

# Completing your *Superannuation guarantee charge statement – quarterly*



This statement is to be used for quarters starting on or after **1 July 2003**.

To obtain additional copies of these instructions and statement:

- visit our website at **[www.ato.gov.au](http://www.ato.gov.au)** or
- phone us on **1300 720 092**.



If you want to prepare your *Superannuation guarantee charge statement – quarterly* online, visit our website at **[www.ato.gov.au](http://www.ato.gov.au)**

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**WHO MUST COMPLETE THE STATEMENT?**

You must complete a statement if you did not:

- pay sufficient superannuation contributions for your eligible employees by the quarterly cut-off date, or
- meet your choice of superannuation fund obligations for the quarter.

**BEFORE YOU COMPLETE THIS STATEMENT**

For more information about your superannuation guarantee obligations, choice of superannuation fund obligations and superannuation guarantee late payment offset, refer to *Super – what employers need to know* (NAT 71038).

➤ To obtain a copy of this publication, see 'More information' on page 29.

➤ Visit our website at [www.ato.gov.au](http://www.ato.gov.au) and use one of our calculators to help you work out the following:

- if someone is an employee or a contractor
- how much superannuation you must pay for each employee
- your total superannuation guarantee charge liability (you can also produce a statement that you can print and send to us).

➤ The Superannuation guarantee charge calculator, available at [www.ato.gov.au](http://www.ato.gov.au) can assist you to calculate your superannuation guarantee charge. The calculator takes five to ten minutes to complete a calculation for each employee for each quarter, and you can use it to calculate multiple quarters. It will also prepare your statement, which you can print and forward to us.

## SECTION A: STATEMENT DETAILS

### Question 1

#### Type of statement

Complete by placing an 'X' in the applicable box to indicate whether this is an original or amended statement.

You should indicate that this statement is an amendment if you have already lodged a superannuation guarantee charge statement for the quarter and now want to:

- amend the information you reported, or
- report a liability for employees you didn't include on the earlier statement.

### Question 2

#### Statement is for the quarter ended

Provide the end date of the quarter you are reporting. You must use a separate statement for each quarter.

Quarter	Dates
1	1 July – 30 September
2	1 October – 31 December
3	1 January – 31 March
4	1 April – 30 June

## SECTION B: YOUR DETAILS

### Question 3

#### Tax file number (TFN)

Provide your business TFN.

If you are an income tax exempt organisation and do not have a TFN, write 'EXEMPT'.

! We are authorised under the *Taxation Administration Act 1953* to request your TFN. You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your statement quickly.

### Question 4

#### Australian business number (ABN)

Provide your ABN. This is the ABN you use on your employees' payment summaries.

### Question 5

#### Full legal business name

Provide the full legal business name.

If this statement is completed on behalf of a registered company, provide the name registered with the Australian Securities and Investment Commission. Otherwise, provide the name of the partnership, trust estate or individual.

### Question 6

#### Trading name

Provide the name that you trade under, or that is known by your suppliers or customers. It may be different to your legal business name.

### Question 7

#### Street address

Provide the address where the business is located. Do not provide a post office box.

### Question 8

#### Postal address for superannuation guarantee notices

Provide your current postal address for service of superannuation guarantee notices. If this is the same as your answer to question 7, write 'AS ABOVE'.

### Question 9 Authorised contact person

Provide the name of an authorised contact person who we can contact if we need further information.

! We must have this person recorded as an authorised contact to speak on your behalf.

## SECTION C: EMPLOYEE DETAILS

This section asks for the details of each employee that you are reporting a superannuation guarantee shortfall, choice liability or claiming a late payment offset for.

To help you work out your answers to questions 15 to 20 for each employee, use the *Employee calculation worksheet* (NAT 72392). A copy of the worksheet is included in the section commencing on page 30.

To identify which example in chapter 5 is relevant to each employee, see 'Example flowchart' on page 13.

! If there are not enough pages to report all of your employees, photocopy and complete the blank employee details pages and attach them to your completed statement.

! Don't leave any calculation boxes blank. Insert zero '0' if a calculation box does not apply.

### Employee

Number each employee you are reporting in this statement, beginning with 1. This will help to quickly identify the employee if we need to contact you about information on this statement.

### Question 10 TFN

Provide your employee's TFN.

### Question 11 Name

Provide your employee's full name.

! If your employee has changed names since starting employment, show their current name.

### Question 12 Date of birth

Provide your employee's date of birth.

### Question 13 Postal address

Provide your employee's current (or last known) postal address. If you do not know their current postal address, provide their current residential address.

### Question 14 Nominated fund details

Provide the following details for your employee's nominated fund:

- fund name
- fund ABN
- superannuation product identification number (SPIN) for the superannuation product that holds your employee's account (if known)
- your employee's account number with the fund.

! If your employee is eligible to choose the superannuation fund that their superannuation contributions are paid to, provide details of their nominated fund. If your employee is not eligible to choose a superannuation fund, or has not chosen a fund, provide the account details for your default superannuation fund (if your employee has an account with that fund).

### Question 15 Superannuation guarantee shortfall (excluding choice)

Provide the shortfall amount that you have worked out for your employee.

To help you work out this amount, complete the *Employee calculation worksheet* (NAT 72392). For a copy of this worksheet, see page 30.

For example:

H \$    ,    .

### Question 16

#### Did you meet your superannuation choice obligations for this employee?

Complete by placing an 'X' in the applicable box.

Complete the *Employee calculation worksheet* (NAT 72392) to help you work out if you have met your choice obligations for this employee. For a copy of this worksheet, see page 30.

If B equalled C when completing step 1(A) of the worksheet, you do not have a choice liability for this employee. Answer 'Yes' and go to question 18.

If B did not equal C when completing step 1(A) of the worksheet, you have made some contributions that did not meet your superannuation choice obligations for the quarter. This may be because:

- the contributions were paid to a fund other than the fund chosen by this employee, or
- you charged your employee to make these contributions.

You have a choice liability and must answer 'No'.

### Question 17

#### Superannuation choice liability

Provide the choice liability amount for your employee.

To help you work out this amount, complete step 3 of the *Employee calculation worksheet* (NAT 72392).

For example:

▶ I      \$ 2 5 0 . 0 0

### Question 18

#### Employee's subtotal

Provide the subtotal of your employee's superannuation guarantee shortfall and choice liability amounts.

Add together the amounts at question 15 (label H) and question 17 (label I).

For example:

J \$ 7 7 5 . 0 0

### Question 19

#### Do you want to claim a late payment offset for this employee?

Complete by placing an 'X' in the applicable box.

If you have paid some contributions into a fund after the cut-off date you may be eligible to make a late payment election.

- ! Generally, for late payments of superannuation contributions to be eligible for the offset, they must have been paid:
- to a complying superannuation fund or retirement savings account provider, or the approved clearing house after the cut-off date for payment
  - for the same employee for which the offset is claimed, and
  - before an original SGC assessment is made for the period.

