Employer guide

Super that's built for what matters

This guide provides useful information about your obligations when it comes to paying super for your employees and the administration processes and support available to you.

NGS has a range of employer-specific tools and resources available on our website at ***ngssuper.com.au/for-employers***

Important information

We recommend reading this Employer guide in conjunction with the **Product Disclosure Statement (PDS)**. Copies of the PDS are available online at ***ngssuper.com.au/PDS*** or by contacting us on **1300 133 177**.

This Employer guide has been prepared for the general information of employers participating in NGS Super. It does not take into account any member's individual financial objectives, financial situation or needs. Before making a financial decision, members should assess the appropriateness of the information and their own financial position and requirements. Members may wish to consult a licensed or appropriately authorised financial adviser when doing this.

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Introducing NGS Super

Super—built for what matters

NGS Super is an industry super fund originally created for education professionals—but we're open to everyone. For more than 35 years, we've helped schools and individuals manage their super with confidence.

We understand the unique needs of education professionals and are proud of our sustained focus on:

- Strong performance[1]
- Competitive fees[2]
- Award-winning service[3]
- Options to suit all life stages.

Our mission is simple:

To make super easy and support you every step of the way through personalised service, expert advice, and financial education.

When you choose NGS, you can expect:

- Personalised service – dedicated Customer Relationship Managers offering workplace visits, educational programs, and employer-specific tools.
- Help with your super obligations – forms, resources, and regular updates to keep you compliant.
- Administration service – a free clearing house to process employee contributions efficiently.
- NGS Super is here to help you and your staff feel confident about your financial future.

How to join

1. Read this *Employer guide* and the **Product Disclosure Statement.**

2. Go to ***ngssuper.com.au/for-employers*** and select 'Join today' under Join NGS Super.

3. Register for our free clearing house NGS QuickSuper to meet your super guarantee obligations.

We will process your request within 5 business days and send you a letter providing:

- Confirmation of your employer number and contact details.
- Information on how to apply for NGS QuickSuper clearing house.

1. Past performance is not a reliable indicator of future performance. Read about our **investment performance**.
2. Read our **Fees,costs and tax guide** for more information.
3. For information on our awards please visit **www.ngssuper.com.au/why-ngs/awards-and-ratings**

Super and your staff

Employer responsibilities

When it comes to your employees' super payments, your responsibilities include:

- reconciling NGS Super member payroll deductions against the contributions to be remitted to the Fund,
- deducting and paying contributions on time,
- providing a member's tax file number (TFN) to NGS Super as required by law, and
- providing complete and accurate details when a member dies.

More details about employer responsibilities can be found at ***ato.gov.au/Business/Super-for-employers/***

Stapling — what does it mean for you and your employees?

Stapling was introduced on 1 November 2021 and is the process of linking a super account to an employee. A stapled account will follow that member from job to job, preventing them from picking up a new super fund each time they change jobs.

An employee can still choose their preferred super account (including selecting your default fund) by completing a ***Choice of fund form***. However, if they don't do this, you'll need to log in to the Australian Taxation Office (ATO) online services and enter their details (including their TFN) to obtain their stapled fund. If your employee doesn't have a stapled Super fund, the ATO will let you know, and you'll need to open an account for them with your default fund.

Contributions that can be paid by an employer

The following table summarises the types of contributions NGS Super can receive from employers and when they must be paid.

	Age group	Under 67	67–74	75+
Type of contributions	Compulsory SG	Y	Y	Y
	Mandated non-SG[4]	Y	Y	Y
	Voluntary member contributions ▪ salary sacrifice ▪ after tax contributions	Y	Y[5]	N

4. 'Mandated non-SG' refers to contributions payable under an award made, or agreement certified, by an industrial authority.
5. Provided the member meets the work test, i.e. is gainfully employed for at least 40 hours in 30 consecutive days during the same financial year in which the contributions are made. Where the member does not meet the work test, they may be eligible for the work test exemption. See our fact sheet **Opportunities and limits for super contributions** for more detail.

