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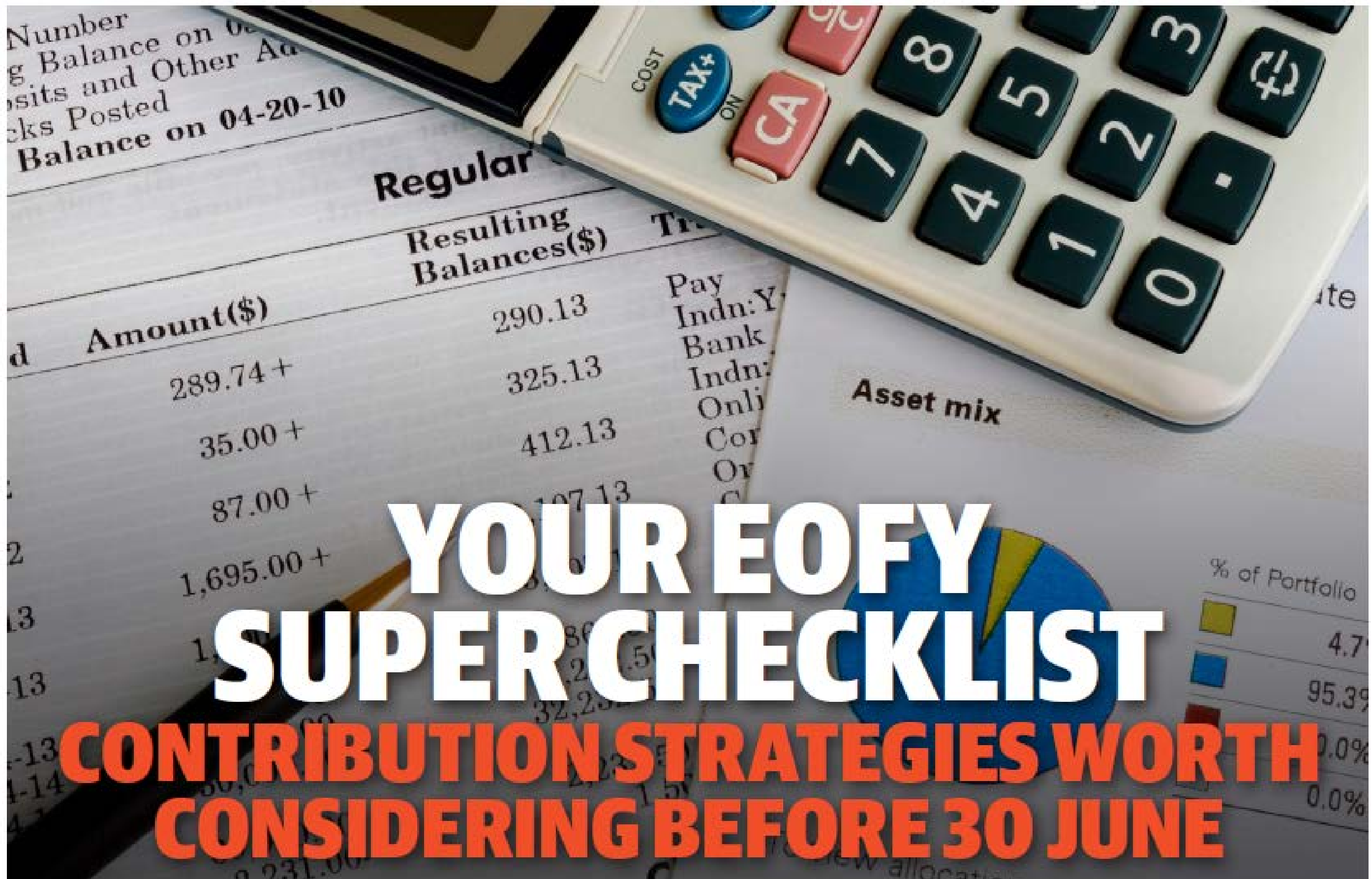

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BY WEALTH ADVISER

There is a quiet window each year – roughly March to June – when a few deliberate decisions about superannuation can make a material difference to your long-term wealth. Not dramatic, portfolio-reshaping decisions. Smaller ones: topping up a contribution, redirecting a bonus, splitting some super with your spouse. The kind of moves that feel unremarkable at the time but compound over decades into tens of thousands of dollars.