- ! Even if you are eligible, you may not want to claim the late payment offset because:
- you will not be able to withdraw your election or reduce the amount
  - a late payment allowed as an offset
    - is not tax deductible for income tax purposes
    - cannot be used as a prepayment for current or future obligations
    - cannot be used as a late payment for any other period.

If you are not eligible, or do not want to claim a late payment offset for this employee, answer 'No' by placing an 'X' in the applicable box and go to section D when you have completed section C for **every** employee to be included in this statement.

- ▶ For more information about the late payment offset, see 'Definitions' on page 26.

**Question 20****Late payment offset election amount**

Provide the amount you want to elect as a late payment offset.

The late payment offset election amount cannot be greater than the late contributions you paid for your employee. The total amount that will be offset for the employee cannot be greater than the total of their superannuation guarantee shortfall, choice liability and nominal interest.

You can work out the nominal interest for this employee using the *Nominal interest calculation worksheet* (NAT 72393).

For example:

▶ N \$     .

⚠ This amount cannot be greater than the late contributions you paid for your employee.

**SECTION D: TOTALS**

This section is to add up the total amounts you have recorded for individual employees in section C.

**Question 21****Number of employees reported for the quarter**

Provide the total number of employees you have reported in section C of this statement.

**Question 22****Total superannuation guarantee shortfall (excluding choice) for the quarter**

Provide the total superannuation guarantee shortfall amount for the quarter.

Add up all the amounts you recorded at question 15 (label H) for all of your employees.

For example:

(TOTAL) H \$    ,    .

**Question 23****Total choice liability for the quarter**

Provide the total choice liability amount for the quarter.

Add up all the amounts you recorded at question 17 (label I) for all of your employees.

For example:

(TOTAL) I \$    ,    .

**Question 24****Subtotal for the quarter**

Provide the subtotal for the quarter.

Add up the totals from question 22 and question 23.

For example:

(TOTAL) J \$    ,    .



**Question 25**  
**Nominal interest component**

Provide the nominal interest component.

To help you work out the nominal interest component, use the *Nominal interest calculation worksheet* (NAT 72393). For a copy of the worksheet, see page 30.

For example:

**(TOTAL) K** \$ , .

! Nominal interest compensates your employee for the interest forfeited as a result of your late payment or non-payment of their superannuation guarantee entitlement.

**Question 26**  
**Administration component**

Provide the administration component.

The administration component is \$20 for each employee you recorded in the statement.

For example:

**(TOTAL) L** \$ , .

**Question 27**  
**Superannuation guarantee charge for the quarter**

Provide the superannuation guarantee charge amount.

Add up the totals from questions 24, 25 and 26.

For example:

**(TOTAL) M** \$ , .

If you answered 'No' at question 19 for all employees, go to question 30.

If you answered 'Yes' at question 19 for any employee, continue to question 28.

**Question 28**  
**Number of employees that you have indicated, at question 19, you want to claim a late payment offset for**

Provide the number of employees you have made a late payment election.

**Question 29**  
**Total late payment offset election amount**

Provide the total late payment election amount.

Add up all the amounts you recorded at question 20 (label N) for all of your employees.

For example:

**(TOTAL) N** \$ , .

**Question 30**  
**Total superannuation guarantee charge payable**

Provide the total superannuation guarantee charge payable.

Subtract the amount at question 29 from the amount at question 27 to work out your total superannuation guarantee charge payable.

For example:

**(TOTAL) T** \$ , .

! This is the superannuation guarantee charge amount payable for this quarter.

### SECTION E: DECLARATION

You must complete the declaration that applies to you.

If you are a tax agent making the declaration, provide your tax agent registration number.

Provide the details of the person making this declaration.

If the employer is completing the declaration, it must be signed by one of the following:

- the senior partner of a partnership
- the trustee or public officer of a trust estate
- the public officer of a company
- the proprietor of a sole trader business.

This person must also sign the first page of any attachments.

### Payment


Mail your cheque or money order together with your statement and payment slip.


You must complete the payment slip to show the following details:


- the quarter ended that the attached statement relates to
- your full legal name as the employer
- your TFN (if an exempt business, write 'EXEMPT')
- your ABN
- the payment amount.

Cheques and money orders must be for amounts in Australian dollars and payable to 'Deputy Commissioner of Taxation'.

Cheques must be crossed 'Not Negotiable' and must not be post-dated.


 Do not send cash.

 Send the completed statement and payment to:  
**Australian Taxation Office**  
**PO Box 3578**  
**Albury NSW 2640**

 Do not use pins, staples, paper clips or adhesive tape.

### Keeping records

You must keep records for five years after the statement is lodged. Keep information about how you worked out any super guarantee shortfalls or choice liabilities and proof of late contribution amounts. Ensure you also keep a copy of this completed and signed statement.

 Penalties may apply if you don't keep adequate records.

## EXAMPLE A: Quarter start date and effective date in the same calendar year

The following example shows you how to work out the nominal interest where the quarter start date and quarter effective date fall in the same calendar year.

Luke Kite is an employee of Tree Pty Ltd during the quarter ended 30 June 2009. The cut-off date for contributions for this quarter is 28 July 2009. Tree Pty Ltd did not pay any superannuation contributions for the quarter and the total superannuation guarantee shortfall amount (from **J**) for Luke is \$1,062. The quarter's due date for lodgment of the superannuation guarantee charge statement is 28 August 2009.

➤ To work out nominal interest, there is a blank calculation worksheet listed on page 30.

### STEP 1: Quarterly dates

Quarter start date

**A1**

Day	01	/	Month	04	/	Year	2009
-----	----	---	-------	----	---	------	------

In this instance Tree Pty Ltd is reporting for the quarter ended 30 June 2009 so the quarter start date for this quarter is 1 April 2009. Tree Pty Ltd enters this date in box **A1**.

Quarter effective date

**B1**

Day	30	/	Month	09	/	Year	2009
-----	----	---	-------	----	---	------	------

The quarter effective date is the later of:

- the due date for lodgment of the superannuation guarantee charge statement
- the actual lodgment date (the date the statement is lodged with us).

Tree Pty Ltd is preparing this statement after the due date (28 August 2009), and will lodge on 30 September 2009.

Tree Pty Ltd enters this date in box **B1**.

Calendar year of quarter start date (that is, the year the quarter start date is in)

**E1**

Year	2009
------	------

Calendar year of quarter effective date (that is, the year the quarter effective date is in)

**F1**

Year	2009
------	------

Is the calendar year of quarter start date (**E1**) and calendar year of quarter effective date (**F1**) the same year?

