

**media**  
super



# BOOST YOUR SUPER

The Government co-contribution

## A super boost

Adding to your super now can mean you have more money in retirement. To help people save for their retirement the Government has developed the co-contribution scheme. It applies to both employees and self-employed people.

## Up to \$500 extra per year

If you qualify, the government will contribute 50¢ to your super for every \$1 of personal (after-tax) contributions you make, up to a maximum of \$500. If your total income is less than \$47,488 you will get the full amount. As shown below, this gradually reduces as your income increases, cutting out completely at \$62,488.

Government co-contribution for \$1,000 after-tax contribution	
Your total income*	Amount of Government co-contribution
\$47,488	\$500
\$50,488	\$400
\$53,488	\$300
\$56,488	\$200
\$59,488	\$100
\$62,488	\$0

\*Total income is generally your assessable income, plus reportable employer super contributions and reportable fringe benefits, and less any allowable business deductions. The government co-contribution reduces by 3.333 cents for every dollar you earn above \$47,488.

Note: The figures above apply for the 2025/26 financial year. Visit [ato.gov.au](https://ato.gov.au) for more information.

## When will I get it?

After you have made a contribution, we will let the ATO know. Then, once you have lodged your tax return for that financial year, the ATO will calculate your co-contribution using the information provided by us and on your tax return. The co-contribution will then be paid into your super account.

## Co-contribution is tax free

The co-contribution will not be subject to contribution tax, nor will it count against super contribution limits.

## To qualify for the co-contribution

- you must make a personal (after-tax) contribution to your super fund and not claim a deduction for it. Employer or salary sacrifice contributions do not count as after-tax contributions
- your total income must be less than \$62,488 for the financial year
- you must lodge a tax return for the relevant financial year
- 10% or more of your total income must be from employment related activities (for example, work as an employee or from carrying on a business, or a combination of both)
- at 30 June 2025, your total super balance must be less than the general transfer balance cap that applies for the 2025/26 financial year, which is \$2 million\*.
- you must not have contributed more than your after-tax (non-concessional) contributions cap for the relevant financial year
- you must be less than 71 years of age at the end of the financial year
- you must not hold a temporary visa at any time during the financial year (unless you are a New Zealand citizen or it was a prescribed visa).



Try our *Contributions calculator* at [mediasuper.com.au/calculators](https://mediasuper.com.au/calculators) to see how much you could receive.

The *Budget planner* at [mediasuper.com.au/calculators](https://mediasuper.com.au/calculators) can also help you work out how much you can afford to contribute.

\* These limits reflect the indexed general transfer balance cap that takes effect 1 July 2025.

## Tax file number (TFN) is required

If we don't have your TFN, we won't be able to accept any personal contributions from you. You can provide your TFN by logging into your account at [mediasuper.com.au/login](https://mediasuper.com.au/login) or by calling us on **1800 640 886**.

## Ways to make a contribution

Personal contributions to your Media Super account can be made by:

- BPAY® – get your personal BPAY reference and biller code by logging into your account at [mediasuper.com.au/login](https://mediasuper.com.au/login) or by calling us
- direct debit – download and fill out the direct debit application from [mediasuper.com.au/forms](https://mediasuper.com.au/forms)
- cheque – fill out the form on the reverse of this brochure and send it to us.

We cannot accept cash.

## Consider regular or one-off payments

You can choose to make a single bulk contribution or spread payments over the financial year.

For more information on the co-contribution, please call us on **1800 640 886**, or visit [mediasuper.com.au/boostsuper](https://mediasuper.com.au/boostsuper).

The Government limits the amount you can contribute to super. If you go over the limits, you may pay extra tax. Visit [mediasuper.com.au/super/grow-your-super/making-contributions](https://mediasuper.com.au/super/grow-your-super/making-contributions) to find out more about super rules and limits.



**enq@mediasuper.com.au**  
**mediasuper.com.au**



**1800 640 886** 8am to 8pm (AEST/AEDT)  
Monday to Friday, closed on national public holidays



Media Super, Locked Bag 5056,  
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Visit us in person in Adelaide, Brisbane,  
Melbourne, Perth and Sydney.  
Details: **mediasuper.com.au/contact**

This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide what's right for you. Call **1800 640 886** or visit **mediasuper.com.au**.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering Media Super products (Media Super). Use of 'us', 'we', 'our' or 'the Trustee' is a reference to United Super Pty Ltd.

## Personal contribution slip

Please use black or blue pen and CAPITAL letters

We can only accept personal contributions if you've provided your tax file number (TFN).  
To provide it, log into your account at **mediasuper.com.au** or call **1800 640 886**.

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Media Super member number

Date of birth

Full name of account holder

**I confirm that I am entitled to make a personal contribution to my Media Super account.**



Sign here:

Date

### AMOUNT OF PERSONAL CONTRIBUTION

Cheque to be payable to 'Media Super'

\$

Please refer to our Privacy Policy and Personal Information Collection Statement at **mediasuper.com.au/privacy** for details about how we collect and disclose personal information or call **1800 640 886** for a copy.

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