



Australian Government  
Australian Taxation Office

Agent J I CONSULTING PTY LTD  
Client MASSIMO ESPOSITO  
TFN 336380720

## 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**  
\$325,887.57

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

Financial year

2020-21



Current as at **26 February 2023**

**Unused concessional contributions available to carry forward** Eligible  
**\$1,521.19**

**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.

### 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.



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ME and AV Super Fund

Agent J I CONSULTING PTY LTD  
Client ANGELINA VELARDI  
ABN 82947480478

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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**  
\$246,675.42

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

Financial year

2020-21



Current as at **26 February 2023**

**Unused concessional contributions available to carry forward** Eligible  
**\$2,302.57**

**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.

### 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.

Agent J I CONSULTING PTY LTD | Client ANGELINA VELARDI | ABN 82947480478