

How to access your super



There are a few ways you can access your super: if you reach retirement age, because of financial hardship, on compassionate grounds, or if you visited Australia on a temporary visa and leave.

Access when you reach retirement age

Age	Accessing your super
65 years or over	You can access your super at any time. That said, you can leave your money in super for as long as you want – there are no rules about having to withdraw your super.
60 – 64 years' old	You can access your super if you have: <ol style="list-style-type: none">1. permanently retired, and2. reached your preservation age (60 years of age). Permanently retired means you don't intend to work 10 hours or more per week.
Before your preservation age	You can access your super early in limited circumstances including: <ul style="list-style-type: none">• incapacity or a terminal medical condition• severe financial hardship• compassionate grounds• as a temporary resident leaving Australia for good (DASP).

Non-preserved components

If you had super before 1 July 1999, you may have what is called a 'non-preserved' component. This can be 'unrestricted' or 'restricted.' Unrestricted non-preserved super can be accessed at any time but, depending on your age, you may have to pay tax. Restricted non-preserved super can be accessed if you're no longer working for the employer who made these contributions. Your annual statement will tell you how much of your super is non-preserved and how much is preserved (which you can't access until you meet a condition of release).