

KnowHow

Accessing non-concessional contributions information on myGov

14 March 2024

Non-concessional contributions include personal contributions made to super from after-tax income or other available savings. Limits apply to the total NCCs that you can contribute to super without exceeding your contribution limits. To help avoid breaching the cap, you can access contribution information on myGov.

What are non-concessional contributions?

Non-concessional contributions (NCCs) include those made with after-tax money, such as your take home pay, or funds in your bank account. NCCs may provide significant opportunities to build super for retirement. NCCs form part of the tax-free component of your super interest and are not taxed when released from super.

NCCs commonly include:

- personal contributions for which a tax deduction is not claimed
- spouse contributions
- excess concessional contributions not released from super, and
- certain amounts transferred from a foreign super fund.

Am I eligible to make NCCs?

To be able to make NCCs, you need to meet certain eligibility rules. This includes:

- you're aged under 75 at the time you make the contribution¹, and
- your 'total super balance'² at the previous 30 June is less than certain limits (see below).

¹ Contributions must be received by your fund no later than 28 days after the month you turn 75.

² Total super balance includes the total of all amounts you hold in super accumulation and pension accounts, in-transit rollovers, and if you have a self-managed super fund, it may also include the outstanding balance of a limited recourse borrowing arrangement. The total is reduced by personal injury or structured settlement contributions made to super.

Limits on NCCs

Like other contribution types, there are limits on the total amount of NCCs you can contribute to super and penalties apply if limits are breached. For more information on excess contributions, see ato.gov.au.

In 2023/24 the annual NCC cap is \$110,000 (and increasing to \$120,000 in 2024/25). However, depending on your total super balance, you may be able to use the bring forward rule to make even larger contributions sooner. This rule may enable you to bring forward up to two years' worth of NCCs.

What's my limit?

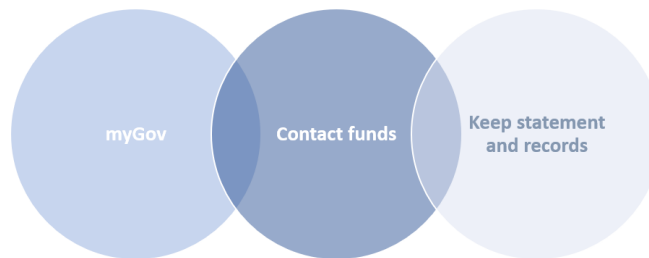
Your eligibility to contribute up to the annual NCC cap or larger amounts under the bring forward rule, is determined based on your total super balance. The limits for the current financial year are summarised in the table on the following page. You can also check your total super balance details using myGov. [Click here](#) to find out how to access your total super balance details.

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	Caps and thresholds in 2023/24		Caps and thresholds in 2024/25	
	Total super balance on 30 June 2023	NCC cap in 2023/24	Total super balance on 30 June 2024	NCC cap in 2024/25
Annual cap	<\$1.9m	\$110,000	<\$1.9m	\$110,000
Bring forward limits	<\$1.68m	\$330,000	<\$1.66m	\$360,000
	\$1.68m to <\$1.79m	\$220,000	\$1.66m to <\$1.78m	\$240,000
	\$1.79m to <\$1.9m	\$110,000	\$1.78m to <\$1.9m	\$120,000
	\$1.9m+	Nil	\$1.9m+	Nil

How to access non-concessional contribution details on myGov

There are a few ways you can monitor your NCCs and to check whether you're currently in a bring forward period.