The 2025-26 financial year is a particularly useful one to get this right, because several things are about to change. Contribution caps are widely expected to increase from 1 July 2026. The transfer balance cap – the limit on how much you can shift into a tax-free retirement account – will rise from $2 million to $2.1 million (confirmed by the ATO). And the new payday super rules will change how and when employer contributions reach your fund.

BEFORE YOU GET STARTED

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None of that means you should wait. In fact, for many of the strategies covered here, acting before 30 June is the whole point.

Start with what you have already used

Before considering any additional contributions, the first step is knowing where you stand. Every strategy discussed here interacts with caps – annual limits on how much you can contribute to super in a given financial year without incurring penalty tax. Exceed those caps and the consequences are real: excess concessional contributions are included in your assessable income and taxed at your marginal rate, with a 15 per cent tax offset to reflect the contributions tax already paid by the fund. Excess non-concessional contributions can be taxed at 47 per cent.

For the 2025-26 financial year, the concessional contributions cap is $30,000. This includes everything that goes into your super on a before-tax basis: your employer's compulsory Superannuation Guarantee contributions (now 12 per cent of ordinary time earnings), any salary sacrifice amounts, and any personal contributions for which you claim a tax deduction.

The non-concessional contributions cap – for after-tax money – is $120,000. This applies if your total super balance was below $2 million on 30 June 2025. If your balance was at or above that threshold, your non-concessional cap is nil, meaning you cannot make after-tax contributions at all this financial year.

You can check your contribution position through your myGov account linked to the ATO. Look at your year-to-date concessional contributions, your total super balance, and whether you have any unused concessional cap amounts carried forward from previous years. This information is the foundation for every strategy that follows.

Salary sacrifice and personal deductible contributions

The most straightforward way to boost your super before 30 June is to increase your concessional contributions up to the $30,000 cap. There are two main ways to do this.

Salary sacrifice involves asking your employer to redirect part of your pre-tax salary into super. If you earn $120,000 and your employer contributes 12 per cent ($14,400) in SG, you have $15,600 of unused concessional cap. Arranging to sacrifice, say, $10,000 of your remaining salary before 30 June would use most of that space and reduce your taxable income by the same amount. At a marginal tax rate of 32 per cent (30 per cent plus 2 per cent Medicare levy, which applies to taxable income between $45,001 and $135,000 for 2025-26), that $10,000 would otherwise cost you $3,200 in tax outside super. Inside super, it is taxed at just 15 per cent ($1,500) – a net saving of $1,700.

If salary sacrifice is not practical at this stage of the year – perhaps your employer needs lead time to set it up, or your pay cycle does not allow enough remaining payments – you can achieve the same result with a personal deductible contribution. You transfer money from your bank account directly into your super fund, then submit a notice of intent to claim a deduction (an ATO "Section 290-170" form) to your fund before the earlier of: the day you lodge your tax return for the year in which the contribution was made, or the last day of the following financial year (so for a 2025-26 contribution, the outside deadline is 30 June 2027). Your fund must acknowledge the notice before the deduction is valid.

The tax outcome is identical to salary sacrifice. The practical advantage is that you can make a personal deductible contribution at any time – including a lump sum in late June – without needing your employer's involvement.

One caution: if you earn more than $250,000 in income (including concessional super contributions), an additional 15 per cent tax applies to some or all of your concessional contributions under Division 293. That still leaves the effective rate at 30 per cent – lower than the top marginal rate of 47 per cent – but it reduces the benefit, and it is worth factoring in before committing to a large contribution.

Carry-forward contributions: using what you missed

If your total super balance was below $500,000 on 30 June 2025, you may be sitting on a valuable opportunity. The carry-forward rule allows you to use any unused concessional cap amounts from the previous five financial years, on top of the current year's $30,000 cap.

The unused amounts are applied in order, oldest first. For 2025-26, you can potentially access unused cap space from as far back as 2020-21 (when the cap was $25,000), plus 2021-22, 2022-23, and 2023-24 (all $27,500), and 2024-25 ($30,000). If you contributed only the SG minimum in each of those years, the accumulated unused space could be substantial – potentially $50,000 to $70,000 or more on top of the current year's cap, depending on your salary and contribution history.

