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QC 103148

Eligibility for compassionate release of super

Overview of the 5 main grounds for compassionate release of super (CRS).

Last updated 16 October 2025

We took over administration of early release of super on compassionate grounds on 1 July 2018.

We only approve a release of super on compassionate grounds if you **meet all conditions** set out in the regulations. These conditions include that you have no other means to pay the expenses.

The 5 main grounds of eligibility are:

- medical treatment or transport for you or your dependant

- accommodating a disability for you or your dependant

- palliative care for a terminal illness for you or your dependant

- funeral expenses for your dependant

- preventing foreclosure or forced sale of your home.

If you apply for compassionate release of super (CRS) for medical treatment, the law states the treatment must be necessary to:

- treat a life-threatening illness or injury

- alleviate acute or chronic pain

- alleviate acute or chronic mental illness.

To access super early for medical treatment expenses, you must provide 2 medical reports with your application. At least one of the reports must be from a specialist treating one of the above conditions.

The reports must state that the treatment is necessary to treat or alleviate one of the conditions above, and that the treatment is not readily available in the public health system.

All data shown here is current as of 11 August 2025.

QC 103149

Applications received and approved

Data on applications received and approved for CRS per financial year, and on what grounds they were submitted.

Last updated 16 October 2025

The following data tables capture information about applications we have received and approved for release per financial year. We don't have data regarding amounts released as CRS payments are made by super funds.

Note: One person may submit multiple applications in one financial year. There is no limit on the number of applications a person can submit.

Table 1: Total compassionate release of super applications

Financial year	2018–19	2019–20	2020–21	2021–22	20

Applications received	53,800	60,000	45,300	56,400	75
Applications approved	31,100	33,700	29,500	34,400	41
Individuals applied	33,800	39,100	36,300	45,600	57
Individuals approved	26,900	30,000	27,200	32,200	39
Amount approved ($m)	456.6	523.2	472.4	573.1	7

In table 1, we rounded:

- applications and individuals' data to the nearest 100
- amounts approved data to the nearest $100,000.

Totals may not add up due to rounding.

Table 2: Medical (includes medical treatment or transport)

Financial year	2018–19	2019–20	2020–21	2021–22	20
Applications received	39,100	45,500	34,800	42,600	57
Applications approved	26,100	30,100	27,600	32,100	39,
Individuals applied	25,500	30,100	28,400	35,200	44,
Individuals	22,700	26,800	25,400	30,100	37,

approved					
Amount approved ($m)	389.1	476.6	447.4	544.7	7

In table 2, we rounded:

- applications and individuals' data to the nearest 100

- amounts approved data to the nearest $100,000.

Table 3: Accommodating a disability

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	2,300	2,300	1,500	1,700	2,2
Applications approved	1,100	1,000	700	700	8
Individuals applied	1,400	1,500	1,100	1,300	1,5
Individuals approved	970	890	660	670	7
Amount approved ($m)	21.1	15.4	11.5	11.3	1

In table 3, we rounded:

- applications received and approved data to the nearest 100

- individuals' data to the nearest 10

- amounts approved data to the nearest $100,000.

Table 4: Palliative care for a terminal illness

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	250	205	195	215	2
Applications approved	110	90	45	45	
Individuals applied	175	140	160	180	2
Individuals approved	90	65	45	40	
Amount approved ($m)	1.9	1.8	0.9	1.3	(

In table 4, we rounded:

- applications and individuals' data to the nearest 5

- amounts approved data to the nearest $100,000.

Table 5: Preventing foreclosure or forced sale of a home

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	10,500	10,300	7,300	9,700	12,4
Applications approved	2,870	1,780	560	750	7
Individuals	6,140	6,770	5,850	7,650	9,6

applied					
Individuals approved	2,470	1,630	540	710	6
Amount approved ($m)	35.4	22	7.2	8.9	

In table 5, we rounded:

- applications received data to the nearest 100
- applications approved and individuals' data to the nearest 10
- amounts approved data to the nearest $100,000.

Table 6: Funeral expenses for a dependant

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	1,700	1,600	1,500	2,200	3,1
Applications approved	920	760	600	740	7
Individuals applied	1,190	1,160	1,240	1,790	2,3
Individuals approved	840	710	580	720	7
Amount approved ($m)	9	7.5	5.3	6.9	

In table 6, we rounded:

- applications received data to the nearest 100

- applications approved and individuals' data to the nearest 10
- amounts approved data to the nearest $100,000.

