benefits
3. preserved benefits.

Determinations and notices of assessment

Where a member has been issued with an excess contribution determination (ECC or ENCC) or Division 293 notices of assessment (NOA) due to a fund or client reporting error:

- the Trustee must **correct their incorrect reporting** within 30 days of becoming aware of the error
- if the corrected reporting impacts the member's excess contribution or Division 293 position, they will be issued with an amended determination or notice of amended assessment (NOAA)
- amended determinations and NOAAs are generally issued within 6 weeks of updated reporting being received by us.

Due to privacy restrictions, we:

- can't disclose the details of a member's excess contribution determination or Division 293 NOA, including whether an original or amendment has issued
- can only confirm whether amended reporting has been received or processed.

Don't contact us to:

- confirm whether an amendment has been or will be issued to a member
- ask us to speed up the issuing of an amended determination or NOA.

A member can confirm the details of their excess contribution determination or Division 293 NOA, by using **Online Services** or **contacting us**.

Release authorities and Successor fund transfers

Trustees need to provide a valid response to all release authorities that they receive.

The issuing of release authorities can't be suppressed during the limited-service period prior to successor fund transfers (SFT).

Failure to action a RA prior to an SFT occurring will cause the RA to remain outstanding. This will prevent us from issuing a new RA to the

successor fund if required and may cause significant financial disadvantages to your members.

We understand that issues can arise that may complicate or prevent the actioning of a RA prior to an SFT. In that case, the transferring fund should lodge an enquiry via **SES** for advice on the management of RAs during an SFT.

Transferring funds who do not action a release authority and do not contact us via **SES** to discuss resolution options won't have met their obligations under relevant RA legislation.

For more information, see **Successor and intra fund transfer reporting**.

Should this information not solve your query we also provide assistance to funds in dealing with release authorities through the **Super enquiry service for APRA funds**.

QC 20076

Release authorities – problem solving for SuperStream users

Support for funds to avoid errors and processing delays when actioning release authorities received via SuperStream.

Last updated 13 October 2025

Using payment reference numbers

Correct use of your payment reference number (PRN) on release authority statement (RAS) messages and payments is critical for ensuring:

- we successfully receive and process the RAS and associated payment
- we allocate payment to the member's account in a timely manner
- the payer defined PRN used on the payment and RAS message is

- identical, noting the PRN is case-sensitive
- unique for the sender within a 12-month period.

Managing release authority statement outcome responses

We generate a release authority statement outcome response (RASOR) message to notify the trustee when we've successfully received and processed their RAS message.

If the trustee receives a successful RASOR, no further action is required.

If the trustee receives an unsuccessful RASOR, they must:

- identify and correct the error
- generate a new RAS message
- send us the corrected RAS message, with payment if applicable.

If the corrected RAS message contains a different payment amount, funds must:

- send a new payment using a new PRN on the new RAS payment
- ensure the payment amount matches the reported amount in the corrected message.

Failure to do so can have direct financial impacts for your members.

If the correction requires the trustee to get a refund, they need to contact us.

A RASOR isn't issued when a release authority error response (RAER) is lodged. The trustee's successful technical receipt confirms that the RAER has been received and processed.

If you can't lodge a RAS or correct a rejected RAS message, contact your software provider to fix any system issues.

Trustees not confirming that lodgments have been accepted

When you receive a release authority (RA) from us via SuperStream:

- you have 10 business days from the date of issue to respond
- ensure your lodgment has been accepted within this timeframe, as penalties may apply for late lodgments.

To assist funds in ensuring their RAS and RAER messages are successfully received within the 10-day time frame:

- RAER messages – use the technical receipt as confirmation of lodgment.
- RASOR unsuccessful – if your RAS message hasn't been processed due to errors and your lodgment hasn't been accepted, you must correct these errors.
- RASOR successful --this is confirmation of successful lodgment and is typically received within minutes of you sending your RAS to us.
- If you (or your gateway) haven't received a RASOR within 72 hours, you can contact us.

Super funds don't meet their obligation to action the RA until they have submitted a successful RAS. This is confirmed by a RASOR with code SUPER.GEN.RLVR.2 and receipt of the corresponding payment.

Make sure you have adequate assurance processes in place to accurately process RAs. If you have:

- processing issues, escalate them to us promptly via the **Super Enquiry Service**
- system issues, discuss them with your software provider and give us an estimated time for resolution.

Releasing from multiple member accounts

A fund may receive an RA for an account that doesn't have sufficient money to release the full amount owed.

If the fund holds additional accounts for the same member with more funds, it must aggregate amounts available for release from all accounts held by the member. This is up to the amount specified in the RA.

When a fund chooses to release amounts from multiple accounts, they must:

- aggregate the amounts into a single payment
- return the aggregated payment under a single RAS
- ensure the account identifiers provided on the RAS match those stated on the RA.

Funds must not:

- make multiple payments for a single RA
- change the member account number or unique superannuation identifier (USI) when lodging the RAS, if released from a different account than the one on the RA.

Common SuperStream lodgment issues

We've identified common issues with SuperStream lodgments. The following tips will help get your lodgments correct and ensure payments can be processed.

- We can't process your message and allocate payments to the member, if you return the RAS with a different:
 - USI
 - member account number.
- If you've incorrectly actioned an unsuccessful RASOR message:
 - payments can't be allocated to the member until a successful message is received
 - you're required to correct and relodge unsuccessful RAS messages.
- Trustees making an RA payment using a different PRN than in the RAS response:
 - will cause significant delays to the member who is receiving the funds
 - must contact us and include the
 - ATO reference ID
 - payment PRN
 - successful RAS message PRN.

- We'll respond to an RA with an incorrect nil response RAER, including not releasing money for an RA (where it's not a defined benefit interest), if:
 - a RAER has been incorrectly lodged instead of a RAS, which can result in
 - adverse tax outcomes for members, including incorrect assessments for additional tax
 - the ability of the member to release from the specified account in the future
 - a notification to the member of a nil release –the member will need to decide how to proceed
 - we're unable to re-trigger an RA where an incorrect RAER has been lodged.

Respond using a release authority statement

When using a release authority statement (RAS) to respond to a release authority (RA), ensure that the information matches the:

- ATO reference ID
- USI and ABN
- member account number
- member's tax file number (TFN)
- product and year.

If funds opt to release amounts from alternative or multiple accounts other than the account stated on the RA, you must:

- return a single payment
- ensure information provided on the RAS (detailed above) matches the RA.

