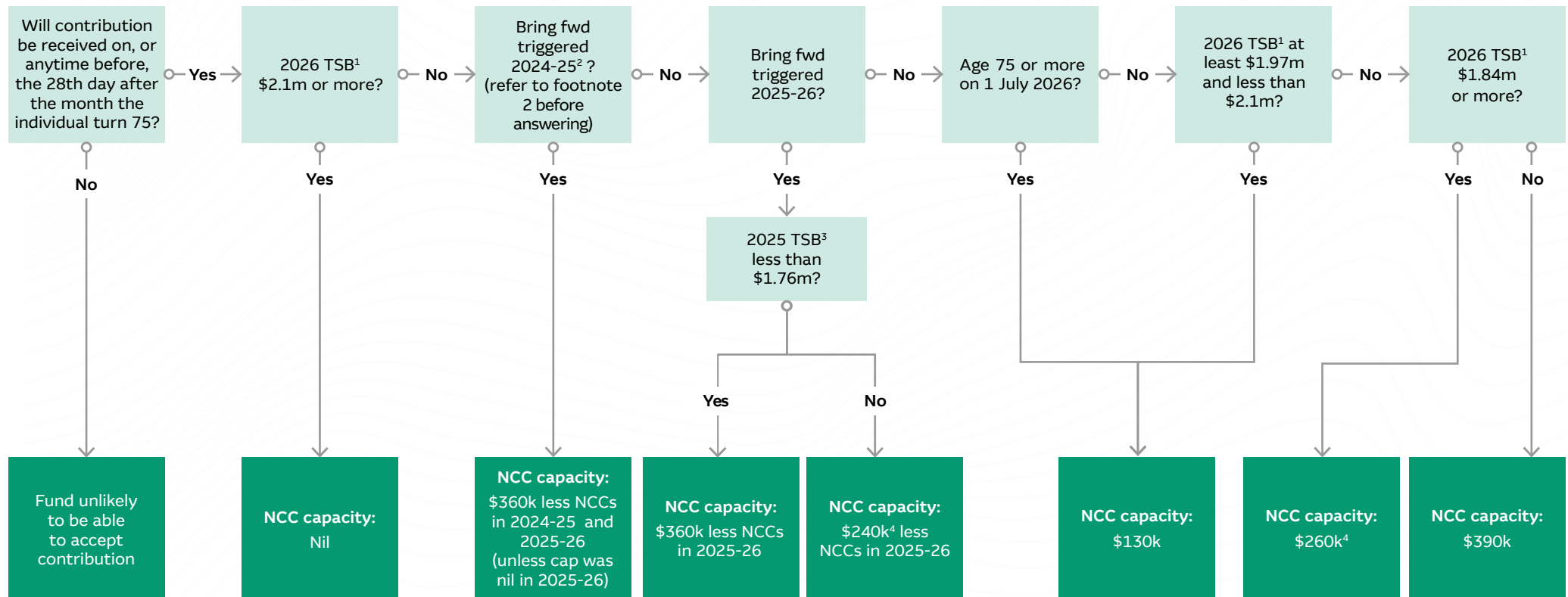


Non-concessional contribution (NCC) flowchart for 2026-27



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 2026, the fund can accept the contribution up to the 28th of September 2026.



1 Total Super Balance (TSB) just before 1 July 2026.

2 If the bring forward was triggered in 2024-25 however only 2 years of NCCs were available (i.e. their TSB just before 1 July 2024 was at least \$1.66m and less than \$1.78m), the bring forward period ended in 2025-26 and the answer to this question for this chart is 'No'.

3 TSB just before 1 July 2025.

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

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