



# Super guarantee client health check

Company name

Date of conversation

Day:  / Month:  / Year:

This checklist details information employers need to meet their super guarantee (SG) obligations. Penalties and interest may apply if these are not met.

Contact the ATO as soon as possible if a mistake is made, a payment is missed, or if there's a problem meeting super obligations.

**How to use:** Complete this form to keep a record of the SG conversation with your client.

---

## Paying super to all eligible workers

**Do you know which of your employees are eligible for SG?**

Generally, if you pay an employee \$450 or more before tax in a calendar month, they are eligible for SG.

This includes company directors and some contractors (even if they quote an ABN). There are special conditions for employees under 18.

**!** You can claim super contributions as a tax deduction. A tax deduction can be claimed for super payments made for employees in the financial year they are paid. Contributions are considered paid when received by the super fund.

- See [ato.gov.au/eligible4super](http://ato.gov.au/eligible4super) for more detail on who is eligible
- Use the SG eligibility tool – [ato.gov.au/SGet](http://ato.gov.au/SGet)
- See [ato.gov.au/claimingsuperdeductions](http://ato.gov.au/claimingsuperdeductions) for claiming a deduction

Notes

---

## Paying the right amount of super

**Are you paying the minimum of 9.5% of ordinary time earnings (OTE)?**

This includes things like commission, shift loading and allowances but not overtime payments. Some awards have a higher rate and different conditions that apply.

- See [ato.gov.au/ote4super](http://ato.gov.au/ote4super) for what needs to be included
- Use the SG contributions calculator – [ato.gov.au/SGcalculator](http://ato.gov.au/SGcalculator)

Notes

---

## Paying super on time

**Do you know when SG contributions have to be paid?**

You must make payments **at least** four times a year by the quarterly due dates – 28 October, 28 January, 28 April, 28 July. Some super funds require monthly contributions.

- See [ato.gov.au/duedates4super](https://ato.gov.au/duedates4super) for when to pay
- See [ato.gov.au/latesuperpayments](https://ato.gov.au/latesuperpayments) for missed and late payments

Notes

---

## Paying super to the right place

**Do your employees choose their own super fund?**

Most employees are eligible to choose the super fund that their SG is paid into – check their award and provide each eligible employee with a super choice form.

If you have not received an employee's super choice form you must make the payment to your default fund by the due date.

Notes

---

## Paying super the right way

**Are you paying the SuperStream way?**

You need to pay super contributions for your employees electronically (electronic funds transfer or BPAY®) **and** send the associated data electronically.

- Use the SuperStream decision tool – [ato.gov.au/SuperStreamChecklist](https://ato.gov.au/SuperStreamChecklist)

Notes

---

## Keeping records

**Do you keep records to show that you have met your obligations?**

Records **must** be kept for five years showing how much super you paid and how it was calculated. Records must also show you offered each employee a choice of super fund.

Notes