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Financial Planning Insurance Retirement Investments - Advice

The ATO has released the contributions caps for the 2011/2012 year – again, no change from the 2010/2011 year caps. The ATO has also released other updated superannuation rates and thresholds, including the co-contribution income thresholds, for the 2011/2012 year.

The following main caps, rates and thresholds for next year, the current year and the most recent previous years, are listed in the tables below:

- Concessional (before-tax) contributions cap
- Non-concessional (after-tax) contributions cap
- Maximum superannuation contributions base
- Co-contribution income thresholds
- Minimum annual pension (income stream) payments
- Low-rate cap amount
- Untaxed plan cap amount
- CGT cap amount
- Tax-free part of genuine redundancy payment

Concessional (before-tax) contributions cap*

Income year	Cap	Transitional cap for over-50s
2011/2012	\$25,000	\$50,000
2010/2011	\$25,000	\$50,000
2009/2010	\$25,000	\$50,000
2008/2009	\$50,000	\$100,000

Non-concessional (after-tax) contributions cap*

Income year	Cap	Bring-forward rule
2011/2012	\$150,000	\$450,000
2010/2011	\$150,000	\$450,000
2009/2010	\$150,000	\$450,000
2008/2009	\$150,000	\$450,000

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