



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.

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 additional people 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 the deductions from your pay. 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

NT Workplace Advocate

Local call: 1300 852 899

Web: www.workplaceadvocate.nt.gov.au

Your Union

Unions NT

Ph: 8941 0001

Web: www.unionsnt.com.au

The Workplace Ombudsman

Local call: 1300 724 200

Web: www.wo.gov.au

Workplace Infoline

Local call: 1300 363 264

Web: www.workplace.gov.au

Australian Taxation Office Superannuation InfoLine

Ph: 131 020

Web: www.ato.gov.au

Australian Taxation Office SuperSeeker (to search for lost super)

Ph: 13 28 65

Web: www.ato.gov.au

Superannuation Complaints Tribunal

Local call: 1300 780 808



Telephone Interpreter Service
Ph: 131 450

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



**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**

*Thanks to Chiggy's Place of Art & Design, Clayton Utz, the SA Working Women's Centre, the Legal Service Commission of SA, Jobwatch, the Federal Government's Workplace website and the NT Workplace Advocate. The NT Working Women's Centre gratefully acknowledges the support of the Northern Territory Government in funding this factsheet. The information, opinions and advice contained have been prepared with due care and are believed to be correct at the time of printing. The publishers expressly disclaim any liability whatsoever to any person who suffers any loss arising from the contents of, errors in, or omissions from this publication. This factsheet is not intended as a substitute for legal advice. Please seek advice for further information about your situation.
Printed November 2008.*