When releasing funds and lodging a RAS you must:

- release the total amount stated in the release authority, including the
 - maximum available release amount for each super interest that you hold for the member

- amounts in retirement phase (where it's not a defined benefit interest or non-commutable income stream)
- return these under a single RAS (with a single associated payment)
- ensure the account identifiers on the RAS match that on the RA
- ensure for partial releases, the remaining benefit indicator value is correctly reported on the RAS.

Funds mustn't:

- make multiple payments to a single RA
- release more than is stated in the RA
- change the member account number or USI when lodging the RAS, if an amount was released from a different account than the one specified on the RA.

We recommend funds check their systems and processes to avoid duplicate or incorrect payments sent for RAs. This could lead to member refunds, which may result in **illegal early access to super**.

If the fund is unable to release any money in response to an RA, a RAER message must be sent, including the correct code.

If an RAER is sent in error:

- don't send a RAS and corresponding payment
- check for a RASOR from us before sending any additional RAS.

Correspondence may issue to the member advising of an unsuccessful release and whether they can re-elect to release the amount.

How to ensure payments can be processed

For release authority payments to be processed promptly, ensure you:

- make all SuperStream RAS payments to the ATO SuperStream bank account. For more information, see **SuperStream release authorities**
- make all paper RAS payments using **other payment options**, not the SuperStream bank account
- use the same PRN on the RAS payment and data message, including uppercase, lowercase, special characters and spaces

- use one PRN with one payment (not across multiple messages or payments) and only use it once within a 12-month period
- send a successful RAS with each payment
- don't send a payment where a RAER has been lodged.

Where a payment and message PRN don't match, you must advise us by lodging an enquiry through our Super enquiry service, so we can manually remediate.

Payments are unable to be allocated to the member without a successful RAS.

More information

For more information, see [Rollover v3.0 User Guide](#)  and contact us via Super Enquiry Service for APRA funds.

QC 24768

Preservation of super

How to cash preserved benefits or restricted non-preserved benefits of superannuation.

Last updated 13 October 2025

Preserved benefits

All contributions to super made by or on behalf of a member, and all earnings since 1 July 1999, are preserved benefits.

Preserved benefits may be cashed voluntarily only if a **condition of release** is met. This is subject to any cashing restrictions imposed as part of the condition of release.

Restricted non-preserved benefits

Restricted non-preserved benefits are amounts that can only be accessed after ending the employment to which those benefits relate to. Generally, they stem from either:

- employment-related contributions (other than employer contributions) made before 1 July 1999
- rolled-over termination payments made before 1 July 2004.

Unrestricted non-preserved benefits

Unrestricted non-preserved benefits don't require a condition of release to be met. They may be paid on demand by the member. They include, for example, benefits where a member has previously satisfied a condition of release and decided to keep the money in the super fund.

QC 46860

Conditions of release

How a member can meet a condition of release to access super preserved benefits or restricted non-preserved benefits.

Last updated 13 October 2025

Common conditions of release

The most common conditions of release for paying superannuation benefits are when the member:

- has reached their [preservation age](#) and retires
- has reached their preservation age and begins a [transition-to-retirement income stream](#)
- [ceases an employment arrangement](#) on or after reaching 60 years old

- [is 65 years old](#) (even if they haven't retired), or
- has died (see Paying superannuation death benefits).

In some [special circumstances](#), at least part of a member's super benefits can be released before their preservation age.

Preservation age

Access to super benefits is generally restricted to members who have reached their preservation age.

Preservation age by date of birth

Date of birth	Preservation age (years)
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Retirement under super laws

There are no restrictions on the form in which super benefits can be taken at retirement.

If the member is:

- under 60 years old –they can access their preserved benefits only when they
 - reach preservation age
 - cease gainful employment, and

- have no intention to become gainfully employed in the future
- at least 60 years old – they can access their preserved benefits when they leave a job.

If a member who is 60 years or over ceases one employment arrangement but continues in another employment arrangement, they may cash all benefits accumulated up to that time. All amounts accrued after that date will be preserved or restricted non-preserved benefits. They can't be cashed until a fresh condition of release is met.

Preservation age – transition to retirement

Preservation age is the minimum retirement age a member is normally able to access their preserved benefits. Members who haven't retired may access their super with a **transition to retirement income stream** once they have reached their preservation age. This is subject to the governing rules of your fund.

A transition to retirement income stream must:

- be account-based
- not be commuted, unless the member has met a condition of release with no cashing restrictions
- meet the **minimum pension standards**
- not exceed a maximum of 10% of the account balance at the start of each financial year.

Turning 65

A member who has reached 65 years old may cash their benefits at any time. There are no cashing restrictions. This means the benefits can be paid as an income stream or a lump sum.

A fund member isn't compelled to draw down their super once they reach a particular age. They can keep their benefits in the fund indefinitely. The only time it is compulsory for a fund to pay out a member's benefit is when a member dies.

Special conditions of release

In special circumstances at least part of a member's super benefits can be released before the member has reached preservation age. For

more information, see **Early access to super**.

As trustee, you must ensure that the member has met a condition of release before you release any funds. You must also check that the governing rules of your fund allow it. It's possible that a benefit may be payable under the super laws but not under the rules of your fund. For more information, see **Release authorities**.

Rollovers to other super funds don't require the member to satisfy a condition of release. This is subject to the governing rules of your fund. For information on the Kiwi Saver scheme, see **Trans-Tasman retirement savings transfers**.

Payments of benefits to members who haven't met a condition of release aren't treated as super benefits. Instead, they'll be taxed as ordinary income at the member's marginal tax rate. This is also known as illegal early release of super. Significant penalties may apply to you as trustee and to your fund. For more information, see Taxpayer Alert *TA 2009/1 Superannuation Illegal Early Release Arrangements*.

Special conditions of release include the following.

Terminating gainful employment

Where a member (who hasn't met another condition of release) has ceased employment with an employer who had contributed to the member's fund, on termination:

- all preserved benefits may be paid, but they
 - must be taken as a lifetime pension or annuity
 - can't be commuted into a lump sum(unless the preserved benefits are less than \$200, in which case the member can cash the benefits without restriction)
- all unrestricted non-preserved benefits can be cashed out on request from the member (no cashing restrictions).

This is subject to the governing rules of your fund.