Consider someone earning $90,000 who received SG contributions of roughly $10,000 to $10,800 per year over the past five years. Their unused concessional cap across those years might total around $72,000. Combined with the current year's $30,000 cap, they could theoretically contribute up to $102,000 in concessional contributions in 2025-26 without exceeding their cap.

In practice, contributions of that size only make sense if you have the income to absorb the tax deduction and the cash to fund the contribution. But even a partial catch-up – an extra $15,000 or $20,000 – can make a meaningful difference. The tax saving is immediate, and the money

> **If one partner in a couple earns significantly less than the other — whether because of part-time work, a career break, or caring responsibilities — spouse contributions can serve two purposes at once.**

begins compounding in a concessionally taxed environment from the moment it arrives.

You can check your available carry-forward amounts through ATO online services via myGov.

Non-concessional contributions: after-tax money in

If you have already maximised your concessional contributions, or if you have savings outside super that you want to move into a more tax-efficient environment, non-concessional contributions are the next consideration.

The annual non-concessional cap for 2025-26 is $120,000, available to anyone whose total super balance was below $2 million on 30 June 2025. If your balance was between $1.76 million and $1.88 million, you can contribute up to $240,000 using the bring-forward rule (accessing two years of future caps). Below $1.76 million, you can access the full three-year bring-forward of $360,000.

The bring-forward rule is triggered automatically if you contribute more than $120,000 in a single financial year. Once triggered, it locks in the cap amounts and balance thresholds that applied at the start of the bring-forward period. This matters because from 1 July 2026, the non-concessional cap is expected to increase from $120,000 to $130,000, and the transfer balance cap from $2 million to $2.1 million. If you trigger a bring-forward arrangement this year, your cap will be based on the current $120,000 figure — potentially locking you into a lower total than if you waited until July to trigger it under the higher cap.

For anyone considering a large non-concessional contribution, the timing question is worth discussing with your adviser. If the contribution is not urgent, waiting until after 1 July could give you access to a higher bring-forward total ($390,000 rather than $360,000) and higher balance thresholds. If the money is available now and you want it in super sooner, the difference may not be worth the delay — but it is a decision worth making consciously.

Spouse contributions and the tax offset

If one partner in a couple earns significantly less than the other — whether because of part-time work, a career break, or caring responsibilities — spouse contributions can serve two purposes at once.

The contributing spouse makes a non-concessional contribution into their partner's super fund from after-tax money. If the receiving spouse's total income (including assessable income, reportable fringe benefits, and reportable employer super contributions) is below $37,000, the contributing spouse can claim a tax offset of up to $540 — calculated as 18 per cent of up to $3,000 in contributions. The offset phases out between $37,000 and $40,000 of the receiving spouse's income.

The $540 is modest, but the real value is often in the contribution itself. Building a more balanced pair of super accounts across a couple creates more flexibility in retirement. Two more equal balances provide better options for managing the transfer balance cap as balances grow, stronger protection if the relationship ends, and — depending on each partner's age and how benefits are structured — can improve Centrelink outcomes in some couples. From 1 July 2026, balance equalisation also becomes relevant for managing exposure to the proposed Division 296 thresholds (covered in detail in a separate article in this series).

The receiving spouse's total super balance must have been below $2 million on 30 June 2025, and the contribution counts toward their non-concessional cap.

Contribution splitting: moving what is already there

Distinct from spouse contributions, contribution splitting allows you to transfer up to 85 per cent of your concessional contributions from the current or previous financial year into your spouse's super account. The money has already been contributed and taxed at 15 per cent in your fund — splitting it moves it across to your partner's account without additional tax.

Your spouse must be under preservation age (currently 60) to receive split contributions. If they are between preservation age and 65, they must not have retired. Once they reach 65, splitting is no longer available.

Splitting does not give you a tax deduction or offset. Its value is structural: it builds the lower-balance partner's account, improves the couple's combined position for means-testing purposes (particularly for Centrelink, where the assets test treats each person's super differently depending on whether they have reached Age Pension age), and creates more room under the transfer balance cap and Division 296 thresholds for the higher-balance partner.

