



Employees

If you're an employee, you are typically entitled to compulsory superannuation (super) contributions from your employer. From 1 July 2014, these super guarantee contributions must be at least 9.5% of your ordinary earnings, up to the 'maximum contribution base'.

Generally, you're entitled to super guarantee contributions from an employer if you're both:

- 18 years old or over
- paid \$450 or more (before tax) in a month.

It doesn't matter whether you're full time, part time or casual, or if you're a temporary resident of Australia.

If you're under 18 years old, you must meet the above conditions and work more than 30 hours per week to be entitled to super contributions.

Your employer is **not required** to make super contributions if you're:

- paid to do work of a private or domestic nature for 30 hours or less each week
- a non-Australian resident and you're paid to do work outside Australia
- an Australian resident paid by a non-resident employer for work done outside Australia
- a senior foreign executive on a certain class of visa
- temporarily working in Australia for an overseas employer and are covered by the super provisions of a bilateral social security agreement.

To work out if you're eligible for super guarantee contributions use:

- [Am I entitled to super tool \(/calculators-and-tools/am-i-entitled-to-super/\)](#).

- [Maximum contributions base – table \(/Rates/Key-superannuation-rates-and-thresholds/?page=25#Maximum_super_contribution_base\)](#).

Choosing a super fund

Most people can choose the super fund they want their employer contributions paid into. You may also be able to choose how your savings are invested. Some fund investment strategies offer higher returns with higher risks, while others offer greater security for your money but with lower returns.

If you're eligible to choose a fund you can do so using the Superannuation standard choice form. Your employer may give you the form when you start employment, by:

- requesting you complete it using ATO online services
- giving you a pre-filled form (paper or PDF)
- downloading the form from our website.

If you don't choose a super fund, your employer will choose one for you.

You're generally eligible to choose a super fund for your super guarantee contributions if:

- your super is paid under a federal award or a former state award (now known as a notional agreement preserving State award (NAPSA))
- you're employed under another award or agreement that doesn't require super support
- you're employed under an enterprise agreement or workplace determination made on or after 1 January 2021
- you're not employed under any award or industrial agreement (including contractors paid principally for their labour).

You're **not** eligible to choose the super fund you want your super guarantee contributions paid into if:

- your super is paid under a state award or industrial agreement
- your super is paid under certain workplace agreements, including some Australian workplace agreements (AWA)
- you're a federal or state public sector employee, excluded from super choice by law or regulations

- you're in a particular type of defined benefit fund or have already reached a certain level of benefit in that super fund.

See also:

- [Superannuation \(super\) standard choice form \(/forms/superannuation-%28super%29-standard-choice-form/\)](/forms/superannuation-%28super%29-standard-choice-form/).
- [Fair Work Ombudsman \(http://www.fairwork.gov.au/awards-and-agreements\)](http://www.fairwork.gov.au/awards-and-agreements). for more information about awards and agreements.

Types of funds

There are five basic types of funds:

- **Industry funds**
 - sometimes open to everyone
 - you can join if you work in a particular industry or under a particular industrial award and your employer signs up with the fund.
- **Retail funds**
 - run by financial institutions
 - open to everyone.
- **Public sector funds**
 - generally open to Commonwealth, state and territory government employees
 - public sector employers may offer defined benefit funds and constitutionally protected funds (CPFs) to their members.
- **Corporate funds**
 - generally only open to people working for a particular employer or corporation
 - may offer defined benefit funds to their members.
- **Self-managed super funds (SMSFs)**
 - work like any other super fund, but the responsibility of managing them, (including their investment decisions and legal responsibilities) rests solely with the trustee (you)
 - establishing and operating an SMSF is a major financial decision and you should first discuss your personal circumstances with a qualified professional.

See also:

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.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).

- [Defined benefits funds \(/Individuals/Super/In-detail/Growing-your-super/Super-contributions---for-defined-benefit-funds-and-untaxed-funds/?page=2#Defined_benefit_funds\)](#).
- [Constitutionally protected funds \(/Individuals/Super/In-detail/Growing-your-super/Super-contributions---for-defined-benefit-funds-and-untaxed-funds/?&page=6#Constitutionally_protected_funds\)](#).
- [Growing your super \(/individuals/super/growing-your-super/\)](#).
- [Choosing a super fund \(https://www.moneySMART.gov.au/superannuation-and-retirement/how-super-works/choosing-a-super-fund\)](#). on ASIC's MoneySmart website

Watch:



Last modified: 04 Sep 2020

QC 50360

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.