Permanent incapacity

A member's benefits may be cashed if you're satisfied their ill health makes it unlikely that they'll engage in gainful employment that they're reasonably qualified for by education, training or experience.

Temporary incapacity

A member's benefits may be paid if you're satisfied the member has temporarily ceased work due to physical or mental ill health that doesn't constitute permanent incapacity. In general, temporary incapacity benefits may be paid only from the insured benefits or voluntary employer funded benefits.

Severe financial hardship

To release benefits under severe financial hardship, you need to be satisfied the member:

- can't meet reasonable and immediate family living expenses
- has been receiving relevant government income support payments for a continuous period of 26 weeks, and
- was receiving that support at the time they applied to the trustees.

The payment must be a single gross lump sum of no more than \$10,000 and no less than \$1,000 (or a lesser amount if the member's benefits are less than \$1,000). Only one payment is permitted in any 12-month period.

Alternatively, if the member has reached their preservation age plus 39 weeks, you need to be satisfied the member:

- has been receiving relevant government income support payments for a cumulative period of 39 weeks since reaching their preservation age
- wasn't gainfully employed on a full-time or part-time basis at the time of applying to the trustees.

If you release benefits under these circumstances, there are no cashing restrictions.

Compassionate grounds

Benefits may be released on specified compassionate grounds if the following conditions are met:

- the member doesn't have the financial capacity to meet an expense
- release is allowable under the governing rules of your fund.

The amount of super you can pay on compassionate grounds is limited to what is reasonably needed. It is paid as a lump sum.

Terminal medical condition

If a member has a terminal medical condition and 2 medical professionals certify the condition is likely to result in the member's death in the next 24 months, the balance of their super account may be paid as a tax-free lump sum benefit. There are no cashing restrictions.

First home super saver scheme

The First home super saver (FHSS) scheme allows your fund members to save for their first home inside their superannuation. Your members can do this by making voluntary concessional and non-concessional contributions to their super. When your members are ready to receive their FHSS amounts, they can request a release from us to withdraw personal contributions they've made into super since 1 July 2017, along with associated earnings.

For more information, see:

- Early access to super
- SuperStream release authorities

QC 46861

Income streams

Information for APRA-regulated funds on income streams (pensions).

Last updated 1 December 2025

What are income streams

Your super fund can pay benefits to a member as a super income stream if the member has met one of the conditions of release. A super income stream (also known as a super pension or annuity) is a series of periodic payments to a member.

An income stream is either:

- account-based – the income stream is paid from a super account held in the member's name
- non-account-based – the income stream doesn't have an identifiable account balance in the member's name. The member will receive regular income, usually guaranteed for life or for a fixed term.

For more information, see [Conditions of release](#).

Standards for income streams

The following standards apply to both account-based and non-account-based income streams:

- a minimum amount is paid each year and payments occur at least annually
- there's no maximum annual payment amount except for transition to retirement income streams
- an income stream can be commuted to a lump sum only in certain circumstances
- the capital supporting the income stream can't be added to by way of contribution or rollover once the income stream has started
- an account-based income stream can't have a residual capital value on termination, but a non-account-based income stream may have a residual capital value
- an income stream can't be paid to a non-dependent beneficiary after the death of a member.

If these standards are not met in an income year, the super income stream ceases for income tax purposes and we consider the fund has not paid an income stream at any time during the year.

Income streams that started before 1 July 2007, and complied with the rules applicable at the time, are deemed to satisfy the new requirements and may continue to be paid under the former rules.

For more information, see [Income streams started before July 2007](#).

Minimum payments

A minimum annual payment amount must be paid each year. It's calculated using a **percentage factor based on the member's age**.

For account-based income streams, work out the minimum annual payment amount by multiplying the account balance of the income stream by the percentage factor:

- In the first year of the income stream you work out the account balance and take the member's age on the commencement day of the income stream.
- In all following years you take the account balance and the member's age from 1 July of the relevant year.
- Transition to retirement income streams need to meet the same standards as ordinary account-based income streams. Additionally, there is a maximum annual payment limit of 10% of the account balance.

For non-account based income streams, work out the minimum annual payment amount by multiplying the purchase price of the income stream by the percentage factor.

- In the first year of the income stream you take the member's age at the start of the income stream.
- In all following years you take the member's age on each anniversary of the start day.

Before you can commute an income stream (for example, into a lump sum), you must ensure the required minimum amount has been paid.

The minimum payment amount will be a proportion of the annual amount if the income stream starts, is commuted or rolled over part way through the year.

Note: From 1 July 2017 partial commutation payments won't count towards minimum annual pension payments.

Breach of the minimum payment standards

Once an account-based income stream starts, there is an ongoing requirement to meet the minimum payment standards in the SIS Regulations.

The Australian Prudential Regulation Authority (APRA) is responsible for the general administration of pension and annuity standards in the

Superannuation Industry (Supervision) Regulations 1994. If you breach the minimum payment standards you should contact APRA for guidance and information on next steps.

Ending an income stream

The most common circumstances for an income stream ceasing are:

- the pension capital is exhausted
- failure to meet the super standards
- the income stream is fully commuted to a lump sum
- the member dies (but the income stream may continue if a dependent beneficiary is automatically entitled to a reversionary income stream).

For more information, see *Taxation Ruling TR 2013/5 Income tax: when a superannuation income stream commences and ceases*, APRA funds – starting and stopping a super income stream (pension) and Transfer balance cap reporting.

Transition to retirement income streams



Transition to retirement income streams assist members to gradually move to retirement.

Innovative retirement income stream products



How a retirement product can be an innovative retirement income stream.

QC 26868

Transition to retirement income streams

Transition to retirement income streams assist members to gradually move to retirement.

Last updated 23 December 2025

Transition to retirement income streams (TRIS) assist members to gradually move to retirement by accessing a limited amount of their superannuation.

Previously, funds were eligible for tax-free earnings on the super assets that supported a TRIS. Assets supporting a TRIS now earn taxable income at 15%, regardless of when it commenced.

You can no longer claim exempt current pension income (ECPI) from assets supporting a TRIS where the member is not in the retirement phase.

A TRIS is not in the retirement phase until the member either:

- reaches 65 years old
- notifies their fund that they have satisfied one of the following 'nil' cashing restriction conditions of release, such as
 - retirement
 - permanent incapacity
 - terminal illness.

