



Transfer balance cap

Find out about the limit on the total amount of superannuation that can be transferred into the retirement phase.

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About the transfer balance cap

The [transfer balance cap \(/individuals-and-families/super-for-individuals-and-families/super/withdrawing-and-using-your-super/retirement-withdrawal-lump-sum-or-income-stream/transfer-balance-account\)](#) applies from 1 July 2017. It is a limit on the total amount of superannuation that can be transferred into the retirement phase.

You can make transfers into the retirement phase as long as you remain below the transfer balance cap.

Special rules apply for defined benefit income streams.

General transfer balance cap

Table 25: General transfer balance cap

Year	General transfer balance cap (\$m)
2026–27	2.1
2025–26	2
2024–25	1.9
2023–24	1.9
2022–23	1.7
2021–22	1.7
2020–21	1.6
2019–20	1.6
2018–19	1.6
2017–18	1.6

Defined benefit income cap

Table 26: Defined benefit income cap

Year	Defined benefit income cap
2026–27	\$131,250
2025–26	\$125,000
2024–25	\$118,750
2023–24	\$118,750
2022–23	\$106,250
2021–22	\$106,250
2020–21	\$100,000

2019–20	\$100,000
2018–19	\$100,000
2017–18	\$100,000

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