Australian Government
Australian Taxation Office

Super

- https://www.ato.gov.au/Individuals/Super/
- Last modified: 26 Oct 2021
- QC 23212

Your super is your future. The superannuation choices you make today will help shape your lifestyle in retirement. We can help you get your super sorted now so you maximise your super savings for when you retire.

On this page

What is super

Super, or superannuation, is important because the more you save, the more money you will have in retirement. Super is a long-term investment which grows over time.

For most people, super begins when you start work and your employer starts paying a percentage of your salary or wages into a super fund account for you.

Your super fund invests and manages this money for you until you retire.

Why you need to manage your super

The earlier you learn about what you are entitled to, what your employer needs to pay, and limits that apply, the better off you will be when you retire.

Adding a little extra, choosing a fund whose investment strategies align with your circumstances and checking how much you are paying in fees and charges will help your super grow over your whole working life. The YourSuper comparison tool will help you compare MySuper products and choose a super fund that meets your needs.

What you may need to do

At different times in your life there are important decisions you can make that will greatly impact your retirement savings. From choosing the right fund to managing the number of funds you have and increasing the amount you put away, these are all decisions you can make to maximise your super.

Starting your first job

For most people, your first job is where your super will begin and you will need to make some decisions to get your super started.

Most people can choose the fund their super goes into. You can do so by using a Superannuation standard choice form (NAT 13080) when you start a new job. You should discuss your eligibility to choose a fund and this form with your employer.

From 1 November 2021, your employer may have an extra step to take to comply with choice of fund rules if you don’t choose a fund. They may need to request details of a ‘stapled super fund’ from us.

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.

We will notify you of the stapled super fund request and the fund details we have provided.

The YourSuper comparison tool helps you choose a super fund by displaying MySuper products ranked by fees and net returns. The Australian Securities and Investments Commission (ASIC's) Moneysmart website also provides information on what to look for when comparing and choosing a fund at Moneysmart – choosing a super fund.

If you don't (or can't) choose your own super fund, and you do not have a stapled super fund, your employer will pay your super into a super account for you.

You should provide your tax file number (TFN) to your employer and super fund. If you don’t, your super fund may take extra tax out of your super contributions and will not be able to accept your personal contributions.

Where you have an income but no employer to pay super for you (for example, if you're self-employed), you could open a super account and start your super savings.

If you are a temporary resident starting work in Australia, you may also be entitled to super.

Changing jobs

When you change jobs, if eligible you will again be given the option to choose your own super fund. This is a good time to review your current super fund and consider whether you are happy with its fees, fund performance and investment strategies.

Refer to growing your super and employees.

Use the YourSuper comparison tool to help you compare MySuper products or see Moneysmart for more information on choosing a super fund

If you've already had a few jobs you may have other super accounts. You can save money on fees by combining your super into one account. A good place to start is to check your super using ATO online services through myGov. From there, you can find and transfer your super to consolidate your accounts.

Before consolidating, check with your fund to see if there are any exit fees or if you will lose any valuable insurance. For more information, see Moneysmart – insurance through super.

Keeping track of your super

You may be at a point where you are happy with your current super fund and feel that there is no further action for you to take. However, there are occasions where there may be super being held for you that you don't know about, for example if it has been lost or forgotten about.

You can log in to ATO online services through myGov to keep track of your super. You can see the super accounts held for you, and whether we are holding any super for you. You can also consolidate these into your preferred super account.

Keeping track of your super will help you maximise the amount available to you when you retire. You should also regularly check:

- your payslips and super fund statements – make sure your employer is paying the right amount of super for you
- your super statement – track your super and see how much you are paying in fees and charges
- for options to add more money to your super and any limits that apply.

Moneysmart – super contributions has some good tips for keeping track of your super over the course of your working life.

Adding to your super

Making extra contributions is a great way to boost your retirement savings. It could also help you reduce your tax. You may have different options depending on your age, how much you want to put in and your super balance. For more information, see growing your super.

Some of the main ways you can personally make extra contributions include:

- arranging with your employer to make salary sacrifice contributions. This may also reduce your overall taxable income
- making personal super contributions. This may also result in a government co-contribution of $500 if you are eligible
- having your spouse contribute super for you or splitting contributions with your

spouse
- making a downsizing contribution into super if you are selling your home and are 65 years or older.

Before you make decisions about your super, you need to understand what's best for you. This will depend on your income and personal circumstances.

It's important to consider any consequences of making super contributions as too much super can mean extra tax.

In some circumstances the government can also make additional contributions to your super as a:

- super co-contribution
- low income super tax offset.

You don't need to apply for these government super contributions. We will work out if you are eligible. If your fund has your TFN, we will pay it straight into your super fund account.

Accessing your super early

You can generally only withdraw your super when you reach retirement. It is illegal to access super early without meeting a condition of release. Fees and penalties will apply for doing so.

Be cautious of promoters and scammers who claim to offer early access to super and may ask for your personal information. If you are approached by someone about a scheme, phone us on 13 10 20 immediately to seek advice and protect your super. You can also check if your adviser is a registered tax practitioner at tpb.gov.au.

You may be able to access your super early in the following types of circumstances and if you meet certain requirements, where you:

- are saving for your first home – First home super saver scheme
- need to withdraw super on compassionate grounds or if you have a terminal medical condition
- are temporarily unable to work or are permanently incapacitated
- have a super account balance less than $200
- are in severe financial hardship.

Retiring

Reaching retirement age is a huge milestone. After years of contributing, this is the time where you can finally begin to access your hard-earned super.

There are rules around withdrawing and using your super. Severe penalties and fees apply for accessing it illegally. It's important you are confident you meet the requirements before you access your super.

At this point you should also consider how tax will apply to your super benefits. This will depend on a number of different factors, such as your age and whether your super comes from a taxed or untaxed source.

In retirement you may also think about downsizing your home and choosing to contribute some of the proceeds from the sale to your super.

Getting your super started

- https://www.ato.gov.au/Individuals/Super/Getting-your-super-started/
- Last modified: 01 Jul 2021
- QC 44985

It is important to start growing and actively managing your super as early as possible for your retirement.

For most people, super begins when you start work and your employer starts paying super for you.

If you're a contractor or a temporary resident and are working in Australia, you may also be entitled to super.

If you're self-employed, you can choose whether to contribute super for yourself.

You should provide your tax file number (TFN) to your employer and/or super fund. If you don't, your super fund may take extra tax out of your super contributions and will not be able to accept any non-employer contributions.

You can choose between a super fund that manages your super for you or you can set up your own self-managed super fund (SMSF).

Super funds invest your money in many things, such as shares, property and managed funds. They may also offer different types of insurance, such as income protection. The YourSuper comparison tool is a simple way to compare MySuper products and help you choose a super fund that meets your needs.

Check your super

Watch:

Find out about:

- Employees

- Contractors
- Self-employed

See also:

- YourSuper comparison tool
- Growing your super
- Withdrawing and using your super
- Temporary residents and super

Employees

- https://www.ato.gov.au/Individuals/Super/Getting-your-super-started/Employees/
- Last modified: 01 Jul 2022
- QC 50360

Most employees are entitled to super contributions from their employer. You may be able to choose the fund it's paid into.

On this page

- Overview
- Choosing a super fund
- Types of funds
- Stapled super fund information
- How will a stapled super fund be selected?
- Protecting your privacy

Overview

If you're an employee, you are typically entitled to compulsory superannuation (super) contributions from your employer. These super guarantee (SG) contributions must be a minimum amount based on the current super guarantee rate of your ordinary earnings, up to the 'maximum contribution base'.

From 1 July 2022, you'll be entitled to super guarantee contributions regardless of how much you earn if you satisfy all other eligibility requirements.

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 also work more than 30 hours per week to be entitled to super contributions.

Prior to 1 July 2022, you needed to be paid $450 or more (before tax) in a month, in addition to meeting all other eligibility requirements, to be eligible.

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
- Maximum contributions base – table.

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 will help you compare MySuper products and choose a super fund that meets your needs.

You can also visit Choosing a super fund on ASIC's MoneySmart website for more information.

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 are starting a new job from 1 November 2021 and don't choose a super fund, your employer may contact us 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 us to request details of your stapled super fund.

Types of funds

There are 5 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.

Find out more about Growing your super.

Watch:

Media: Too many super accounts?
http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfo8e48 (Duration: 01:17)

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 us 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 a stapled super fund is 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 about 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 form and give this to your employer.

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

Contractors

- https://www.ato.gov.au/Individuals/Super/Getting-your-super-started/Contractors/
- Last modified: 17 Oct 2022
- QC 23215

If you're a contractor but considered an employee for super purposes, you may be entitled to super from your employer.

If you're a contractor paid wholly or principally for your labour, you're considered an employee for super purposes and entitled to super guarantee contributions under the same rules as employees.

A contract may be considered 'wholly or principally for labour' if:

- you're paid wholly or principally for your personal labour and skills
- you perform the contract work personally
- you're paid for hours worked, rather than to achieve a result.

For super to apply, the contract must be directly between you and your employer. It can't be through another person or through a company, trust or partnership.

To work out if you're entitled to super guarantee contributions use our employee or contractor pages.

Self-employed

- https://www.ato.gov.au/Individuals/Super/Getting-your-super-started/Self-employed/

- Last modified: 28 Nov 2018
- QC 23216

If you're self-employed – that is, a sole trader or a partner in a partnership – you don't have to make super contributions to a super fund for yourself. However, you may want to consider super as a way of saving for your retirement.

Your fund can only accept personal contributions from you if it has your tax file number (TFN).

If you're self-employed, you may:

- be able to claim a tax deduction for your super contributions
- be eligible for the low income super tax offset (LISTO)
- be eligible for the super co-contribution on contributions that you don't claim a deduction for
- benefit from the additional concessions for certain invalidity payments.

See also:

- Claiming deductions for personal super contributions
- Low income super tax offset
- Super co-contribution

Growing your super

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/
- Last modified: 10 Sep 2021
- QC 44993

There are a number of ways you can grow your super to make a positive difference to your lifestyle in retirement.

If you are, or have been employed, you should make the most of employer's contributions by:

- checking your employer's super guarantee contributions are paid into your fund
- letting us know if you have unpaid super from your employer
- keeping track of your super and search for any lost or ATO-held super.

To actively grow your super, take steps to investigate:

- a salary sacrifice arrangement with your employer
- making your own personal contributions
- checking if you 're eligible for government contributions
- transferring money from foreign super accounts.

Your spouse may also be able to make a contribution to your super.

Limits or caps apply on the amounts that can be contributed to your super each financial year. If you go over these caps, you may have to pay extra tax.

Check your super

Find out about:

- Super contributions – too much can mean extra tax
- Super from your employer
- Unpaid super from your employer
- Adding to your super
- Keeping track of your super
- Maximising your super

See also:

- MoneySmart.gov.au - to access financial guidance and tools, including super estimators
- Getting your super started
- Withdrawing and using your super
- Temporary residents and super

Super from your employer

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Super-from-your-employer/
- Last modified: 30 Jun 2021
- QC 23213

If you're eligible for super guarantee (SG) contributions, your employer must pay the minimum SG contribution based on the current super guarantee rate of your ordinary time earnings (up to the 'maximum contribution base' – rate current as of 1 July 2021) into your super account at least every three months.

If your employer is from Norfolk Island, a transitional rate applies. See Norfolk Island tax and super – Super for employers.

SG payments are classified as employer contributions and count towards your concessional (before-tax) contributions cap.

Ordinary time earnings are generally what you earn for ordinary hours of work, including:

- over-award payments
- commissions
- allowances
- bonuses
- paid leave.

If you're a contractor, the minimum super amount should be calculated on the labour component of your contract, if it's possible to separate it. Otherwise it should be calculated on the total amount.

Next step:

- Estimate my super tool will help you calculate your SG entitlement.

Working overseas

If you take up an Australian employer's offer to temporarily work overseas, your employer must continue to pay super contributions for you in Australia.

You or your employer won't have to pay super (or a super equivalent) in the other country if both the following apply:

- the country has a bilateral social security agreement with Australia
- your employer obtains a certificate of coverage from us.