A TRIS enters the retirement phase when it starts paying a reversionary beneficiary after the member dies. This is regardless of whether the beneficiary has turned 65 years old or has satisfied a nil cashing restriction condition of release.

You must include income from assets supporting a TRIS that isn't in the retirement phase in assessable income. Once the member has met a 'nil' cashing restriction condition of release, the TRIS moves into the retirement phase. The fund can start claiming ECPI on the earnings from assets supporting the TRIS. The TRIS account balance at this date counts toward the member's transfer balance cap.

For more information, see:

- Law Companion Ruling **LCR 2016/10** *Superannuation reform: capped defined benefit income streams – non commutable, lifetime pensions and lifetime annuities*

- Guidance Note GN 2019/1 *Changes to transition-to-retirement income streams*.

QC 51316

Innovative retirement income stream for APRA funds

How a retirement product can be an innovative retirement income stream.

Last updated 23 December 2025

The term innovative retirement income stream covers a range of lifetime products that didn't meet the annuity and pension standards prior to 1 July 2017. A retirement product qualifies as an innovative income stream only when it meets the following key elements:

- Similar to an ordinary account-based income stream, the fund can't start paying benefits until the individual has met a nil cashing restriction condition of release. However, these products differ because they delay benefit payments until a later event, usually age-related. This is built into the terms and conditions of the product.
- Once payments start, they must be made at least annually and be payable for the individual's remaining lifetime (and any primary or reversionary beneficiaries). There can be no unreasonable deferral of payments from the income stream.
- Rules restrict the amount you can commute to a lump sum or rollover, after the income stream enters the retirement phase. The restrictions are based on a declining capital access schedule.

For general information, refer to **Income streams** (pensions).

QC 51318

Departing Australia superannuation payment

Temporary residents who accumulate super while working in Australia may claim super from their fund.

Last updated 13 February 2025

Temporary residents who accumulated super while working in Australia on eligible temporary resident visas can claim their super from their fund if:

- they've departed Australia
- their visa has ceased to be in effect
- they aren't an Australian or New Zealand citizen or permanent resident.

This payment is called a departing Australia superannuation payment (DASP).

Receiving and processing claims



How funds receive DASP claims and the processing requirements.

Accessing the DASP online application system for funds



Instructions for establishing access to the departing Australia superannuation payments online application system.

DASP withholding and reporting



What to do when making DASP payments to eligible temporary residents, super funds and RSA providers.

Receiving and processing claims

How funds receive DASP claims and the processing requirements.

Last updated 13 February 2025

Not all super funds can pay a DASP

Trustees can pay a benefit only as allowed under the fund's trust deed.

Unfunded public sector super schemes don't have to pay out benefits as a DASP. A member's benefits can also only be paid in the form of a DASP if certain eligibility and evidentiary requirements under the law are met.

A super benefit can only be paid to a fund member when that member has met a **condition of release**.

The super benefit can only be paid to a temporary resident if:

- they're not an Australian citizen, a New Zealand citizen or a permanent resident
- their super interest is in a regulated super fund that is not an unfunded public sector fund
- they were a temporary resident
- their temporary resident visa has ceased to be in effect
- they have left Australia
- a request (or application) including the appropriate information, has been made to their fund.

How members can claim DASP

Information and eligibility for temporary residents claiming DASP is available at [Departing Australia superannuation payment \(DASP\) | Australian Taxation Office](#)

Temporary residents can claim a DASP from their fund:

- using the [DASP online application system](#) 
- by downloading and completing the **Application for a departing Australia superannuation payment** form produced by the ATO, or a similar form produced by you.

A separate DASP application must be completed for each fund that holds an account for the temporary resident.

A claim must be processed, and a DASP paid, within 28 days of you receiving a request and any additional information you require to satisfy the claim.

Online claims

When claims are submitted via the DASP online application system:

- you don't need to verify the client's immigration, visa and residency status – we've already done this through an online check with the Department of Home Affairs (Home Affairs)
- if the withdrawal benefit is less than \$5,000 you don't need to undertake the client identification procedures required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- you can use the visa information provided in the application, which includes working holiday maker (WHM) visa information, to help determine the appropriate DASP tax rates to apply to the payment.

Registered tax practitioners that have **DASP agreements** with us (referred to as DASP intermediaries) can also use the DASP online intermediary application system to submit claims on behalf of their clients. When this is the case, the DASP intermediary's name and contact details will also appear on the claim form you receive.

Funds should check DASP online on a regular basis to see if claims have been submitted for them to action through the search function.

For more information see **Accessing the online system for funds**

Paper claims

The member must provide the following:

- Evidence of their immigration and visa status

- They can apply to Home Affairs for them to issue a Certification of Immigration Status to you, they must do this if the withdrawal benefit is \$5,000 or more.
- If the withdrawal benefit is less than \$5,000 the member has the option to provide evidence that they were the holder of a temporary visa which has ceased to be in effect and a certified copy of their passport with the departure stamp.
- Passport stamps are not automatically issued on departure from Australia, therefore if they have not asked for one on their passport, they will need to apply to Home Affairs for the Certificate of Immigration Status.
- Proof of identification
 - For paper claims fund trustees are required to undertake client identification procedures in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* regardless of the value of the withdrawal benefit being claimed.
- Working holiday maker (WHM) visa information
 - The Certification of Immigration Status from Home Affairs will include WHM visa information where the member has held a WHM visa. If the member hasn't provided this certificate, and they have held a WHM visa, they will need to provide visa information on the paper application to determine the appropriate DASP tax rates to apply to the payment.

Authorised representatives may also claim directly from you on behalf of temporary residents using paper applications. In this case, they must provide evidence to satisfy you that they:

- have authority to make the claim
- proof of identity for themselves, and
- the evidence required to support the temporary resident's application.

For more information see **Withholding and reporting**

Accessing the DASP online application system for funds

Instructions for establishing access to the departing Australia superannuation payments online application system.

Last updated 17 March 2025

Access to DASP online

Super funds and retirement savings account (RSA) providers can access applications submitted by their members and Departing Australia superannuation payments (DASP) intermediaries through the DASP online application system. (Select the **Superannuation providers** link.) You'll need a Digital ID, such as [myID](#)  and be linked to an Australian business number (ABN) in [Relationship Authorisation Manager \(RAM\)](#)  to use this system.

Log in to the DASP online application system:



You will only be able to access applications for your fund or for funds that have nominated you as their administrator.

