Print whole section

Growing and keeping track of your super

Your entitlement to super as a worker, how to make extra voluntary contributions, and how to keep track of your super.

Super and planning for retirement

What to consider with your superannuation when planning your retirement.

Growing your super

Grow your super through your employer's contributions, voluntary contributions and available government contributions.

Super from your employer

Find out how much super your employer must contribute to your super fund (known as super guarantee).

Unpaid super from your employer

What you can do if you think your employer hasn't paid your super.

How to save more in your super

How to save more in your super by making voluntary contributions. Check your eligibility for government contributions.

Caps limits and tax on super contributions

Find out the caps and limits on super contributions and how they are taxed.

Keeping track of your super

How to keep track of your super accounts. Find, recover and consolidate lost super.

QC 73081

Super and planning for retirement

What to consider with your superannuation when planning your retirement.

Last updated 24 June 2025

Check your super

When you start to plan for retirement, you'll need to check your superannuation:

- where it is
- how much you have
- whether you have lost or unclaimed super
- consider consolidating accounts where relevant
- are your details are up to date with the ATO and your super funds.

You can do this in 5 simple steps with our super health check. For most people it only takes a few minutes.

It's important to know your total super balance and contributions caps, especially if you plan to contribute to your super.

When you check your total super balance, take a note of your concessional and non-concessional contributions. These will indicate if you can make extra contributions or are approaching your limit.

Keep your contact details up to date

it's important to keep your contact details up to date with:

- the ATO
- your super fund (or funds).

This applies even:

- after you retire
- if you don't need to lodge a tax return.

If your super fund loses contact with you, it may be required to pay your super to the ATO.

If we don't have up-to-date details for you, we might not be able to:

- let you know we have your super, or
- pay your super into your bank account.

Lost and unclaimed super

We recommend you:

- regularly review your super using ATO online services
- check
  - if you have any lost or unclaimed super
  - that we hold your current bank account details or active super fund nomination.

If you:

- are 65 years or older, we will pay any unclaimed super we hold for you directly to your bank account if we are able to do so
- want any unclaimed super money to remain as super, ensure you have an active fund nomination in place with the ATO.

If we don't have an active fund nomination from you recorded on our system, we may (by law) be required to pay any unclaimed super directly to you to when we receive it from your fund. This may not align with your financial plans.

Estimate how much income you need to retire

The Australian Securities & Investment Commission's (ASIC) Moneysmart website has information and tools to help you prepare to retire. You can use their:

- Super and pension age calculator to work out when you can access your super and the age pension
- Budget planner to work out your living costs
- Retirement planner to estimate your income from super and the age pension.

Your super fund may also offer a range of calculators to help you.

You can access information to help you understand your finances at a free Financial Information Service (FIS) webinar run by Services Australia. You can book to attend a live webinar or watch recordings on their website.

How to increase your super

You can increase your super by making extra contributions. Before deciding whether to contribute extra, remember to consider your total super balance and contribution caps. Exceeding the caps may lead to extra tax.

If you decide to contribute extra to your super, the Moneysmart super contributions optimiser will help you work out which type of contribution will give your super the biggest boost.

The following contribution types may be available as options to increase your super (separate eligibility conditions apply):

- concessional and non-concessional contributions
- carry forward unused contribution cap amounts
- downsizer super contribution for people over 55 years old who have sold their primary residence
- government co-contributions to match your extra personal contributions (up to $500)
- a low income super tax offset (LISTO) payment (up to $500)
- spouse contributions.
- Capital gains tax (CGT) retirement exemption contributions may be made when selling a small business, for individuals both under and over 55 years old, subject to eligibility conditions. For more information, see Small business retirement exemption.

If you are employed, it's important to remember that your employer's contributions will count towards your concessional contributions cap.

You may have more than one super account. Consider consolidating your super which means combining super into one account to help save on fees.

Visit ASIC's Moneysmart website to learn more about how to grow your super.

You can also talk to your super fund about the investment options available to help you grow your super.

Considering an SMSF to grow your super

If you're thinking about a self-managed super fund (SMSF) to grow your super, visit Moneysmart to learn more about what is required and to understand if an SMSF is right for you.

