



What is superannuation?

Superannuation is a form of compulsory savings which ensure that employees accumulate funds for their retirement. The Federal Superannuation Guarantee Act currently provides almost all workers at least a 9 per cent superannuation contribution from their employer on top of their ordinary pay and the right to determine which fund they contribute to. In some cases, your award or agreement may restrict your choice of superannuation fund.

Employers do not have to pay superannuation for you if you are:

- paid less than \$450 (before tax) per month;
- aged under 18 and work no more than 30 hours per week;
- aged 70 or over;
- working on CDEP (unless you also get 'top up' wages); or
- paid to do work of a domestic or private nature for 30 hours or less a week.

However, you should check your award or agreement as some give people in these categories the right to employer superannuation contributions.

Super funds also provide life insurance, and some provide accident and injury insurance as well.

Your weekly or fortnightly pay slip should indicate how much superannuation your employer is paying on your behalf and the name of the fund. Every year, the fund into which your superannuation is being paid should send you a letter with details of the amount in your account. Check the amount against your pay slips. As well as your employer's contribution, you can put additional money of your own into the fund, or into another fund of your choice.

If your employer is not paying your superannuation into a fund, you should report this to the Australian Tax Office, which has the power to make the employer pay.

Where can I get more help?

NT Working Women's Centre
Ph: 8981 0655
Freecall: 1800 817 055
Web: www.ntwwc.com.au

Your Union
Unions NT
Ph: 8941 0001
Web: www.unionsnt.com.au

The Fair Work Ombudsman
Local call: 13 13 94
Web: www.fwo.gov.au

Superannuation Complaints Tribunal
Local call: 1300 780 808
Telephone Interpreter Service
Ph: 131 450

Australian Taxation Office Superannuation InfoLine
Ph: 131 020
Web: www.ato.gov.au

National Relay Service (for people with a hearing and/or speech impairment)
Ph: 133 677
Freecall: 1800 555 677

Australian Taxation Office SuperSeeker
(to search for lost super)
Ph: 13 28 65
Web: www.ato.gov.au



**The NT Working Women's Centre provides free and confidential information, advice and assistance to women about work related matters.
Contact us on 1800 817 055, or www.ntwwc.com.au**

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