Medical treatment subcategories

The data from our application process allows us to split the medical (treatment or transport) category into the following listed subcategories. While eligible medical treatment isn't limited to these categories, we can't individually identify all treatment types at a reporting level. Further details on individuals approved and amounts approved for each of these subcategories is available at CRS medical reasons.

Table 7: Dental treatment subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	7,140	10,610	8,240	11,780	20,9
Applications approved	3,850	6,000	5,960	8,380	14,0
Individuals applied	4,310	6,720	6,500	9,720	16,2
Individuals approved	3,470	5,580	5,530	8,020	13,5
Amount approved ($m)	66.4	111.7	108.2	171.3	31:

Table 8: IVF subcategory

Financial	2018–	2019–	2020–	2021–	202

year	19	20	21	22	
Applications received	3,380	4,250	3,700	4,150	4,2
Applications approved	2,720	3,260	3,260	3,390	3,3
Individuals applied	2,140	2,610	2,670	3,020	3,0
Individuals approved	2,080	2,490	2,580	2,750	2,7
Amount approved ($m)	36.2	40.1	42.1	45.4	4

Table 9: Weight loss subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	17,690	18,710	14,510	15,760	17,6
Applications approved	13,790	14,570	12,970	13,960	14,7
Individuals applied	12,920	13,920	12,900	14,160	15,
Individuals approved	12,550	13,530	12,570	13,620	14,4
Amount approved	207.5	234.2	220	233.9	24

($m)

Table 10: Other medical treatment subcategory

Financial year	2018–19	2019–20	2020–21	2021–22	202
Applications received	9,880	10,980	7,970	10,400	14,0
Applications approved	5,440	6,040	5,260	6,230	7,2
Individuals applied	6,050	6,900	6,360	8,340	10,4
Individuals approved	4,580	5,340	4,870	5,830	6,8
Amount approved ($m)	74	87	75.3	92.2	11

'Other' includes all other types of medical treatment recommended by a medical practitioner.

These tables exclude applications that were solely for medical transport (totals will differ to listed tables).

In tables 7,8, 9 and 10, we rounded:

- applications and individuals' data to the nearest 10

- amounts approved data to the nearest $100,000.

QC 103150

CRS medical reasons

Data on the medical reasons of individuals who were approved for CRS.

Published 16 October 2025

Data tables

The following data tables are for approved individuals – broken down by medical treatment subcategory and the medical reasons for treatment.

Count of individuals approved

Table 1: Count of individuals approved for dental treatment

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Life-threatening illness or injury	80	150	155	210	295
Acute or chronic mental illness	90	110	110	140	195
Acute or chronic pain	3,300	5,330	5,275	7,670	13,060

Table 2: Count of individuals approved for IVF treatment by

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23

	5	0	0	0	0
Life-threatening illness or injury	5	0	0	0	0
Acute or chronic mental illness	2,025	2,460	2,570	2,735	2,770
Acute or chronic pain	0	5	0	0	0

Table 3: Count of individuals approved for weight-loss trea[...] reason

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Life-threatening illness or injury	10,905	11,110	10,230	11,130	11,760
Acute or chronic mental illness	305	320	235	215	215
Acute or chronic pain	1,305	2,055	2,075	2,280	2,425

Table 4: Count of individuals approved for other medical t[...] reason

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Life-threatening	665	675	655	785	755

illness or injury					
Acute or chronic mental illness	795	920	590	685	945
Acute or chronic pain	3,020	3,670	3,580	4,310	5,090

In these tables, we rounded data to the nearest 5.

Data doesn't include individuals who applied for medical transport.

The total number of individuals in these tables may differ from other tables due to individuals having applications for multiple medical reasons.

Amounts approved by medical reasons

The following data tables capture information about the total amounts approved for release under medical treatment per financial year broken down by medical reasons.

Table 5: Total amounts approved for dental treatment by m

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Life-threatening illness or injury ($m)	1.6	2.5	2.3	3.2	4.8
Acute or chronic mental illness ($m)	1.4	1.5	1.6	2.0	3.5
Acute or chronic pain ($m)	63.1	107.4	104.0	165.7	304.9

Table 6: Total amounts approved for IVF treatment by med

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Life-threatening illness or injury ($m)	<0.1	0.0	0.0	0.0	<0.1
Acute or chronic mental illness ($m)	34.9	39.5	41.8	45.1	47.6
Acute or chronic pain ($m)	<0.1	0.1	<0.1	<0.1	0.0

