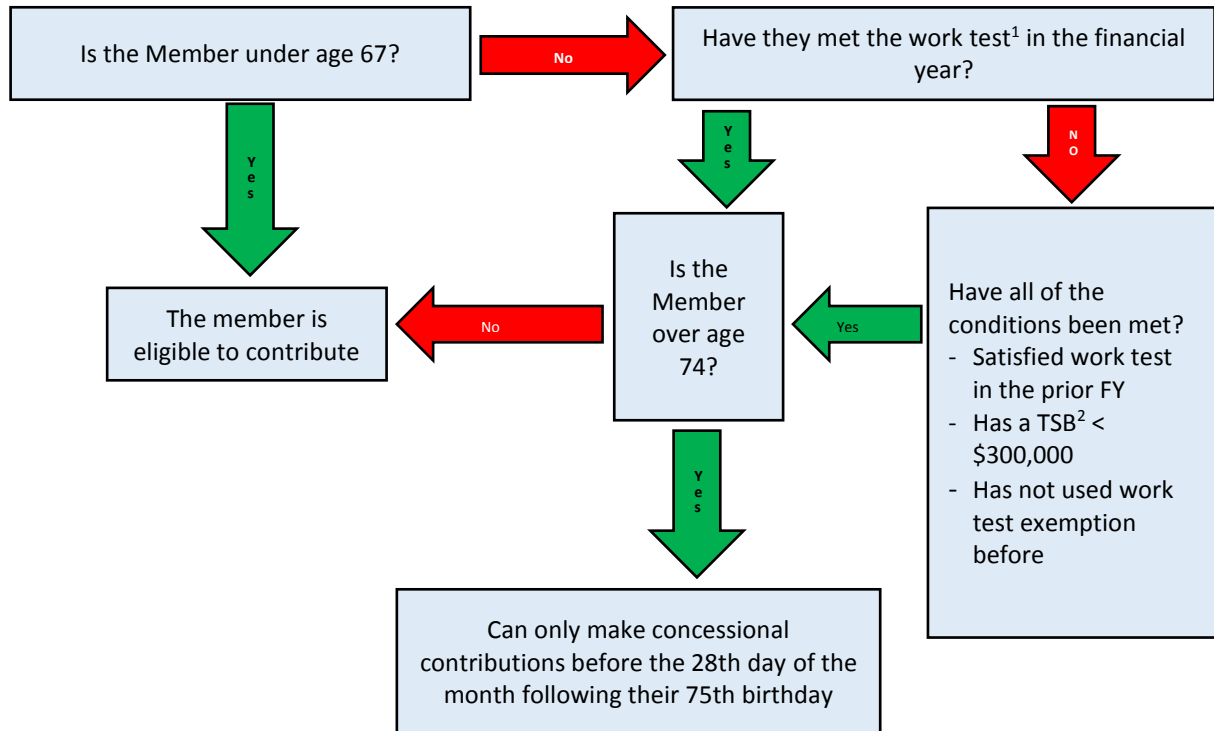


# Flow chart to determine eligibility to make concessional contributions



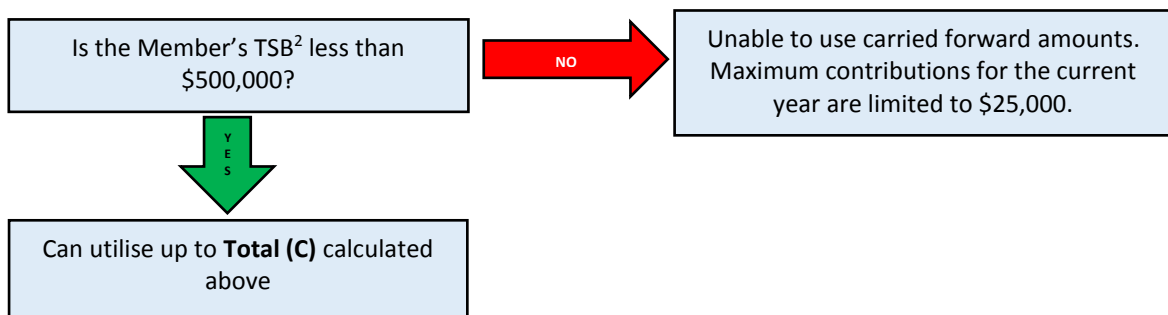
## Step 1



## Step 2 Maximum Concessional Contribution Calculation

Financial Year	Maximum (A)	Amount used <sup>3</sup> (B)	Unused Amount (A-B)
2018/2019	\$25,000		
2019/2020	\$25,000		
2020/2021*	\$25,000		
<b>Total (C)</b>			<b>\$</b>

\* Trustees need to estimate any concessional contributions that will be made for the current year



### Notes

- Eligibility needs to be determined on the date each contribution is made.
- Unused amounts can be carried forward for up to 5 years
- Unused amounts accrue even when TSB is > \$500,000 but can only be used when TSB < \$500,000.

### References

1. Work test requires the member to have engaged in gainful employment for at least 40 hours in a consecutive 30 day period before making any contribution.
2. TSB Total Super Balance is the total of all superannuation interests for the member as at the previous 30th June.
3. The amount of cap used includes all concessional contributions, including employer, personal, salary sacrifice, some contributions to defined benefit funds and some transfers from reserves.