



Growing your super

There are a number of ways you can grow your super to make a positive difference to your lifestyle in retirement.

If you are, or have been employed, you should make the most of employer's contributions by:

- checking your employer's [super guarantee contributions](#) ([/Individuals/Super/Growing-your-super/Super-from-your-employer/](#)), are paid into your fund
- letting us know if you have [unpaid super from your employer](#) ([/Individuals/Super/Growing-your-super/Unpaid-super-from-your-employer/](#)).
- [keeping track of your super](#) ([/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/](#)), and search for any lost or ATO-held super.

To actively grow your super, take steps to investigate:

- a [salary sacrifice](#) ([/individuals/super/growing-your-super/adding-to-your-super/salary-sacrificing-super/](#)), arrangement with your employer
- making your own [personal contributions](#) ([/Individuals/Super/Growing-your-super/Adding-to-your-super/Personal-super-contributions/](#)).
- checking if you 're eligible for [government contributions](#) ([/Individuals/Super/Growing-your-super/Adding-to-your-super/Government-super-contributions/](#)).
- transferring money from [foreign super accounts](#) ([/Individuals/Super/Growing-your-super/Adding-to-your-super/Payment-of-super-from-foreign-super-funds/](#)).

Your spouse may also be able to make a contribution to your super.

Limits or caps apply on the amounts that can be contributed to your super each financial year. If you go over these caps, you may have to pay extra tax.

Check your super (<https://onlineservices.ato.gov.au/default.aspx?PageName=YourSuper>)

Find out about:

- [Super contributions – too much can mean extra tax \(/Individuals/Super/In-detail/Growing-your-super/Super-contributions---too-much-can-mean-extra-tax/\)](#).
- [Fact Sheet – Super contribution caps \(/law/view/document?DocID=AFS/SuperContributionCaps/00001\)](#).
- [Super from your employer \(/individuals/super/growing-your-super/super-from-your-employer/\)](#).
- [Unpaid super from your employer \(/individuals/super/growing-your-super/unpaid-super-from-your-employer/\)](#).
- [Adding to your super \(/individuals/super/growing-your-super/adding-to-your-super/\)](#).
- [Keeping track of your super \(/individuals/super/growing-your-super/keeping-track-of-your-super/\)](#).
- [Maximising your super \(/Individuals/Super/Growing-your-super/Maximising-your-super/\)](#).

See also:

- [MoneySmart.gov.au \(https://www.moneysmart.gov.au/superannuation-and-retirement\)](#) - to access financial guidance and tools, including super estimators
- [Getting your super started \(/individuals/super/getting-your-super-started/\)](#).
- [Withdrawing and using your super \(/individuals/super/withdrawing-and-using-your-super/\)](#).
- [Temporary residents and super \(/individuals/super/temporary-residents-and-super/\)](#).

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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