Table 7: Total amounts approved for weight loss treatment

Financial year	2018–19	2019–20	2020–21	2021–22	2022–23
Life-threatening illness or injury ($m)	177.8	187.4	175.6	188.1	200.2
Acute or chronic mental illness ($m)	5.3	5.5	4.1	4.0	3.6
Acute or chronic pain ($m)	22.3	38.6	39.3	41.3	44.4

Table 8: Total amounts approved for other treatment by m

Financial	2018–	2019–	2020–	2021–	2022–

year	19	20	21	22	23
Life-threatening illness or injury ($m)	10.5	10.8	9.8	10.4	11.5
Acute or chronic mental illness ($m)	15.4	18.2	10.7	13.5	21.3
Acute or chronic pain ($m)	44.4	54.7	53.4	66.5	83.7

In these tables, we rounded amounts approved data to the nearest $100,000.

QC 105559

CRS age demographics

Data on the age of individuals when their CRS application was approved.

Last updated 16 October 2025

The following data tables capture information for the age of approved individuals at the time of their approved application.

Table 1: CRS age demographics in 2018–19

Age (years)	Individuals approved	Total approved (%)
20 and under	20	0
21-25	860	3

26-30	2,810	10
31-35	4,310	16
36-40	4,910	18
41-45	4,650	17
46-50	4,270	16
51-55	3,160	12
56-60	1,550	6
61-65	380	1
66-70	10	0
71 and over	0	0

Table 2: CRS age demographics in 2019–20

Age (years)	Individuals approved	Total approved (%)
20 and under	30	0
21-25	940	3
26-30	3,300	11
31-35	4,880	16
36-40	5,470	18
41-45	5,090	17
46-50	4,730	16
51-55	3,420	11

56-60	1,760	6
61-65	420	1
66-70	10	0
71 and over	0	0

Table 3: CRS age demographics in 2020–21

Age (years)	Individuals approved	Total approved (%)
20 and under	10	0
21-25	640	2
26-30	2,400	9
31-35	4,210	16
36-40	5,000	18
41-45	4,740	17
46-50	4,510	17
51-55	3,330	12
56-60	1,870	7
61-65	440	2
66-70	0	0
71 and over	0	0

Table 4: CRS age demographics in 2021–22

Age (years)	Individuals approved	Total approved (%)
20 and under	40	0
21-25	890	3
26-30	2,970	9
31-35	5,210	16
36-40	5,950	18
41-45	5,460	17
46-50	5,060	16
51-55	3,860	12
56-60	2,230	7
61-65	530	2
66-70	10	0
71 and over	0	0

Table 5: CRS age demographics in 2022–23

Age (years)	Individuals approved	Total approved (%)
20 and under	60	0
21-25	1,140	3
26-30	3,330	8
31-35	5,910	15

36-40	7,200	18
41-45	6,620	17
46-50	6,140	16
51-55	5,270	13
56-60	3,090	8
61-65	820	2
66-70	10	0
71 and over	0	0

Table 6: CRS age demographics in 2023–24

Age (years)	Individuals approved	Total approved (%)
20 and under	90	0
21-25	1,630	3
26-30	4,370	9
31-35	7,410	15
36-40	8,820	18
41-45	8,270	17
46-50	7,380	15
51-55	6,780	14
56-60	4,090	8
61-65	1,160	2

Age		
66-70	20	0
71 and over	0	0

Table 7: CRS age demographics in 2024–25

Age (years)	Individuals approved	Total approved (%)
20 and under	120	0
21-25	2,310	4
26-30	6,150	10
31-35	9,770	15
36-40	11,050	17
41-45	10,120	16
46-50	8,760	14
51-55	8,310	13
56-60	5,250	8
61-65	1,400	2
66-70	30	0
71 and over	10	0

In these tables, we rounded:

- approved individuals to the nearest 10

- total amounts may differ to other tables due to rounding.

CRS location demographics

Data on the state or territory individuals were located in when their CRS application was approved.

Last updated 16 October 2025

The following data tables capture information for the state or territory that approved individuals were located in at the time of their approved application.