Yes  use step 2 to work out the nominal interest amount

No  use steps 3 and 4 to work out the nominal interest amount

### STEP 2: Nominal interest – quarter start date and quarter effective date in the same calendar year

! The quarter effective date is not included as a nominal interest day.

Work out the number of days between quarter effective date and quarter start date

**A1**

Day	01	/	Month	04	/	Year	2009
-----	----	---	-------	----	---	------	------

 to **B1**

Day	30	/	Month	09	/	Year	2009
-----	----	---	-------	----	---	------	------

 = **C1**

No. of days	182
-------------	-----


Number of days in calendar year (if leap year use 366)

**D2**

No. of days	365
-------------	-----

### 03 EXAMPLES OF CALCULATING THE NOMINAL INTEREST

$$\text{Nominal interest } \mathbf{C1} \begin{array}{c} \text{No. of days} \\ \boxed{182} \end{array} \div \mathbf{D2} \begin{array}{c} \text{No. of days} \\ \boxed{365} \end{array} \times \mathbf{0.1} \times \mathbf{J} \$ \boxed{1,062} = \mathbf{K} \$ \boxed{52.95}$$

 The quarter effective date (30 September 2009) is not included as a nominal interest day, otherwise the number of days would be 183.

The amount of nominal interest relating to Luke Kite's superannuation guarantee charge for the quarter is \$52.95.

 Do not go to step 3 or 4 in the worksheet.

**EXAMPLE B: Quarter start date and effective date in different calendar years**

The following example shows you how to work out nominal interest where the quarter start date and quarter effective date fall in different calendar years.

➤ To work out nominal interest, there is a blank calculation worksheet on page 30.

Luke Kite is an employee of Tree Pty Ltd during the quarter ended 30 June 2009. Tree Pty Ltd did not pay any superannuation contributions for the quarter and the total superannuation guarantee shortfall amount (from **J**) for Luke is \$1,062. The quarter's due date for lodgment of the superannuation guarantee charge statement is 28 August 2009. Tree Pty Ltd is lodging the superannuation guarantee charge statement on 30 October 2010.

**STEP 1: Quarterly dates**

Quarter start date

**A1**

Day	01
-----	----

 / 

Month	04
-------	----

 / 

Year	2009
------	------

In this instance, Tree Pty Ltd is reporting for the quarter ended 30 June 2009, the quarter start date is 1 April 2009. Tree Pty Ltd enters this date in box **A1**.

Quarter effective date

**B1**

Day	30
-----	----

 / 

Month	10
-------	----

 / 

Year	2010
------	------

The quarter effective date is the later of:

- the due date for lodgment of the superannuation guarantee charge statement
- the actual lodgment date (the date the statement is lodged with us).

Tree Pty Ltd is preparing this statement after the due date (28 August 2009), and will lodge on 30 October 2010.

Tree Pty Ltd enters this date in box **B1**.

Calendar year of quarter start date (that is, the year the quarter start date is in)

**E1**

Year	2009
------	------

Calendar year of quarter effective date (that is, the year the quarter effective date is in)

**F1**

Year	2010
------	------

Is the calendar year of quarter start date (**E1**) and calendar year of quarter effective date (**F1**) the same year?

Yes  use step 2 to work out the nominal interest amount

No  use steps 3 and 4 to work out the nominal interest amount

**STEP 3: Nominal interest – quarter start date and quarter effective date in different calendar years**

Last day of the quarter start date calendar year

**G1**

Day	31
-----	----

 / 

Month	12
-------	----

 / 

Year	2009
------	------

First day of the quarter effective date calendar year

**H1**

Day	01
-----	----

 / 

Month	01
-------	----

 / 

Year	2010
------	------

Work out the number of days from the quarter start date up to and including the last day of the associated calendar year

**A1**

Day	01
-----	----

 / 

Month	04
-------	----

 / 

Year	2009
------	------

 to **G1**

Day	31
-----	----

 / 

Month	12
-------	----

 / 

Year	2009
------	------

 + 1 = **C1**

No. of days	275
-------------	-----

Number of days in the calendar year of the quarter start date (if leap year use 366) **D1**  No. of days

Proportion of the year used **C1**  No. of days ÷ **D1**  No. of days = **L1**

Work out the number of days from the first day of the calendar year up to and including the day prior to the quarter effective date

Number of nominal interest days **H1**  Day /  Month /  Year to **B1**  Day /  Month /  Year = **C2**  No. of days

Number of days in the calendar year of the quarter effective date (if leap year use 366) **D2**  No. of days

**!** The quarter effective date (30 October 2010) is not included as a nominal interest day; otherwise the number of days would be 303.

Proportion of the year used **C2**  No. of days ÷ **D2**  No. of days = **L2**

Work out the number of complete calendar years in the calculation period (between the quarter start and effective dates)

Number of years **F1**  Year - **E1**  Year - 1 = **L3**  No. of years

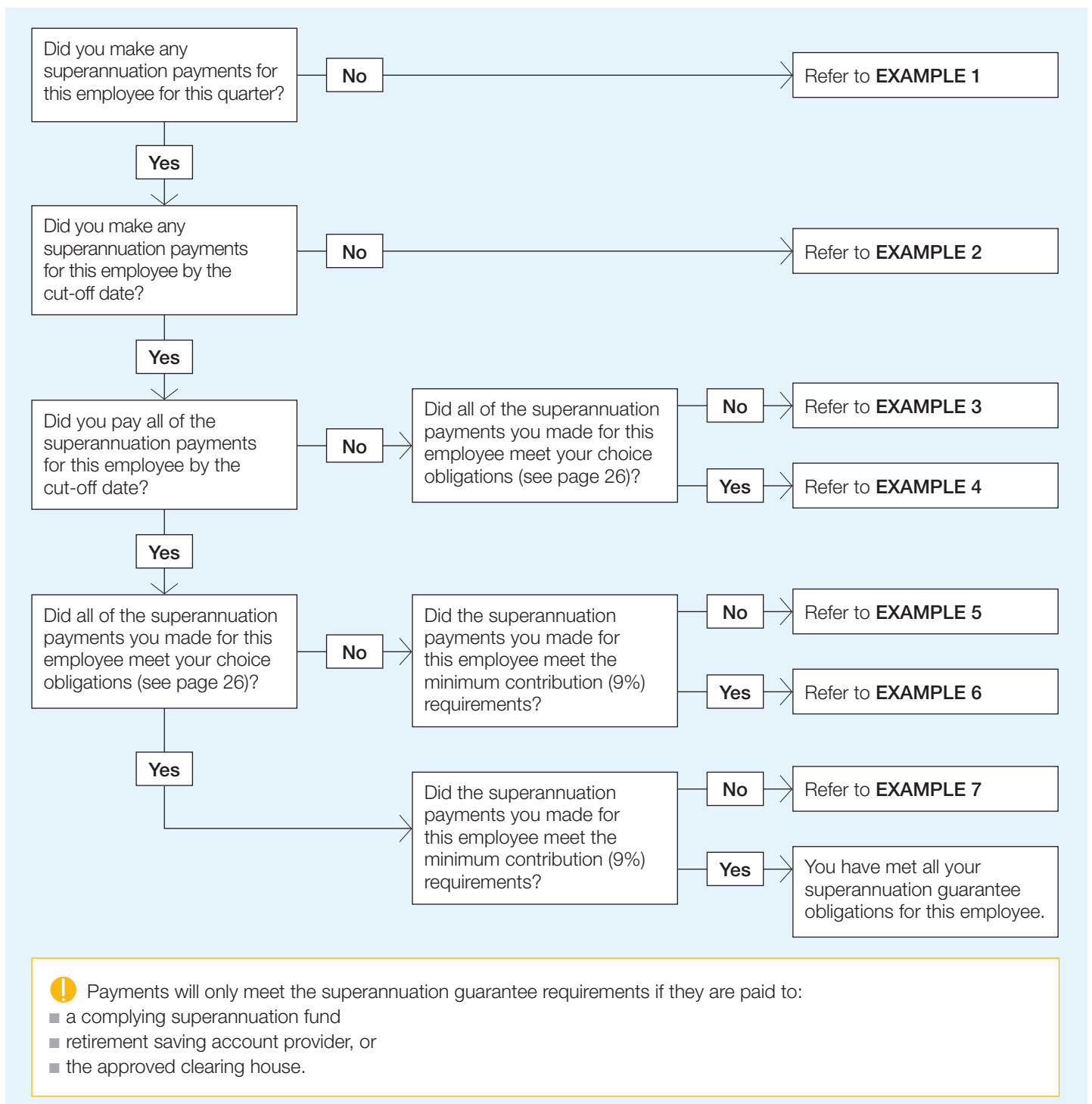
**STEP 4: Nominal interest calculation – quarter start date and quarter effective date in different calendar years**

