Carry-Forward Concessional Contributions

1. Log in to myGov

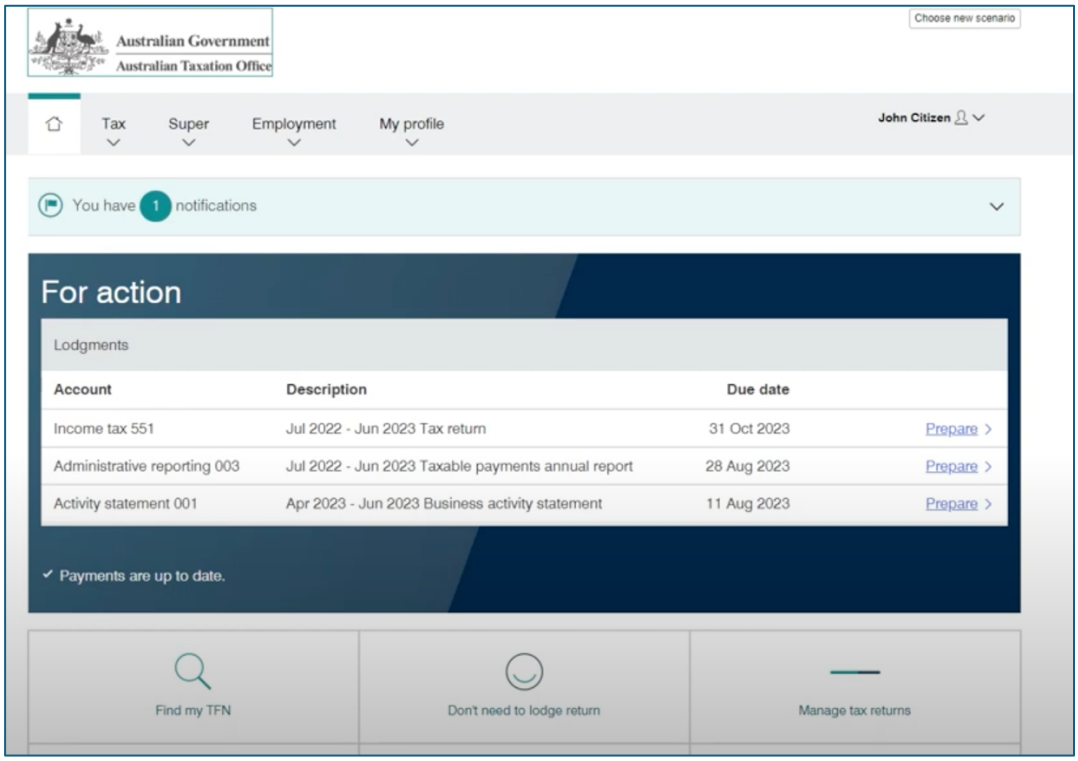
- **Go to:** myGov
- Click **'Sign in'** and enter your credentials.

2. Link or Access the ATO Service

- If not already linked, connect your ATO account in the myGov services.
- Once linked, click on **'Australian Taxation Office'** under 'Your linked services'.