Table 1: CRS location demographics in 2018–19

State	Individuals approved	Total approved (%)
ACT	300	1
NSW	7,600	28
NT	200	1
QLD	8,890	33
SA	1,030	4
TAS	340	1
VIC	4,720	18
WA	3,720	14
Unknown	130	0

Table 2: CRS location demographics in 2019–20

State	Individuals approved	Total approved (%)

ACT	340	1
NSW	8,570	29
NT	240	1
QLD	10,140	34
SA	1,160	4
TAS	340	1
VIC	5,140	17
WA	3,990	13
Unknown	130	0

Table 3: CRS location demographics in 2020–21

State	Individuals approved	Total approved (%)
ACT	300	1
NSW	8,050	30
NT	200	1
QLD	8,770	32
SA	1,050	4
TAS	280	1
VIC	4,910	18
WA	3,520	13
Unknown	100	0

Table 4: CRS location demographics in 2021–22

State	Individuals approved	Total approved (%)
ACT	330	1
NSW	9,140	28
NT	220	1
QLD	10,140	31
SA	1,300	4
TAS	370	1
VIC	6,580	20
WA	4,010	12
Unknown	120	0

Table 5: CRS location demographics in 2022–23

State	Individuals approved	Total approved (%)
ACT	350	1
NSW	11,770	30
NT	270	1
QLD	11,960	30
SA	1,560	4
TAS	520	1
VIC	8,390	21
WA	4,630	12

Unknown	110	0

Table 6: CRS location demographics in 2023–24

State	Individuals approved	Total approved (%)
ACT	470	1
NSW	14,520	29
NT	300	1
QLD	15,110	30
SA	1,850	4
TAS	720	1
VIC	11,610	23
WA	5,310	11
Unknown	120	0

Table 7: CRS location demographics in 2024–25

State	Individuals approved	Total approved (%)
ACT	560	1
NSW	17,900	28
NT	310	0
QLD	19,380	31
SA	2,410	4
TAS	920	1

VIC	15,570	25
WA	6,110	10
Unknown	100	0

In these tables, we rounded:

- approved individuals to the nearest 10

- total amounts may differ to other tables due to rounding.

CRS income demographics

Data on the taxable income of individuals in their most recent tax return when their CRS application was approved.

Last updated 16 October 2025

The following data tables capture information for the taxable income of approved individuals in their most recently lodged tax return at the time the data was extracted.

Table 1: CRS income demographics in 2021–22

Taxable income	Individuals approved	Total approved (%)
0	400	1
$1–$18,200	1,720	5
$18,201–$45,000	5,420	17
$45,001–$120,000	19,540	61

$120,001–$180,000	4,050	13
$180,001 and over	1,090	3

Table 2: CRS income demographics in 2022–23

Taxable income	Individuals approved	Total approved (%)
0	360	1
$1–$18,200	1,700	4
$18,201–$45,000	6,010	15
$45,001–$120,000	24,190	61
$120,001–$180,000	5,730	14
$180,001 and over	1,590	4

Table 3: CRS income demographics in 2023–24

Taxable income	Individuals approved	Total approved (%)
0	540	1
$1–$18,200	2,110	4
$18,201–$45,000	7,800	16
$45,001–$120,000	31,070	62
$120,001–	6,720	13

$180,000		
$180,001 and over	1,770	4

Table 4: CRS income demographics in 2024–25

Taxable income	Individuals approved	Total approved (%)
0	640	1
$1–$18,200	2,630	4
$18,201–$45,000	9,630	15
$45,001–$135,000	42,270	67
$135,001–$190,000	6,110	10
$190,001 and over	1,990	3

In these tables, we rounded:

- approved individuals to the nearest 10

- total amounts may differ to other tables due to rounding.

QC 103153

CRS gender demographics

Data on the gender of individuals when their CRS application was approved.

Last updated 16 October 2025

The following data tables capture information for the gender of approved individuals at the time of their approved application.

Table 1: CRS gender demographics in 2018–19

Gender	Individuals approved	Total approved (%)
Female	17,320	64
Male	9,620	36

Table 2: CRS gender demographics in 2019–20

Gender	Individuals approved	Total approved (%)
Female	19,080	64
Male	10,950	36

Table 3: CRS gender demographics in 2020–21

Gender	Individuals approved	Total approved (%)
Female	17,540	65
Male	9,640	35

Table 4: CRS gender demographics in 2021–22

Gender	Individuals approved	Total approved (%)
Female	20,650	64
Male	11,560	36

Table 5: CRS gender demographics in 2022–23

Gender	Individuals approved	Total approved (%)
Female	24,370	62
Male	15,200	38

Table 6: CRS gender demographics in 2023–24

Gender	Individuals approved	Total approved (%)
Female	29,000	58
Male	21,010	42

Table 7: CRS gender demographics in 2024–25

Gender	Individuals approved	Total approved (%)
Female	34,340	54
Male	28,920	46

In these tables, we rounded:

- approved individuals to the nearest 10
- total amounts may differ to other tables due to rounding.

QC 103154

Our commitment to you

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

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into

account when determining what action, if any, we should take.

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

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

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