Nominal interest =

**L1**  + **L2**  + **L3**  No. of years =  × 0.1 × **J** \$  = **K** \$

The amount of nominal interest relating to Luke Kite’s superannuation guarantee shortfall for the quarter is \$167.80.

For each of your eligible employees, follow the flowchart to find the relevant worked example that will help you complete section C for that employee. Worked examples are on pages 14 to 25.



- ⚠ Payments will only meet the superannuation guarantee requirements if they are paid to:
- a complying superannuation fund
  - retirement saving account provider, or
  - the approved clearing house.

# 05

## EXAMPLES OF CALCULATING THE SUPERANNUATION GUARANTEE CHARGE

### EXAMPLES OF THE EMPLOYEE'S CALCULATION WORKSHEET

These examples use the *Employee calculation worksheet* (NAT 72392) to work out the following:

- superannuation guarantee shortfall
- choice liability
- late payment offset.

⚠ Note that the step references in the examples below refer to the steps in the worksheet, for example, step 1 (A) – 'Employee quarterly information' relates to Step 1 (A) in the worksheet.

For a copy of the worksheet, see page 30.

#### EXAMPLE 1: You have not paid any superannuation for your employee for the quarter

Luke Kite is an employee of Tree Pty Ltd during the quarter ended 31 December 2009. Tree Pty Ltd has not paid any superannuation contributions for Luke for the quarter. His shortfall is worked out on his total salary or wages for the quarter.

##### STEP 1 (A): Employee quarterly information

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base?

**D \$**

As Tree Pty Ltd did not pay any superannuation contributions for Luke, this is the only information they must use to work out his superannuation guarantee shortfall.

##### STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall

Work out the employee's superannuation guarantee shortfall amount (excluding choice)

$$9 \div 100 \times \text{D \$ } \boxed{11,800} = \text{H \$ } \boxed{1,062}$$

Copy this amount to question 15 (label **H**) on the statement.

There is no choice liability for this employee. Write '0' at question 17 (label **I**) on the statement.

Copy the amount from question 15 (label **H**) to question 18 (label **J**) on the statement.

⚠ The current minimum superannuation guarantee contribution rate is 9% of the earnings base (from 1 July 2008 you must use ordinary time earnings to calculate the minimum superannuation guarantee contribution) for each eligible employee.



**EXAMPLE 2: You have not paid any superannuation before the cut-off date but you paid some late**

Karen Atkins is an employee of Cost Pty Ltd during the quarter ended 30 September 2009.

Cost Pty Ltd paid a \$792 superannuation guarantee contribution to Karen's nominated fund on 1 November 2009, after the cut-off date for the quarter. In this example, Cost Pty Ltd has chosen to have the late payment applied as the maximum allowable offset.

(N/A means this example does not require this information.)

**STEP 1 (A): Employee quarterly information**

**Q1** How much superannuation have you paid for this employee for the quarter (include on time and late payments)? **A** \$

**Q2** How much superannuation did you pay by the cut-off date for this employee for the quarter? **B** \$

**Q3** How much superannuation did you pay by the cut-off date to the employee's chosen fund for the quarter? **C** \$

**!** Do not include any contributions you made to the employee's chosen fund where you charged your employee a direct cost for making contributions to the fund.

Make sure you include any contributions you made within two months of your employee providing you details of their chosen fund, even if you paid them to a fund other than the employee's chosen fund.

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base? **D** \$

**Q5** What is the employee's earnings base for the quarter, limited to the maximum contribution base? **E** \$

**STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall**

As Cost Pty Ltd did not pay any superannuation contributions for Karen before the cut-off date, the superannuation guarantee shortfall is 9% of Karen's total salary or wages (**D**). There is no superannuation choice liability for Karen so they do not need to complete step 2.

**STEP 2: Employee preparation calculations**

Since **B** is zero, the percentage of superannuation guarantee contribution paid by the cut-off date (**G**) is 0%. Also **B = C**, so go on to step 3.

**STEP 3: Employee superannuation guarantee shortfall calculations**

Work out the employee's superannuation guarantee shortfall (excluding choice)

$$D \text{ \$ } \left[ \frac{12,980}{100} \right] \times \left[ \frac{9 - G}{100} \right] \div 100 = H \text{ \$ } \left[ \frac{1,168.20}{100} \right]$$

Since **B = C** there is no choice liability for this employee, **I** is zero = **I** \$

Employee's subtotal (**H + I**) **J** \$

**STEP 4: Do you want to claim a late payment offset for this employee?**

**Q1** Have you paid and had accepted any money into your employee's fund after the cut-off date for the quarter?

Yes  No  you cannot make a late payment election. **Go to step 6.**

**Q2** Has an original SGC assessment been made by the ATO for this period?

Yes  No  go to question 4.

**Q3** Was the late payment for this employee received by the fund before the original SGC assessment was made for this period?