Opt-out of receiving super guarantee

If you have two or more employers and expect your employers' super contributions will exceed your concessional contributions cap for a financial year, you can apply to opt-out of receiving SG from some of your employers.

Talk to your employer about the effect an exemption certificate may have on your pay or other entitlements before you apply. Note also that your employer can disregard an exemption certificate and continue paying SG.

Next step:

- Super guarantee opt-out for high income earners with multiple employers form

See also:

- Am I entitled to super?
- Key super rates and thresholds
- Maximum super contribution base

Unpaid super from your employer

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Unpaid-super-from-your-employer/
- Last modified: 06 Apr 2020
- QC 47931

If you think your employer isn't paying your super contributions, follow the steps below:

1. Am I entitled to super? – you should confirm that you're entitled to super before taking any further steps.
2. Go to ATO online via myGov to view super contributions that have been paid into your super fund by your employer. If your employer has commenced Single Touch Payroll reporting, you can check if your super has been paid into your super fund. Your employer will tell us how much super they're required to pay to your fund.
3. Use the Estimate my super tool if you're unsure how much super your employer should be paying.
4. Talk to your employer. Ask them how often they're currently paying your super, which fund they're paying to and how much they are paying.
5. Confirm how much your super fund has received by checking member statements from your super fund.
6. Lodge an enquiry. If you've completed all of the steps above and still believe your employer isn't paying enough (or any) super – or isn't paying to your chosen fund, you can report your employer using our online tool.

Our collection approach to unpaid super

If your employer doesn't pay the minimum amount of super into the correct fund by the due date, they may have to pay the super guarantee charge (SGC).

We may investigate an employer's super guarantee compliance on our own initiative or in response to an employee enquiry. If we determine that your employer (or former employer) has not complied with their SG obligations for you, or we reasonably suspect this to be the case, we may disclose details of this to you.

From 1 April 2019, the law allows us to disclose an employer's non-compliance to affected employees even if they haven't lodged an enquiry with us.

We prioritise the collection of unpaid SGC debts. We'll work with employers who engage with us to address their debt. For those that don't engage, we'll take stronger action. This can include:

- director penalty notices
- garnishee notices.

If you've chosen to report your employer, we'll keep you updated throughout the investigation. If we establish there is an SGC debt, we'll inform you of the recovery actions we're taking.

If we commence an investigation into your employer and you haven't lodged an enquiry with us, we may notify you of the review. If you receive this notice, you don't need to take any action; we will advise you of the outcome when the investigation is complete.

Any SGC we collect from your employer is distributed to your super fund.

Find out about:

- Our process when investigating your enquiry
- Unpaid super
- Other ways to claim your unpaid super
- Fair Work Ombudsman

Adding to your super

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/
- Last modified: 08 Aug 2019
- QC 23222

You can add to your super by entering into a salary sacrifice arrangement with your employer, making personal super contributions, transferring super from foreign super funds or you may be eligible for government contributions.

There are limits on how much you can contribute to your super each year.

Find out about:

- Salary sacrificing super
- Payment of super from foreign super funds
- Government super contributions (including co-contributions)
- Personal super contributions
- Downsizing contributions into super
- Tax on contributions

See also:

- Super contributions - too much super can mean extra tax

Salary sacrificing super

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-

super/Salary-sacrificing-super/
- Last modified: 04 Nov 2019
- QC 23227

Salary sacrifice is an arrangement with your employer to forego part of your salary or wages in return for your employer providing benefits of a similar value.

One example of a salary sacrifice arrangement is to have some of your salary or wages paid into your super fund instead of to you.

If your employer makes super contributions for you through a salary sacrifice agreement you should be aware how these contributions will affect your super balance.

From 1 January 2020, salary sacrificed super contributions will not:

- reduce the ordinary time earnings that your employer is required to calculate your super entitlement on
- count towards the amount of super guarantee contributions that your employer is required to make in order for them to avoid the super guarantee charge.

Salary sacrificed super contributions are classified as employer super contributions, rather than employee contributions. If you make super contributions through a salary sacrifice agreement, these contributions are taxed in the super fund at a maximum rate of 15%. Generally, this tax rate is less than your marginal tax rate.

The sacrificed component of your total salary package is not counted as assessable income for tax purposes. This means that it is not subject to pay as you go (PAYG) withholding tax.

If salary sacrificed super contributions are made to a complying super fund, the sacrificed amount is not considered a fringe benefit.

If you are deciding whether you should salary sacrifice some of your income into your super, or if you are already salary sacrificing, you can get more information or check your entitlements under the *Fair Work Act 2009*.

The Fair Work Commission regulates employment agreements and conditions. To check your conditions contact Fair Work Commission.

The Fair Work Ombudsman has information on deducting pay & overpayments. You can phone the Fair Work Ombudsman on 13 13 94.

See also:

- Fringe benefits tax (FBT)

Salary sacrifice limitations

Unless there are limitations specified in the terms of your employment, there is no limit to the amount you can salary sacrifice into super. However, you should also consider whether the amount you wish to salary sacrifice:

- will cause you to exceed your concessional (before-tax) contributions cap and attract additional tax – this concessional contributions cap limits the amounts that can be contributed to your super fund and still receive the concessional tax rate of 15%
- will attract Division 293 tax – this occurs when your income (including concessional super contributions and other components) is more than:
  - $300,000 in one year, before 1 July 2017
  - $250,000 in one year, from 1 July 2017.

Watch:

Media: Depending on your age and the type of contribution http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfo8e4j (Duration: 1:45)

See also:

- Concessional contributions
- Super contributions – too much can mean extra tax
- Salary sacrifice arrangements for employees
- Division 293 tax – information for individuals

Payment of super from foreign super funds

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/Payment-of-super-from-foreign-super-funds/
- Last modified: 28 Nov 2018
- QC 44994

You may be able to be paid an amount by transferring money from a foreign super fund to:

- an Australian super fund
- yourself.

Whether you can be paid these amounts will depend on the rules of the super fund from which you are making the transfer, including the laws of the foreign country.

Certain conditions must also be met before your Australian super fund can accept a transfer from your foreign super fund. If you transfer the amount to your Australian super fund, this amount will generally count towards your super contributions caps.

You or your super fund may have to pay income tax on some or all of the amount when a payment is made.

See also:

- Super contributions - too much can mean extra tax
- Tax on transfers from foreign super funds

Government super contributions

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/Government-super-contributions/
- Last modified: 01 Jul 2019
- QC 23226

In some circumstances, the government can make additional contributions to your super.

You don't need to apply for these government super contributions. If you're eligible and your fund has your tax file number (TFN), we will pay it to your fund account automatically.

On this page:

- Super co-contribution
- Low income super tax offset

Super co-contribution

The super co-contribution helps eligible people boost their retirement savings.

If you are a low or middle-income earner and make personal (after-tax) super contributions to your super fund, the government also makes a contribution (called a co-contribution) up to a maximum amount of $500.

To be eligible for a co-contribution you must meet the eligibility requirements.

If you have more than one fund and you want your co-contribution paid to a particular one, you'll need to nominate your preferred fund.

If you are now retired and no longer have an eligible super account that will accept the co-contribution, you can request a direct payment.

Request this by either:

- using your myGov account
- completing an Application for payment of ATO-held superannuation money.

See also:

- Super co-contribution - in detail

Low income super tax offset

Effective 1 July 2017, eligible individuals with an adjusted taxable income up to $37,000 will receive a low income super tax offset (LISTO) payment to their super fund. LISTO replaces the low income super contribution (LISC) that was repealed from 1 July 2017 and retains the same features.

The LISTO is calculated on 15% of the concessional (before tax) super contributions you or your employer pays into your super fund. The maximum payment you can receive for a financial year is $500, and the minimum is $10. If you're eligible for less than $10, we will round this up to $10.

If you've reached your ‘preservation age’ and are retired, you can apply to have your LISTO paid directly to you.

To request a direct payment, you can:

- use myGov to lodge a request online, or
- complete an Application for payment of ATO-held superannuation money (NAT 74880).

See also:

- Low income super tax offset
- Keeping track of your super

Check your super

Personal super contributions

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/Personal-super-contributions/
- Last modified: 04 Jun 2021
- QC 23225

You can boost your super by adding your own contributions to your super fund.

Personal super contributions are the amounts you contribute to your super fund from your after-tax income (that is, from your take-home pay).

These contributions:

- are in addition to any compulsory super contributions your employer makes on your behalf
- do not include super contributions made through a salary-sacrifice arrangement.

Personal contributions are non-concessional (after-tax) contributions and will count towards your non-concessional contributions cap unless you have claimed a tax deduction for them.

See also:

- Claiming deductions for personal super contributions
- Notice of intent to claim or vary a deduction for personal super contributions
- Super contributions – too much can mean extra tax
- Adding to your super
- Super co-contributions
- If you claim a deduction for your personal contributions, you may not be eligible for a super co-contribution.

Downsizing contributions into superannuation

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/Downsizing-contributions-into-superannuation/
- Last modified: 15 Dec 2022
- QC 54086

If you have reached the eligible age, you may be able to contribute up to $300,000 from the proceeds of the sale (or part sale) of your home into your superannuation fund.

The eligible age is as follows:

- From 1 January 2023, 55 years old or older
- From 1 July 2022, 60 years old or older
- From 1 July 2018, 65 years old or older

There is no maximum age limit.

Some of the eligibility criteria you must satisfy are:

- The home must be in Australia, have been owned by you or your spouse for at least 10 years and the disposal must be exempt or partially exempt from capital gains tax (CGT).
- You have not previously made a downsizer contribution to your super from the sale of another home or from the part sale of your home.
- Prior to (or at the same time) as making your contribution you must provide

your fund with the 'Downsizer contributions into super form'.

For the full eligibility criteria and other details find out more at Downsizer contributions for individuals.

Tax on contributions

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/Tax-on-contributions/
- Last modified: 28 Nov 2018
- QC 23223

The tax you pay on your super contributions generally depends on whether the contributions were made before or after you paid income tax, you exceed the super contribution caps or you are a high-income earner.

On this page:

- Before-tax super contributions
- After-tax super contributions
- Excess contributions tax
- Division 293 tax for high-income earners

Before-tax super contributions (concessional)

The super contributions you make before tax (concessional) are taxed at 15%.

Types of before-tax contributions include:

- employer contributions, such as compulsory employer contributions and salary sacrifice payments made to your super fund
- contributions that you are allowed as an income tax deduction
- notional taxed contributions if you are a member of a defined benefit fund
- unfunded defined benefit contributions
- constitutionally protected funds.

See also:

- Concessional contributions
- Salary sacrifice arrangements
- Claiming deductions for personal super contributions

After-tax super contributions (non-concessional)

The super contributions you make after tax (non-concessional) are not subject to tax.

Types of after-tax contributions include:

- contributions you or your employer make from your after-tax income
- contributions your spouse makes to your super fund
- personal contributions that are not claimed as an income tax deduction.

See also:

- Non-concessional contributions
- Claiming deductions for personal super contributions

Excess contributions tax

There are limits on the amount of before-tax and after-tax contributions you can make each year, and these may vary depending on the financial year and your age.

If you contribute too much to your super, you may have to pay extra tax.

If you exceed the before-tax (concessional) super contributions cap, the excess is included in your income tax return and taxed at your marginal tax rate. You can choose to withdraw some of the excess contributions to pay the additional tax.

If you exceed the after-tax (non-concessional) super contributions cap, you can choose to withdraw the excess contributions and any earnings. The earnings are then included in your income tax assessment and taxed at your marginal rate.

If you don’t withdraw the earnings, the excess is taxed at 47%.

You must lodge an income tax return if you exceeded your non-concessional contributions cap in the 2016–17 financial year, and you may have to pay extra tax.

See also:

- Super contributions – too much can mean extra tax

Media: What happens if you go over the super contributions cap
http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfo8e4j (Duration: 01:45)

Division 293 tax for high-income earners

Division 293 tax is an additional tax on super contributions if your combined income and super contributions are more than the threshold. From 1 July 2017 this threshold is being reduced to $250,000.

Division 293 tax is 15% of your taxable concessional contributions above the $250,000 threshold.

If you are a member of a defined benefit fund, Division 293 tax may be calculated on notional contributions which are not capped.

