Super Changes Without the Snooze

What's changing, when, and why it matters

Superannuation rules are changing. Some changes affect people with very large super balances. Some affect employers and employees. Some affect lower-income workers. One change deals with very specific compensation matters. This guide explains the key points in everyday language.

The super rule refresh

There are four main changes to know about.

Now — 1 July 2026 — 1 July 2027

1. Big super balances

Starts: 1 July 2026

Extra tax may apply to part of the earnings connected to very large super balances.

For the 2026-27 financial year:

- **Large super balance threshold:** $3 million
- **Very large super balance threshold:** $10 million

These thresholds will be indexed with CPI.

2. Payday super

Starts: 1 July 2026

Employers will need to pay superannuation guarantee at the same time as salary and wages.

3. LISTO boost

Starts: 1 July 2027

The Low Income Superannuation Tax Offset income threshold will increase from $37,000 to $45,000.

The maximum payment will increase to $810.

4. Access to offenders' superannuation

This is a specific legal change involving eligible victims and survivors of certain child sexual abuse offences and unpaid compensation orders.

Quick takeaway

Not every change affects everyone. The key is to find the rule that applies to you.

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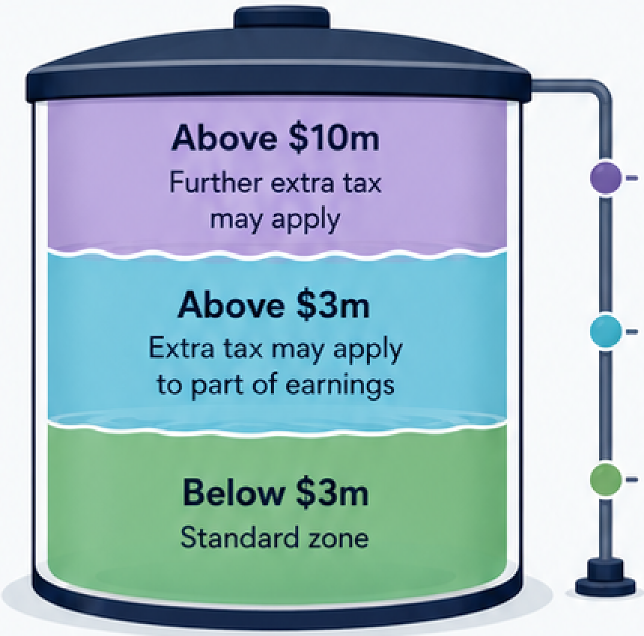
Big balances: when the super bucket gets very full



Super is like a bucket that holds retirement savings.

For most people, the bucket stays under the new high-balance thresholds.

But from 1 July 2026, if your total super balance is above the large super balance threshold, extra tax may apply to the part of your earnings linked to the amount above that threshold.

For the 2026-27 financial year, the large super balance threshold is $3 million and the very large super balance threshold is $10 million.

SUPER SIMPLE VERSION

- **Under $3 million:** the new high-balance tax rules are unlikely to affect you.
- **Over $3 million:** extra tax may apply to part of the earnings linked to the amount above the threshold.
- **Over $10 million:** a further extra tax amount may apply to part of the earnings linked to the amount above this higher threshold.

Meet Taylor and Jordan

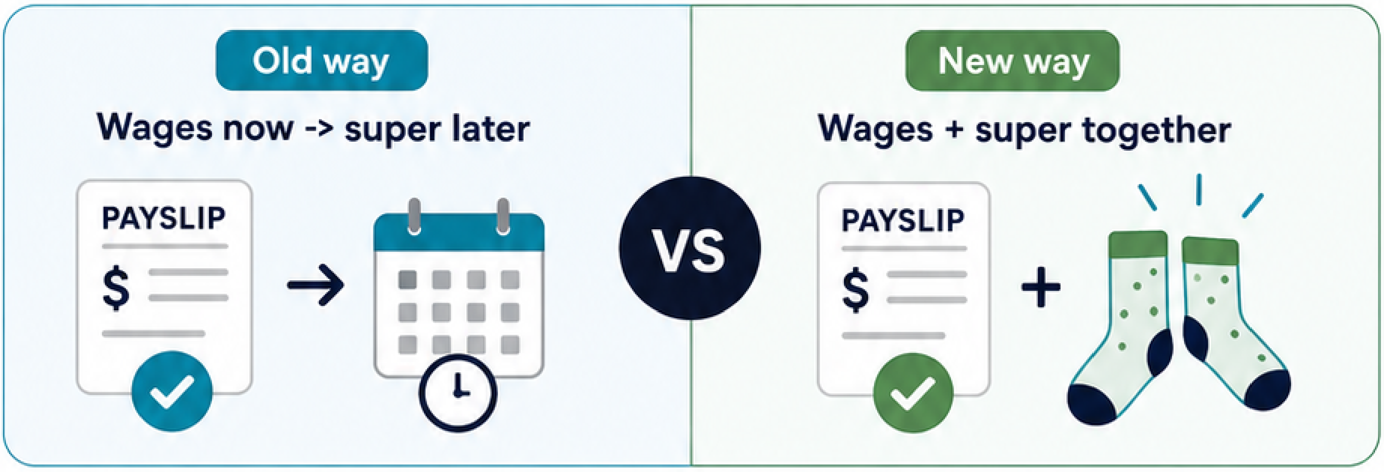
Taylor has $1.2 million in super, so the $3 million threshold is unlikely to be an issue.