Yes  No  you cannot make a late payment election. **Go to step 6.**

**Q4** Do you want to make a late payment election for this employee?

Yes  No  go to step 6.

**STEP 5: Employee late payment offset election amount**

What is the total of late payments?

**A** \$  - **B** \$  = \$

Cost Pty Ltd has chosen to have the late payment applied as the maximum allowable offset available. The late payment offset election amount for Karen is \$792.

The amount at question 20 (label **N**) will not offset an amount greater than the employee's subtotal from step 3 (label **J**). Write this amount at question 20 (label **N**) of the statement for Karen.

Employee's late payment offset election amount **N** \$

**STEP 6: Transferring employee information**

Transfer the amounts at labels **H**, **I**, **J** and **N** to section C on the statement for this employee.

If label **I** equals 0 for this employee, answer 'Yes' at question 16 of the statement, otherwise answer 'No'.

You will need to include your answers from step 4 at question 19 of the statement.

**EXAMPLE 3: You paid some superannuation to the wrong fund before the cut-off date and some superannuation was paid late**

Sali Jones started employment with Cost Pty Ltd on 3 October 2009 and was employed for the rest of the quarter ended 31 December 2009.

Cost Pty Ltd paid a \$900 superannuation guarantee contribution on 10 January 2010 (before the cut-off date). Cost Pty Ltd paid a further \$450 superannuation guarantee

contribution on 12 February 2010. In this example, Cost Pty Ltd has elected to have some of the late contribution applied as an offset.

Cost Pty Ltd offered choice of superannuation fund to Sali and he chose Neat Superannuation Fund. However, all of the contributions were paid to Prime Superannuation Fund (the employer's default fund) more than two months after Cost Pty Ltd received Sali's nomination. Therefore, Cost Pty Ltd did not meet its choice obligations and has to pay a choice liability for Sali.

**STEP 1 (A): Employee quarterly information**

**Q1** How much superannuation have you paid for this employee for the quarter (include on time and late payments)? **A** \$

**Q2** How much superannuation did you pay by the cut-off date for this employee for the quarter? **B** \$

**Q3** How much superannuation did you pay by the cut-off date to the employee's chosen fund for the quarter? **C** \$

**!** Do not include any contributions you made to the employee's chosen fund where you charged your employee a direct cost for making contributions to the fund.

Make sure you include any contributions you made within two months of your employee providing you details of their chosen fund, even if you paid them to a fund other than the employee's chosen fund.

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base? **D** \$

**Q5** What is the employee's earnings base for the quarter, limited to the maximum contribution base? **E** \$

**STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall**

For this example **step 1 (B)** is not required. **Go to step 2.**

**STEP 2: Employee preparation calculations**

Work out the percentage of superannuation guarantee contribution paid by the cut-off date

$$\mathbf{B} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{G} \text{  } \%$$

Since **B** does not equal **C** Cost Pty Ltd has a choice liability for Sali.

Work out the percentage of superannuation guarantee contribution paid to the employee's nominated fund by the cut-off date

$$\mathbf{C} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{Y} \text{  } \%$$

Work out the notional quarterly shortfall

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{Y}}{\mathbf{9}} = \mathbf{Z} \$ \text{  }$$

**STEP 3: Employee superannuation guarantee shortfall calculations**

Work out the employee's superannuation guarantee shortfall (excluding choice)

$$D \$ \boxed{17,300} \div 100 \times \frac{9 - G}{3} = H \$ \boxed{519.00}$$

Work out the choice liability for this employee

$$0.25 \times \$ \boxed{1,038.00} = I \$ \boxed{259.50}$$

**!** Choice liability is limited to \$500 per notice period per employee, so label I cannot be greater than \$500.

Employee's subtotal (H + I) J \$ **778.50**

**STEP 4: Do you want to claim a late payment offset for this employee?**

**Q1** Have you paid and had accepted any money into your employee's fund after the cut-off date for the quarter?

Yes  No  you cannot make a late payment election. **Go to step 6.**

**Q2** Has an original SGC assessment been made by the ATO for this period?

Yes  No  go to question 4.

**Q3** Was the late payment for this employee received by the fund before the original SGC assessment was made for this period?

Yes  No  you cannot make a late payment election. **Go to step 6.**

**Q4** Do you want to make a late payment election for this employee?

Yes  No  go to step 6.

**STEP 5: Employee late payment offset election amount**

What is the total of late payments?

$$A \$ \boxed{1,350} - B \$ \boxed{900} = \$ \boxed{450.00}$$

Cost Pty Ltd has chosen to elect \$300 of the late payment of \$450 to be applied as an offset.  
The late payment offset election amount for Sali is \$300.

The amount at question 20 (label N) cannot be greater than the employee's subtotal amount from step 3 (label J).  
Write this amount at question 20 (label N) of the statement for Sali.

Employee's late payment offset election amount N \$ **300.00**

**STEP 6: Transferring employee information**

Transfer the amounts at labels H, I, J and N to section C on the statement for this employee.

If label I equals 0 for this employee, answer 'Yes' at question 16 of the statement, otherwise answer 'No'.

You will also need to include your answers from step 4 at question 19 of the statement.

**EXAMPLE 4: You paid some superannuation to the correct fund before the cut-off date and also paid some late**

Alys Smith started employment with Cost Pty Ltd on 3 October 2009 and was employed for the rest of the quarter ended 31 December 2009.

Cost Pty Ltd paid a \$900 superannuation guarantee contribution to Neat Superannuation Fund (Alys's nominated fund) on 10 January 2010 (before the cut-off date). Cost Pty Ltd also paid \$600 superannuation guarantee contribution to Alys's nominated fund on 12 February 2010 (after the cut-off date). In this example, Cost Pty Ltd has chosen to have the late contribution applied as the maximum allowable offset. Cost Pty Ltd lodged the statement on 28 February 2010.

**STEP 1 (A): Employee quarterly information**

**Q1** How much superannuation have you paid for this employee for the quarter (include on time and late payments)? **A** \$

**Q2** How much superannuation did you pay by the cut-off date for this employee for the quarter? **B** \$

**Q3** How much superannuation did you pay by the cut-off date to the employee's chosen fund for the quarter? **C** \$

**!** Do not include any contributions made to the employee's chosen fund where you charged your employee a direct cost for making contributions to the fund.

Make sure you include contributions you made within two months of your employee providing you details of their chosen fund, even if you paid them to a fund other than the employee's chosen fund.

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base? **D** \$

**Q5** What is the employee's earnings base for the quarter, limited to the maximum contribution base? **E** \$

**STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall**

For this example **step 1 (B)** is not required. Go to **step 2**.

**STEP 2: Employee preparation calculations**

Work out the percentage of superannuation guarantee contribution paid by the cut-off date

$$\mathbf{B} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{G} \text{  } \%$$

Since **B = C** go to step 3.