See also:

- [Division 293 tax - information for individuals]
- [Super contributions – too much can mean extra tax]

Re-contribution of COVID-19 early release superannuation amounts

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Adding-to-your-super/Re-contribution-of-COVID-19-early-release-superannuation-amounts/
- Last modified: 25 Mar 2022
- QC 66702

If you withdrew money from your super fund through the COVID-19 early release of super program, you can rebuild your super by making personal super contributions.

If these contributions mean you might exceed your non-concessional contributions cap, you may be eligible to have them treated as 'COVID-19 re-contributions', which are excluded from the non-concessional contributions cap.

On this page

Will re-contributions benefit you

When making super contributions, the important thing to remember is that there are caps on the amounts that you can contribute without you having to pay extra tax.

In general, if you make a personal super contribution to your fund out of money that you have already paid tax on and you do not claim a tax deduction for it, this is called a non-concessional contribution and will count towards your non-concessional contributions cap.

The re-contribution of COVID-19 early release amounts into superannuation helps you to build your super balance by ensuring that any personal contributions you make up to the amount you released under the COVID-19 early release are not non-concessional contributions and will not count towards your non-concessional contributions cap.

If you have decided to re-contribute the super that you took out as part of the

COVID-19 early release and you are close to going over your non-concessional contributions cap for the year, you may choose to complete and lodge a re-contribution form.

If you are not going to go over your cap for the year by making your re-contribution, it is not necessary for you to complete the form but the amount will count towards your non-concessional contributions cap. You should consider seeking advice from a financial advisor or tax agent on whether this is right for you. You will be ineligible to claim a personal super deduction for any amounts you choose to have treated as a COVID-19 re-contribution.

The re-contribution will count towards your transfer balance cap, which applies when you move your super into retirement phase. It will also count towards your total super balance when it is recalculated to include all your contributions on 30 June at the end of the financial year.

Are you eligible to make a re-contribution

You will be eligible to make a re-contribution of COVID-19 early release amounts to super if you can answer yes to all of the following:

- you accessed superannuation amounts through COVID-19 early release of super program
- the total amount, including any previous COVID-19 re-contributions, you are re-contributing is equal to or less than the total amount you accessed through COVID-19 early release
- you can provide the approved form notifying your fund of the re-contribution on or before the time when the contribution is made
- you re-contribute the amounts to your fund between 1 July 2021 and 30 June 2030
- you are not claiming a deduction in your income tax return for amounts you re-contribute

How much you can re-contribute

If eligible, you can make a re-contribution up to the amount you accessed through COVID-19 early release.

You can make multiple re-contributions, but the total of all your re-contributions must not go over the total amount you accessed through COVID-19 early release.

Example: Not exceeding the non-concessional contributions cap

Chloe accessed $20,000 through COVID-19 early release of superannuation.

Chloe has decided to make a personal contribution of $10,000 into her super.

Chloe's non-concessional contributions cap for the financial year is $110,000 and as she will not be exceeding this amount, decides to not treat this amount as a re-contribution of a COVID-19 early release amount.

As Chloe will not exceed her non-concessional contribution cap this year there is no need for her to complete the COVID-19 re-contribution form.

Example: Exceeding the non-concessional contributions cap

Scott accessed $10,000 through COVID-19 early release of superannuation.

Scott has decided to make a personal contribution of $120,000 into his super.

Scott's non-concessional contributions cap for the financial year is $110,000 and as he will be in excess of his non-concessional contributions cap, Scott decides to treat $10,000 as a re-contribution of COVID-19 early release amounts so that he will not be in excess.

Scott will need to provide the approved form to notify his fund of the re-contribution on or before the time when he makes the contribution. Scott's fund will report this re-contribution to us.

Scott is ineligible to claim a personal deduction in his income tax return for the amount he re-contributes.

Example: Claiming a deduction for personal contribution amounts

Tessa accessed $20,000 through COVID-19 early release of superannuation.

Tessa has decided to make a personal contribution into her super of $10,000.

Tessa has decided to claim a personal deduction for her contribution and as such is not eligible to treat the contributions as a re-contribution of COVID-19 early release amounts.

How to make your re-contribution

Re-contributions of COVID-19 early release of superannuation can be made between 1 July 2021 and 30 June 2030.

Before you choose to treat your contribution as a re-contribution of COVID-19 early release amounts , you should:

- Check your non-concessional contributions cap to see if you are likely to go over it in the year you made the contribution. If the contribution will not cause you to exceed your cap, you do not need to complete a form.
- Check your eligibility.
- Confirm with your super fund, that they will accept contributions.

When you choose to make a COVID-19 re-contribution, you will need to complete the *Notice of re-contribution of COVID-19 early release amounts (NAT 75394)* form. You need to provide this to your super fund before or at the time when you make your contribution. Your fund will report this re-contribution information to us.

One form can be used to cover multiple re-contribution amounts to a single fund in one financial year. If you make COVID-19 re-contributions to multiple funds or in more than one financial year, a separate form must be lodged with each fund for each financial year.

Next step

- Notice of re-contribution of COVID-19 early release amounts (NAT 75394)

Keeping track of your super

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/
- Last modified: 28 Jan 2022
- QC 23228

If you've ever changed your name, address or job, you may have more than one super account. Keep track of your super by linking your myGov account to the ATO.

On this page

- Knowing your super
- Check your super
- ATO-held super
- Lost super
- Unclaimed super
- Unmatched super

- Multiple accounts
- Unclaimed super for 65 years of age or over

Knowing your super

Keeping track of your super will help you stay informed about:

- how much super you're being paid
- how many super accounts you have
- any insurance provided with your super.

Knowing how many super accounts you have is important. Having multiple super accounts could mean you are paying fees you are unaware of, which could reduce your retirement savings.

Super is generally held by your super fund. It may also be transferred to us as unclaimed super.

If you've ever changed your name, address or job, your fund or the ATO may not have your current details, which can result in your super becoming lost or unclaimed.

Super is your money. You should check it regularly.

Check your super

You can manage your super using ATO online services through myGov.

This enables you to:

- view details of all your super accounts, including lost or unclaimed amounts
- view and use the personalised version of the YourSuper comparison tool
- consolidate eligible multiple accounts (including any ATO-held super) into one account
- withdraw your ATO-held super where you have met certain conditions of release.

Before consolidating your accounts, check with your fund to see if there are fees or whether you will lose important insurance such as life, total and permanent disability, and income protection. For more information on insurance through super, visit ASIC's MoneySmart website.

To find and manage your super using ATO online services:

- sign in or create a myGov account
- link your myGov account to the ATO
- select Super.

You can then find and consolidate your super.

If you are unable to access ATO online services you can contact us.

Note: To find out if you have exceeded the superannuation contribution caps, you will need to contact your super fund.

Can’t find the information you’re looking for? See if our Community can help.

ATO-held super

ATO-held super refers to super money we hold for you. This includes amounts paid on your behalf to the ATO by:

- employers
- super funds
- retirement savings accounts
- the government.

You can check and consolidate ATO-held super using ATO online services.

Media: Too many super accounts?
http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfo8e48 (Duration: 01:17)

Lost super

If you've ever changed your name, address, job or lived overseas, you may have unintentionally lost track of some of your super.

Lost super is super money held by superannuation funds. You become a ' lost member' and your super becomes 'lost' if you are:

- uncontactable – the fund has lost contact with you and your account hasn’t received a contribution or rollover for 12 months
- inactive – your account hasn’t received a contribution or rollover in five years.

Your fund will hold your lost super until they find you. If they can't find you, some types of lost super will be transferred to us.

Unclaimed super

Unclaimed super is money funds are required to transfer to us twice a year. Generally, super will be transferred to us from super providers for any of the following:

- unclaimed super of members aged 65 years or older, non-member spouses and deceased members
- super of former temporary residents who have left Australia for six months or more and their visa has expired
- small lost member accounts and insoluble lost member accounts
- inactive low balance accounts
- accounts held in eligible rollover funds (ERF) that were transferred to us before they wind up

- amounts your fund transferred to us on a voluntary basis when they determine that it is in your best interest.

Unmatched super

When super funds pay unclaimed super to us, we use the information we have to find out who the super belongs to.

If we can match super to someone, they will be able to see any unclaimed super in ATO online services. If we can't match super to an individual, it is held by us as 'unmatched' super until we receive more information.

If you think you have lost super and can't see it on ATO online, we may not have all your details. If you think this applies to you, contact any previous super funds to see if they hold super for you. If they don't, ask if they have transferred any of your super to the ATO.

If your super fund has transferred super to the ATO, ask them for the following information:

- your super fund’s name
- your member account number
- the unclaimed superannuation money (USM) amount transferred to the ATO
- the date your super fund paid USM to the ATO
- any payment reference numbers.

Make sure you have this information available before you contact us.

Additional information that may help us match you to super includes:

- current and previous addresses
- current and previous employers
- previous names

Multiple accounts

Having more than one super account could mean you're paying multiple fees and charges, which may reduce your retirement savings.

You can consolidate multiple accounts using our ATO online services. Before you consolidate accounts, you may want to seek advice on fees this may incur or insurance cover you may lose.

For more information on consolidating your super, visit Money Smart.

Before you consolidate your super into one account, you should select the right super account for you and your circumstances. The YourSuper comparison tool is a simple way to compare MySuper products and help you choose a super fund that meets your needs.

Find out about

- Access myGov via the ATO app
- Online services – super for individuals
- Online services for individuals and sole traders
- Super data: multiple accounts, lost and unclaimed super
- Searching for lost and unclaimed super – form
- ATO-held super

Unclaimed super for 65 years of age or over

If you are aged 65 years or over and we receive unclaimed super money for you from your super fund we may make a direct lump sum payment to you (where we are able to) and your super money will be withdrawn from the superannuation system.

If you do not wish us to make a direct lump sum payment to your nominated bank account of your ATO-held unclaimed super, you must request a super fund nomination. This may enable the ATO to directly pay these amounts to your nominated super fund (if eligible). You should complete this request before we receive any unclaimed superannuation from your super fund(s).

If we receive any unclaimed super money for you and a fund nomination has not been requested, we may (where we are able to) make a direct payment.

A superannuation fund nomination can only be made over the phone. If you wish to make a fund nomination you must phone us.

ATO-held super

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/ATO-held-super/
- Last modified: 29 Nov 2022
- QC 25544

ATO-held super is money we hold for you, paid to us on your behalf, that needs to go into your super.

On this page

- Temporary resident claims
- Transferring ATO-held USM to New Zealand
- Statement of accounts for ATO-held super

Overview

ATO-held super includes amounts paid by employers, super funds, retirement savings accounts (RSA) providers or the government.

Generally, super money will be transferred to us from super providers for any of the following:

- unclaimed super for members aged 65 years or older, non-member spouses and deceased members
- small lost member accounts and insoluble lost member accounts
- inactive low-balance accounts
- super for temporary residents who have left Australia for 6 months or more
- accounts that were held in eligible rollover funds and transferred to us before they were required to wind up
- amounts your fund transferred to us on a voluntary basis when it determined this was in your best interest.

If we hold your super, you can consolidate or claim it from us once you've met certain conditions.

Find out if you have ATO-held super

To find out if you have ATO-held super, use our online services for individuals. You will need a myGov account linked to the ATO.

You can use our online services to:

- view details of all your reported super accounts, including any you have lost track of
- combine multiple super accounts by transferring your super, including ATO-held super, into your preferred eligible super account – if this is a fund-to-fund transfer it will generally be actioned within 3 working days
- withdraw your ATO-held super and put it into your bank account – if you meet certain conditions.

For more information about myGov and linking to the ATO, visit Keeping track of your super.

Download our ATO app to access our online services.

Where ATO-held super comes from

ATO-held super may include government super contributions, amounts received from employers and super amounts received from super providers as follows.

Super guarantee payments

Super guarantee is the super your employer must contribute to your super account if you are an eligible employee.

If your employer has not paid the right amount of super for you, they have to pay the gap to us and we hold it on your behalf where the money cannot be paid into an active account.

Government super contributions

The super co-contribution is where the government helps low and middle-income earners boost their super savings by matching some or all of their personal contributions each year.