You should check the DASP online system on a regular basis to see if claims are waiting for you to action. Once a claim has been received, including any additional supporting evidence that may be required, you must process it within 28 days.

To search an application

A new search function is available to assist funds to search for DASP applications received through DASP online. See [Instructions to search for a DASP online application](#).

To reject an application

You may use the system to indicate you have rejected an application. The system will prompt you to provide a reason. An email message will automatically be sent to the applicant (or their intermediary).

If you reject an application because the benefits have been transferred, the applicant will be prompted to re-submit their application. This re-submitted application will include details of the original application as well as details supplied by the transferring funds.

Contact details

A fund or the fund's administrator can view and update the contact details used by the system. These details provide a contact address for applicants should they need to follow up their applications.

Nominate an administrator

A fund may nominate another organisation (their administrator) to access and process applications submitted by their members. The administrator must have a myID and be authorised by a principal authority or authorisation administrator in RAM to access the system (see [Accessing online services with Digital ID and RAM](#)). When that administrator gains access to the system, they may view, print and reject the applications.

Once an administrator is nominated, the fund will no longer be able to view applications submitted by their members.

If you experience difficulties using the DASP online system, lodge a request using the Super Enquiry Service.

Instructions to search for a DASP online application

The search function in DASP online is a new feature, built to assist super funds with searching for DASP applications received through DASP online.

This instruction aims to provide guidance to super funds on how to use this new feature.

Accessing the search function

To access the search function, you need to log in to the [DASP online system](#) .

Once you have successfully logged in, follow these steps:

- Once the Menu page is displayed, an additional option to **Search applications** will be available. Select **Search applications** and you will see the new search screen.
- On the search screen, you are able to search using a number of fields, as displayed. You can search with one field or multiple fields.
- The system will search using the information you entered. The result list will be more specific if you include information in more fields. For example, if you only enter details in the **Family name** field, you will get a list of all DASP applications your fund received for members with the same family name. Whereas, if you put in a family name and a date of birth, you may get only one DASP application that your fund received.

Name search

When searching by name, you should enter as many name fields (with a full name) as possible.

You need to always start with **Family name** as the system will search using this field first. If you leave this field blank and enter 'Taylor' in the **First name** field, the result list will show DASP applications for members with 'Taylor' as the family name.

You should not enter partial names, as the search function will only search for a full match and not a partial match.

Other searches

The remaining search fields will only return a result where it can match the exact information you entered. These fields are:

- date of birth
- application submitted date
- applicant TFN.

Error messages will be displayed if you don't enter dates in the correct format or the TFN is not valid.

To restart your search, you can select the **Clear** button. This will clear all fields and you can enter new information again. Selecting the **Back** button will take you back to the menu page.

Search results

After you have entered information and clicked the **Search** button, a list of DASP applications will be shown.

The list will be sorted by submitted date, from most recent to oldest applications.

To view the application found, click on the highlighted link.

The application status may show the following values.

Table 1: Application status and abbreviation explanations

Status and abbreviations	Explanation of status
Received (RECD)	Your fund has viewed the application
Rejected (REJT)	Your fund has rejected the application
Submitted (SUBD)	Your fund has not viewed the application in DASP online for less than 21 days
Exception (EXPN)	Your fund has not viewed the application in DASP online for more than 21 days
Pending (PEND)	The application can't be submitted as the member's visa is still active
Held (HELD)	The member has saved an application but not submitted it

Cancelled (CANC)	The member has cancelled their DASP application
Open (OPEN)	The member has started the application but have not input fund details

If the search resulted in 100 or more applications, a message will be displayed asking you to enter more information to narrow your search.

The message will be shown as:

- **The search results exceed 100 applications. Enter more information to refine your search.**

If you have not entered any values in the search fields and clicked the **Search** button, you will receive the following message:

- **You have not provided any search criteria. Enter at least one criterion before searching again.**

Where there are no DASP applications matching your search, you will receive the following message:

- **No result found. Enter other criteria before searching again.**

QC 18528

DASP withholding and reporting

What to do when making DASP payments to eligible temporary residents, super funds and RSA providers.

Last updated 13 February 2025

Making a DASP

When making a departing Australian superannuation payment (DASP) to an eligible temporary resident, funds and Retirement Savings Account (RSA) providers must use the visa information provided on the DASP application to determine the appropriate **DASP tax rates** to apply.

A former temporary resident may have held more than one type of visa and different tax rates could apply to those components. Funds and RSA providers must:

- send the withheld amount to us
- issue a **DASP payment summary** to the temporary resident within 14 days of making the payment.
 - The payment summary must state the payment is a DASP and is non-assessable non-exempt income to which a final DASP tax has been applied – therefore neither the payment nor the tax withheld is included in the payee's tax return.
- report DASP payments made during the financial year – you need to lodge a PAYG payment summary annual report with us by either
 - 14 August of the financial year following the date the payment was made, if you choose to report DASP with other payment summaries due that day, or
 - 31 October of the financial year following the date the payment was made, if you choose to report DASP separately.

For more information see the **PAYG withholding payment summary annual report**.

If the incorrect tax rate is applied by the fund

If a fund has identified an error in the application of tax rates they should report it in **Online services for business**.

Actioning member requests about tax

If a fund has made an error with the withholding amount, the recipient may request a refund of the amount withheld in error.

If the fund becomes aware of the error or the recipient of the DASP applies to the fund for a refund before the end of the financial year in which the amount of tax is withheld, the request must be actioned by the fund. After this time, the recipient can apply to the ATO for a refund.

For more information see **DASP and working holiday makers changes**

QC 24742

Access to super for members with a terminal medical condition

Information for super funds about making tax-free lump sum payments to members with a terminal medical condition.

Last updated 6 November 2025

Releasing super for a terminal medical condition

You can release super benefits to a member if they have a terminal medical condition. A terminal medical condition exists if:

- 2 registered medical practitioners have certified, jointly or separately, that the member suffers from an illness, or has incurred an injury, that is likely to result in the member's death within 24 months of the date of certification
- at least one of the registered medical practitioners is a specialist practicing in an area related to the member's illness or injury
- the certification period has not ended for each of the certificates.

The certification period is 24 months from the date of certification.

If they satisfy this condition of release, any benefits that have accrued up to that point become unrestricted non-preserved. Any additional benefits accrued during the certification period also become unrestricted non-preserved benefits.

These can be accessed as a tax-free super lump sum payment during the certification period. Any balances remaining after the certification period ends can be accessed at any time but may not be tax-free.

