



 [Print whole section](#)

Superannuation

Access information about new legislation relating to superannuation.

Better targeted superannuation concessions

From 1 July 2026 tax concessions will be reduced on earnings for super balances above the large super balance threshold.

Payday superannuation announcements

The government announced changes to superannuation guarantee from 1 July 2026 – legislation and regulations.

Low Income Superannuation Tax Offset (LISTO)

From 1 July 2027 the government is boosting LISTO by increasing the income threshold and payment cap.

Access to Offenders' Superannuation

Changes to prevent convicted child sexual abusers from hiding their assets in superannuation.

Better targeted superannuation concessions

From 1 July 2026 tax concessions will be reduced on earnings for super balances above the large super balance threshold.

Last updated 24 March 2026

On 13 October 2025, the Australian Government announced they were making practical changes to the design and implementation of the better targeted superannuation concessions measure that was previously announced on 28 February 2023. The measure is intended to reduce tax concessions for individuals with a total super balance above \$3 million from 1 July 2026.

This measure is now law.


From 1 July 2026 tax concessions for individuals with a total super balance (TSB) above the LSBT will be reduced.

If your TSB exceeds the LSBT, you will be subject to tax of 15% on the proportion of your earnings relating to your TSB that exceeds the LSBT.

If your TSB exceeds the very large super balance threshold (VLSBT), you will be subject to an additional tax of 10% on the proportion of your earnings relating to your TSB that exceeds the VLSBT.




For the 2026-27 financial year, the LSBT will be \$3 million and the VLSBT will be \$10 million. These thresholds will be indexed in line with CPI.

The law also changes the definition of total super balance and introduces a new concept called total super balance value.

The [Building a Stronger and Fairer Super System Act 2026 – Draft Regulations](#)  is open for consultation, closing 7 April 2026.

More information

- [Reforms to support low-income workers and build a stronger super system](#) 

- [Better Targeted Superannuation Concessions changes](#) 
- [Building a Stronger and Fairer Super System Act 2026 – Draft Regulations](#) . Consultation closes on 7 April 2026.
- [Treasury Laws Amendment \(Building a Stronger and Fairer Super System\) Act 2026](#) 
- [Superannuation \(Building a Stronger and Fairer Super System\) Imposition Act 2026](#) 

QC 105024

Payday superannuation announcements



The government announced changes to superannuation guarantee from 1 July 2026 – legislation and regulations.


Last updated 26 February 2026

On 2 May 2023 the Australian Government announced that from 1 July 2026, employers will be required to pay their employees' superannuation guarantee (SG) at the same time as their salary and wages.

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

Legislation

The [Treasury Laws Amendment \(Payday Superannuation\) Act 2025](#)  and the [Superannuation Guarantee Charge Amendment Act 2025](#)  were passed by Parliament and this measure is now law.

[Treasury Laws Amendment \(Supporting Choice in Superannuation and Other Measures\) Bill 2025](#)  includes further changes to Payday Super.

More information

- The Hon Stephen Jones MP joint media release [Introducing payday superannuation](#) [↗](#), 2 May 2023.
- [Exposure draft law and explanatory materials](#) [↗](#). Consultation closed on 11 April 2025.
- [Treasury Laws Amendment \(Payday Superannuation\) Act 2025](#) [↗](#).
- [Superannuation Guarantee Charge Amendment Act 2025](#) [↗](#).
- [Treasury Laws Amendment \(Supporting Choice in Superannuation and Other Measures\) Bill 2025](#) [↗](#).
- [Treasury Laws Amendment \(Payday Superannuation\) Regulations 2026](#) [↗](#).
- [PCG 2026/1 Payday Super – first year ATO compliance approach](#). Finalised on 28 January 2026.

QC 72411

Low Income Superannuation Tax Offset (LISTO)

From 1 July 2027 the government is boosting LISTO by increasing the income threshold and payment cap.




Last updated 17 March 2026

On 13 October 2025, the Australian Government announced from 1 July 2027 the Low Income Superannuation Tax Offset (LISTO) income threshold will increase from \$37,000 to \$45,000 to match the top of the second income tax bracket. The maximum payment will also increase to \$810 to account for recent increases in the Superannuation Guarantee rate.

This measure is now law.

More information

- [Low Income Superannuation Tax Offset \(LISTO\)](#) [↗](#)

- [Reforms to support low-income workers and build a stronger super system](#) 
- [Low income super tax offset](#)
- [Treasury Laws Amendment \(Building a Stronger and Fairer Super System\) Act 2026](#) 
- [Superannuation \(Building a Stronger and Fairer Super System\) Imposition Act 2026](#) 

QC 105616

Access to Offenders' Superannuation

Changes to prevent convicted child sexual abusers from hiding their assets in superannuation.

Published 8 April 2026




On 13 December 2023, as part of the 2023–24 Mid-Year Economic and Fiscal Outlook (MYEFO), the government announced it will close a loophole which allows convicted child sexual abusers to deny their victims and survivors compensation through shielding their assets in superannuation.

This measure is not yet law.

On 25 March 2026, the *Treasury Laws Amendment (The Survivors Law) Bill 2026* was introduced into Parliament. This measure will enable victims and survivors of certain child sexual abuse offences with unpaid compensation orders of 12 months or more to apply to the ATO for visibility of the convicted offender's additional personal or salary sacrifice superannuation contributions. Victims and survivors will then be able to apply for a court order from the Federal Circuit and Family Court of Australia to access the offender's additional superannuation contributions.

Following the making of an order, the ATO will facilitate any release of monies with superannuation providers and pay any released amounts directly to the victims and survivors.

For more information see:

- [2023–24 Mid-Year Economic and Fiscal Outlook](#) 
- [2023–24 Mid-Year Economic and Fiscal Outlook media release](#) 
- [Treasury Laws Amendment \(The Survivors Law\) Bill 2026](#) 

QC 106377

Our commitment to you

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

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

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

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

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).