The low-income superannuation tax offset (LISTO) is a government payment to assist low income earners save for their retirement. Individuals with income up to $37,000 may be eligible to receive a refund into their super account to offset the tax paid on their concessional super contributions. The offset will be 15% of your concessional contributions, up to a cap of $500.

Amounts received from super providers

Your super provider must report and pay your lost or unclaimed super to us if you are:

- aged 65 years or over, haven't made a contribution for the past 2 years and your fund has been unable to contact you for 5 years
- deceased, and your fund has been unable to pay the benefit to the rightful owner
- a former temporary Australian resident, and it has been 6 months since you left Australia or since your visa expired
- entitled to be paid your ex-spouse’s super in a divorce, and the fund is unable to contact you
- a lost member whose account balance is less than $6,000
- a lost member whose account has been inactive for 12 months, and your fund does not have the information needed to make a payment to you
- a member whose account is an inactive low-balance account
- a member on whose behalf your super fund paid amounts to us on a voluntary basis.

Any amounts paid to us, under the above conditions, will be held as ATO-held unclaimed superannuation money (USM).

If you are a beneficiary of a deceased person, you may be able to claim their USM.

From 1 July 2013, interest will be payable on USM we hold for you. We will pay the interest when we process your claim. Generally, you do not have to pay income tax on these interest payments.

Note: Interest on USM accounts is calculated using the consumer price index (CPI).

Superannuation holding account (SHA) special account

The SHA special account is a holding account designed to protect your small super amounts until they can be transferred into a super fund or retirement savings account. It is not a trust fund or super fund.

We deposit government super contributions or super guarantee payments that have not been paid to a fund, into the SHA special account.

Up to 30 June 2006, the SHA special account also accepted payments on your behalf from employers who could not find a super fund to accept their contributions.

If there has been no account activity for 10 years, it becomes an inactive account.

Transferring ATO-held super to your (Australian) super account

If we're holding ATO-held super for you, use our online services to nominate the eligible super fund you would like to transfer the money to. This is the quickest way to transfer any ATO-held super to your preferred fund. To do this you'll need a myGov account linked to the ATO.

To link the ATO to your myGov account:

- sign in or create a myGov account
- link your myGov account to the ATO
- select Super
- you can then find and choose to transfer your super.

Note: If you can't use our online services you can phone us.

Proactive consolidation of ATO-held super

We will initiate the transfer of certain types of ATO-held super to an eligible, active super account on your behalf. This will only happen where:

- you have not made a request to transfer ATO-held super to your preferred super fund
- you are aged less than 65 years
- the amount of ATO-held super is $200 or more.

The types of ATO-held super we can transfer include the following:

- Small lost member accounts
- Insoluble lost member accounts
- Inactive low-balance accounts
- Eligible rollover fund accounts
- Amounts your super fund paid to us on a voluntary basis

An eligible, active super account is a super account that:

- is held by a living person
- is in accumulation phase
- accepts government rollovers

- has received a contribution in the current or previous financial year
- has a balance of $6,000 or more after the transfer of ATO-held super.

For self-managed super funds (SMSF) the fund also needs to have a status of complying or registered on Superfund Lookup. You can check the SMSF's status at Super Fund Lookup.

If there is more than one eligible active account, we will select the account according to the law as follows:

- account most recently received a rollover from the ATO within the current financial year, or
- account most recently received a contribution within the current or previous financial year, or
- account with the largest balance at the end of the last financial year.

If following the above rules doesn't return one eligible active account, the ATO will determine where to send ATO-held super.

Where possible, you will be notified if we transfer ATO-held super to an eligible active super account on your behalf.

Payment of ATO-held super

We will actively make a direct payment to you of your ATO-held super where the amount is less than $200 or you are aged 65 years or over. Where possible, you will be notified if we have made payments to you.

To ensure you receive your ATO-held super money, we encourage you to check and update your financial institution details (FID) with us. You can do this through our online services and will need a myGov account linked to the ATO.

The direct payment of ATO-held amount of less than $200 has no tax withheld and is not subject to tax, therefore you do not need to include this amount in your tax return.

You may also be able to withdraw your ATO-held super if you meet certain conditions.

There are 2 ways to check if you are eligible to withdraw your super – use our ATO Online services or complete a paper form.

Use our online services for individuals

You can use our ATO Online services to check if you are eligible and, if so, withdraw your ATO-held super and have it paid into your bank account via electronic funds transfer (EFT) or cheque.

For more information about myGov and linking to the ATO, visit Keeping track of your super.

To learn how to access our online services, watch Link your myGov account to the

ATO.

Complete a paper form

You can apply for withdrawal of your ATO-held super using a paper claim form. You may be required to provide documentation to support your application.

Unclaimed super for 65 years of age or over

If you are aged 65 years or over and we receive any unclaimed super money for you from your super fund we may make a direct lump sum payment (where we are able to) to you and your super money will be withdrawn from the superannuation system.

If you do not wish us to make a direct lump sum payment to your nominated bank account of your ATO-held unclaimed super, you must request a super fund nomination. This may enable the ATO to directly pay these amounts to your nominated super fund (if active and eligible). You should make this request before we receive any unclaimed super from your super fund(s).

If we receive any unclaimed super money for you and a fund nomination has not been requested, we may (where we are able to) make a direct payment.

A superannuation fund nomination can only be made over the phone. If you wish to make a fund nomination you must phone us.

Temporary resident claims

If you are a temporary resident who has left Australia and your visa has ceased to be in effect, you can claim your super as a Departing Australia superannuation payment (DASP).

For more information on eligibility and how you can claim DASP, visit Departing Australia superannuation payment (DASP).

Transferring ATO-held USM to New Zealand

Changes to the law in December 2020 mean that if you have permanently emigrated to New Zealand (or are a New Zealand citizen) and have worked in Australia and received super, you may be eligible to transfer your ATO-held USM to a New Zealand KiwiSaver scheme

For further information please refer to ATO-held USM for New Zealand permanent residents and citizens.

Statement of accounts for ATO-held super

You may receive a statement of account (SOA) for your ATO-held super.

Your SOA provides a list of transactions processed during the statement period. It shows your current account balances and any amounts due and payable for each super type or role within your ATO super account.

Find out more about binding death benefit nomination.

Your 6-step super check

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/Your-six-step-super-check/
- Last modified: 01 Jul 2022
- QC 38196

A basic guide to super entitlements and the 6 steps you can take to help sort out and grow your super.

On this page

Overview

Managing your super doesn’t need to be difficult or time-consuming. You can simply:

- find out about your super entitlements
- do our 6-step super check to help sort out and grow your super.

You might like to do the check at least once a year – for instance, when you're doing your tax or in the new year. It’s also a good idea to review your super when you start back at work after a break, change jobs or when you are planning to retire.

Your super entitlements

Super is money set aside over your lifetime to provide for your retirement. If you look after your super now, you will have more money to enjoy later. Retirement may seem a long way off, but the great thing about super is that it works for you while you’re doing other things.

In most cases, if you have a job, your employer has to put money into your super account. This is called the super guarantee (SG) and it’s the law.

If you are a contractor that works mainly for your labour you may be treated as an employee for SG purposes and will be able to choose the super fund you want your contributions paid into.

If you've set up and are running your own small business, don't forget to invest in super for yourself.

From 1 July 2017, regardless of your employment arrangement, you may be able to claim a full tax deduction for personal contributions you make to your super fund until you turn 75 years old. Keep in mind that contributions you make may be subject to extra tax if they exceed the contributions limit for that year.

Your eligibility for super

Most people are entitled to SG contributions from their employer. 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 less than 18 years old you must work more than 30 hours in a week to be entitled to SG.

Prior to 1 July 2022, you needed to be paid $450 or more in a calendar month (before tax) to be entitled to SG.

If you're a contractor paid 'wholly or principally for labour', you're considered an employee for super purposes and entitled to SG under the same rules as employees.

Since 1 July 2013, you must be paid super if you're:

- aged 70 years or over
- working
- eligible.

You may not be eligible if you are paid to do domestic or private work for no more than 30 hours per week.

Your employer's contribution

If you're eligible for SG, your employer must pay a minimum amount based on the current super guarantee rate of your ordinary time earnings into your super account at least every 3 months to avoid the super guarantee charge.

If you need help to calculate the amount of super guarantee your employer should be paying, you can use our Estimate my super tool.

Example: minimum employer super contribution

During the first quarter of the 2022–23 financial year (1 July – 30 September 2022) Julie's ordinary time earnings were $8,000.

The super contribution Julie's employer must make for her for that quarter is:

10.5% × $8,000 = $840.

Under the super guarantee law, an employer must pay a minimum amount based on the current super guarantee rate of the ordinary time earnings of an employee to avoid the super guarantee charge.

Choosing a super fund

Most people can choose the super fund they want their super paid into, as long as it's a complying fund under Australian regulations. Having multiple super accounts could mean you are paying multiple fees and charges, which may reduce your retirement savings.

You don't need to choose a new super fund every time you start a new job. You can usually choose to have your super paid into your current super fund account. Keeping the one super fund can help save on fees and charges over time.

From 1 November 2021, if you start a new job your employer may have an extra step to take to comply with choice of fund rules if you don't choose a super fund. They may need to request details of your 'stapled super fund' from us.

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.

We will notify you if your employer makes a stapled super fund request and the fund details we have provided.

The 6-step check

There are 6 simple things you can do that can make a difference to your super savings over time, meaning more money for you when you retire:

1. Check your super statements
2. Make sure your fund has your TFN
3. Keep track of your super using myGov
4. Consider government contributions
5. Put extra money into your super
6. Nominate your super beneficiary

1. Check your super statements

Generally, your super fund will send you a statement at the end of the financial year or provide an online service so you can check your balance any time. The annual statement provides you with information about:

- your balance
- contributions made to your account during the year
- any insurance cover you have with the fund
- fees and performance.

In addition to a statement, most funds provide an online facility that allows you to login to check your account at any time.

It is important to check that your employer is paying the correct amount of super on your behalf. If you are unsure how much your employer should be paying you can use the Estimate my super tool. If your employer is not paying the correct amount, you can report this to us online.

Many super funds arrange life and disability cover for their members, for a fee. Having insurance for accidents and illness can provide a sense of security for you and your family. However, it is important you know what cover you have as you might have similar cover under another type of policy. This might mean you are paying for the same cover twice.

When checking your statement, you should take note of the fees. Super funds charge you fees for the services they provide. Generally, a super fund with low fees will build your savings faster. You can use the YourSuper comparison tool to compare funds and ensure you are using a super fund that best suits your situation.

Checking your super statement is a good time to see if you have any other super. For more information see keeping track of your super.

2. Make sure your fund has your TFN

If your super fund has your tax file number (TFN), it will make it easier for them to report your super account information to us. It also helps us display your super information to you when you use our online services, and helps you keep track of your super.

You can check if your fund has your TFN by looking at your super statement. If your TFN is not listed, contact your fund and give it to them. The benefits of providing your fund with your TFN are:

- your fund will pay less tax on employer contributions (and pass the savings on to you)
- you are less likely to lose track of a super account
- you will not miss out on government super payments – for example, the government co-contribution
- you will be able to make personal (after tax) contributions to the fund.

3. Keep track of your super using myGov

You can create a myGov account and link to the ATO to:

- see details of all your super accounts, including any you have lost track of or forgotten about
- use the YourSuper comparison tool to compare the performance and fees of your super accounts against other MySuper products
- see details of your total super balance and your transfer balance cap
- find ATO-held super – this is money the ATO is holding for you and may include government super contributions, amounts received from employers and super amounts received from super providers.
- combine multiple super accounts by transferring your super into your preferred super account. If this is a fund-to-fund transfer, it will usually be actioned within

3 working days. Before you consolidate accounts, you may want to seek advice on fees this may incur or insurance cover you may lose.

Next steps

- To use our online services, create a myGov account and link to the ATO
- Already linked the ATO to your myGov account? Sign in to myGov
- For help with creating a myGov account, refer to myGov
- You can also access myGov via the ATO app

4. Consider government contributions

If you're a low or middle income earner, the government may help boost your savings through the super co-contribution.