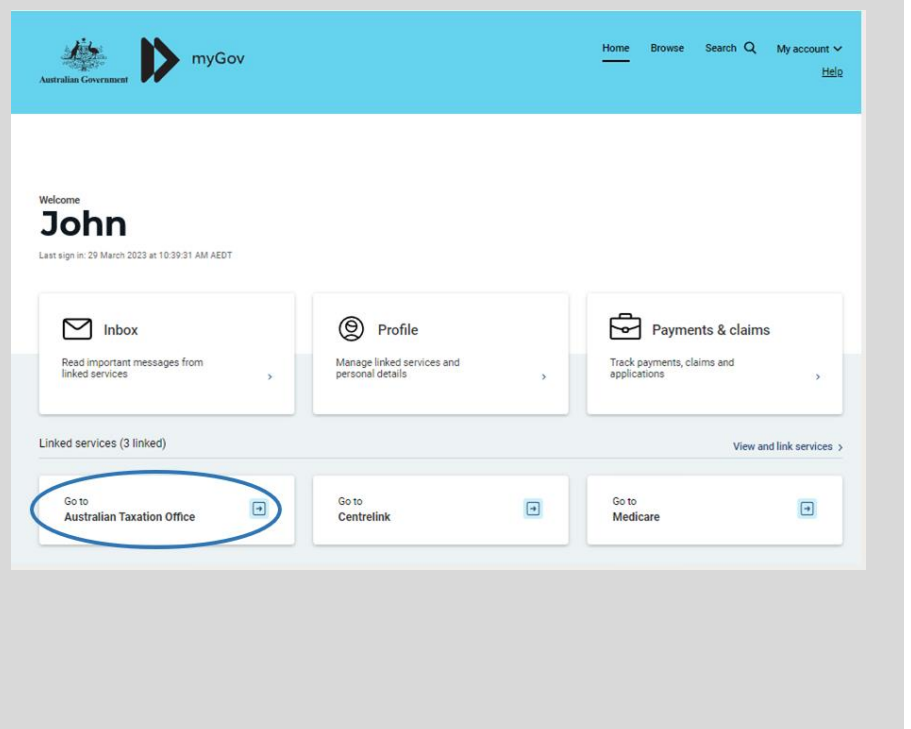
On the following pages, the steps to using myGov to access NCC information are explained. However, it is recommended that detailed records also be maintained and referred to. This is because there may be a delay before your super fund reports details about your contributions to the ATO. Remember, additional tax applies for excess contributions.

Note: the below screenshots and scenarios relate to different fictional individuals and are used to show you the possible NCC and bring forward data on myGov.

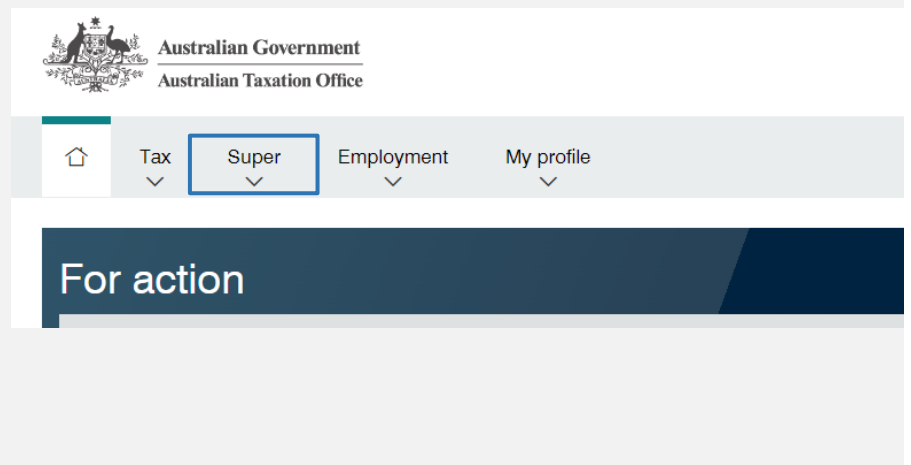
Steps	Details
<p>1. Login to your myGov account by visiting the following page my.gov.au and select the ATO service</p>	<p>Don't have a myGov account?</p> <p>Use the link below and follow the steps.</p> <p>Click here for instructions on how to create a myGov account</p> <p>or visit: https://my.gov.au/en/about/help/mygov-website/create-mygov-account</p> <p>Haven't linked your myGov account to the ATO?</p> <p>Use the link below and follow the steps.</p> <p>Click here for instructions on how to link the ATO to myGov</p> <p>or visit: https://my.gov.au/en/about/help/mygov-website/link-services-to-your-account/link-the-australian-taxation-office</p>

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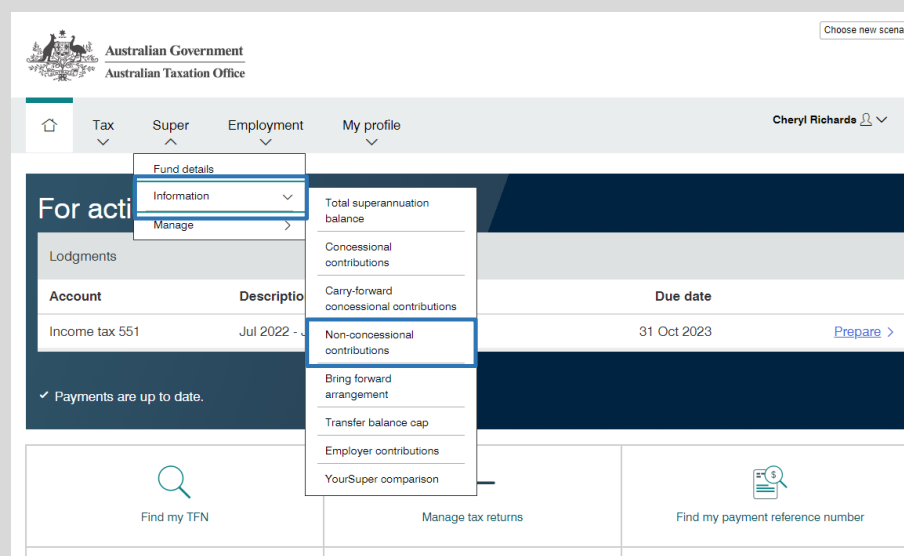
2. Select the ATO service



