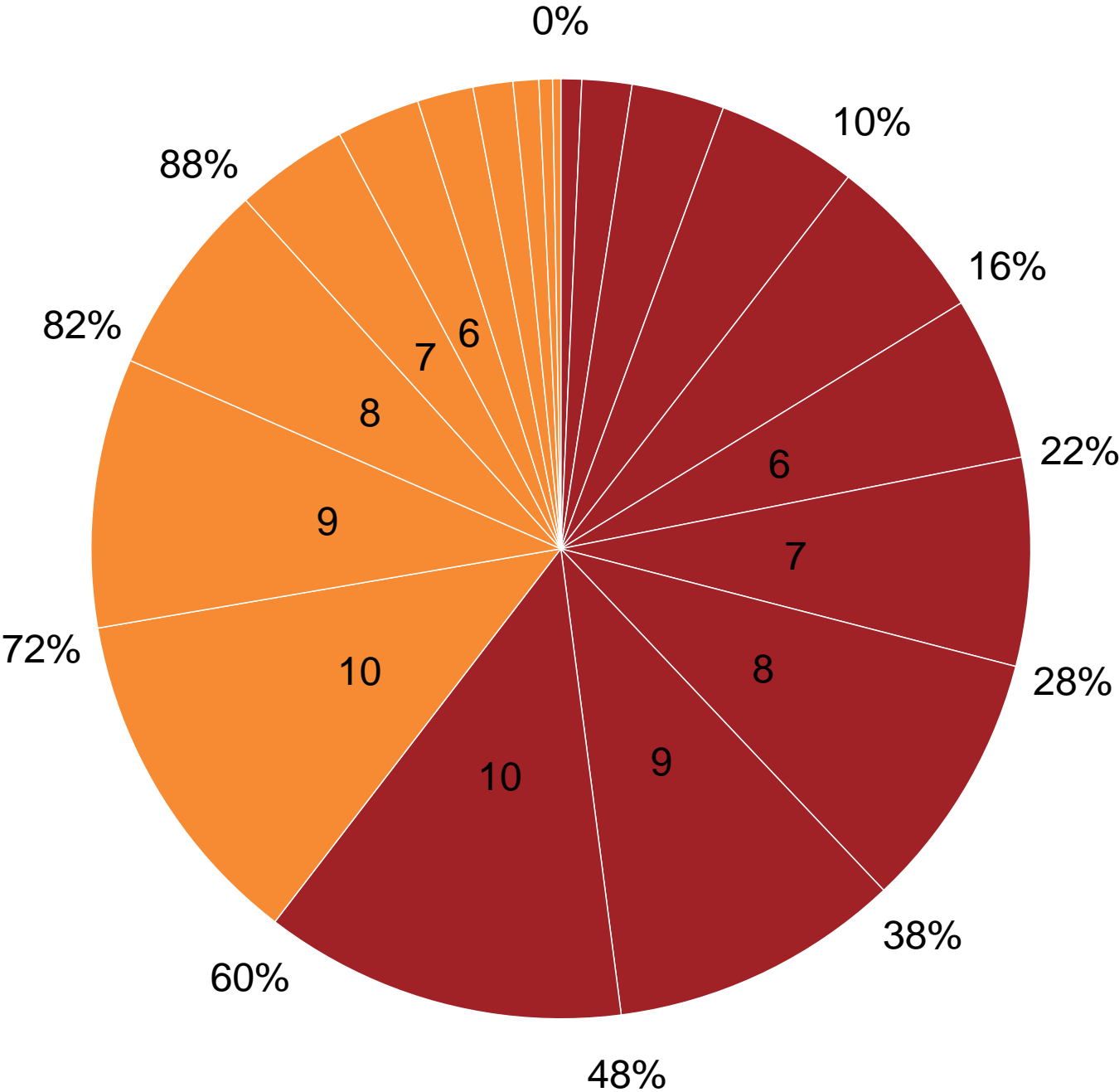


**Voluntary pre-tax contributions are mostly made by those who are older and on high incomes**

Percentage of voluntary pre-tax contributions, (2020–21)



Notes: Projections to 2020–21 assume 2% wage growth and 0% growth in the number of taxfilers from 2019–20 to 2020–21. Voluntary pre-tax contributions means concessional contributions less SG contributions.  
Source: ATO 2017–18 2% sample file