Jordan has $3.8 million in super and may need to understand how the extra tax applies above the threshold.

Super Sam says:

Most people will not be near these thresholds – but if you are, it is worth understanding the rules.

Payday super: wages and super become a matched pair



From 1 July 2026, employers will need to pay employees' superannuation guarantee at the same time as salary and wages.

Think of wages and super like two socks

They are meant to be a pair. Payday super means super should move with wages, instead of being paid separately later.

Meet Mia

Mia is paid fortnightly.

Before payday super: Mia's wages arrive fortnightly, but her super may be paid separately later.

After payday super starts: Mia's wages and super are paid at the same time.

Why this matters

For employees

- It may make super easier to track.

For employers

- Payroll systems may need to be ready.
- Cash flow planning may need to be sharper.
- Admin habits may need to change.

1 July 2026

LISTO: the low-income super boost

LISTO stands for Low Income Superannuation Tax Offset.

It is designed to support some lower-income workers with their super.

From 1 July 2027, the LISTO income threshold will increase from $37,000 to $45,000. The maximum payment will also increase to $810.

Super simple version

LISTO is like a small super top-up for eligible lower-income workers. The upcoming change increases the income range and the maximum support amount.

Meet Sam

Sam earns $42,000.

Under the old $37,000 threshold, Sam may have been above the income limit.

From 1 July 2027, Sam may be within the new income range, depending on the detailed rules.

Super Sam says:

LISTO sounds boring, but it can matter for people on lower incomes.

Access to offenders' superannuation: a specific legal pathway

This change is different from the others.

It does not apply to everyone.

It relates to eligible victims and survivors of certain child sexual abuse offences where there are unpaid compensation orders.

Eligible victims and survivors with unpaid compensation orders of 12 months or more may be able to apply to the ATO for visibility of certain additional personal or salary sacrifice superannuation contributions made by the offender.

They may then be able to apply for a court order from the Federal Circuit and Family Court of Australia.

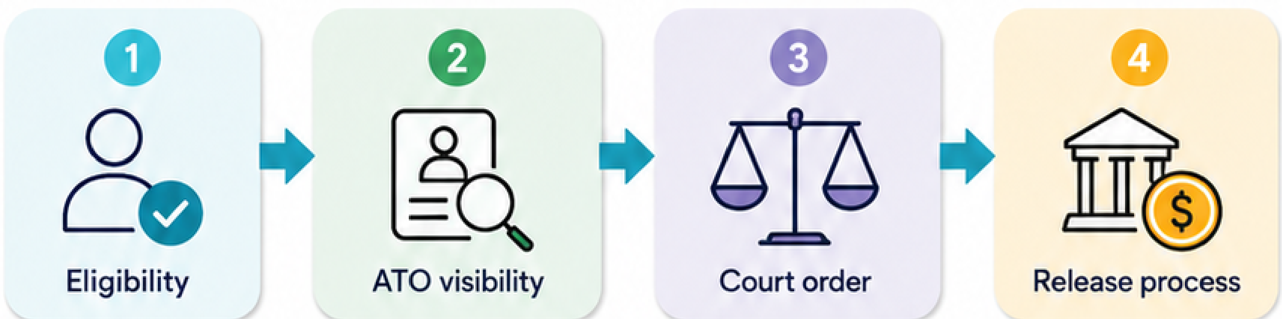
If an order is made, the ATO will facilitate release with superannuation providers and pay released amounts directly to victims and survivors.

Super simple version

This is a narrow and specific legal pathway.

- eligibility requirements
- an ATO visibility process
- a court order process
- ATO facilitation if release is ordered

A respectful and structured pathway



This brochure is general information only. It is a plain-language summary of selected superannuation changes and does not cover every detail or every circumstance. It is not legal, tax, financial or personal advice. Check the current rules and seek professional advice before making decisions.

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Need help navigating the super changes?

If you are unsure how these superannuation changes may affect you or your business, we can help you work through it.

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