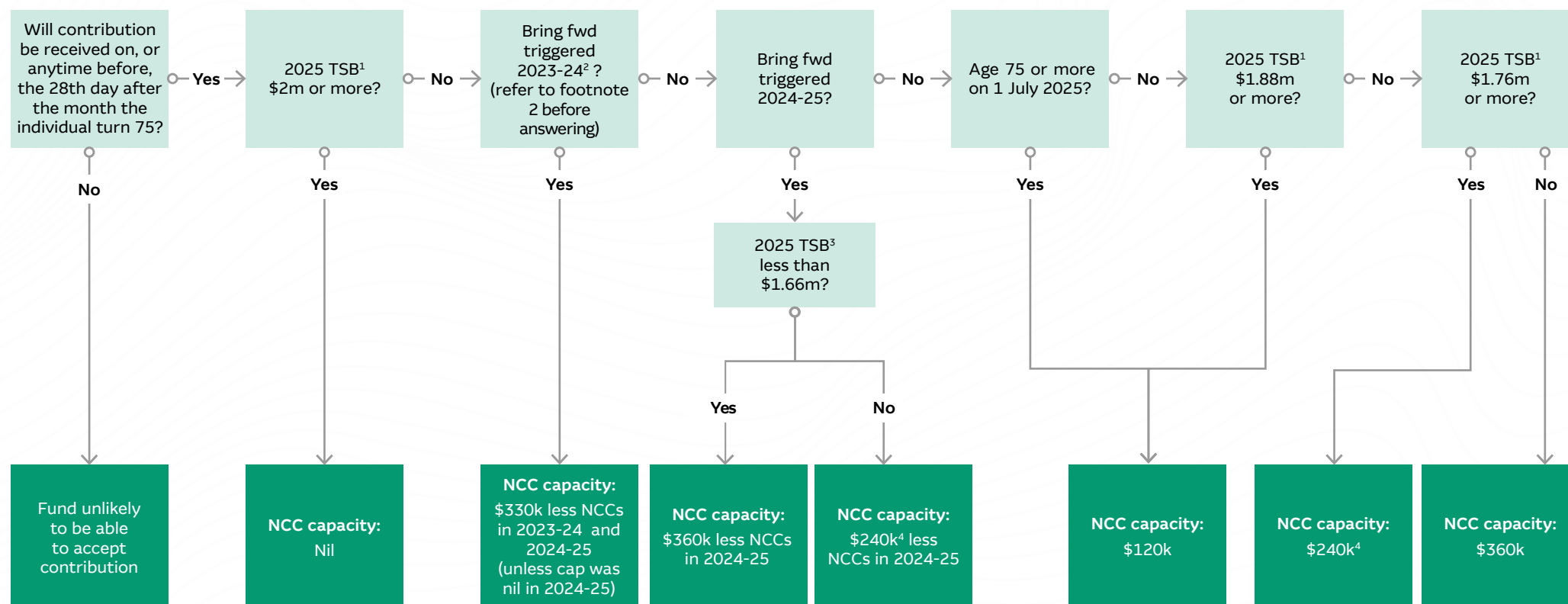


Non-concessional contribution (NCC) flowchart for 2025-26



Note: Non-concessional contributions can generally only be accepted by a super fund up to the 28th day of the month following the month the individual turns 75. For example, if an individual turns 75 in August 2025, the fund can accept the contribution up to the 28th of September 2025.



1 Total Super Balance (TSB) just before 1 July 2025

2 If the bring forward was triggered in 2023-24 however only 2 years of NCCs were available (i.e. their TSB just before 1 July 2023 was at least \$1.68m and less than \$1.79m), the bring forward period ended in 2024-25 and the answer to this question for this chart is 'No'.

3 TSB just before 1 July 2024

4 Bring forward period covers 2 years of NCCs (including year bring forward is triggered)

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