The government co-contribution

For lower-income earners, the government co-contribution is free money that many eligible people overlook. If your

This is not a decision to make without professional advice. The interaction between contribution caps, transfer balance caps, Division 296 thresholds, and Centrelink means tests is genuinely complex, and the right answer depends on each couple's specific circumstances.

total income is below $62,488 for 2025-26 and you make a personal after-tax contribution to your super without claiming a tax deduction, the government will contribute 50 cents for every dollar you put in, up to a maximum of $500.

To receive the full $500, your income needs to be at or below $47,488 and you need to contribute at least $1,000. The co-contribution tapers off as income rises, reducing by 3.333 cents for every dollar of income above $47,488, and cutting out entirely at $62,488.

You must earn at least 10 per cent of your income from employment or business, be under 71 at the end of the financial year, and lodge a tax return. The ATO calculates your eligibility automatically – you do not need to apply – but your super fund must have your tax file number on record, and the contribution must reach your fund before 30 June.

If you are eligible, this is one of the highest-returning investments available: a guaranteed 50 per cent return on your contribution, tax-free, with no market risk.

What is changing from 1 July 2026

Several thresholds will increase from the start of the 2026-27 financial year. The general transfer balance cap will rise from $2 million to $2.1 million – this has been confirmed by the ATO, and it will also lift the total super balance thresholds that determine eligibility for non-concessional contributions and the bring-forward rule.

The concessional contributions cap is expected to rise from $30,000 to $32,500, and the non-concessional contributions cap from $120,000 to $130,000 (with the three-year bring-forward total rising to $390,000). These cap increases are based on indexation linked to average weekly ordinary time earnings (AWOTE) and are widely expected by industry analysts, but have not yet been officially confirmed by the ATO – the announcement is typically made in late March or April.

These expected increases do not change the strategies available to you before 30 June 2026. But they do affect the planning context. If you are close to the $500,000 balance threshold for carry-forward contributions, or close to the $2 million balance threshold for non-concessional contributions, the higher thresholds from July may open doors that are currently closed. Conversely, if you are considering triggering a bring-forward arrangement, you may want to weigh whether acting now under the current caps or waiting for the expected higher caps produces a better outcome.

Your adviser can model both scenarios using your specific numbers.

For those with larger balances

If your total super balance is approaching or exceeds $3 million, the contribution strategies above intersect with the proposed Division 296 tax measures. Legislation was introduced to Parliament in February 2026, with an intended commencement date of 1 July 2026, but the bill had not received Royal Assent at the time of writing. If passed in its current form, the measures would apply an additional 15 per cent tax to earnings attributable to the portion of a person's total super balance above $3 million and up to $10 million, and an additional 25 per cent tax to earnings attributable to the portion above $10 million. Combined with the existing 15 per cent fund-level tax, the effective rates on those portions of earnings would be 30 per cent and 40 per cent respectively. Both thresholds would be indexed to the consumer price index – the $3 million threshold in $150,000 increments and the $10 million threshold in $500,000 increments. The Division 296 measures are covered in detail in a separate article in this series.

For couples where one partner has a balance well above $3 million and the other has room to grow, the combination of contribution splitting, spouse contributions, and strategic use of the non-concessional cap can serve as both a retirement planning and a tax planning exercise. Rebalancing between partners – within the rules – can reduce the overall Division 296 exposure while improving the couple's combined retirement flexibility.

This is not a decision to make without professional advice. The interaction between contribution caps, transfer balance caps, Division 296 thresholds, and Centrelink means tests is genuinely complex, and the right answer depends on each couple's specific circumstances. But the EOFY window is often when the conversation needs to start, because the strategies available before 30 June differ from those available after it.

Discussion points for your adviser

At your next review – ideally before the end of May – consider raising these questions:

- How much concessional cap space do I have remaining

for 2025-26, and do I have any unused carry-forward amounts from previous years?

- Would a personal deductible contribution before 30 June reduce my tax bill meaningfully, given my marginal rate and my Division 293 position?
- Am I eligible for the government co-contribution, and have I provided my tax file number to my super fund?
- If I am considering a large non-concessional contribution, should I act before 30 June or wait until July when the caps and balance thresholds are expected to increase?
- As a couple, would contribution splitting or spouse contributions improve our combined position — for retirement income, for Centrelink purposes, or for Division 296 planning?
- Have I checked my total super balance and contribution history through myGov recently, and does everything look correct?