Accessing your super to retire

When you reach your preservation age and retire, you can access your super to fund your retirement.

You can also access your super:

- when you turn 65 years old
- if you are aged 60 to 64 years of age, under the transition to retirement rules, while you continue to work.

For more information, see Accessing your super to retire.

You can access your super as a lump sum, income stream or a combination of both. Visit Moneysmart to learn more about your retirement income.

After you retire, you may decide to return to work, and you may be able to contribute to your super again. However, it's essential to consider how this might affect your income, including Australian Government payments (such as the age pension) and your superannuation.

You can discuss your options:

- by using the Financial Information Service - Services Australia
- with your super fund
- by contacting an independent financial advisor to understand any potential impacts.

Each fund has governing rules. It's essential that you talk to your super fund about how you can access your super in retirement and what options are available to you. If you're a member of an SMSF, understand how you can be paid your SMSF benefits.

Tax on super benefits

The tax on your super benefits depends on factors like your age, payment amount, and whether your super is taxed or untaxed. If you are 60 years or older, your super payments may be tax free. For personalised advice, consult your super fund or a registered tax practitioner.

If you're considering an income stream, check your transfer balance cap (TBC). Exceeding your TBC may lead to extra tax. TBC also applies to a death benefit income stream.

For more information, see Tax on super benefits.

Consider seeking professional advice

This information is not financial advice. You should consider if you need professional advice from:

- a registered financial adviser
- your super fund
- a registered tax practitioner.

Their guidance can help you make informed decisions about your super, tax and retirement options.

Learn more about your options at Financial advice on the Moneysmart website.

QC 103048

Growing your super

Grow your super through your employer's contributions, voluntary contributions and available government contributions.

Last updated 16 July 2026

Your superannuation investment grows through:

- your employer's compulsory super guarantee contributions (concessional contributions)
- any voluntary contributions out of your pre-tax income, such as salary sacrifice and personal contributions you're allowed as an income tax deduction (concessional contributions)
- any government super contributions you're eligible for
- any voluntary contributions you or your spouse make out of after-tax income sources (non-concessional contributions).

Your pre-tax income contributions (other than super guarantee) are your reportable super contributions, which:

- appear on your online income statement or payment summary at the end of the income year
- are not included in your assessable income, but are considered in income tests for some benefits, concessions and obligations administered by the ATO and Centrelink.

Caps apply to 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.

While there are restrictions on contributions, and your total super balance affects how the super rules apply to you, there is no limit on the total amount you can hold in accumulation phase in one or more super funds.

The main categories of super contributions are:

- **concessional** contributions, which include employer super guarantee, other compulsory employer contributions for example, under an industrial award, salary sacrifice and other employer contributions you influence and personal tax-deductable and third-party (exc. spouse) contributions
- **reportable** contributions, which include salary sacrifice and other employer contributions you influence and personal tax-deductable and third-party (exc. spouse) contributions
- **voluntary** contributions, which include salary sacrifice and other employer contributions you influence, personal tax-deductable and third-party (exc. spouse) contributions and non-concessional contributions
- **non-concessional** contributions.

Use ATO online services to find out how much super you have based on what super funds report to us.

Log in to ATO online services

If you don't have a myGov account, create one and link it to the ATO.

You can also use ATO online services to consolidate your super accounts and find any accounts you've lost touch with, including unclaimed super that has been transferred to us.

Complete a Super health check regularly to keep track of your super.

To help compare options and choose a super fund that meets your needs, you can:

- view Choosing a super fund on ASIC's MoneySmart website
- use the YourSuper comparison tool.

QC 44993

Super from your employer

Find out how much super your employer must contribute to your super fund (known as super guarantee).

Last updated 1 July 2026

Super guarantee eligibility

If you're eligible for super guarantee contributions, your employer must pay the minimum super guarantee contribution based on the current super guarantee percentage of your qualifying earnings (up to the maximum contributions base). If your employer doesn't pay the contributions, they are liable to a tax called the super guarantee charge.

