

# Super changes ahead

## 1 July 2017

Before 1 July 2017

After 1 July 2017

### Concessional contribution caps per year – Contributions from your before-tax income

\$30,000  
AGE RULES  
APPLY

\$25,000  
NO AGE  
RULES

### Non-concessional contribution caps – Contributions from your after-tax income

\$180,000  
PER YEAR

OR

\$540,000  
OVER 3 YEARS

\$100,000  
PER YEAR

OR

\$300,000  
OVER 3 YEARS

### Super pension limits – The balance of your pension account

NO  
LIMIT

\*Or penalties apply

\$1.6  
MILLION\*

### Transition to retirement – Tax rate on earnings in super

Tax = 0%

Tax = 15%

To find your best route to retirement and to take advantage of the opportunities available before 1 July 2017, contact your financial planner today.

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This is general advice only and does not take into account your financial circumstances, needs and objectives. Before making any decision based on this document, you should assess your own circumstances or seek advice from a financial planner and seek tax advice from a registered tax agent. Information is current at the date of issue and may change.

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