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TAX PLANNING BEFORE 30 JUNE
STRATEGIES BEYOND SUPER

BY WEALTH ADVISER

Superannuation gets most of the attention at this time of year, and rightly so – a separate article in a recent issue covered the contribution strategies worth considering before 30 June. But super is only one side of the EOFY planning equation. Outside the super wrapper, there are decisions you can make in the next three months that may reduce your tax bill, improve the timing of your cash flows, or simply ensure you are not paying more tax than you need to.

None of these strategies require exotic structures or aggressive positions. Most involve ordinary financial decisions – selling an asset, paying an expense, timing a receipt – made with an awareness of how the tax system treats them. The common thread is that they work best when you act before 30 June rather than after it.

For context, the current income tax rates for Australian residents (2025-26 financial year) are: no tax on the first $18,200; 16 per cent on income between $18,201 and $45,000; 30 per cent on income between $45,001 and $135,000; 37 per cent on income between $135,001 and $190,000; and 45 per cent on income above $190,000. The 2 per cent Medicare levy applies on top of these rates for most taxpayers. From 1 July 2026, the 16 per cent rate is legislated to fall to 15 per cent, and from 1 July 2027 it drops again to 14 per cent – modest changes, but worth knowing if you are considering whether to bring income forward or push it into the following year.

Selling, Buying, and Timing Decisions

The most consequential EOFY tax decisions for many investors involve capital gains – and by extension, the timing of when you buy, sell, or dispose of assets.

Harvesting capital losses to offset gains. If you have realised a capital gain during the 2025-26 year – from selling shares, an investment property, or units in a managed fund – you may be able to reduce the taxable amount by selling other investments that are sitting at a loss before 30 June. The loss offsets the gain dollar for dollar, reducing the net capital gain that flows into your tax return. If your capital losses exceed your capital gains for the year, the excess can be carried forward indefinitely to offset gains in future years, though they cannot be used to reduce ordinary income.

A few things to keep in mind. The ATO takes a dim view of "wash sales" – selling an asset to crystallise a loss and then buying the same or a substantially identical asset back shortly afterwards. If the dominant purpose of the sale is to obtain a tax benefit rather than a genuine change in your investment position, the ATO may deny the deduction. If you are genuinely rebalancing your portfolio and the loss is a byproduct of that decision, the position is much stronger.

The 12-month holding rule. If you have held an asset for at least 12 months before selling it, you are generally entitled to the 50 per cent CGT discount – meaning only half of the capital gain is included in your taxable income. This is one of the most valuable concessions in the tax system for individual investors. If you are considering selling an asset that you have held for close to 12 months, it may be worth checking whether waiting a few more weeks pushes you past the threshold. The difference can be substantial: a $100,000 gain on an asset held for 11 months is taxed in full, while the same gain on an asset held for 13 months is effectively taxed on $50,000.

It is worth noting that the CGT discount is under renewed policy scrutiny following the Senate committee's report on 17 March 2026. No changes have been legislated, and we cover the review in detail in a separate article in this issue. For now, the 50 per cent discount remains the law. But if you hold assets with significant unrealised gains, the review is a reason to have a conversation with your adviser about whether the timing of any planned disposals should be reconsidered.

The tax year is a fixed window, and the income that falls inside it determines your tax liability. Within reason, you have some control over which income lands in which year.

Timing of asset purchases for depreciation. If you run an eligible small business using the simplified depreciation rules, assets costing less than $20,000 that are first used or installed ready for use before 30 June may qualify for the instant asset write-off, allowing you to deduct the full cost in the current year rather than depreciating it over time. This applies per asset, so multiple purchases can each qualify. The asset must be genuinely used for business purposes – the ATO expects you to demonstrate this, not merely assert it.

Bringing Forward and Deferring Income

The tax year is a fixed window, and the income that falls inside it determines your tax liability. Within reason, you have some control over which income lands in which year.

Deferring income where genuine commercial discretion exists. If you have flexibility over the timing of income – for example, if you are self-employed, run a small business, or earn income from consulting or freelance work – there may be value in deferring invoicing or receipts until after 1 July if doing so pushes income into a year where your marginal rate is lower. The legislated reduction in the lowest marginal rate from 16 to 15 per cent from 1 July 2026 is modest, but for taxpayers whose income sits entirely within the $18,201-$45,000 bracket, it represents a small saving. For most readers, the deferral decision will hinge on whether their expected income next year is materially different from this year – if you expect to earn less in 2026-27 (perhaps because of a planned reduction in work, or a move to part-time), deferring income into that lower-income year can reduce the marginal rate applied to it.

