

Accessing your super

July 2024

Super is intended for you to use in retirement, so the law restricts access to your super until specific conditions are met.

There are three types of benefit categories within super:

- Unrestricted non-preserved benefits
- Preserved benefits
- Restricted non-preserved benefits.

Your benefit statement will show you the amount of super you have in each category.

You can access your unrestricted non-preserved benefit at any time. However, you can only access your preserved or restricted non-preserved benefit when you meet one of the conditions in the table below. If you have transferred super from your New Zealand KiwiSaver to your Australian account, stricter rules may apply to the amount you transferred.

Condition	Access to		Available to	
	Preserved super benefit	Restricted non-preserved super benefit	Australian citizens Australian permanent residents New Zealand citizens	Australian Temporary Residents*
You are under 60 and you leave your current employer but don't permanently retire	None	Full	Yes	No
You have reached age 60 but haven't retired	May be available as a non-commutable pension or annuity	May be available as a non-commutable pension or annuity	Yes	No
You have reached age 60 and you leave your current employer	Full	Full	Yes	No
You have reached age 60 and you have permanently retired	Full	Full	Yes	No
You have reached age 65	Full	Full	Yes	No
The trustee is reasonably satisfied that you are permanently incapacitated	Full	Full	Yes	Yes

Condition	Access to		Available to	
	Preserved super benefit	Restricted non-preserved super benefit	Australian citizens Australian permanent residents New Zealand citizens	Australian Temporary Residents*
You are accepted for a compassionate grounds benefit	Partial or full	Partial or full	Yes	No
You are accepted for a financial hardship benefit	Partial	Partial	Yes	No
You are accepted for a Terminal Illness benefit	Full	Full	Yes	Yes
You leave Australia and you are accepted for a Departing Australia superannuation payment (DASP)	Full	Full	No	Yes
You are aged 18 or over and qualify for a First Home Super Saver Scheme (FHSSS) withdrawal	Generally partial**	Generally partial**	Yes	Yes

*If you have a Subclass 405 (Investor Retirement) or Subclass 410 (Retirement) visa, the rules that apply to you are the same as for Australian citizens.

**Withdrawal limited to maximum amount calculated by the Australian Taxation Office (ATO).

If you need more information

You can read more about accessing your super at ato.gov.au.