Any benefits accrued after the certification period are not covered by this condition of release. Members should talk to you about what new

certification may be required.

How payments are taxed

A payment must be made as a super lump sum payment. These payments are non-assessable non-exempt income (that is, tax-free) if the member has the required medical certification stating that a terminal medical condition existed, either:

- at the time of the payment
- within 90 days of receiving the payment.

Tax-free payments

Lump sum payments to a member with a terminal medical condition will be tax-free if paid from a **complying super plan** or an annuity provider (as long as the certification requirements are met).

A 'complying super plan' is one of the following:

- complying super fund
- public sector super scheme that is either
 - a regulated super fund
 - an exempt public sector super scheme
- complying approved deposit fund
- retirement saving account (RSA).

Other credit balances

When a member applies for early release of super benefits due to having a terminal medical condition, you should also check for any ATO-held super and arrange for these amounts to be transferred. ATO-held super may come from:

- super co-contributions
- super guarantee
- super holding account special account
- unclaimed super money.

Alternatively, the member can lodge a request with us for certain eligible amounts to be paid directly to them. For details, see [Application for payment of ATO-held superannuation money](#).

Making a tax-free super payment

If the early release of benefits is approved, you should make a super lump sum payment upon receipt of the required medical certification.

You do not withhold any amounts from these payments.

You do not need to provide the member with a payment summary, as these amounts are non-assessable non-exempt income.

You don't need to report the payment to us

You are not required to report these lump sum payments to us, as these amounts are non-assessable non-exempt income.

If your member requests a rollover of their benefits during the certification period, different reporting requirements may apply.

Certification requirements

Members must give you their medical documentation, certifying their terminal medical condition as outlined above, before you can make a tax-free super lump sum payment.

Making a payment under another condition of release

If you have paid a super lump sum to a member under another condition of release and you have withheld an amount, but the member now provides medical certification that confirms they have a terminal medical condition, they may be eligible to receive a refund of the amount withheld.

They should provide you with the required medical certification stating that at the time of the payment, or within 90 days of receiving the payment, they had a terminal medical condition.

To refund the amount withheld, you need to:

- provide the member with a tax-free payment of the amount withheld from the original super lump sum
- adjust the amount withheld downwards in your next activity statement payment period by the amount repaid.

If the member is applying after 21 July of the financial year following the payment, advise them to apply directly to us for a refund. They will need to provide a copy of their payment summary (if you provided one to them), and evidence of their medical certification.

A request for a refund can be sent to us by:

- fax to **1300 669 846**
- mail to
AUSTRALIAN TAXATION OFFICE
PO BOX 3100
PENRITH NSW 2740

Rolling over between super funds

Benefits accessed by members under this condition of release can be taken as tax-free lump sums.

Although members may roll them over between super funds in accordance with *Superannuation Industry (Supervision) Regulations 1994*, these amounts are not 'roll-over super benefits' for the purposes of income tax legislation.

The practical tax consequences are that the:

- member is deemed to have been paid a tax-free lump sum
- paying fund is treated as having paid a benefit to the member for income tax purposes
- receiving fund is treated as having received a personal contribution from the member
- member's personal contribution is counted towards their concessional or non-concessional contributions cap, depending on whether and to what extent they have claimed a deduction (if eligible) for their contribution.

When the certification period expires

Once the certification period expires, any benefits held by a member (including amounts accrued during the certification period) are no longer subject to the 'terminal medical condition' condition of release and may be rolled over as normal.

Benefits accrued during the certification period retain their unrestricted non-preserved status.

If a member provides you with new medical certification that meets this condition of release, the rollover restrictions will apply again.

QC 19921

Paying superannuation death benefits

Super payment made to a person or trustee of a deceased estate after the member had died.

Last updated 6 November 2025

About super death benefits

Generally, a super death benefit is a payment you make to a dependent beneficiary or to the trustee of a deceased estate after the member has died. You should make this payment as soon as possible after the member's death.

The form of the benefit payment, and who it is paid to, will depend on the governing rules of your fund and the relevant requirements of the *Superannuation Industry (Supervision) Regulations 1994* (SISR).

You can pay the deceased's dependants as either or both:

- a super income stream
- a lump sum.

You can pay the deceased's non-dependants:

- a lump sum.

Death benefit or member benefit

If a member requested an amount to be paid from their fund before they died, but died before they received it, it may be a member benefit in some limited cases. This is determined by the facts and circumstances surrounding the payment.

A trustee of a regulated super fund can only pay super benefits according to the governing rules of the fund, including the:

- fund's trust deed
- relevant legislation.

The governing rules set out when benefits can be paid and who they can be paid to, including after a member's death. The governing rules of the fund must be read carefully to determine a member's benefit entitlements in the event of death.

At the time of payment, the trustee must assess whether it is a member or death benefit based on the facts known at the time, including:

- terms of the request from the member
- terms of the trust deed and any other governing rules
- knowledge at the time the payment is made (including whether they are aware that the member has died)
- the entity that the payment is being paid to
- circumstances and timing of the payment
- whether the payment is made because of and in line with the request made by the member.

For advice on specific circumstances, the executor or legal representative of a member's estate can apply for a **private ruling**.

Example 1: self-managed super fund paying a death benefit

Jack and Jill are spouses, and members and trustees of the Hill self-managed super fund (SMSF). Jack has a terminal medical condition. He makes a request to his SMSF for release of his super.

Before the benefit payment is made, Jack passes away. It is then paid to an account belonging to his legal personal representative, forming part of Jack's deceased estate.

At the time of payment Jill, as the surviving trustee, considers these factors and determines that the payment is a death benefit. Notably:

- The terms of the trust deed of the Hill SMSF allow for release where a member meets a condition of release, including both the terminal medical and death conditions.
- The trustee of the SMSF knew Jack had passed away before authorising the payment.
- Jack's super benefits are being paid to his legal personal representative's account.
- The payment is being made as soon as reasonably practicable to satisfy the compulsory cashing requirement that applies when a member dies, rather than in accordance with Jack's prior request.

Example 2: APRA-regulated fund paying a member benefit

Satine is a member of an Australian Prudential Regulation Authority (APRA) regulated super fund. She has a terminal medical condition. Satine makes a request to her fund for release of her super benefits.

Before the benefit payment is made, Satine passes away. The trustee doesn't become aware of this until after the benefit is paid to the account in Satine's request.

