



Australian Government
Australian Taxation Office

Agent STIRLING WARTON TAYLOR PTY LIMITED

Client ELIZABETH LYON-MERCADO

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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 2020

\$18,440.11

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

Financial year

 

Current as at **03 July 2022**

Unused concessional contributions available to carry forward Eligible**\$50,000.00**

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 2020.

2020-21 financial year

Description	Amount
Total carry-forward concessional contributions cap	\$50,000.00
Concessional contributions	\$0.00
Unused concessional contributions cap available to carry forward	\$50,000.00

Previous financial years

Financial year	Concessional contributions cap	Concessional contributions	Unused concessional contributions cap
01/07/2019 - 30/06/2020	\$25,000.00	\$0.00	\$25,000.00
01/07/2018 - 30/06/2019	\$25,000.00	\$0.00	\$25,000.00

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.