**STEP 3: Employee superannuation guarantee shortfall calculations**

Work out the employee's superannuation guarantee shortfall (excluding choice)

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{G}}{\text{  }} = \mathbf{H} \$ \text{  }$$

Since **B = C** there is no choice liability for Alys, **I** is zero. = **I** \$

Employee's subtotal (**H + I**) **J** \$

**STEP 4: Do you want to claim a late payment offset for this employee?**

**Q1** Have you paid and had accepted any contribution into your employee's fund after the cut-off date for the quarter?

Yes  No  you cannot make a late payment election. **Go to step 6.**

**Q2** Has an original SGC assessment been made by the ATO for this period?

Yes  No  go to question 4.

**Q3** Was the late payment for this employee received by the fund before the original SGC assessment was made for this period?

Yes  No  you cannot make a late payment election. **Go to step 6.**

**Q4** Do you want to make a late payment election for this employee?

Yes  No  go to step 6.

Cost Pty Ltd has elected to have the late contribution applied as an offset.

**STEP 5: Employee late payment offset election amount**

What is the total of late payments?

$$\mathbf{A} \$ \boxed{1,500} - \mathbf{B} \$ \boxed{900} = \$ \boxed{600.00}$$

Cost Pty Ltd has decided to maximise the offset available. Therefore, the late payment election amount for Alys is \$600.00.

In this example the late payment offset election amount of \$600 is greater than the employee's subtotal of \$519 from step 3 (label **J**). You will need to work out the nominal interest for this employee. Refer to the *Nominal interest calculation worksheet* (NAT 72393).

Nominal interest =

$$\mathbf{L1} \boxed{0.25} + \mathbf{L2} \boxed{0.16} + \mathbf{L3} \boxed{0} = \boxed{0.41} \times 0.1 \times \mathbf{J} \$ \boxed{519.00} = \mathbf{K}^{\#} \$ \boxed{21.28}$$

Work out the employee maximum offset amount

$$\mathbf{J} \$ \boxed{519.00} + \mathbf{K} \$ \boxed{21.28} = \mathbf{R} \$ \boxed{540.28}$$

# **K** is the amount of nominal interest calculated for this employee on the *Nominal interest calculation worksheet* (NAT 72393).

The late payment offset amount allowed cannot be greater than the employee's maximum offset amount at **R** above.

Write this amount at question 20 (label **N**) of the statement for Alys.

Enter the lesser amount at **N** below.

Employee's late payment offset election amount

$$\mathbf{N} \$ \boxed{540.28}$$

Since Cost Pty Ltd is choosing to offset the maximum allowed, they would enter \$540.28 at question 21 (label **N**) of the statement. The remaining \$59.72 of the \$600 late payment may be used by Cost Pty Ltd as a prepayment for contributions for Alys for a later quarter or as a late payment for some other period they have a superannuation guarantee charge for.

**STEP 6: Transferring employee information**

Transfer the amounts at labels **H**, **I**, **J** and **N** to section C of the statement for this employee. If label **I** equals 0 for this employee, answer 'Yes' at question 16 of the statement, otherwise answer 'No'.

You will need to include your answers from step 4 at question 19 of the statement.

**EXAMPLE 5: You paid some superannuation before the cut-off date but at least some contributions were paid to the wrong fund**

Mitchell Maple started employment with Cost Pty Ltd on 3 October 2009 and was employed for the rest of the quarter ended 31 December 2009.

Cost Pty Ltd offered a choice of superannuation fund to Mitchell and he chose Neat Superannuation Fund. Cost Pty Ltd paid \$900 in superannuation contributions to Prime Superannuation Fund (the employer's default fund) before the cut-off date, but more than two months after Cost Pty Ltd received Mitchell's nomination. Therefore, Cost Pty Ltd did not meet its superannuation choice obligation and has a choice liability.

**STEP 1 (A): Employee quarterly information**

**Q1** How much superannuation have you paid for this employee for the quarter (include on time and late payments)? **A** \$

**Q2** How much superannuation did you pay by the cut-off date for this employee for the quarter? **B** \$

**Q3** How much superannuation did you pay by the cut-off date to the employee's chosen fund for the quarter? **C** \$

**!** Do not include any contributions made to the employee's chosen fund where you charged your employee a direct cost for making contributions to the fund.

Make sure you include any contributions you made within two months of your employee providing you details of their chosen fund, even if you paid them to a fund other than the employee's chosen fund.

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base? **D** \$

**Q5** What is the employee's earnings base for the quarter, limited to the maximum contribution base? **E** \$

**STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall**

For this example **step 1 (B)** is not required. **Go to step 2.**

**STEP 2: Employee preparation calculations**

Work out the percentage of superannuation guarantee contribution paid by the cut-off date

$$\mathbf{B} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{G} \text{  } \%$$

Work out the percentage of superannuation guarantee contribution paid to the employee's nominated fund by the cut-off date

$$\mathbf{C} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{Y} \text{  } \%$$

Work out the notional quarterly shortfall

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{Y}}{\mathbf{9}} = \mathbf{Z} \$ \text{  }$$

**STEP 3: Employee superannuation guarantee shortfall calculations**

Work out the employee's superannuation guarantee shortfall (excluding choice)

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{G}}{\mathbf{9}} = \mathbf{H} \$ \text{  }$$

Work out the choice liability for this employee

$$0.25 \times \$ \text{  } = \mathbf{I} \$ \text{  }$$

**!** Choice liability is limited to \$500 per notice period per employee, so label **I** cannot be greater than \$500.

Employee's subtotal (**H + I**) **J** \$

**STEPS 4 and 5: are not relevant to this example since there were no late payments.**

**STEP 6: Transferring employee information**

Transfer the amounts at **H**, **I**, and **J** to section C of the statement for this employee. If label **I** equals 0 for this employee, answer 'Yes' at question 16 of the statement, otherwise answer 'No'.



**EXAMPLE 6: You paid the correct amount of superannuation on time but not to the correct fund**

Alisa Smith started employment with Cost Pty Ltd on 3 October 2009 and was employed for the rest of the quarter ended 31 December 2009.

Cost Pty Ltd offered choice of superannuation fund to Alisa and she nominated Neat Superannuation Fund. Cost Pty Ltd paid Alisa's superannuation contributions of \$1,350 to Prime Superannuation fund (the employer's default fund) by the cut-off date, which was more than two months after she provided her nomination. Therefore, Cost Pty Ltd did not meet its superannuation choice obligation and has a choice liability.

**STEP 1 (A): Employee quarterly information**

**Q1** How much superannuation have you paid for this employee for the quarter (include on time and late payments)? **A** \$

**Q2** How much superannuation did you pay by the cut-off date for this employee for the quarter? **B** \$

**Q3** How much superannuation did you pay by the cut-off date to the employee's chosen fund for the quarter? **C** \$

**!** Do not include any contributions made to the employee's chosen fund where you charged your employee a direct cost for making contributions to the fund.