This is not about manipulation – the ATO expects income to be recognised when it is earned or received, depending on your method of accounting. But where you have genuine discretion over when work is invoiced or when a contract settles, the timing decision is legitimate.

Franking credits and dividend timing. If you hold Australian shares, the franking credits attached to dividends can reduce your tax bill or generate a refund. The timing of when dividends are paid is set by the company, not by you, so there is limited scope to shift this. But it is worth being aware of the interaction: if you are on a lower marginal rate than the company tax rate (30 per cent for large companies, 25 per cent for base rate entities), franking credits may generate a refund. If your income is unusually high this year, the value of the franking credit is lower in relative terms. Neither situation calls for dramatic action, but it is the kind of interaction worth understanding when reviewing your overall tax position.

Claiming Deductions You Might Otherwise Miss

The final category of EOFY strategies involves ensuring that legitimate deductions are not left on the table – either because the expense was forgotten, because the timing was not quite right, or because the rules around prepayment were not well understood.

Prepaying deductible expenses. The ATO allows you to claim an immediate deduction for certain prepaid expenses under the 12-month rule: if the service period is 12 months or less and ends before 30 June of the following financial year, you can deduct the full amount in the year you pay it. This applies to expenses like income protection insurance premiums, professional subscriptions, interest on investment loans (subject to conditions), and for business owners, items like rent, advertising, or software subscriptions.

The key constraint is that the service period must genuinely fall within 12 months and must end on or before 30 June of the next year. If the service period is longer, the deduction must be apportioned. And the expense must have a genuine connection to producing your assessable income

> **The strategies in this article are most valuable when they sit within the context of your overall financial plan — alongside the superannuation strategies covered in the previous issue, and informed by the broader tax and regulatory environment.**

— you cannot prepay personal expenses and claim them as deductions.

Charitable donations. Gifts of $2 or more to registered deductible gift recipients (DGRs) are tax-deductible. There is no fixed dollar cap on deductible gifts, but a gift deduction cannot create a tax loss. For eligible gifts, you may choose to spread the deduction over up to five income years. If you are planning to make a charitable gift and have not yet done so, making it before 30 June ensures it reduces your 2025-26 taxable income. We covered the mechanics of tax-smart philanthropy in more detail in Issue 116.

Investment property deductions. If you own an investment property, the weeks before 30 June are a good time to review whether you have claimed all the deductions available to you for the current year. Common items include property management fees, insurance, council rates, water charges, repairs and maintenance (as distinct from capital improvements, which must be depreciated), and interest on the loan used to acquire the property. The distinction between a repair and an improvement matters — replacing a broken tap is a repair and deductible in full; renovating a bathroom is generally capital in nature and may instead be claimed over time under capital works or depreciation rules, depending on the expenditure. If you are planning maintenance work that is genuinely a repair, completing it before 30 June means the deduction falls into this year.

Work-related expenses. For employees, work-related expenses are deductible where you incur them in the course of producing your income and you are not reimbursed. The ATO does not require receipts for claims totalling $300 or less (though you still need records showing how you calculated the claim), but for amounts above $300, written evidence is required. If you have work-related expenses you have not yet incurred but plan to — a professional development course, a subscription, equipment for a home office — there may be value in making the purchase before 30 June rather than after.

The proposed $1,000 instant tax deduction from 2026-27. It is also worth noting that the government has announced a proposed $1,000 instant tax deduction for work-related expenses from 2026-27, but this is not yet law. It does not affect the current year, but if you are weighing up a borderline purchase, it may influence whether you bring it forward into 2025-26 or wait until the measure is legislated and takes effect.

A Note on Timing and Perspective

Tax planning is a legitimate part of managing your finances, but it works best when it serves a broader financial strategy rather than driving it. Selling an investment solely to generate a tax loss is rarely sensible if the investment itself is sound. Prepaying an expense makes sense only if you would have incurred the expense anyway. And deferring income into next year is counterproductive if it creates cash flow problems this year.