The co-contribution is a government payment you may get if you make personal (after-tax) super contributions into a complying super fund account. It is paid directly into your super account. There is a maximum income limit that is indexed each year.

To receive the maximum co-contribution, you need to earn the lower income threshold specific to the relevant financial year and make contributions into your super account during that year.

If your income is over the lower income threshold, the co-contribution rate reduces until the maximum income limit is reached. Then the co-contribution is phased out completely.

5. Put extra money into your super

You can make payments into your super fund account over and above the SG rate your employer pays on your behalf. This can really help to build your super over time, and can help you make up for periods when you are not working. Even small amounts will make a difference.

Salary sacrifice

Salary sacrifice is when you and your employer make an agreement to pay some of your before-tax (gross) salary or wages into your super.

If you want to make salary sacrifice contributions, talk to your employer to make sure they allow it and that you understand the benefits. For example:

- salary sacrifice reduces your tax assessable income
- before tax super contributions are taxed in your super fund at 15%, which is usually less than you would pay if you took the money as salary.

There are limits on how much you can contribute to super each year before being charged extra tax.

The cap on before-tax, or 'concessional' contributions was $25,000 from 1 July 2017 to 30 June 2021.

From 1 July 2021, the concessional contributions cap increased to $27,500.

After-tax contributions

After-tax, or non-concessional contributions, are generally contributions you make into your super fund after tax has been paid on the money. They include:

- personal contributions you make from your after-tax pay that you are not allowed to claim as an income tax deduction – these contributions can qualify for the government co-contribution
- contributions your spouse makes to your fund on your behalf.

Planning for work breaks

Making extra super contributions while you are working can help prepare you for work breaks such as parental leave.

If you have a spouse, they can also make super contributions on your behalf and may be entitled to a tax offset for this. From 1 July 2017, the spouse income threshold for the tax offset increased from $13,800 to less than $40,000, meaning more people will be eligible.

6. Nominate your super beneficiary

It's sensible to think about what you want to happen to your super when you die. People can die unexpectedly at any time, so you should consider this as part of setting up and managing your super from the outset.

Super is likely to be one of the biggest assets you accumulate in your lifetime. The money adds up over time, yet many don't think about it or even see it as their own money.

When a person's super is paid after their death it's called a 'super death benefit', which is made up of the deceased person's super fund account balance and any associated insurance benefit. Even if you don't have much super, the insurance payment could be worth thousands of dollars.

Generally, super is not included in your will. Wills cover assets that you own such as your house, car, savings and personal items. Because your super is held in trust by your super fund trustee, it is governed by different laws, compared to the laws relevant to wills and estates.

To make sure your super death benefit goes to your preferred beneficiary, nominate them through your super fund. You should also advise the people you have nominated.

If you don't make the necessary arrangements in time, your chosen beneficiary may have difficulty accessing your super death benefit.

Ensure your beneficiaries are up-to date and valid. It is wise to review them annually and make appropriate amendments if your personal circumstances change.

The tax treatment of super death benefit payments differs depending on whether the recipient is a dependant for tax law purposes. Tax law dependants are confined to the deceased's spouse (including an ex-spouse), children under 18, an interdependent person or a financial dependant. These dependants will receive the superannuation death benefit tax-free; others will incur some tax. More information can be found at Super death benefits.

A dependant beneficiary may be able to take the super death benefit as a lump sum or a pension. If they take it as a pension, it will count towards their transfer balance cap. More information can be found at Death benefit income streams and your transfer balance cap.

If you are unsure of what to do, contact your superannuation fund or seek independent financial or legal advice specific to your circumstances.

More tools and information

The Australian Securities & Investments Commission (ASIC) website MoneySmart helps people make smart choices about their personal finances. This is free independent guidance to help you make the best choices for your money, including a:

- Super contributions optimiser
- Retirement planner calculator.

Maximising your super

- https://www.ato.gov.au/Individuals/Super/Growing-your-super/Maximising-your-super/
- Last modified: 28 Nov 2018
- QC 57451

To ensure you have the lifestyle you want in retirement, it is important that you manage your super across all your working life. It is a good idea however to check how you can maximise your super, at least 10-15 years before the age you hope to retire, so that you have time to make a difference to your final super amount.

You should consider how much money you will need when you retire to enjoy a comfortable lifestyle. You can use the MoneySmart retirement planner to work out what your retirement income could be and the small changes you can make to build your super.

Keep track of your super and check that you're receiving all the super you're entitled to from your employers. You can estimate how much super guarantee your employer/s should have paid for you by using the estimate my super tool. If you believe an employer has not paid enough, you can report them using our report unpaid super contributions from my employer tool to let us know.

As you approach your retirement, there are important things you need to consider to maximise your super. For example, you need to be aware of tax implications for personal contributions, or the limit on the total amount of superannuation that can be transferred into the retirement phase.

Find out about:

- Adding to your super

See also:

- Keep track of your super
- Super co-contribution
- Withdrawing your super and paying tax
- MoneySmart.gov.au

Withdrawing and using your super

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/
- Last modified: 28 Jul 2022
- QC 23234

You can withdraw your super:

- when you turn 65 (even if you haven't retired)
- when you reach preservation age and retire, or
- under the transition to retirement rules, while continuing to work.

There are very limited circumstances where you can access your super early. For more information refer to Early access to your super.

Your preservation age is not the same as your pension age. Your preservation age is the age at which you can access your super if you are retired (or have started a transition to a retirement income stream). Refer to Services Australia for the age pension eligibility requirements.

Your preservation age depends on when you were born. You can use this table to work out your preservation age.

Preservation age based on date of birth

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56

1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

Check your super

For more information about accessing super, see:

- Super withdrawal options
- Pensions and other benefits
- Transfer balance cap
- Death benefits
- Tax on super benefits
- Temporary residents and super.

Super withdrawal options

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Super-withdrawal-options/
- Last modified: 28 Nov 2018
- QC 44996

You can receive your super as a super income stream, super lump sum or a combination of both. Check with your fund to find out what options are available to you.

The super withdrawal option that you choose may affect the amount of tax you pay and the amount of money you have for your retirement.

Super income stream

You receive a super income stream as a series of regular payments from your super fund (paid at least annually). The payments must be made over an identifiable period of time and meet the minimum annual payments for super income streams.

Super income streams are a popular investment choice for retirees because they help you manage your income and spending. Super income streams are sometimes called pensions or annuities.

Your super income stream may be either:

- an account-based super income stream
- a non-account-based super income stream.

Your super income stream will stop:

- when there is no money left in your super account
- minimum annual payment is not made
- commutation (when you convert a super income stream into a super lump sum)
- when you die, unless you have a dependant beneficiary who is automatically entitled to receive the income stream.

Super lump sum

If your super fund allows it, you may be able to withdraw some or all your super in a single payment. This payment is called a 'lump sum'.

You may be able to withdraw your super in several lump sums. However, if you ask your fund to set up regular payments from your super it is considered an income stream.

If you take a lump sum out of your super, the money is no longer considered to be super. If you invest the money, the money that you earn on those investments will not be taxed as super and may need to be declared in your tax return.

See also:

- Super withdrawal options
- Pensions and other benefits
- Super and relationship breakdowns
- Super death benefits

Check your super

Pensions and other benefits

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Pensions-and-other-benefits/

- Last modified: 28 Nov 2018
- QC 23240

If your super benefits won't fully support you when you retire, you may also qualify for:

- Australian Government support, such as age and service pensions or benefits
- tax offsets.

If you're retired or have turned 60, you may be eligible for some tax offsets. This will depend on your income and assets, where your income comes from, and whether you're fully or partly retired.

You may be able to claim the:

- seniors and pensioners tax offset (only available if you qualify for the age pension – from 1 July 2017 the age pension qualification age is 65 years and six months)
- a tax offset for super contributions made on behalf of your spouse
- low income tax offset.

For more information about government age pensions, concessions and other benefits visit Services Australia

See also:

- Offsets and rebates

Transfer balance cap

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Transfer-balance-cap/
- Last modified: 01 Aug 2022
- QC 50880

From 1 July 2017, the total amount of super you can transfer into a tax-free retirement account is capped. This is called the transfer balance cap.

The general transfer balance cap began on 1 July 2017. This is a lifetime limit on the total amount of super that can be transferred into tax-free retirement phase income streams, including most pensions and annuities.

If you have amounts in retirement phase, then you will have a transfer balance account.

All retirement phase income streams and retirement phase death benefit income streams you receive count towards your transfer balance cap.

The age pension (or other types of government payments) and pensions received from foreign super funds don't count towards your transfer balance cap.

Indexation of the transfer balance cap

The general transfer balance cap is reviewed each financial year and indexation occurs in line with the consumer price index in $100,000 increments.

The first tranche of indexation of the general transfer balance cap occurred on 1 July 2021. Before 1 July 2021, all individuals with a transfer balance account had a personal transfer balance cap of $1.6 million.

On 1 July 2021, the general transfer balance cap increased to $1.7 million.

Individuals now have their own personal transfer balance cap, depending on their circumstances. Your cap:

- will be equal to the general transfer balance cap that applied when you started your first retirement phase income stream, and
- may be increased by proportional indexation depending on the highest ever balance you have held in retirement phase.

If you have no cap space or an excess transfer balance, you are not entitled to indexation of your transfer balance cap.

You can view your personal transfer balance cap in ATO online services, through myGov.

For more information on the general transfer balance cap, indexation and the personal transfer balance cap, see Indexation of the general transfer balance cap.

If you hold a capped defined benefit income stream or death benefit income stream, see the following pages for more information:

- Transfer balance cap – capped defined benefit income streams
- Death benefit income streams.

Death benefits

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Death-benefits/
- Last modified: 28 Nov 2018
- QC 44997

If the rules of your super fund allow it, you can nominate the beneficiary for your super with your fund. This nomination may be non-binding or binding.

If a binding death benefit nomination is allowed, you can nominate one or more dependants and/or your legal personal representative to receive your super.

If a deceased person did not make a nomination (or it is a non-binding nomination), the trustee of the fund may:

- use their discretion to decide which dependant or dependants the death benefit is paid to
- make a payment to the deceased's legal personal representative (executor of the deceased estate) for distribution according to the instructions in the deceased's will.

If a non-binding nomination was made by the deceased, the trustee of the fund may:

- use their discretion to pay in accordance with the non-binding nomination
- make a payment to the deceased's legal personal representative (executor of the deceased estate) for distribution according to the instructions in the deceased's will.

If you are a dependant of the deceased, the death benefit can be paid as either a lump sum or income stream. If you are not a dependant of the deceased, the death benefit must be paid as a lump sum.

Contact your super fund to find out more on death benefit nominations.

Dependants of the deceased

Different rules exist for who is a dependant when making a super death benefit payment (superannuation law) and the resulting tax treatment (taxation law).

Super law sets out who a death benefit is payable to and taxation law sets out how the benefits will be taxed.

See also:

- Withdrawing your super and paying tax

How to apply

If you believe that you are the beneficiary of a deceased person's super or are the legal representative of a person's estate, you should contact their super fund to let them know that the person has died and ask them to release the person's super.

If the deceased had a credit balance of ATO-held super, refer to more information on withdrawing your ATO-held super.

See also:

- Tax on death benefits
- Death benefit income streams and the transfer balance cap

Early access to your super

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/
- Last modified: 04 Nov 2022
- QC 23235

You can access your super early in very limited circumstances. These are mostly related to specific expenses.

On this page

Illegal early release of super

Be aware that some promoters claim to offer early access to your super by transferring your super into a self-managed super fund. These schemes are illegal and heavy penalties apply if you get involved. For more information, refer to Illegal early release of super.

Access on compassionate grounds

You may be allowed to withdraw some of your super on compassionate grounds. Compassionate grounds include needing money to pay for:

- medical treatment and medical transport for you or your dependant
- palliative care for you or your dependant
- making a payment on a home loan or council rates so you don't lose your home
- accommodating a disability for you or your dependant
- expenses associated with the death, funeral or burial of your dependant.

Access due to severe financial hardship

Severe financial hardship is not administered by the ATO. You need to contact your super provider to request access to your super due to severe financial hardship.