Make sure you include any contributions you made within two months of your employee providing you details of their chosen fund, even if you paid them to a fund other than the employee's chosen fund.

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base? **D** \$

**Q5** What is the employee's earnings base for the quarter, limited to the maximum contribution base? **E** \$

**STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall**

For this example **step 1 (B)** is not required. **Go to step 2.**

**STEP 2: Employee preparation calculations**

Work out the percentage of superannuation guarantee contribution paid by the cut-off date

$$\mathbf{B} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{G} \text{  } \%$$

Work out the percentage of superannuation guarantee contribution paid to the employee's nominated fund by the cut-off date

$$\mathbf{C} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{Y} \text{  } \%$$

Work out the notional quarterly shortfall

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{Y}}{\mathbf{9}} = \mathbf{Z} \$ \text{  }$$

**STEP 3: Employee superannuation guarantee shortfall calculations**

Work out the employee's superannuation guarantee shortfall (excluding choice)

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{G}}{\mathbf{9}} = \mathbf{H} \$ \text{  }$$

Work out the choice liability for this employee

$$0.25 \times \$ \frac{\mathbf{Z} - \mathbf{H}}{\mathbf{1,557.00}} = \mathbf{I} \$ \text{  }$$

**!** Choice liability is limited to \$500 per notice period per employee, so label **I** cannot be greater than \$500.

Employee's subtotal (**H + I**) **J** \$

**STEPS 4 and 5: are not relevant to this example since there were no late payments.**

**STEP 6: Transferring employee information**

Transfer the amounts at **H**, **I**, and **J** to section C of the statement for this employee. If label **I** equals 0 for this employee, answer 'Yes' at question 16 of the statement, otherwise answer 'No'.

**EXAMPLE 7: You paid insufficient superannuation to the correct fund before the cut-off date**

Bob Peters started employment with Cost Pty Ltd on 3 October 2009 and was employed for the rest of the quarter ended 31 December 2009.

Cost Pty Ltd offered a choice of superannuation fund to Bob and he chose Neat Superannuation Fund.

Bob was entitled to \$1,350 superannuation contributions but Cost Pty Ltd only paid \$900 to Neat Superannuation Fund (Bob's nominated fund) in December 2009 (before the cut-off date).

**STEP 1 (A): Employee quarterly information**

**Q1** How much superannuation have you paid for this employee for the quarter (include on time and late payments)?

**A** \$

**Q2** How much superannuation did you pay by the cut-off date for this employee for the quarter?

**B** \$

**Q3** How much superannuation did you pay by the cut-off date to the employee's chosen fund for the quarter?

**C** \$

**!** Do not include any contributions made to the employee's chosen fund where you charged your employee a direct cost for making contributions to the fund.

Make sure you include any contributions you made within two months of your employee providing you details of their chosen fund, even if you paid them to a fund other than the employee's chosen fund.

**Q4** What is the employee's total salary or wages for the quarter, limited to the maximum contribution base?

**D** \$

**Q5** What is the employee's earnings base for the quarter, limited to the maximum contribution base?

**E** \$

**STEP 1 (B): Simple calculation of employee superannuation guarantee shortfall**

For this example **step 1 (B)** is not required. Go to **step 2**.

**STEP 2: Employee preparation calculations**

Work out the percentage of superannuation guarantee contribution paid by the cut-off date

$$\mathbf{B} \$ \text{  } \times 100 \div \mathbf{E} \$ \text{  } = \mathbf{G} \text{  } \%$$

Since **B = C** go to step 3.

**STEP 3: Employee superannuation guarantee shortfall calculations**

Work out the employee's superannuation guarantee shortfall (excluding choice)

$$\mathbf{D} \$ \text{  } \div 100 \times \frac{\mathbf{9} - \mathbf{G}}{\mathbf{3}} = \mathbf{H} \$ \text{  }$$

Since **B = C** there is no choice liability for this employee, **I** is zero.

**STEPS 4 and 5: are not relevant to this example since there were no late payments.**

**STEP 6: Transferring employee information**

Transfer the amounts at **H** to question 15 and question 18 of the statement. If label **I** equals 0 for this employee, answer 'Yes' at question 16 of the statement, otherwise answer 'No'.

### Administration component

The administration component forms part of the superannuation guarantee charge. For each quarter of the 2003–04 financial and subsequent years, it is a \$20 fee for each of your employees who have an individual shortfall (including choice) for the assessment period. This component is retained by us for the administrative costs incurred in processing the superannuation guarantee charge statement and distributing your employees' entitlements.

### Approved clearing house

The Small Business Superannuation Clearing House administered by Medicare Australia is an approved clearing house. It lets employers with less than 20 employees pay their superannuation contributions to a single location in one electronic transaction. The service is free to eligible employers.

➤ For further information on the Small Business Superannuation Clearing House contact Medicare Australia on **1300 660 048**.

### Choice liability

The choice liability is 25% of the notional quarterly shortfall less any individual superannuation guarantee shortfall for that employee for the quarter. It is limited to \$500 per notice period per employee.

➤ For more information, see 'Notice period (for choice of fund obligations)'.

If you fail to meet your choice obligations you will be liable to pay a choice liability for your employee. Employers cannot have a choice liability for periods before 1 July 2005.

### Choice obligations

Eligible employees are entitled to choose the superannuation fund or retirement savings account you pay their compulsory superannuation contributions to.

Your obligations include the following:

- offering a choice of superannuation fund to your eligible employees
- actioning your employee's choice of fund within two months of receiving a valid choice
- not charging your employees a fee for changing superannuation funds or for making superannuation guarantee contributions to a superannuation fund.

### Choice of superannuation fund

Eligible employees can nominate the superannuation fund or retirement savings account where you pay their superannuation guarantee contributions. The option to choose a superannuation fund came into effect on 1 July 2005.

### Chosen fund

The chosen fund is the superannuation fund that your employee has nominated to receive their superannuation guarantee contributions. Employees can nominate their chosen fund by:

- completing a *Standard choice form* (NAT 13080), or
- providing the required fund information to you in writing.

Employees eligible for a choice, can also nominate a retirement savings account to receive their superannuation guarantee contributions.

### Cut-off date

The cut-off date is the date that you must pay an employee's superannuation guarantee entitlement to their fund. If sufficient superannuation guarantee contributions are not paid by this date, you are required to lodge the *Superannuation guarantee charge statement – quarterly* (NAT 9599) and pay the superannuation guarantee charge to us.

The cut-off date is the 28th day of the month following the end of the quarter.

Quarter	Cut-off date
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

### Due date

The due date is the date that the *Superannuation guarantee charge statement – quarterly* (NAT 9599) is to be lodged. From 1 January 2006, the due date is one calendar month after the cut-off date.