The strategies in this article are most valuable when they sit within the context of your overall financial plan — alongside the superannuation strategies covered in the previous issue, and informed by the broader tax and regulatory environment. With the federal budget due in May and the CGT discount under active review, the 2025-26 EOFY is one where a conversation with your adviser and your accountant before 30 June is particularly worthwhile.

Worth Thinking About

As you look ahead to 30 June, a few questions are worth sitting with.

- Have you realised any capital gains this year, and if so, are there any offsetting losses in your portfolio that might be worth crystallising?
- Are there deductible expenses you know you will incur in the next few months that could be paid before 30 June rather than after?
- If you own an investment property, have you reviewed all the deductions you are entitled to for this year — including items like depreciation schedules, insurance, and loan interest?
- Is your income this year materially different from what you expect next year? If so, does that create an opportunity to time any discretionary income or expenses more efficiently?
- Have you made (or do you plan to make) any charitable donations this financial year? If not, is there a cause you would like to support before 30 June?

None of these questions have a single right answer, and

some may not apply to your situation at all. But they are the kinds of practical considerations that can make a meaningful difference to your tax position – and they are best addressed now, while there is still time to act.

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Q&A: Ask a Question

Question 1

My partner and I have quite different super balances. Is there a way to move some of my super across to help even things out?

There is – it's called contribution splitting, and it allows you to transfer up to 85 per cent of your concessional (before-tax) contributions from the previous financial year into your spouse's super account. This includes employer contributions and any personal contributions you've claimed a tax deduction for. The money has already been taxed at 15 per cent in your fund, so the transfer doesn't trigger any additional tax.

The benefit is structural rather than immediate. Over time, consistent splitting can gradually build the lower-balance partner's account, giving a couple more combined flexibility in retirement. Two reasonably balanced accounts mean both partners can make full use of their individual transfer balance cap – currently $2 million – to move super into the tax-free pension phase. One large account is more likely to exceed the cap, leaving excess earnings taxed at 15 per cent.

It's worth noting that splitting doesn't reduce the amount counted against your own concessional contributions cap, and your spouse must generally be under preservation age to receive the split. Your adviser can help you work out whether splitting makes sense for your situation and how to get the paperwork in order.

Question 2

I work part-time and my income isn't very high. Is there anything the government offers to help boost my super?

Yes – the government co-contribution is specifically designed for lower-income earners. If your total income is $62,488 or less for the 2025-26 financial year and you make a personal after-tax contribution to your super, the government will match it at 50 cents per dollar, up to a maximum of $500. To receive the full $500, your income needs to be at or below $47,488 and you need to contribute at least $1,000 from your own after-tax money. The co-contribution phases out progressively between those two thresholds.

You don't need to apply – if you lodge a tax return and your fund has your tax file number, the ATO works out your eligibility automatically and pays it directly into your super account. To qualify, you must earn at least 10 per cent of your total income from employment or business, be under 71 at the end of the financial year, and have a total super balance below $2 million.

For someone on a modest income, a guaranteed 50 per cent return on a $1,000 contribution is difficult to match with any other investment. If you think you might be eligible, it's worth speaking with your adviser about whether a small personal contribution before 30 June could make a meaningful difference to your retirement savings.

Question 3

I'm about to go on parental leave. I've heard the government now pays super on Paid Parental Leave – how does that work?

From 1 July 2025, parents of children born or adopted on or after that date are entitled to receive a superannuation contribution on their government-funded Parental Leave Pay. The ATO pays the equivalent of 12 per cent of your Parental Leave Pay directly into your nominated super fund as a lump sum after the end of the financial year in which you received the payments.

For a parent taking the full 24 weeks of leave at the current daily rate of $189.62 (based on the national minimum wage), this works out to roughly $2,700 in super, plus a small interest component to account for the delay in payment. The ATO pays the contribution after the end of the financial year in which Parental Leave Pay was received, so the first payments will flow from July 2026 onward. If you share leave with another parent, a contribution is paid to each person's fund based on their share of the payments.

It's important to be aware that this contribution is taxed at 15 per cent in your super fund and counts towards your concessional contributions cap of $30,000. If you're also receiving employer super contributions or making salary sacrifice contributions in the same year, you'll want to keep an eye on total concessional contributions to avoid exceeding the cap. Your adviser can help you factor this into your broader contribution planning, especially during a period when your income and work arrangements may be changing.