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## Early access to your super

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There are very limited circumstances when you can access your super savings early. These circumstances are mainly related to specific medical conditions or severe financial hardship.

Be aware that some promoters claim to offer early access to your super savings by transferring your super into a self-managed super fund. These schemes are illegal and heavy penalties apply if you participate. For more information, refer to [Illegal super schemes - beware of offers to withdraw your super early \(/Individuals/Super/In-detail/Withdrawing-and-paying-tax/Illegal-super-schemes---beware-of-offers-to-withdraw-your-super-early/\)](#).

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### Access on compassionate grounds

You may be allowed to withdraw some of your super on compassionate grounds. Compassionate grounds include:

- paying for medical treatment for you or a dependant
- making a payment on a loan to prevent you from losing your house
- modifying your home or vehicle for the special needs of you or a dependant because of a severe disability
- paying for expenses associated with a death, funeral or burial.

The amount of super that you can withdraw on compassionate grounds is limited to what is reasonably needed. It is paid and taxed as a normal super lump sum.

You can apply to the Department of Human Services (DHS) for a release of super on compassionate grounds.

### See also:

- [How tax applies to your super - in detail \(/individuals/super/in-detail/withdrawing-and-paying-tax/withdrawing-your-super-and-paying-tax/?page=3#How\\_tax\\_applies\\_to\\_your\\_super/\)](#)
- [Early release of superannuation \(http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation\)](#) on the DHS website

### Access due to severe financial hardship

You may be able to withdraw some of your super if you have received eligible government income support payments continuously for 26 weeks and are unable to meet reasonable and immediate family living expenses.

A super withdrawal due to severe financial hardship is paid and taxed as a normal super lump sum.

The minimum amount that can be paid is \$1,000 and the maximum amount is \$10,000. You can only make one withdrawal from your super fund because of severe financial hardship in any 12-month period.

Contact your super fund to request access to your super due to severe financial hardship.

**See also:**

- [How tax applies to your super - in detail \(/individuals/super/in-detail/withdrawing-and-paying-tax/withdrawing-your-super-and-paying-tax/?page=3#How\\_tax\\_applies\\_to\\_your\\_super/\)](#)
- [Early release of superannuation \(http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation\)](http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation) on the DHS website

**Access due to terminal medical condition**

You may be able to access your super if you have a terminal medical condition. Two medical practitioners need to certify that you have a medical condition that is likely to result in your death within 24 months. One of the medical practitioners must be a specialist in an area related to your illness or injury.

Your super must be paid as a lump sum and is tax-free if it is withdrawn within 24 months of the date of certification.

Contact your super fund to request access to your super due to a terminal medical condition. If your fund does not allow access due to a terminal medical condition, you may be able to move your super to a different fund.

**See also:**

- [Access due to terminal medical condition - in detail \(/individuals/super/in-detail/withdrawing-and-paying-tax/withdrawing-your-super-and-paying-tax/?page=6#Access\\_due\\_to\\_a\\_terminal\\_medical\\_condition\)](#)
- [Early release of superannuation \(http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation\)](http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation) on the DHS website

**Access due to temporary incapacity**

You may be able to access your super if you are temporarily unable to work or need to work less hours because of a physical or mental medical condition.

You will receive the super in regular payments (income stream) over the time you are unable to work. A super withdrawal due to temporary incapacity is taxed as a normal super income stream.

Contact your super fund to request access to your super due to temporary incapacity.

**See also:**

- [How tax applies to your super - in detail \(/individuals/super/in-detail/withdrawing-and-paying-tax/withdrawing-your-super-and-paying-tax/?page=3#How\\_tax\\_applies\\_to\\_your\\_super/\)](#)
- [Early release of superannuation \(http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation\)](http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation) on the DHS website

**Access due to permanent incapacity**

You may be able to access your super if you are permanently incapacitated. This type of super withdrawal is sometimes called a 'disability super benefit'.

Your fund must be satisfied that you have a permanent physical or mental medical condition that is likely to stop you from ever working again in a job you were qualified to do by education, training or experience.

At least two medical practitioners must certify this for you to receive concessional tax treatment.

You can receive the super as either a lump sum or as regular payments (income stream). A super withdrawal due to permanent incapacity is subject to different tax components.

Contact your super fund to request access to your super because you have a permanent incapacity.

**See also:**

- [Access due to permanent incapacity - in detail \(/individuals/super/in-detail/withdrawing-and-paying-tax/withdrawing-your-super-and-paying-tax/?page=6#Access\\_due\\_to\\_permanent\\_incapacity\)](#)
- [Early release of superannuation \(http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation\)](http://www.humanservices.gov.au/customer/services/centrelink/early-release-of-superannuation) on the DHS website

**Super less than \$200**

You may be able to access your super if you change employers and the balance of your super account is less than \$200.

Contact your super fund to request access. No tax is payable when accessing super accounts with a balance less than \$200.

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**Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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