You may be able to withdraw some of your super if you meet both these conditions:

- You have received eligible government income support payments continuously for 26 weeks.
- You are not able to meet reasonable and immediate family living expenses.

If you withdraw super due to severe financial hardship it is taxed as a super lump sum.

The minimum amount that can be withdrawn is $1,000 and the maximum amount is $10,000. If your super balance is less than $1,000 you can withdraw up to your remaining balance after tax.

You can only make one withdrawal in any 12-month period.

If you have reached your preservation age plus 39 weeks and you were not gainfully employed when you applied, there are no cashing restrictions.

If your super provider requests evidence, contact Services Australia to ask them to provide a letter confirming you have received eligible government income support payments continuously for 26 weeks or more.

There are no special tax rates for a super withdrawal because of severe financial hardship. It is paid and taxed as a normal super lump sum. If you are under 60 years old, this is generally taxed between 17% and 22%. If you are older than 60 years old, you will not be taxed.

For more information about how to apply for early access to your super because of financial hardship, refer to the Services Australia website.

Access due to a terminal medical condition

You may be able to access your super if you have a terminal medical condition.

A terminal medical condition exists if all these conditions are met:

- Two registered medical practitioners have certified, jointly or separately, that you suffer from an illness or injury that is likely to result in death within 24 months of the date of signing the certificate.
- At least one of the registered medical practitioners is a specialist practising in an area related to your illness or injury.
- The 24-month certification period has not ended.

Contact your super fund to request access to your super due to a terminal medical condition.

Your fund must pay your super as a lump sum. The payment is tax-free if you withdraw it within 24 months of certification.

If your fund does not allow access due to a terminal medical condition, you may be able to move your super to a different fund.

If you are suffering from a terminal medical condition and you have super held by us you can either:

- ask your provider to claim this on your behalf
- claim it directly from us yourself.

How to apply

To access ATO-held super due to a terminal medical condition, you can apply online via your myGov account linked to ATO online services.

From the ATO online services home page:

- select the heading option Super
- then Manage
- then Withdraw ATO-held super.

If you are eligible to apply for ATO-held super but can't do so via our online services, you can complete a paper application and return it to us.

Access due to temporary incapacity

You may be able to access your super if you are temporarily unable to work, or need to work less hours, because of a physical or mental medical condition.

This condition of release is generally used to access insurance benefits linked to your super account.

You will receive the super in regular payments (income stream) over the time you are unable to work. A super withdrawal due to temporary incapacity is taxed as a super income stream.

Contact your super provider to request access to your super due to temporary incapacity and to ask about insurance implications attached to your account.

There are no special tax rates for a super withdrawal due to temporary incapacity.

If you do not have access to insurance benefits as part of your super account, consider whether you would be eligible for access due to severe financial hardship.

Access due to permanent incapacity

You may be able to access your super if you are permanently incapacitated. This type of super withdrawal is sometimes called a 'disability super benefit'.

Your fund must be satisfied that you have a permanent physical or mental medical condition that is likely to stop you from ever working again in a job you were qualified to do by education, training or experience.

You may still be eligible to withdraw your super where you meet the above criteria, but are undertaking other work, such as light duties in a different position or casual work in a different field.

You can receive the super as either a lump sum or as regular payments (income stream).

A super withdrawal due to permanent incapacity is subject to different tax components. For you to receive concessional tax treatment, your permanent incapacity must be certified by at least 2 medical practitioners.

Contact your provider to request access to your super because of permanent incapacity.

To work out how your super payment will be taxed you need to know how much of the money in your super account is a:

- tax-free component
- taxable component the super provider has paid tax on (taxed element)
- taxable component the super provider has not paid tax on (untaxed element).

If you're under your preservation age and receive a disability benefit as an income stream, you will get tax offsets that reduce the tax rate on the taxed element of your taxable component by 15%.

If you have reached your preservation age or if you get a lump sum, your disability benefit will be taxed at the rates described in How tax applies to your super.

Super less than $200

You may be able to access your super if:

- your employment is terminated and the balance of your super account is less than $200
- you have found a 'lost super' account with a balance less than $200.

Contact your provider to request access. Check the eligibility criteria for withdrawing super from ATO-held accounts.

No tax is payable when accessing super accounts with a balance less than $200.

First home super saver scheme

To help you save for your first home, you can apply to release voluntary concessional (before-tax) and voluntary non-concessional (after-tax) contributions you have made to your super fund since 1 July 2017. You must meet the eligibility requirements to apply for the release of these amounts.

You can apply to have a maximum of $15,000 of your voluntary contributions from any one financial year included in your eligible contributions to be released under the first home super saver scheme, up to a total of $50,000 contributions across all years. You will also receive an amount of earnings that relate to those contributions.

Be aware of scams and schemes

We’re concerned about scams or schemes where people:

- impersonate the ATO, or a trusted organisation like your super fund, to steal your money or personal identifying information

- contact you and charge for services that are free, like gaining early access to your superannuation.

If you receive a phone call, text message or email offering to help you release your super early, do not:

- provide your personal information
- click on any links.

You can contact us to confirm if an interaction is genuine.

Stolen or misused identity

If you are concerned that someone has accessed your super without your permission, you should check:

- your myGov and ATO Online account and make sure your contact details are still correct
- your superannuation account to make sure that your account details are also correct, and that there have been no unauthorised transactions.

If you receive a text message or email stating that your myGov details have been changed, or that you have applied for early release of super when you have not, do not click on any links, and consider whether your identity has been compromised.

If you think that someone has stolen or misused your identity, contact both:

- your super fund immediately if you identify unauthorised transactions or updates to your account
- our Client Identity Support Centre on 1800 467 033 (between 8.00am and 6.00pm, Monday–Friday) to help you establish your tax identity.

First home super saver scheme

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme/
- Last modified: 16 Nov 2022
- QC 54085

The first home super saver (FHSS) scheme allows people to save money for their first home inside their super fund.

On this page

- About the FHSS scheme
- Important things to know
- Who is eligible to request a FHSS determination

- How you can save in super
- Applying to release your super savings
- After your FHSS amounts have been released

About the FHSS scheme

From 1 July 2017, you can make voluntary concessional (before-tax) and voluntary non-concessional (after-tax) contributions into your super fund to save for your first home.

From 1 July 2018, you can then apply to release your voluntary contributions, along with associated earnings, to help you purchase your first home. You must meet the eligibility requirements to apply for the release of these amounts.

You can use this scheme if you are a first home buyer and both of the following apply:

- You will occupy the premises you buy or intend to as soon as practicable.
- You intend to occupy the property for at least 6 months within the first 12 months you own it, after it is practical to move in.

You can apply to have a maximum of $15,000 of your voluntary contributions from any one financial year included in your eligible contributions to be released under the FHSS scheme, up to a total of $50,000 contributions across all years. You will also receive an amount of earnings that relate to those contributions.

Important things to know

There are a number of important things you need to know if you plan to use the FHSS scheme:

- First home super saver - the essentials factsheet (PDF, 404KB)
- Contributions and determinations
- Release requests
- Other things to know

Contributions and determinations

- Superannuation guarantee contributions made by your employer, and spouse contributions cannot be released under the FHSS scheme.
- You must apply for and receive a FHSS determination from us before signing a contract for your first home or applying for release of your FHSS amounts.
- You need to make sure you correctly enter each of your eligible contributions into the FHSS determination form, do not total the contributions.
- If there is an error in your FHSS determination you can correct this by requesting another determination, provided you have not signed a contract or requested a release.
- If there is incorrect information in your FHSS determination and you later request a release based on that incorrect information, your request may be delayed. Your release may also be cancelled and this may affect your eligibility for the scheme.

- Limits apply to the eligible contributions that count towards your maximum releasable amount.
- You can currently apply to have a maximum of $15,000 of your voluntary contributions from any one financial year included in your eligible contributions to be released under the FHSS scheme, up to a total of $50,000 contributions across all years. You will also receive an amount of earnings that relate to those contributions.
- The $30,000 limit on eligible contributions applies to requests for FHSS determinations made before 1 July 2022.
- The $50,000 limit on eligible contributions will only apply to requests for FHSS determinations made from 1 July 2022.

Release requests

- You can only request a release under the FHSS scheme once.
- It may take between 15 and 20 business days for you to receive your money. You should consider this timing when you start your home buying activities.
- You can make your release request within 14 days of signing a property contract. However, you must have a FHSS determination before you sign any property contract.
- If you request a FHSS determination before 1 July 2022 and make a FHSS release request in relation to that determination, you cannot make any further requests under the FHSS scheme to receive the difference between the $30,000 and $50,000 limits.

Other things to know

- The home you purchase or construct must be located in Australia.
- You can also sign your contract to purchase your property after you make a valid release request.
- If you have an outstanding debt with the ATO or another Commonwealth agency, your FHSS release amount may be offset against this debt. Payment of your FHSS amount could be delayed or reduced (including to nil) or both if you have an outstanding Commonwealth debt.
- You have 12 months from the date you make a valid release request to notify us if you have signed a contract to purchase or construct your home, or recontributed the required amount to your super fund (see information below).

Who is eligible to request a FHSS determination

You must be 18 years old or older to request a FHSS determination or a release of amounts under the FHSS scheme. However, you can make eligible contributions before you are 18 years of age.

Also, you must have:

- never owned property in Australia – this includes an investment property, vacant land, commercial property, a lease of land in Australia, or a company title interest in land in Australia (unless the Commissioner of Taxation determines that you have suffered a financial hardship)

- not previously made a FHSS release request under the FHSS scheme.

Eligibility is assessed on an individual basis. This means that couples, siblings or friends can each access their own eligible FHSS contributions to purchase the same property. If any of you have previously owned a home, it will not stop anyone else who is eligible from applying.

For more information on contributions, see Ineligible contributions.

Financial hardship provision

You may still be eligible even if you have previously owned property in Australia, if we determine that you have suffered a financial hardship that resulted in a loss of ownership of all property interests.

The types of events that could result in the loss of property interests include:

- bankruptcy
- divorce, separation from a de-facto partner, or a relationship breakdown
- loss of employment
- illness
- being affected by a natural disaster.

How to apply for financial hardship

If you want to be considered under the financial hardship provision you can apply by either:

- logging into ATO online services through myGov
    - go to the Super drop-down menu and select Manage, then select First home saver
    - answer the first 3 questions in the FHSS determination, click the link to submit a hardship application form

- by completing a First home super saver scheme – hardship application form.

You should apply before you start saving, so that we can determine if the hardship provision applies to you.

You must provide evidence with your application that demonstrates the link between the loss of your property and your hardship event.

If we accept that you have suffered a financial hardship, you must also meet the following at the time you lodge your *First home super saver scheme – determination form*:

- you must not have acquired a subsequent interest in real property in Australia since you lost the property as a result of financial hardship
- you must be 18 years old or older
- you must not have previously made a FHSS release request under the FHSS scheme.

Eligible contributions

You can make the following types of contributions towards the FHSS scheme:

- voluntary concessional contributions – including salary sacrifice amounts or contributions for which a tax deduction has been claimed or you intend to claim, these are usually taxed at 15% in your fund
- voluntary non-concessional contributions that you have made – including personal after-tax contributions where a tax deduction has not been claimed.

You can contribute up to your existing super contribution caps. Having amounts released under the FHSS scheme does not affect the calculation of your concessional or non-concessional contributions for contributions cap purposes. Your contributions still count towards your contribution caps for the year they were originally made.

There are limits on the amount of eligible contributions that can count towards your maximum releasable amount.

Certain KiwiSaver and other foreign fund transfer amounts are eligible contributions for calculating your FHSS maximum release amounts. For more information, see GN 2018/1 *First home super saver scheme*.

An eligible KiwiSaver amount must be included as a personal voluntary (after tax) contribution in your request for a FHSS determination with the date it was credited to your Australian super fund account. You cannot split this contribution over different financial years.

