



# Australian Government Super Co-contribution



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The Super Co-contribution is a way for the Australian Government to help you save for your retirement. If you're eligible, the Australian Government may match some of your personal non-concessional (after-tax) contributions made to your super with an additional super payment known as a co-contribution.

For the 2026/27 financial year, the matching rate is 50% up to a maximum co-contribution of \$500.

## How do you know if you're eligible?

You're eligible for a co-contribution payment if you:

- Have made one or more personal after-tax contributions to your complying super fund (such as GESB Super or West State Super) during the financial year
- Have a total income of less than the higher income threshold for that financial year (see table below)
- Lodge an income tax return with the Australian Taxation Office (ATO) for that financial year
- Are less than 71 years of age at the end of that financial year
- Have a total super balance less than \$2.1 million on 30 June of the previous financial year
- Have not exceeded your non-concessional contributions cap for the financial year
- Receive at least 10% of your total income from eligible employment-related activities, or from carrying on a business, or a combination of both
- Did not hold an eligible temporary resident visa at any time during that financial year, unless you are a New Zealand citizen or holder of a prescribed visa

## Contribution matching amounts

If you're eligible, and your total income is equal to or less than the lower income threshold, you'll receive the maximum Super Co-contribution of 50 cents for every dollar of your after-tax contribution, to a maximum of \$500. However, if your total income is between the thresholds, your maximum entitlement reduces by 3.333 cents for every dollar your total income is over the lower income threshold. If your total income is equal to or greater than the higher income threshold, you are not eligible for a Super Co-contribution. Use the Co-contribution calculator at [gesb.wa.gov.au/calculators](https://gesb.wa.gov.au/calculators) to work out your maximum entitlement.

The table below shows the matching rates and thresholds for the 2025/26 and 2026/27 financial years:

Year of scheme	Maximum co-contribution	Member contribution	Matching rate	Lower income threshold <sup>1</sup>	Higher income threshold <sup>2</sup>
2025/26	\$500	\$1,000	50%	\$47,488	\$62,488
2026/27	\$500	\$1,000	50%	\$49,293	\$64,293

## You don't need to apply

The ATO will determine your eligibility from details on your income tax return and information they receive from us. If you're eligible, the Super Co-contribution will be paid directly into your GESB account. You don't need to apply for it.

We report members' contribution details to the ATO within 10 business days of the event or allocation to your account. The ATO uses this information, together with your tax return, to determine your eligibility and the Super Co-contribution amount.

To find out more about the Super Co-contribution, visit [ato.gov.au](https://ato.gov.au) or call the ATO Superannuation helpline on 13 10 20.

## How the payments are made

Payments will be made by the Australian Government directly into your super account.<sup>3</sup> If you have closed your account in the interim period, the payment will be returned to the ATO and redirected to you or your other super fund.

For tax purposes, the Super Co-contribution does not count towards your non-concessional contributions cap. For more information about contribution caps, read our *Contributing to your super brochure*, available at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

<sup>1</sup> The lower income threshold is indexed annually.

<sup>2</sup> The higher income threshold is set at \$15,000 above the lower income threshold.

<sup>3</sup> If you have more than one super account and want your co-contribution paid to a particular fund, please phone the ATO on 13 28 65.

If you're eligible for the Super Co-contribution, you may wish to pay some or all of your contributions after tax, instead of using salary sacrifice. This is because salary sacrifice (before-tax) contributions, aren't eligible for a Super Co-contribution payment, as they are treated as employer contributions for tax purposes.

You aren't entitled to a Super Co-contribution for any personal contributions you have made that have been allowed as a tax deduction.

You should seek appropriate financial advice before deciding whether to make additional after-tax contributions.<sup>1</sup>

## Other things you need to know

The Super Co-contribution is:

- Not subject to tax when it is paid into your super account
- Not included as income in your tax return
- Preserved in your super account and can only be accessed when other preserved amounts can be accessed – that is, when a condition of release has been met

Any investment earnings on the Super Co-contribution will be taxed like any other earnings of the super fund.

### How to make personal contributions

If you would like to make a personal contribution to your super account from your after-tax income, you have two options:

#### Option 1: make a contribution of \$20 or more

Use BPAY® to transfer money from your bank account. Log in to Member Online at [mol.gesb.wa.gov.au](http://mol.gesb.wa.gov.au) (you will need to register if you haven't already done so).

- Select the BPAY menu option and make a note of the biller code and your unique reference number
- Use internet banking or telephone banking to make the transfer using the BPAY transaction details
- Once you have completed your BPAY transaction, remember to record your receipt number or print a copy for your records

#### Option 2: have contributions deducted from your pay

Check with your employer to ensure they allow you to make after-tax contributions from your pay.

- Complete the *Payroll deduction form*, available at [gesb.wa.gov.au/forms](http://gesb.wa.gov.au/forms) under *Regular contributions*
- If you submit the form online, you can send it directly to your employer's payroll office
- If you fill out a physical form, you'll need to give it to your employer's payroll office

To find out more about Australian Government super incentives, call your Member Services Centre on 13 43 72 or go to [gesb.wa.gov.au/cocontribution](http://gesb.wa.gov.au/cocontribution).

For a definition of terms visit [gesb.wa.gov.au](http://gesb.wa.gov.au) or the ATO's website at [ato.gov.au](http://ato.gov.au).

® Registered to BPAY Pty Ltd ABN 69 079 137 518. BPAY is only available to existing West State Super and GESB Super members. If you don't have any of these accounts, call your Member Services Centre on 13 43 72 to set up a GESB Super account, or a West State Super account, if eligible.

<sup>1</sup> If you have not received your contribution, you can phone the ATO on 13 10 20 to enquire why.

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## How to contact us

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