Quarter	Due date for periods starting on/after 1 January 2006
1 July – 30 September	28 November
1 October – 31 December	28 February
1 January – 31 March	28 May
1 April – 30 June	28 August

### Earnings base

An employee's earnings base is the amount that you use to work out their superannuation guarantee entitlement. You must use ordinary time earnings for quarters from 1 July 2008 to calculate the minimum superannuation guarantee contributions required for your employees.

The earnings base is limited to the maximum contribution base for the quarter.

➤ For more information about earnings bases, visit [www.ato.gov.au](http://www.ato.gov.au)

### Employer fund (or default fund)

The employer fund is the fund that you make compulsory superannuation contributions to:

- on behalf of your employees who are not eligible to choose a superannuation fund, or
- for eligible employees who have not exercised their right to nominate a fund.

### Late payment

A late payment is a superannuation guarantee payment made after the quarterly cut-off date. If you have made late payments for your employees, you may be eligible to offset these against the super guarantee charge.

### Late payment offset election amount

The late payment election amount is the amount of late contributions that may be applied to offset the superannuation guarantee charge for the employee. The offset election amount cannot be greater than:

- the sum of the late contributions you paid for your employee, or
- the total of the employee's superannuation guarantee shortfall, choice liability and nominal interest.

Any amount allowed as an offset cannot be used as a prepayment for current or future contributions or as a late payment for any other period.

When electing to offset, consider that by making an election:

- you will not be able to withdraw the election nor will you be able to reduce the late payment election amount
- late payments used to offset the superannuation guarantee charge are non-tax deductible for income tax purposes, and
- late payments used to offset the superannuation guarantee charge cannot be used as a prepayment for current or future superannuation guarantee obligations, or as a late payment for any other period.

You can also make a late payment offset election after lodging your *Superannuation guarantee charge statement – quarterly* by completing the *Superannuation guarantee late payment offset election* (NAT 14899). You generally have four years from the date the superannuation guarantee charge becomes payable to make this election.

- ⚠ Generally, for late payments of superannuation contributions to be eligible for the offset, they must have been paid:
- to a complying superannuation fund, retirement savings account provider, or approved clearing house after the cut-off date for payment
  - for the same employee for which the offset is claimed, and
  - before an original SGC assessment is made for the period.

### Maximum contribution base

There is a limit to the amount of superannuation support you need to provide for your employees. The maximum contribution base caps the earnings that you use to work out your employee's superannuation guarantee entitlement.

This cap applies to the following:

- earnings base you use to work out your employees' quarterly superannuation guarantee entitlement.
- total salary or wages you use to work out the superannuation guarantee shortfall in the event that you have not made sufficient contributions before the cut-off date.

The following table provides the maximum contribution base applicable from 1 July 2003.

Income year	Maximum contribution base (per quarter)
2010–11	\$42,220
2009–10	\$40,170
2008–09	\$38,180
2007–08	\$36,470
2006–07	\$35,240
2005–06	\$33,720

➤ If the period that you require the maximum contribution base is not provided in this table, visit our website at [www.ato.gov.au](http://www.ato.gov.au) to obtain the relevant amount.

### Nominal interest component

Nominal interest forms a component of the superannuation guarantee charge. This component compensates your employee for the interest forfeited as a result of your late payment or non-payment of their superannuation guarantee entitlement. Nominal interest is applied to the combined shortfall and choice liability components at a rate of 10% per annum.

Nominal interest is worked out from the first day of the quarter to the quarterly due date or the date that the *Superannuation guarantee charge statement – quarterly* (NAT 9599) is lodged, whichever occurs later.

Along with the shortfall and choice liability components, we forward the nominal interest component to your employee's fund after you have paid the superannuation guarantee charge.

### Notice period (for choice of fund obligations)

Your notice period for an employee will start on the later of the following:

- 1 July 2005
- the day that the employee is first employed by you if the employee started employment after 1 July 2005
- the day after the preceding notice period has ended.

You will receive written notification from us when your notice period has ended. A notice period can be made up of multiple quarters.

If at the time of lodging a statement we have not previously written to you advising you that your notice period has ended, then your notice period will cover all quarters since 1 July 2005 for which you are lodging statements.

### Notional quarterly shortfall

This is 9% of an employee's total salary and wages (limited to the maximum contribution base) for the quarter, reduced by the percentage of ordinary time earnings you paid as contributions to the correct fund before the quarterly cut-off date.

### Ordinary time earnings

Ordinary time earnings are generally what your employees earn for their hours of work, including:

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

From 1 July 2008 you must use ordinary time earnings to calculate the minimum superannuation guarantee contributions for your employees.

➤ For more information about the components that make up ordinary time earnings, visit our website at [www.ato.gov.au](http://www.ato.gov.au)

### Quarter effective date

The quarter effective date for nominal interest calculations is the later of:

- the due date
- the lodgment date (that is, the date that you lodge the *Superannuation guarantee charge statement – quarterly* [NAT 9599] with us).

### Quarter start date

This is the first day of the period that the superannuation guarantee charge relates to. Regardless of when an employee started employment, you will use this date as the start date of your nominal interest calculation.

### Superannuation guarantee shortfall

The superannuation guarantee shortfall is a component of the superannuation guarantee charge. It is worked out by multiplying the notional quarterly shortfall percentage by the employee's salary or wages.

### Total salary or wages

If you have not made sufficient superannuation contributions before the cut-off date, the superannuation guarantee shortfall is worked out using your employee's total salary or wages for the period. In some cases, your employee's salary or wages amount will exceed that of their ordinary time earnings.

➤ For more information about the types of payment that constitute salary or wages compared to ordinary time earnings, visit our website at [www.ato.gov.au](http://www.ato.gov.au)

## MORE INFORMATION

For more information about superannuation guarantee, refer to:

- *Superannuation guarantee – how to meet your super obligations* (NAT 1987)
- *Super – what employers need to know* (NAT 71038)
- *Tax file number declaration* (NAT 3092), and
- *Standard choice form* (NAT 13080).

To obtain a copy of our publications or for more information:

- visit our website at **[www.ato.gov.au](http://www.ato.gov.au)**
- phone us on **1300 720 092**
- phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday to speak to a tax officer, or
- write to us at  
**Australian Taxation Office**  
**PO Box 3100**  
**PENRITH NSW 2740**

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on **13 14 50**.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users, phone **13 36 77** and ask for the ATO number you need
- Speak and Listen (speech-to-speech relay) users, phone **1300 555 727** and ask for the ATO number you need
- internet relay users, connect to the NRS on **[www.relayservice.com.au](http://www.relayservice.com.au)** and ask for the ATO number you need.

*Employee calculation worksheet (NAT 72392)*

*Nominal interest calculation worksheet (NAT 72393)*

*Superannuation guarantee charge statement –  
quarterly (NAT 9599)*