Note: From 1 July 2022, the work test will be removed except where you are aged between 67 and 74 and wish to claim a deduction for personal contributions.

Superannuation Guarantee (SG) contributions

Australian employers must contribute the prescribed percentage of an employee's qualifying earnings (QE) to their superannuation for:

- Employees aged 18 or older: employers must pay SG contributions (currently 12% of qualifying earnings) for all employees, regardless of earnings or hours worked.
- Employees under 18: employers must pay SG contributions only if the employee works more than 30 hours in a week. The amount they earn does not matter.

Contributions are subject to a maximum (indexed periodically) based on QE. You may also have to make contributions for an employee under an award or industrial agreement where relevant.

If you provide your employees with the option to salary sacrifice some of their income as a super contribution, the sacrificed amount does not reduce your SG contribution rate. This means, you must pay the salary sacrificed amount in addition to your SG contribution.

The SG contribution rate has risen to 12% of QE as of 1 July 2025.

Period	SG contribution rate
1 July 2023	11%
1 July 2024	11.5%
1 July 2025	12%

Payment timeframes for SG contributions

From 1 July 2026, employers are required to pay super each time employees are paid, e.g. if you pay weekly, super is due weekly.

SG contributions need to be received by the Super fund within 7 business days and funds will have 3 business days to allocate the contributions into the member's super account or return contributions to the employer.

The payment deadline is extended for the first eligible SG contribution you are making:

- for a new employee
- to a new complying super fund for an existing employee after you have stopped making contributions to another super fund.

In these situations, the contribution must be received by the Super fund within 20 business days after the relevant pay day.

Extra voluntary member contributions

Under laws governing superannuation (the Superannuation Industry (Supervision) Act 1993 (SIS)), employers must remit all voluntary super contributions deducted from a member's salary or wages to NGS Super by the 28th day of the month following the deduction. For example, a voluntary after-tax contribution deducted from a member's salary in January must be paid to NGS Super by 28 February.

Penalties apply for not complying with this law.

Contribution types

Limits on before-tax (concessional) contributions

From 1 July 2026, the concessional contributions cap is $32,500. Individuals may be eligible to carry forward unused amounts of their concessional contributions cap depending on their age and total super balance on 30 June of the previous financial year.

Contribution limits are based on the date the contribution is received by the super fund/s and not the period they apply to. It is up to the individual — not the employer — to manage their contributions and determine how they are placed against the contributions caps.

Limits on after-tax (non-concessional) contributions

As of 1 July 2026, the non-concessional contributions cap is $130,000 per financial year. Non-concessional contributions are personal contributions from a member's after-tax income.

There are circumstances where a member may be eligible to bring forward up to 3 years' worth of contributions. Eligibility and further restrictions may apply.

Tax on before-tax (concessional) contributions

Concessional contributions are taxed at a rate of 15% when received by the super fund/s. For individuals whose total income exceeds $250,000, a portion of their concessional contributions may be taxed at the rate of 30%. This will be assessed by the ATO as part of the individual's annual tax return.

Qualifying earnings

Qualifying earnings (QE) is a new term for the types of payments you make to employees that are used to calculate the super guarantee under Payday Super.

Qualifying earnings is the portion of an employee's pay that super contributions must be calculated on under Payday Super. Qualifying earnings are expected to generally include:

- Ordinary time earnings such as salary and wages
- Allowances and certain loadings
- Some bonuses or incentive payments

Employers should review how their payroll systems identify and report qualifying earnings, as accurate classification will be important to ensure contributions are calculated and paid correctly under Payday Super.

For further information, please call the ATO on **13 10 20** or visit ***ato.gov.au***

Easy administration

NGS QuickSuper

We offer a free clearing house for our employers called NGS QuickSuper. Through this service, you can easily pay all your staff super contributions in one transaction, regardless of the number of super funds. It's free, secure and compliant with government legislation.

