

[Home](#) / [Super](#) / [Self-managed super funds](#) / [Paying benefits](#)

Preservation of super

Most of the super held in your fund will be in the form of preserved benefits. These must be preserved in the fund until the time the law and your fund's trust deed allows them to be paid.

On this page:

- [Preservation age](#)
- [Preserved benefits](#)
- [Restricted non-preserved benefits](#)
- [Unrestricted non-preserved benefits](#)

Preservation age

Access to super benefits is generally restricted to members who have reached preservation age. A person's preservation age ranges from 55 to 60, depending on their date of birth.

Date of birth	Preservation age (years)
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Preserved benefits

All contributions made by or on behalf of a member, and all earnings since 30 June 1999, are preserved benefits.

Preserved benefits may be cashed voluntarily only if a condition of release is met and subject to any cashing restrictions imposed as part of the condition of release.

Cashing restrictions tell you what form the benefits need to be taken in.

Restricted non-preserved benefits

These benefits generally stem from employment-related contributions (other than employer contributions) made before 1 July 1999.

Restricted non-preserved benefits can't be cashed until the member meets a condition of release specific to these benefits such as a nil cashing restriction or where the employment they relate to has been terminated.

Unrestricted non-preserved benefits

These benefits don't require a condition of release to be met, and may be paid on demand by the member. They include, for example, benefits for which a member has previously satisfied a condition of release and decided to keep the money in the super fund.

Certain employer termination payments (ETPs) received by the fund before 1 July 2004 may also be included in this category of benefits.

See also:

- [Conditions of release \(/super/self-managed-super-funds/paying-benefits/conditions-of-release\)](/super/self-managed-super-funds/paying-benefits/conditions-of-release)

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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.

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