3. Select the 'Super' tab



4. For information on non-concessional contributions, click on the 'Information' option and a second menu will be revealed. Click 'Non-concessional contributions'.



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5. Use the arrow (red box) to reveal a drop-down list to select a financial year. Information regarding the NCCs made during that period will be displayed. Your TSB as at the 30 June prior to the relevant financial year is displayed, provided ATO have this information. See note below

Click on 'show/hide details' (black box) to reveal the NCCs reported to the ATO for the period selected

In this example, the person has \$89,000 of their NCC cap remaining

Non-concessional contributions

Non-concessional contributions are made from **after tax** income and are not taxed in the super fund. Super funds report the contributions to us and we determine whether they are non-concessional contributions. The decisions made with this information can have tax consequences. We recommend independent financial advice specific to individual circumstances is obtained.

Total superannuation balance at 30 June 2022 ⓘ
\$563,909.40
Visit [total superannuation balance](#) to learn more.

Financial year
2022-23



Current as at 01 August 2023

Remaining non-concessional contributions Cap available
\$89,000.00

Contributions are **within** the non-concessional contributions cap.

▼ Show details



Note: The information shown reflects the information that the ATO has received from your super funds to that point. If there is a delay in any of your funds reporting to the ATO, or there has been an error in reporting, the information displayed will not be accurate. Funds do not report your 30 June total super balance often until some months into the new financial year. It is important to maintain your own records and ascertain contribution information from other sources, such as your super fund or financial adviser, to determine contribution eligibility.

6. For information on bring forward arrangements, click the 'Super' tab, and then click 'Information' to reveal a second menu. Select 'Bring forward arrangement'

The screenshot shows the Australian Government Australian Taxation Office myGov interface. The user is logged in as Cheryl Richards. The 'Super' tab is selected, and the 'Information' dropdown menu is open, showing options like 'Fund details', 'Information', 'Manage', 'Bring forward arrangement', 'Transfer balance cap', 'Employer contributions', and 'YourSuper comparison'. The 'Bring forward arrangement' option is highlighted. The main content area shows 'For act' with a table of lodgments, including 'Income tax 557' for 'Jul 2022'. A 'Due date' of '31 Oct 2023' is displayed with a 'Prepare >' button. The bottom navigation bar includes 'Find my TFN', 'Don't need to lodge return', and 'Manage tax returns'.

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7. This screen will display information regarding any bring forward arrangement that you may be in

Your available NCCs will be displayed in the 'remaining balance' box (blue box). For an explanation of the amount displayed, click on the drop down arrow (red box)

As seen in this example, the individual is currently in a three year bring forward period, after triggering the arrangement in 2021/22. They have fully utilised their available limit

The screenshot shows the 'Bring forward arrangement' page on myGov. At the top, there are navigation tabs for 'Tax', 'Super', 'Employment', and 'My profile', with the user's name 'Cheryl Richards' in the top right. The main heading is 'Bring forward arrangement'. Below this, there are two important notices: one stating that all data is based on information reported to the system and that decisions can have tax consequences, and another referring to a 'Transitional period'. The 'Remaining balance' section shows '\$0.00' and notes that the balance is available until 30 June 2024. A 'More details' section is expanded, showing that the user is in year three of a three-year bring forward period, the arrangement was triggered in the 2021-22 financial year, and the bring forward cap is \$330,000 with reported contributions of \$500,000.00. A red box highlights the upward-pointing arrow in the 'More details' section.

Next steps

Contribution rules and eligibility criteria for NCCs and the bring forward provisions are complex. This guide is not designed to provide comprehensive information about how the rules work or how they may apply to you. It is important that you speak with your financial adviser, your registered tax agent and visit ato.gov.au for more information.

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