



# SMSF News and Strategies Series

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## **SMSF NS117 : year end SMSF planning strategies**

Indexation of caps 1.7.24 - concessional 30K. NCC \$120k. NCC BF \$360k.

Target concessional caps - 27,500. Any carry forward?

unused concessional from 2019 expire if not used by 30.6.24

Max carry forward available \$130k + the 2024 cap \$27,500

Double deduction strategy - reserving.

Co-contribution - 10% eligible income test, income threshold \$43,445 to 58,445

Spouse Contribution - 3k = 540 rebate, income threshold 37k to 40k.

NCC & bring forward - if trigger bring forward before 30.6.24 will not get the NCC cap increase

Downsizer- age 55, owned for 10 years, at least partial PR exemption, 90 days

We are currently conducting SMSF planning meetings, if you would like to book in a time for a review and planning session for your fund, please let us know. As always, we are happy to talk about your super and your circumstances. If anyone is interested in having a chat, please contact us via our website [www.buscgroup.com.au](http://www.buscgroup.com.au) and we can give you a call.