



# Employees

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If you're an employee, you are typically entitled to compulsory superannuation (super) contributions from your employer. These super guarantee contributions must be a minimum amount based on the [current super guarantee rate](/rates/key-superannuation-rates-and-thresholds/?page=22#Super_guarantee_percentage) ([/rates/key-superannuation-rates-and-thresholds/?page=22#Super\\_guarantee\\_percentage](/rates/key-superannuation-rates-and-thresholds/?page=22#Super_guarantee_percentage)), 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 \(/calculators-and-tools/am-i-entitled-to-super/\)](/calculators-and-tools/am-i-entitled-to-super/).
- [Maximum contributions base – table \(/Rates/Key-superannuation-rates-and-thresholds/?page=25#Maximum\\_super\\_contribution\\_base\)](/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. The [YourSuper comparison tool \(/yoursuper/\)](/yoursuper/) will help you compare MySuper products and choose a super fund that meets your needs.

If you're eligible to choose a fund, you can do so using the [Superannuation standard choice form \(/forms/superannuation-\(super\)-standard-choice-form/\)](/forms/superannuation-(super)-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 are starting a new job from 1 November 2021 and don't choose a super fund, your employer may contact the ATO to request details of an existing super account of yours to pay your super into (known as a stapled super fund). If you have not made a choice and you do not have a stapled super fund, your employer can contribute to their nominated default fund for you.

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

- you're employed under an award or registered 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 registered 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 registered agreement

- your super is paid under certain workplace agreements made before 1 January 2021 that require super support, 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.

Even if you are not eligible to choose the super fund you want your super guarantee contributions paid into, from 1 November 2021, your employer may still need to contact the ATO to request details of your stapled super fund.

### See also:

- [Superannuation \(super\) 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.
- [Stapled super fund information](#)

## 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:**

- [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 \(/individuals/super/growing-your-super/\)](#).
- [YourSuper comparison tool \(/Calculators-and-tools/YourSuper-comparison-tool/?=redirected\\_yoursuper\)](#).
- [Choosing a super fund \(https://www.moneysmart.gov.au/superannuation-and-retirement/how-super-works/choosing-a-super-fund\)](https://www.moneysmart.gov.au/superannuation-and-retirement/how-super-works/choosing-a-super-fund). on ASIC's MoneySmart website

**Watch:**



## Stapled super fund information

If you commence work from 1 November 2021, your employer may have an extra step to take to comply with the choice of fund rules if you don't choose a super fund. They may need to request details of a 'stapled super fund' from the ATO for you.

A stapled super fund is an existing super account which is linked, or 'stapled', to an individual employee so that it follows them as they change jobs.

This change aims to save you money on super account fees by stopping unintended super accounts from being opened every time you start a new job.

## How will a stapled super fund be selected?

The stapled super fund selection will be based on information we hold about your super funds.

If you have one existing eligible super account, this will be notified to your employer as the stapled super fund account for contributions.

To be a stapled super fund, the fund must meet a number of requirements. This includes you being a current member of the fund and it must be a:

- complying superannuation fund
- retirement savings account
- complying superannuation scheme.

Where you have multiple existing eligible super accounts, we will apply 'tiebreaker' rules. These rules consider:

- whether we have previously identified an account as a stapled super fund
- how recently contributions have been made to each of the accounts
- the account balances
- how recently each of the accounts were created.

If you are concerned how the tiebreaker rules will be applied, you should use a super standard choice form to nominate your preferred fund.

## Protecting your privacy

When your employer requests your stapled super fund details, we will notify you of the outcome of that request, including the fund details we provide to them. You don't need to do anything as your employer should make super guarantee contributions to that super fund for you.

We take the privacy of your information seriously. If you have concerns about why an employer has requested your stapled super fund details, you should speak to them directly.

If you do not want your super paid into the stapled super fund that we provide to your employer, you will need to complete a new [Superannuation standard choice \(/forms/Superannuation-\(super\)-standard-choice-form/\)](/forms/Superannuation-(super)-standard-choice-form/) form and give this to your employer.

If you wish to view your current super accounts, you can view and manage these using online services through myGov.

### **See also:**

- [Check my super \(/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/?=redirected\\_keeping-track-of-your-super\)](/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/?=redirected_keeping-track-of-your-super).
- [Stapled super fund \(/Business/Super-for-employers/Setting-up-super-for-your-business/Offer-employees-a-choice-of-super-fund/Request-stapled-super-fund-details-for-employees/\)](/Business/Super-for-employers/Setting-up-super-for-your-business/Offer-employees-a-choice-of-super-fund/Request-stapled-super-fund-details-for-employees/).

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## **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.

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.

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