

Withdrawals from super

Conditions of release

You can generally access super when you meet one of these:

1. Reach age 65 (whether or not you have retired).
2. Reach preservation age and retire
(or start a transition-to-retirement pension).
3. Meet an early-release condition
(severe hardship, compassionate grounds, etc.).

Preservation age



Preservation age is now **60** for everyone. The old sliding scale (55–59 by birth year) fully phased out on 1 July 2024.

Tax on withdrawals

Tax depends on your age and whether you take an income stream or a lump sum. Once you reach age 60, super withdrawals are generally

age 60, super

Preservation age is not the Age Pension age — that is 67, and has its own income and assets tests.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.