Ineligible contributions

The following contributions are not eligible and must not be included in your FHSS determination:

- super guarantee (SG) contributions made by your employer
- mandated employer or member contributions made for you under an award or industrial agreement
- member contributions made for you by your spouse, parent or other friends or family
- amounts you receive under a contributions-splitting arrangement
- government co-contributions
- contributions under a structured settlement or personal injury order
- amounts contributed to super as part of the small business CGT concessions
- amounts transferred from a KiwiSaver scheme that are Australian-sourced amounts or returning New Zealand-sourced amounts
- applicable fund earnings from a foreign fund transfer that you elect to include in the receiving fund's assessable income
- contributions to a defined benefit interest or constitutionally protected fund, or contributions that are required to be made under a law of a state or territory, or the rules of a fund are also excluded from being eligible
- excess concessional or non-concessional contributions are not eligible even if

they otherwise would have been
- amounts that are COVID-19 early release of superannuation re-contributions.

If there are any of these amounts in your request for a FHSS determination, your request may be delayed. Your release may also be cancelled.

How you can save in super

You can start saving by entering into a salary sacrifice arrangement with your employer to make voluntary contributions or by making voluntary personal super contributions.

You can contribute into any super fund(s) although contributions made to a defined benefit interest or a constitutionally protected fund will not be eligible to be released under the FHSS scheme.

Note: Some employers may not offer salary sacrifice arrangements to their employees.

Before you start saving you should:

- check that your nominated super fund(s) will release the money
- ask your fund about any fees, charges and insurance implications that may apply
- check that your super fund has your current contact details – ensure your name matches what we have
- be aware that if you receive FHSS amounts, it will affect your tax for the year in which you make the request to release – you will receive a payment summary and you will need to include both the assessable and tax-withheld amounts in your tax return.

If you want to be considered under the financial hardship provision, then you should ask us to determine if the financial hardship provision applies to you before you start saving.

Making your contributions

When you make voluntary contributions into super, the order and type of the contributions can make a difference to the amount released under the FHSS scheme.

You can withdraw, taking into account the yearly and total limits:

- 100% of your non-concessional (after-tax) amounts
- 85% of eligible personal voluntary super contributions you have claimed a tax deduction for (concessional contributions)
- 85% of concessional (pre-tax) amounts.

There are rules about which contributions will be included in your release amount, based on when the contribution was made and whether it is concessional or non-concessional.

These 'ordering rules' are designed to maximise the amount available to you for release, without requiring you to make specific elections about which contributions should be eligible. They also have a flow-on effect on the calculation of associated earnings and the taxation of released amounts.

Remember that limits apply to the eligible contributions that count towards your FHSS maximum releasable amount. You can include a maximum of $15,000 of your eligible contributions from any one financial year in your total contributions to be released under the FHSS scheme, up to a total of $50,000 across all years.

You will also receive an amount of earnings that relate to those eligible contributions.

How your contributions are ordered

We will apply ordering rules when you apply for a FHSS determination to calculate your FHSS maximum release amount. You don't have to do the calculations yourself.

Your contributions are counted towards your release amounts as follows:

- A first-in first-out rule applies – this means that contributions you make in an earlier financial year are counted before contributions in a later financial year. Contributions you make within a financial year are counted in the order you make them.
- A simultaneous contributions rule applies – this means that if you make an eligible concessional contribution and an eligible non-concessional contribution at the same time (for example, in the same payroll process), your non-concessional contributions are taken to be made first.
- If you make your contributions within a financial year and you claim a deduction for some or all of the contributions, the resulting eligible non-concessional contributions (if any) are taken to be made before any eligible concessional contribution.

Applying to release your super savings

You can check your balance with your super fund(s) at any time to see how much you have saved. This will help you keep track of the maximum FHSS amounts you can have released.

When you are ready to receive your FHSS amounts, you need to apply to us for a FHSS determination and a release.

You must have a FHSS determination before you sign a contract to purchase any property that results in you obtaining an interest in that property. This includes contracts to purchase vacant land. In most cases, once you sign a contract to purchase any property you are no longer eligible to request a FHSS determination. For more information refer to GN 2018/1.

You can sign your contract to purchase or construct your home either:

- from the date you make a valid request to release your FHSS amounts
- before making a valid request to release your FHSS amounts.

If you sign your contract to purchase or construct your home before making a valid request to release FHSS amounts, you'll need to:

- have a FHSS determination before you sign
- make a valid release request within 14 days of entering that contract.

If you have received a FHSS determination and then sign a property contract, you must request a release within 14 days of signing the contract if you have not already done so.

Maximum release amount

The FHSS maximum release amount is the sum of your eligible contributions, taking into account the yearly and total limits, and associated earnings. This amount includes:

- 100% of your eligible personal voluntary super contributions you have not claimed a tax deduction for (non-concessional contributions)
- 85% of your eligible salary sacrifice contributions (concessional contributions)
- 85% of eligible personal voluntary super contributions you have claimed a tax deduction for (concessional contributions)
- an amount of deemed earnings associated with the contributions above.

The FHSS maximum release amount takes into account the $15,000 limit from any one year and $50,000 total limit to the total contributions across all years when calculating the eligible contributions, before adding the associated earnings

Requesting a determination

To withdraw your voluntary super contributions under the FHSS scheme, you need to request a FHSS determination from us:

- log into ATO online services through myGov
- go to the Super drop-down menu and select Manage, then select First home saver.

When you apply for a FHSS determination we will tell you your maximum FHSS release amount.

You must:

- only include eligible contributions in your request for a FHSS determination
- use the date the contribution was received by your super fund
- use your super statement or super fund transaction list to confirm the dates, amounts and contribution type
- not use your payslips to complete your request for a FHSS determination.

We will check if the contributions in your request for a FHSS determination matches contribution details reported to us by your super fund. You may be required to provide evidence of your contributions prior to us releasing your FHSS amounts to you.

You will also need to include the year and amount of any super tax deductions you have or intend to claim in your tax returns.

Your FHSS request may be delayed or cancelled if you provide incorrect information, and you may not be able to apply under the FHSS scheme in the future.

You can request a determination on more than one occasion but can only request a release once.

Note: Once you sign a contract for any property resulting in you obtaining an interest in property, including land, you are not eligible to request a FHSS determination.

Once you have a FHSS determination you can then decide to apply for a release of your amounts if you are ready to purchase your home. Be aware that you:

- can only apply for a release once
- must confirm as part of your release application that you will not claim further tax deductions on the non-concessional contributions included in the determination.

Requesting the release of your super savings

Before you request a release of your savings, you should:

- check that you have made all of the voluntary FHSS contributions you want to make
- ensure that the information you have provided in your request for a FHSS determination is correct, otherwise your release may be delayed – your release may also be cancelled and you may not be able to apply for a release under the FHSS scheme in the future
- resolve any issues with your FHSS determination before you request a release
- agree with the amounts shown in your FHSS determination – for example, if you did not include all of your eligible contributions you can request a new determination, but only if you have not signed a contract to purchase property
- object against the FHSS determination if you believe your FHSS determination is incorrect due to our error – refer to How to object to a decision.

You can request a release of the FHSS maximum release amount stated in your FHSS determination or choose a lower amount:

- apply online by logging into ATO online services through myGov
- go to the Super drop-down menu and select Manage, then select First home saver.

If you have signed your contract more than 14 days before you request the release of your FHSS amounts, then you will be subject to FHSS tax.

Once you have requested a release you can't request another one, even if you have requested an amount less than your FHSS maximum release amount.

Receiving your amount

After you have made a valid release request, we will issue a release authority to your super fund(s) requesting they send your FHSS release amounts to us.

Before we send the balance of the released amount to you, we will:

- withhold the appropriate amount of tax
- offset the remaining amount against any outstanding Commonwealth debts.

In most cases, it will take between 15 and 25 business days for your fund to release your money and for us to pay it to you.

A payment summary will be sent to you at the end of the financial year. It will show your assessable FHSS released amount, which is comprised of:

- concessional contributions
- associated earnings on both concessional and non-concessional contributions.

You need to include this amount in your tax return for the financial year you request the release. The tax payable on this assessable amount will receive a 30% tax offset.

Withholding tax

When we receive your released amounts, we will withhold tax that will be calculated at either:

- your expected marginal tax rate, including Medicare levy, less a 30% offset
- 17% if the Commissioner is unable to estimate your expected marginal rate.

The amount of tax withheld is calculated on your assessable FHSS released amounts and will help you meet your end of year tax liabilities. When you lodge your tax return, we will know your actual marginal tax rate for the year that you requested the release and will recalculate your tax liability on the released amount. We will take into account the tax that has already been withheld in respect of your assessable FHSS released amount, together with the 30% tax offset.

Your payment summary will show the amount of tax withheld.

Completing your tax return

You must include the assessable FHSS released amount shown on your payment summary as assessable income in your tax return for the year you request the release. You will also need to include the tax withheld amount so you pay the correct amount of tax.

For example, if you request a release of FHSS amounts on 30 June 2021, include the amount in your 2020–21 tax return. This is even though you won’t receive the released amount until July 2021.

We will only issue your payment summary once all your FHSS amounts have been paid to you. This could be several weeks after the end of the financial year.

Family tax benefit and child support

Your assessable FHSS released amount is not included in your assessable income for calculating family assistance and child support payments. These amounts were included in prior years, so this will prevent double counting.

Study and training support loans

If you make salary sacrifice contributions into super, they will be a reportable employer super contribution in that income year. These contributions continue to be included in your repayment income for study and training support loans and the repayment of these loans.

You will need to review your pay as you go (PAYG) withholding arrangements with your employer. This will help make sure the tax they withhold from your salary, wages and other income during the year is enough to cover the amount you are liable to pay.

When you withdraw contributions under the FHSS scheme they will not be part of your repayment income in the year you request the withdrawal of your super contributions under the FHSS scheme.

Study and training support loans can include:

- Higher Education Loan Program (HELP)
- Student Start-up Loan (SSL) and ABSTUDY SSL schemes
- Trade Support Loans (TSL) program
- Student Financial Supplement Scheme (SFSS).

FHSS scheme and other state government concessions

The FHSS scheme is separate to other concessions offered by state governments.

If you want to access state government concessions as a first home buyer then you will need to check with the relevant state government authority to confirm that you meet the eligibility criteria for each concession.

After your FHSS amounts have been released

Once your savings have been released, you have up to 12 months (or other period allowed) from the date you requested the release of FHSS amounts to sign a contract to purchase or construct a home.

The contract you enter into has to be for a residential premises located in Australia. It cannot be any of the following types of property:

- any premises not capable of being occupied as a residence
- a houseboat
- a motor home

- vacant land (see note).

Note: If you purchase vacant land to build a home on, it is the contract to construct your home that must be entered into to meet the FHSS scheme requirements. The contract to construct that home must be entered into within 12 months (or other period allowed) from the date you requested a release. In this situation you must not have purchased the vacant land before applying for a FHSS determination.

You must genuinely intend to occupy the property as a home, and demonstrate this by:

- occupying or intending to occupy the property as soon as practicable after purchase
- occupying or intending to occupy the property for at least 6 of the first 12 months from when it is practicable to occupy it.

If you do not sign a contract to purchase or construct a home within 12 months from the date you requested a release:

- we will grant you an extension of time to do so for a further 12 months. There is no need to apply for this extension, it will be automatically granted to you and we will notify you of this, or
- you can recontribute an amount into your super fund(s). This amount must be a non-concessional contribution and be at least equal to your assessable FHSS released amount, less any tax withheld. This amount is stated in your payment summary, and may be less than the total amounts released to you, or
- you can keep the released amount and be subject to FHSS tax. This is a flat tax equal to 20% of your assessable FHSS released amounts and not the total amount released.

Notification requirements

If you sign a contract to purchase or construct your home you must notify us within 28 days of signing the contract.

If you recontribute the assessable FHSS amount (less tax withheld) into your super fund, you must notify us within 12 months of the date you request the release of your FHSS money.

If you don't notify us that you have done one of the above or you choose to keep the FHSS amount, you may be subject to the FHSS tax:

- you can notify us by logging into ATO online services through myGov
- go to the Super drop-down menu and select Manage, then select First home saver.

For more information

For more information about the FHSS scheme refer to GN 2018/1 or First home super saver - the essentials factsheet (PDF, 404KB)

Tax on super benefits

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Tax-on-super-benefits/
- Last modified: 06 Sep 2022
- QC 23237

How tax applies to your super benefits depends on your age, the source of your super, and how benefits are paid.