Generally, all employees are eligible for super guarantee. It doesn't matter if you're:

- full time, part time or casual – except if you're
  - under 18 years old, you're only eligible for super guarantee if you work more than 30 hours in a week
  - paid to do work of a private or domestic nature, you're only eligible for super guarantee if you work more than 30 hours in a week
- receiving a super pension or annuity while working (including employees on transition to retirement income streams)
- a temporary resident, such as a backpacker – with some exceptions

- a company director
- a family member working in the employer's business.

You're eligible for super guarantee regardless of how much you earn. Once your qualifying earnings reach the maximum contribution base for a financial year, your employer can stop making super guarantee contributions for you.

Most employees can choose the super fund their super guarantee contributions are paid into.

Complete a Super Health Check regularly to keep track of your super.

Find out about Unpaid super from your employer.

New from 1 July 2026

From 1 July 2026 under the new Payday Super legislation, your employer pays your super guarantee contributions for each payday, instead of for each quarter.

Your super fund must receive the contribution (with all the necessary information to allocate the contribution to your member account) within 7 business days after payday to be considered on-time. Before 1 July 2026, your employer only needed to pay your super within 28 days of the end of each quarter.

Amounts of salary sacrifice that would have otherwise been qualifying earnings had they not been sacrificed to super:

- are counted in the qualifying earnings that your employer is required to calculate your super entitlement on
- do not 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.

Amounts of salary sacrifice that have been reversed and subsequently paid to you are not qualifying earnings.

Payments used to calculate super guarantee

Qualifying earnings are the earnings paid to you that are used to calculate the amount of your super guarantee. These include:

- ordinary time earnings, i.e. what you earn for ordinary hours of work, including certain over-award payments, allowances, bonuses, paid leave
- all commissions
- salary sacrifice amounts that would count as qualifying earnings if they had not been sacrificed to super
- earnings paid to workers who fall under the expanded definition of employee, such as an independent contractor paid mainly for their labour.

Qualifying earnings don't include overtime.

The concessional contributions cap

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

Independent contractors

If you’re an independent 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.

Super guarantee is payable on the labour component of your invoice.

Working overseas temporarily

If you work overseas for an Australian employer for a temporary period, your employer must continue to pay super contributions for you in Australia.

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

- the country has a bilateral social security agreement with Australia to avoid double superannuation payments
- your employer gets a certificate of coverage from us.

However, your employer is not required to make super contributions if you're:

- a foreign resident for tax purposes who is paid to do work outside Australia
- an Australian resident for tax purposes who is paid by a non-resident employer for work done outside Australia.

Working in Australia temporarily

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

- a senior foreign executive working in Australia 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.

With multiple employers you may be able to partially opt out of super guarantee

If you have more than one employer and expect their super contributions will exceed your concessional contributions cap, you can apply to opt out of receiving super guarantee from some of your employers.

QC 23213

Unpaid super from your employer

What you can do if you think your employer hasn't paid your super.

Last updated 4 June 2026

If your employer hasn't paid your super

As an employee or independent contractor paid mainly for your labour, you're entitled to be paid mandatory super from your employer.

Employers who don't pay super contributions in full, on time and to the right fund must pay the super guarantee charge (SGC) to us. We then pay the super and interest into your super account.

If you suspect your employer hasn't paid your super in full, on time and to the right fund, there are steps you can take.

To confirm you are receiving your super, we recommend that you do a Super health check regularly, including Check 2: Check your super balance and employer contributions.

Unpaid super – what you can do

If you think your employer isn’t paying your super correctly, follow these steps.

Step 1: Confirm you're entitled to super

To check if you should be receiving super under your work arrangements, see Super from your employer.

If you should be receiving super, go to Step 2.

Step 2: Calculate your super entitlements

You can use the Estimate my quarterly super calculator to work out your super entitlement. If you believe you haven't been paid the right amount, go to Step 3.

Step 3: Check your super has been paid in full to the right fund

Check how much super has been paid into your super account.

- Check with your super fund, by
  - checking your member statements from your super fund

  - phoning your super fund
  - keeping track of your super online using ATO online services for super contributions paid into your super fund by your employer and reported to us.
- Ask your employer or previous employer
  - when they paid your super
  - which super fund they paid to
  - how much they paid.

