



Simple checks for super success

Help your employer clients get their super obligations in check.

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It's important that employers meet their superannuation obligations. Help them by asking them to complete these simple checks.

1. Check which workers are eligible – the classification of each worker must be correct. Your clients need to determine which of their workers meet the **eligibility requirements** to receive the super guarantee (SG).
2. Check the super fund details are correct – super contributions must be paid to the right fund. Either a fund of the worker's choice, a worker's stapled super fund, or your client's default fund. Employers must ensure the correct fund has been selected and they have provided the fund their worker's TFN.
3. Check the right amount of super is being paid – the SG rate is currently 11.5%. From 1 July 2025, the rate will increase to 12%.
4. Check that contributions are paid on time – super contributions must be paid at least 4 times a year, by the quarterly due dates. The next payment is due on 28 July. If the employer uses a super clearing house, they need to allow enough time for payments to reach the worker's super fund as processing times can vary.
5. Check your client has lodged a super guarantee charge (SGC) statement and paid the SGC to us by the due date if a payment is late or missed – **additional penalties** may apply if they don't.

Clients who are behind in their super obligations, or feel they're falling behind, should use our [checklist](#) to help them get up to date.

QC 102519

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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.

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