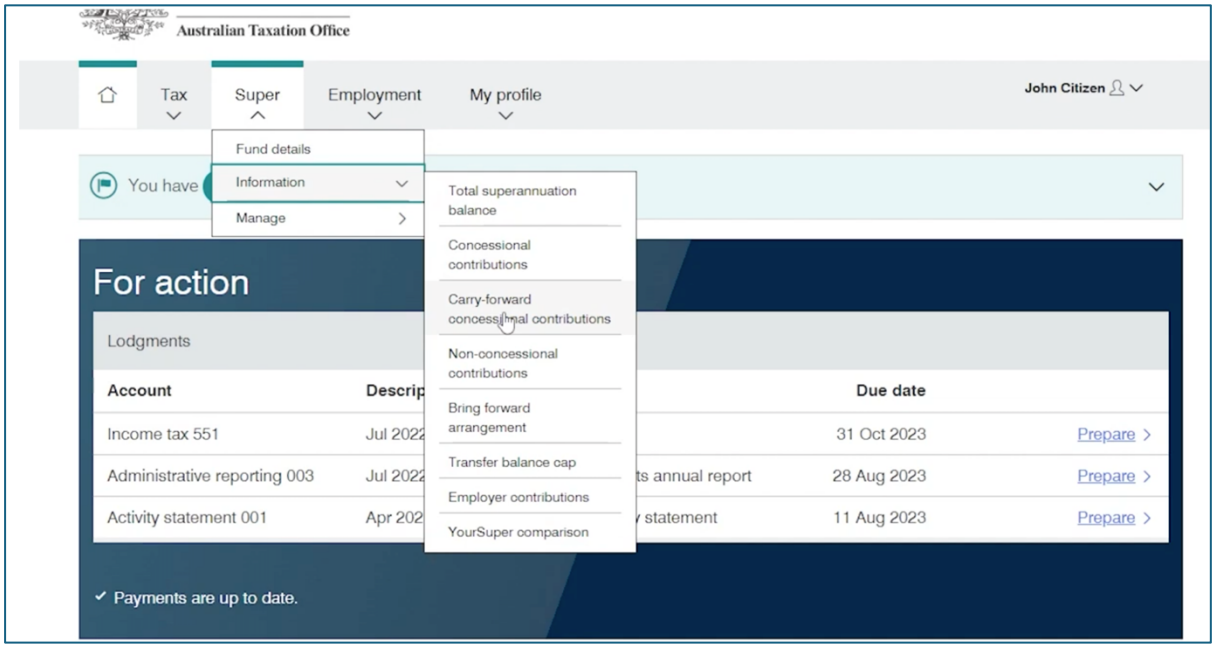
3. Access Your Superannuation Details

- In the ATO portal, look for a tab called **'Super'** or **'Superannuation'** in the menu.
- Click into the super section.



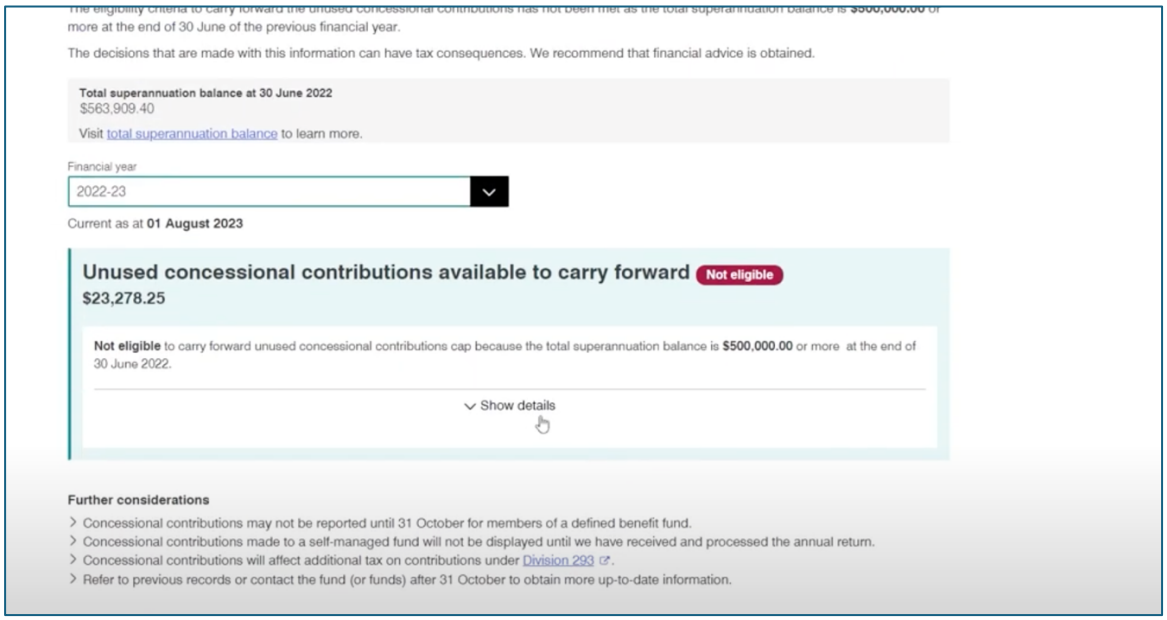
4. Find Concessional Contributions Details

- Under the Super section, find **'Concessional contributions'** or an option like **'Carry-forward concessional contributions'**.
- Look for a summary or history of contributions. This section typically displays:
  - Annual concessional cap
  - Amount used each year
  - Unused/carry-forward amounts from previous five years



5. Review Eligibility and Totals

- Ensure your total super balance was less than $500,000 at the previous 30 June to access unused caps.
- Review how much you can contribute using unused concessional contribution cap available to carry forward by selecting the previous Financial Year.



6. Need Help?

- Visit the ATO concessional contributions info page for help.