The terms of the trust deed allow for release where a member meets a condition of release under Schedule 1 of the SISR with a nil cashing restriction.

At the time of payment, the trustee considers these factors and determines that the payment is a member benefit. Notably, the trustee:

- isn't aware that Satine has passed away
- makes the payment to Satine's personal bank account and expects she is alive to personally receive it
- makes the payment in line with Satine's request to release money and not any other requirement.

Dependants

The definition of a dependant is slightly different for:

- who you can pay a death benefit to (superannuation law)
- how the death benefit will be taxed (taxation law).

Under superannuation law, a death benefit dependant includes:

- the deceased's spouse or de facto spouse
- a child of the deceased (any age)
- a person in an interdependency relationship with the deceased
 - this is a close personal relationship between 2 people who live together, where one or both provides for the financial, domestic and personal support of the other.

Under taxation law, a death benefit dependant includes:

- the deceased's spouse or de facto spouse
- the deceased's former spouse or de facto spouse
- a child of the deceased under 18 years old
- a person financially dependent on the deceased
- a person in an interdependency relationship with the deceased.

Under taxation law, a person is included in the definition of a death benefit dependant if they receive a super lump sum because the deceased died in the line of duty. This will be as either:

- a member of the
 - Australian Defence Force
 - Australian Federal Police

- police force of a state or territory
- a protective service officer.

Death benefit payments to foreign residents

If the recipient of the super death benefit is a foreign resident for Australian tax purposes, they receive the same tax treatment as a resident. However, they are generally exempt from the Medicare levy.

The death benefit payment is considered Australian-sourced income. However, if the beneficiary is a tax resident of a country that has a double tax agreement with Australia, there may be no Australian tax imposed.

The beneficiary will need to check the taxation laws of their country and whether it has a Tax treaty with Australia.

Income stream death benefits

If you pay the death benefit as an income stream, the **proportioning rule** is used to calculate the tax-free and taxable components.

The proportion you calculate will continue to apply to all benefits paid from the income stream. This includes benefits arising from the commutation of the income stream.

If you are paying a death benefit income stream to a dependent child of the deceased member, unless the child has a permanent disability, you must:

- stop paying the income stream on or before the date the child turns 25 years old
- pay the remaining benefit as a tax-free lump sum.

Reversionary income stream death benefits

A super income stream will stop when the member who is receiving it dies. The exception is if your fund's governing rules specify that a dependent beneficiary is automatically entitled to receive the income stream.

If the deceased person was receiving an income stream benefit when they died, the proportioning rule is used if your fund's governing rules allow for a reversionary income stream to be paid. You must proportion the components of the beneficiary's reversionary income stream as you did for the deceased's benefit.

If the income stream stops, you will need to value the super interest and calculate the components before you make a death benefit payment.

You will also need to value the super interest and calculate the components before you make a death benefit payment if the income stream was both:

- based on a legacy retirement product
- commuted out of retirement phase between 7 December 2024 and 6 December 2029.

Lump sum death benefits

If you pay a lump sum death benefit to a dependant, the whole amount is tax-free. This is the case whether the lump sum contains a taxed element or an untaxed element.

If you pay a lump sum death benefit to a non-dependant, you'll need to calculate the tax-free and taxable components for each benefit paid. Calculate these components using the proportioning rule.

Lump sum death benefit paid by trustee

If a lump sum death benefit is paid to the trustee of a deceased estate, the way it's taxed will depend on whether the beneficiary is a [dependant](#) or non-dependant of the deceased.

All those who benefit are dependants of the deceased

If you as the trustee of a deceased estate receive a lump sum death benefit and all the beneficiaries are dependants of the deceased, the entire benefit will be tax free to the estate.

All those who benefit aren't dependants of the deceased

If all the beneficiaries are not dependants, you will be subject to tax on the taxable component at the rates of 15% for the taxed element and

30% for any untaxed element. Any tax-free component will not be subject to tax.

There's a mix of dependants and non-dependants who benefit

There is some complexity when those who have benefitted or are expected to benefit includes a mix of dependants and non-dependants of the deceased. In these cases, a proportionate approach to taxation is required. There is a proportioning rule that ensures that relevant components of a lump sum benefit can't be streamed to particular beneficiaries.

You must assess what part of the benefit was paid to or is expected to benefit each beneficiary proportionate to the total benefit. You must predicate your assessment on a reasonable view of the facts known at the time by 30 June of the year in which you receive the payment. This requires you to consider the nature and identity of each beneficiary, your level of knowledge at the time, as well as any other circumstances and timing pertaining to the payment.

Your assessment is to be made only in relation to the lump sum death benefit itself and not income earned from it. For example, if the benefit is paid to a testamentary trust created under a will, only capital entitlements, rather than income entitlements are to be considered. The proportionate approach only contemplates the benefit ultimately payable to the beneficiary or beneficiaries and therefore doesn't consider any part of it used to meet estate administration fees and costs.

Example 3: multiple beneficiaries with no specific bequests

Frieda's estate is valued at \$1 million (after estate administration fees and costs) and is comprised of cash of \$300,000 and a super lump sum death benefit of \$700,000 (taxable component \$500,000; tax-free component \$200,000).

Robin, Kim and Lee are beneficiaries of the estate. Robin is a dependant of Frieda, while Kim and Lee are non-dependants. Robin is entitled to 70% of the estate and Kim and Lee are each entitled to 15%.

A payment was made from the estate to Kim and Lee in the amount of \$300,000 (\$150,000 each). This was sourced from a

lump sum death benefit of \$180,000 and cash of \$120,000. In this case, Kim and Lee have benefitted from the lump sum death benefit to the extent of \$180,000. The trustee should be assessed on this amount based on the proportions of the tax-free component (\$51,428.57 total) and taxable component – taxed element (\$128,571.43 total) of the benefit. The \$520,000 remainder of the benefit used to fund the distribution to Robin should be treated as if it were paid to a dependant and is tax-free in the hands of the trustee.

If, on the other hand, the payment made to Kim and Lee in the amount of \$300,000 (\$150,000 each) was sourced from the \$300,000 cash, the entire lump sum death benefit would benefit Robin (a dependant) and no tax would be payable on the death benefit.

This example demonstrates that applying the proportionate approach when you pay a lump sum death benefit doesn't mean that each asset class that comprises that estate must also be split into that exact proportion in funding the distributions.