If your super has been paid in full but into the wrong fund, check whether you can choose a super fund. If so, check whether the payments have been paid into the fund you nominated on your Superannuation standard choice form (NAT 13080).

If your super hasn't been paid in full or to the right fund, go to Step 4.

Step 4: Report unpaid super

If you've confirmed your super hasn't been paid correctly and you have completed all the checks in the previous 3 steps, you can use our online tool to Report unpaid super contributions from my employer.

Note: If you're an independent contractor and believe you're entitled to super as an employee, it's important to first review your personal tax returns. If you've claimed business income and deductions, this may affect whether you're considered an employee for super purposes. Penalties may apply if you deliberately misrepresented the information supplied in your tax return.

What we do next

We'll inform you by letter or email if we're able to collect any unpaid super and distribute it to your super fund. This process may take some time, and not every referral results in the collection of unpaid super.

Other ways to claim your unpaid super

As well as reporting your employer to us, there are other ways you can try to claim unpaid super from your employer.

The Fair Work Ombudsman (FWO) may be able to help you if you haven't received all your workplace conditions and entitlements. They

may get you to complete a wages and conditions claim form and pursue your entitlements on your behalf, including going to court.

The ATO can only investigate shortfalls in contributions that are required under the SG rate. Any entitlement you have above the SG rate (such as may be provided under an industrial award) is a matter for the FWO.

Some investigations result in the FWO receiving payments from employers for outstanding wages and entitlements. You can search for unpaid wages in the FWO database to find out if your employer paid the Australian Government money owed to you.

If you're employed under the National workplace relations system, you can seek an order from an eligible court under the *Fair Work Act 2009*. This includes people who are or were employed in any state or territory other than Western Australia, or by a company in Western Australia or under a federal award or agreement.

If you're employed under one of the state industrial relations systems (in NSW, Queensland, South Australia, Tasmania or Western Australia), each state has laws that enable the courts to order your employer to pay the shortfall amount to your super fund.

Steps we take to pursue unpaid super

We're committed to protecting workers and their retirement savings. We take unpaid super seriously and have a focused review and audit program.

We use multiple data sources to help identify non-compliance including Single Touch Payroll (STP), super fund reporting, employee and third-party referrals. We have invested in expanding our data matching capabilities at scale to proactively identify non-compliance including non, under or late payment of super for earlier intervention.

We undertake a range of actions, including:

- reminding employers of super payment due dates
- nudging employers who have underpaid or paid super late, to correct their obligations
- taking firmer action through reviews and audits for those employers unwilling to meet their obligations.

Pursuing SGC debt from an employer

If your employer can't pay the amount they owe in full, they may be able to set up a payment plan with us. Any payments we receive are used to pay the employer's oldest debt first. The amounts collected are shared equally between affected employees super accounts.

We may take steps to pursue the SGC debt from an employer if they don't pay, but recovery is not always possible and may take some time. In some situations, we may:

- issue director penalty notices – this makes the director personally liable for the debt
- issue garnishee notices – amounts may be garnisheed from banks, financial institutions, trade debtors and suppliers of merchant card facilities
- use any credits or refunds an employer is entitled to, to recover the debt
- disclose the business tax debt to a credit reporting bureau
- take legal action.

If your employer goes bankrupt or becomes insolvent

If your employer goes bankrupt or insolvent, an insolvency practitioner is appointed. They are required to report any unpaid super by lodging an SGC statement with us.

For insolvency and bankruptcy matters, SGC is required to be paid before payments to ordinary unsecured creditors. It ranks equally with employees' entitlements for wages and super contributions. This means if there are sufficient funds or assets available, the insolvency practitioner will pay the SGC to us.

From 1 July 2024, the insolvency practitioner may apply for funding through Fair Entitlements Guarantee (FEG) Recovery Program to recover unpaid SGC amounts owed by employers where certain criteria are met. If they are successful in recovering SGC, the insolvency practitioner will pay the SGC to us.

QC 47931

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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