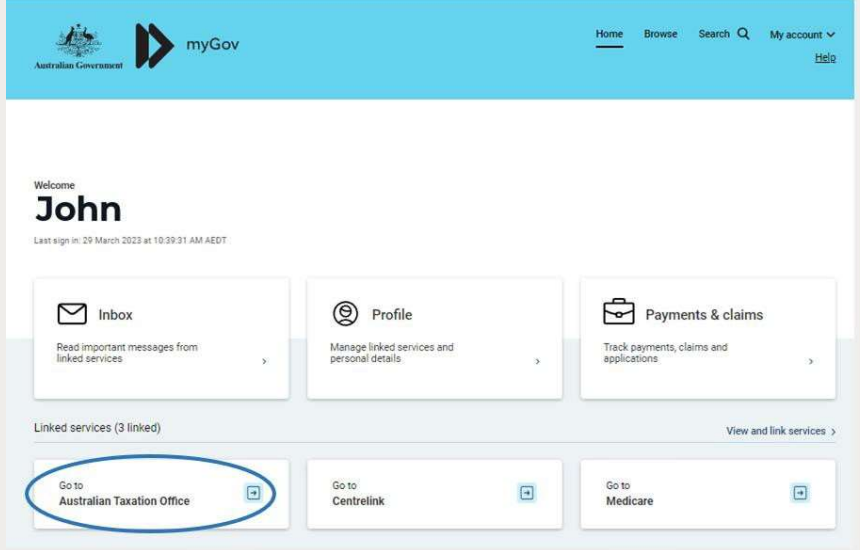

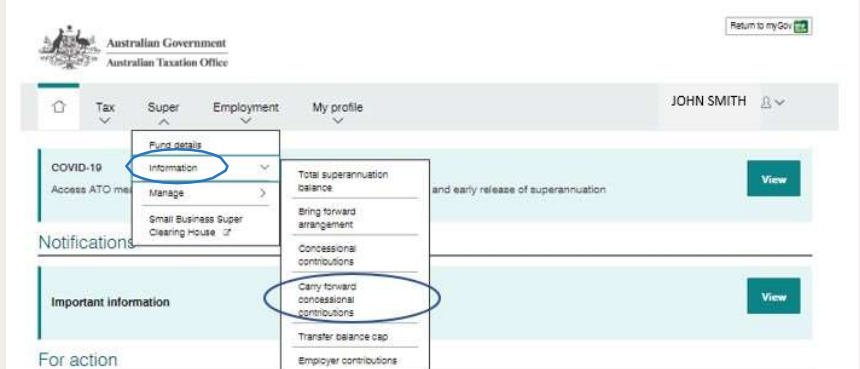


## How to monitor your carried forward concessional contributions

Steps	Details
<p>1. Login to your MyGov account by visiting the following page <a href="https://my.gov.au">my.gov.au</a> and select the ATO service</p>	
<p>2. Don't have a MyGov account or haven't linked ATO?</p>	<p>If you don't already have a MyGov account, you'll need to set one up.</p> <p>Link the ATO service to enable you to access information relating to your superannuation. For instructions on how to do this, please see:</p> <p><a href="https://www.ato.gov.au/General/Online-services/Create-your-myGov-account-and-link-it-to-the-ATO/">https://www.ato.gov.au/General/Online-services/Create-your-myGov-account-and-link-it-to-the-ATO/</a></p>
<p>3. Select the 'Super' tab</p>	
<p>4. Click the 'Information' option and then select 'Carry forward concessional contributions'</p>	

5. Use the arrow (red circled) to reveal a drop-down list to select a financial year. Your TSB as at the 30 June prior to the relevant financial year is displayed, and also whether or not you're eligible to make catch up CCs (blue circles).

Your unused CCs available to carry forward is also displayed (black circle).

Click on 'show details' (green circled) to reveal how this figure was calculated in more detail (i.e. actual CCs and unused amounts for each financial year).

Information will be provided based on the data held by the ATO.

6. After clicking on 'show details', data for the financial year selected is displayed that shows total carried forward amounts available (black circled) and total CCs (green circled) reported, and also reported amounts from each financial year. Note that this information is based on the data provided to the ATO by super funds for that financial year.



**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. It is important to maintain your own records and ascertain contribution information from other sources such as your super fund.

**Carry-forward concessional contributions**

If the annual concessional contributions cap for the current year is exceeded, unused concessional contributions may be carried forward if the [eligibility criteria](#) is met.

The eligibility criteria to carry forward the unused concessional contributions has been met as the total superannuation balance is less than **\$500,000.00** at the end of 30 June of the previous financial year. Additional catch-up concessional contributions to the super fund(s) may be made. The decisions that are made with this information can have tax consequences. We recommend that financial advice is obtained.

Total superannuation balance at 30 June 2022  
**\$234,567.89**

Visit [total superannuation balance](#) to learn more.

Financial year  
 2022-23

Current as at 26 March 2023

**Unused concessional contributions available to carry forward** **Eligible**  
**\$37,465.07**

Eligible to carry forward unused concessional contributions cap because the total superannuation balance is less than **\$500,000.00** at the end of 30 June 2022.

[Show details](#)

**Further considerations**

- > Concessional contributions may not be reported until 31 October for members of a defined benefit fund.
- > Concessional contributions made to a self-managed fund will not be displayed until we have received and processed the annual return.
- > Concessional contributions will affect additional tax on contributions under [Division 293](#).
- > Refer to previous records or contact the fund (or funds) after 31 October to obtain more up-to-date information.

Total superannuation balance at 30 June 2022  
**\$234,567.89**

Visit [total superannuation balance](#) to learn more.

Financial year  
 2022-23

Current as at 26 March 2023

**Unused concessional contributions available to carry forward** **Eligible**  
**\$37,465.07**

Eligible to carry forward unused concessional contributions cap because the total superannuation balance is less than **\$500,000.00** at the end of 30 June 2022.

2022-23 financial year

Description	Amount
Total carry-forward concessional contributions cap	\$102,500.00
Concessional contributions	<b>\$65,034.93</b>
<b>Unused concessional contributions cap available to carry forward</b>	<b>\$37,465.07</b>

Previous financial years

Financial year	Concessional contributions cap	Concessional contributions	Unused concessional contributions cap
01/07/2021 - 30/06/2022	\$27,500.00	\$17,999.93	\$9,500.07
01/07/2020 - 30/06/2021	\$25,000.00	\$15,740.20	\$9,259.80
01/07/2019 - 30/06/2020	\$25,000.00	\$15,426.09	\$9,573.91
01/07/2018 - 30/06/2019	\$25,000.00	\$15,868.71	\$9,131.29

[Hide details](#)