The proportionate approach doesn't interfere with your estate management prerogatives nor the provisions of state-based succession Acts; it merely requires an assessment of the extent to which a particular beneficiary has benefitted or is expected to benefit from the lump sum death benefit.

Example 4: multiple beneficiaries with specific bequests

Garth's estate is comprised of a residential property valued at \$1 million, cash of \$200,000, an investment property acquired by Garth prior to 20 September 1985 valued at \$1.8 million and a lump sum death benefit of \$1.2 million (taxable component \$900,000; tax-free component \$300,000).

Gina, Tim and Alex are beneficiaries of the estate. Gina and Tim are dependants of Garth and Alex is a non-dependant.

Garth has bequeathed his estate as follows:

- Gina is to receive the residential property.
- Alex is to receive cash of \$2.2 million.

- The residue of the estate is split between Gina and Tim in equal shares.

The trustee gives effect to these bequests as follows:

- The residential property is transferred to Gina.
- The investment property is sold for \$1.8 million (no CGT payable as it is a pre-CGT asset and was sold within 2 years of the deceased's death) and the proceeds of the sale are paid to Alex, along with the cash of \$200,000 and \$200,000 sourced from the lump sum death benefit in full satisfaction of their entitlement under the will.
- The residue of the estate consists entirely of the remaining lump sum death benefit and is paid in equal shares to Gina and Tim.

Alex has benefited from the lump sum death benefit to the extent of \$200,000. The trustee should be assessed on this amount based on the proportions of the tax-free component (\$50,000) and taxable component – taxed element (\$150,000) of the benefit. The \$150,000 taxed element is included in the assessable income of the estate, but the estate is entitled to a tax offset to ensure that the rate of income tax doesn't exceed 15%.

The remainder of the benefit that constitutes the residue of the estate is paid to Gina and Tim in equal shares and is tax-free in the hands of the trustee.

This example demonstrates that the proportionate approach doesn't interfere with the trustee's ability to administer the estate where there are specific bequests.

Lump sum death benefits – tax deductions claimed on insurance premiums

The taxed and untaxed elements are calculated differently where you have claimed, or intend to claim, tax deductions for insurance premiums to provide for future death benefits for your members. The untaxed element of a lump sum death benefit paid to a non-dependant is increased to reflect the insurance component of the benefit –

otherwise no tax would be paid on this component of the death benefit.

You must calculate the taxed element and the untaxed element of the benefit through a modified calculation:

- Work out the tax-free and taxable components of the member's super interest just before lump sum was paid.
- Apply these proportions to work out the tax-free and taxable components of the benefit using the general proportioning rule.
- The taxed element of the benefit is then calculated as follows
 - work out an amount by applying the formula:
$$\text{amount of super lump sum} \times \text{service days} / (\text{service days} + \text{days to retirement})$$
 - reduce this amount (to no less than zero) by the tax-free component of the lump sum benefit (if any).

The result of this subtraction will be the taxed element of the benefit. The untaxed element of the benefit is equal to the taxable component of the benefit minus the taxed element of the benefit.

'Service days' for death benefits means the number of days in the service period for the lump sum. These are calculated to the date the deceased died.

'Days to retirement' means the number of days from the day the deceased died to the last retirement date. This is when their employment would have been terminated under contract or they would have turned 65 years old.

Example 5: tax deductions claimed on insurance premiums

Marie is a member of a super fund that claims tax deductions on premiums it pays on insurance policies to provide death benefits for its members.

Marie dies on 1 July 2014.

The start date of Marie's service period is 10 August 1976. Her last day before retirement was to have been 1 July 2017, when she would have turned 65 years old.

On 4 March 2015, a lump sum death benefit of \$280,000 is paid to Marie's beneficiary. This is paid to her adult son, Tim, who is a non-dependant.

The service days for the lump sum death benefit are 13,841 (10 August 1976 to 1 July 2014 (date of death)).

The days to retirement for the lump sum death benefit are 1,095 (1 July 2014 to 1 July 2017).

Just before the benefit is paid, the value of Marie's super interest is \$400,000. This includes a:

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

Step 1 – calculate tax free and taxable portions

Calculate the tax-free and taxable proportions of Marie'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 proportions

Apply these proportions to work out the tax-free and taxable component of Tim's lump sum death benefit as follows:

- $\$280,000 \times 25\% = \$70,000$ tax-free component
- $\$280,000 \times 75\% = \$210,000$ taxable component.

Step 3 – calculate tax element

Calculate the taxed element as follows.

Work out an amount by applying the following formula:

1. amount of super lump sum $\times$ service days / (service days + days to retirement).

 $\$280,000$ multiplied by 13,841 divided by 14,936 equals \$259,472.

2. Reduce this amount by the tax-free component of the lump sum benefit (if any).

Taxed element	= \$259,472 – \$70,000
	= \$189,472

Step 4 – calculate untaxed element

Work out the untaxed element by taking away the taxed element from the taxable component of the benefit.

$$\begin{aligned} \text{Untaxed element} &= \$210,000 - \$189,472 \\ &= \$20,528 \end{aligned}$$

The lump sum death benefit consists of the following components:

- tax-free component = \$70,000
- taxable component = \$210,000 (comprising the taxed element (\$189,472) and the untaxed element (\$20,528)).

Commutation lump sum death benefits

If the deceased member was receiving an income stream when they died and the income stream is commuted to pay a lump sum to a beneficiary, the proportioning rule is used. The components of the lump sum benefit must be proportioned as they were for the income stream.

Example 6: taxed and tax-free proportions on super income stream

Anna dies on 1 December 2024 at 66 years old. When she dies, Anna is receiving an account-based super income stream.

The tax-free and taxable components of her income stream are worked out as follows:

- tax-free proportion of 25%
- taxable proportion of 75%.

Anna's account balance when she dies is \$200,000. This amount is paid to her beneficiary, her spouse Brian, as a lump sum on

11 March 2025. As the lump sum is paid from the same super interest as Anna's income stream, the proportions of the tax-free and taxable components are exactly as they were for her income stream.

The tax-free and taxable components of Brian's lump sum death benefit are:

- tax-free component
 - $= (\$200,000 \times 25\%) = \$50,000$
- taxable component
 - $= (\$200,000 - \$50,000) = \$150,000$.

As Brian was Anna's dependant, the total benefit is tax-free.

If Brian was a non-dependant, the taxable component is assessable.

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