On this page

Tax on withdrawing your super

The rate at which your super benefits are taxed will depend on several factors, including:

- your preservation age and the age you will be when you get the payment
- whether the money in your super account is taxable or tax-free
- whether you will get the payment as an income stream or a lump sum
- the type of income stream.

These factors determine whether you:

- pay tax on the withdrawal (for example, whether it is taxable income)
- get tax offsets that reduce the amount of tax you pay.

Generally, your super benefits will include both a tax-free and a taxable component.

For more detailed information about withdrawing your super, see:

- Super withdrawal options
- Withdrawing and using your super
- Transfer balance cap – capped defined benefit income streams

Tax on super death benefits

The tax on a super death benefit depends on whether:

- you were a dependant of the deceased
- it is paid as a lump sum or a super income stream benefit
- the income stream is an account-based or a capped defined benefit income stream
- the super is taxable or tax-free, and whether the super fund has already paid tax on the taxable component
- your age and the age of the deceased person when they died.

If you are a dependant of the deceased, you do not need to pay tax on the taxable component of a death benefit if you receive it as a lump sum. If you receive the benefit as an income stream, different rates of tax may apply depending on the factors mentioned above.

If you're not a dependant of the deceased, you can only receive the benefit as a lump sum.

The taxable component of the payment will be entitled to a tax offset that ensures the rate of income tax is as follows:

- taxed element – maximum of 15% plus Medicare levy
- untaxed element – maximum of 30% plus Medicare levy.

Tax on military invalidity benefits

Due to the Full Federal Court decision in Commissioner of Taxation v Douglas [2020] FCAFC 220, the tax and superannuation treatment of specific invalidity benefit payments has changed.

To find out more about the treatment of military benefits, see Treatment of military invalidity benefits following Full Federal Court decision.

Repealing the work test for voluntary super contributions

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Repealing-the-work-test-for-voluntary-super-contributions/
- Last modified: 01 Jul 2022
- QC 68218

How the work test change affects those who want to make or receive personal and salary sacrificed super contributions.

On this page

- What this change means
- How removing the work test affects you
- How removing the work test affects super funds

What this change means

If you are under 75 years old you can make or receive personal super contributions and salary sacrificed contributions (within your existing contribution cap limits) without meeting the work test. You may also be able use the bring forward rule.

Note: you may still need to meet the work test to claim a personal super contribution deduction.

How removing the work test affects you

Before 1 July 2022, if you were 67 to 74 years old you could only make or receive voluntary contributions (both concessional and non-concessional) to your super if you met the work test. That is, you must work at least 40 hours over a 30-day period in the relevant financial year.

From 1 July 2022 this requirement was removed except for individuals wishing to claim a personal super contribution deduction.

The table below shows how this change may impact you.

How removing the work test affects you if you are between 67 and 74 years old

Action	Before 1 July 2022	From 1 July 2022
You need to meet the work test to make or receive a personal super contribution	Yes	No
You can access the bring forward non-concessional contributions rule	No	Yes
You must meet the work test to claim a personal super contribution deduction.	Yes	Yes
You must lodge a Notice of Intent to claim or vary a deduction for personal contributions form with your super fund when you intend to claim a deduction	Yes	Yes
You must receive an Acknowledgement from the Fund for the Notice of Intent to claim or vary a deduction for personal contributions.	Yes	Yes
You claim the personal super contribution deduction in your tax return at Personal super contributions in: • myTax or • the Individual tax return supplement.	Yes	Yes
You can lodge a Notice of Intent to claim or vary a deduction for personal contributions form. It is important to note that time limits apply and you must give your fund a notice (or variation) by whichever of the following dates occurs first	Yes	Yes

• the day you lodge your income tax return for the income year in which the contribution was made • the end of the income year following the income year in which the contribution was made. Note that the above deadlines do not apply if we have disallowed your deduction and a variation is being made to reduce the amount claimed by the amount not allowable.		
A variation is not effective if: • you are no longer a member of the fund • the fund no longer holds the contribution • the fund has begun paying an income stream based in whole or part on the contribution • you do not meet the time limits Note if your variation is not valid the contributions tax cannot be adjusted.	No change	No change

How removing the work test affects super funds

Fund Trustees no longer have to apply the work test at the time they accept the contribution from their members. This includes when the member provides a Notice of intent to claim or vary a personal super contribution deduction.

For individuals 67 to 74 years old wishing to claim a personal super deduction for their contribution we will be administering the work test at the time they lodge their income tax return.

For individuals 67 to 74 years old there is no change to the way they lodge their notice of intent to claim or vary a personal super contribution deduction or lodge their income tax return.

How removing the work test affects super funds

Action	Before 1 July 2022	From 1 July 2022
Funds must check the member satisfies the work test to accept a personal contribution.	Yes	No
Funds must: • receive a Notice of Intent to claim or vary a deduction for personal contributions form from a member wishing to claim a personal super contribution deduction • acknowledge receipt of this Notice if the member is eligible	Yes	Yes

Funds must check the member satisfies the work test to accept a Notice of Intent to claim a personal super contribution deduction.	Yes	No
Funds must be given a notice (or variation) by a member by whichever of the following dates occurs first: • the day they lodge their income tax return for the income year in which the contribution was made • the end of the income year following the income year in which the contribution was made. Note that the above deadline does not apply if we have disallowed a member's deduction and a variation is being made to reduce the amount claimed by the amount not allowable.	Yes	Yes
The variation must be valid and in the approved form.	Yes	Yes
The declarations included in the Notice of Intent to claim or vary a deduction for personal contributions form must be completed by the member.	Yes	Yes

Visibility of super for permitted family law proceedings

- https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Visibility-of-super-for-permitted-family-law-proceedings/
- Last modified: 13 Apr 2022
- QC 68237

From 1 April 2022, the Visibility of Superannuation law allows individuals in a current property settlement proceeding to request super information of their current or former spouse/de facto partner through the Family Courts. The law allows us to disclose the super information about their current or former spouse/de facto to the Courts, who will then provide the information to all parties.

Superannuation may represent a significant asset and can make up a large portion of the overall asset pool in separation proceedings. Parties may fail to fully disclose information about their super assets.

Sharing information with the Courts will enable parties in permitted family law proceedings to have better visibility over superannuation assets at the end of a relationship and is expected to result in faster and fairer property settlements.

There is an existing process in place for parties to gain super information directly from super funds, which is not impacted by this process. This new process will increase transparency and visibility where there are concerns that the other party has not fully disclosed all super assets.

Who is eligible?

You must be a party of a current permitted family law proceeding in either the Federal Circuit and Family Court of Australia (FCFCOA) or Family Court of Western Australia (FCWA) to make an application.

Applications for super information cannot be made directly to the ATO.

You or your legal representative can apply directly to the Courts for visibility of your current or former spouse/de facto's super information.

How to make a request

Step 1: You or your legal representative will need to complete the 'Super information request form' with the respective Court. Check the Court website for how to complete the form.

Step 2: The 'Super information request form' must be completed electronically and include, at a minimum, the following information to assist us to locate your current or former spouse/de facto's super information:

- full name including former names
- any known addresses
- date of birth in full.

You should also include their phone number and/or email address if known.

The more identity information that you can provide will assist in locating the super information.

Step 3: The Court will verify there are ongoing permitted family law proceedings between the parties before the request is submitted to us.

Step 4: We will respond to the Court notifying them of the outcome within 5 business days of receiving the Court's request.

Step 5: The Courts will distribute the super information to all associated parties in the permitted family law proceeding and/or their legal representatives. This may be distributed electronically. Please check the Court's website for information on how any response will be distributed.

Step 6: The super information provided by us may not reflect an up-to-date account balance and should not be solely relied on. The latest balance information can be obtained from the super fund directly by completing a Form 6 Declaration in the *Superannuation Information Kit* for your relevant Court (see below).

- Family Court of Western Australia Superannuation Information Kit

(PDF,151KB)

- Federal Circuit and Family Court of Australia Superannuation Information Kit (PDF, 351KB)

> The super information is disclosed for the purposes of property settlement proceedings and should only be disclosed to the parties and their respective legal representatives for the purposes of the relevant proceedings. Parties should be aware that making a record of, or on-disclosing, that superannuation information by a person may be an offence unless it is for the purpose of the relevant proceedings.

Types of responses

We will respond to the Court by letter advising either:

- individual located and super found
- individual located and no super found
- individual unable to be located.

When we have located the individual in our systems, we will provide information about the super accounts held by them that are known to us. Remember, the information should be verified with the super fund to obtain the most accurate account balance.

If we cannot locate the individual using the information you provided in the search request, you may submit a new request via the Court if you have further identifying information which may assist us in locating the individual.

If you do not have any further identifying information and we have been unable to locate the individual, you may want to consider other legal options available to you.

Responses are addressed to the Senior Registry Official as they are the only person/s who can make a request for super information on your behalf.

Super information provided

Where we have located super information belonging to an individual of an APRA fund, SMSF and/or ATO Held monies we may provide the following:

- Super fund name
- Super fund ABN
- Super fund USI (if applicable)
- Last reported balance
- Date of last reported balance
- Account phase.

Where the information is blank or listed as "not yet reported" this may mean we do not have this information.

If the super balance is displayed as zero, there may be super in that account because super funds are only required to report balances annually. You will need to verify the latest balance with the super fund.

Where any ATO held monies are present, we will provide the latest balance. The account holder can roll these amounts into an active super fund account.

A super fund account may be in accumulation or retirement phase or in some instances both. There may be times where the ATO does not hold super fund account phase information so this can be obtained from the super fund together with latest balance information. For more information about phases refer to Accumulation phase value.

The ATO information that is provided to the Courts should not be relied upon as it may not be up to date and could change at any time. It is unlikely to be sufficient evidence for court proceedings and independent legal advice should be sought about the information provided.

A disclosure notice is included in each letter as the super information that is received should only be for the purposes of a permitted family law proceeding.

What is an APRA fund?

An APRA fund is a super fund that is regulated by the Australian Prudential Regulation Authority (APRA). Refer to the APRA website for a register of superannuation institutions

What is a self-managed super fund (SMSF)?

Self-managed superannuation funds (SMSFs) are regulated by the ATO. There are a range of conditions that apply to the establishment and operation of an SMSF. You can use the Super Fund Lookup tool to check if a super fund is regulated by APRA, or whether it is regulated by the ATO.

What is ATO-held super?

ATO-held super refers to super money we hold for someone. This includes amounts paid by employers, super funds, retirement savings accounts (RSA) providers or the government on a person's behalf. To find out more go to ATO-held super.

For more information

If you have applied to the Courts to access the super information for your current or former spouse/de facto and have any questions, check the relevant court website for further information or speak to your legal representative. The ATO is unable to provide you with any information about your current or former spouse/de facto due to privacy.

For more information, visit:

- Federal Circuit and Family Court of Australia (FCFCOA)
- Family Court of Western Australia (FCWA).

If your super information was provided to the Courts and you are concerned with any of the information provided, you can contact us on 13 10 20.

Temporary residents and super

- https://www.ato.gov.au/Individuals/Super/Temporary-residents-and-super/
- Last modified: 01 Jul 2021
- QC 23236

Superannuation (or 'super') is a form of saving for retirement in Australia.

When you visit and work in Australia, your employer may be required to make super contributions to a super fund on your behalf.

When you leave Australia, you may be eligible to claim that super back as a departing Australia superannuation payment (DASP). There are requirements you will need to meet to claim your DASP.

Your DASP is taxed before you receive it. The DASP tax rate is different for working holiday makers (WHM). If you hold (or held) a 417 (Working Holiday) or 462 (Work and Holiday) visa you are classified as a WHM.

The video below will show how you can claim DASP:

Media: Don't leave your money behind
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiubw6r78t (Duration: 1:23)

Next step:

- Use our Am I entitled to super? tool

Find out about:

- Departing Australia superannuation payment (DASP)
- Coming to Australia
- Trans-Tasman retirement savings portability scheme for individuals
- Department of Home Affairs

See also:

- Employees
- Getting your super started
- YourSuper comparison tool
- Growing your super
- Withdrawing and using your super

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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