SuperStream compliant

Under SuperStream, employers must make super contributions electronically as prescribed by the Australian Taxation Office (ATO). NGS QuickSuper transfers payments and data to super funds in a compliant manner, ensuring you meet your SuperStream obligations.

The benefits

Fast processing times

Payments can be processed through NGS QuickSuper by Osko or EFT. Osko is a part of Australia's real-time payments system enabling faster super contributions.

Easy to use

You can add new members, update member details, make contributions and exit members all within the one portal.

Data security

NGS QuickSuper is operated via Westpac's secure electronic banking network. Security features include data encryption, file compression, block validation of transmitted data and audit trail reporting.

Registering for NGS QuickSuper

Step	Action	Instructions
1	Register	Register your company to use NGS QuickSuper at ***employer.ngssuper.com.au/apply***. You can register for either a single employer or multiple employer facility. You'll receive an email with a login name and temporary password.
2	Sign in as company administrator	When you sign in for the first time as the company administrator, you will be prompted to view and accept the **QuickSuper Terms and Conditions.^** Please read these in conjunction with the ***QuickSuper Product Disclosure Statement (PDS)*** before proceeding. Once you are signed in, you will be prompted to set a password and guided through steps to set up additional security questions and multi-factor authentication.
3	Set your preferences	You will be prompted to: • enter the bank details for your settlement account (the account used for debits and credits) • choose your contribution entry method. You can change these settings later in the Administration menu.
4	Check NGS Super is noted as your default fund	If applicable, check the 'Fund relationships' screen to make sure NGS Super is noted as your default fund. This will ensure that any new member details sent to NGS can be used to automatically open an account for the member.
5	Configure your QuickSuper settings	You can further configure your account through the Administration menu: • Users — create new users if you would like other people in your company to be able to access NGS QuickSuper. • Authorisation — select a single or dual authorisation. • Contribution File format — select the file format you intend to use. • Contribution File date format — choose from a list of date formats depending on the format of your exported payroll data. • Allow SMSF auto registration — tick this box if you intend to use a SAFF contribution file and would like SMSF details to be automatically extracted from this file.

Entering employee information

There are 2 ways to register and maintain employee information in NGS QuickSuper:

1. Use the Upload Employees function to register multiple employees at once.
2. Use NGS QuickSuper screens to register employees individually.

New employees

When a new employee starts, you need to offer them a choice of super fund (if eligible). An employee can still choose their preferred super account (including selecting your default fund) by completing a ***Choice of fund form***. However, if they don't do this, you'll need to log in to Australian Taxation Office (ATO) online services and enter their details (including their tax file number) to obtain their stapled fund.

A stapled super fund is an existing super account which is linked to an individual employee so that it follows them as they change jobs.

When setting up a new employee, the process for selecting the right super fund is to firstly, provide a Choice of fund form to your new employee.

If they complete their form, pay their contributions to the super account they nominated.

If they do not complete their form, you'll need to obtain their stapled fund using the ATO's search tool (available through ATO online services). This step includes employees you don't need to offer choice to, such as:

- temporary residents
- employees covered by an enterprise agreement or workplace determination.

If your employee doesn't have a super fund, the ATO will let you know, and you'll need to open an account for them with your default fund.

Before you can request an employee's stapled super fund details, you or your authorised representative will need to submit a TFN declaration or a Single Touch Payroll event to establish an employment relationship.

You can provide your new employee with:

- the ***NGS Super Benefits at a glance flyer***
- a ***Standard choice form***

You can download the ***Product Disclosure Statement (PDS)*** from our website.

^The QuickSuper service is provided to you by © Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 ("Westpac"), at the request of NGS Super Pty Ltd ABN 46 003 491 487 and AFSL 233154, trustee of NGS Super ABN 73 549 180 515.

Adding fund details

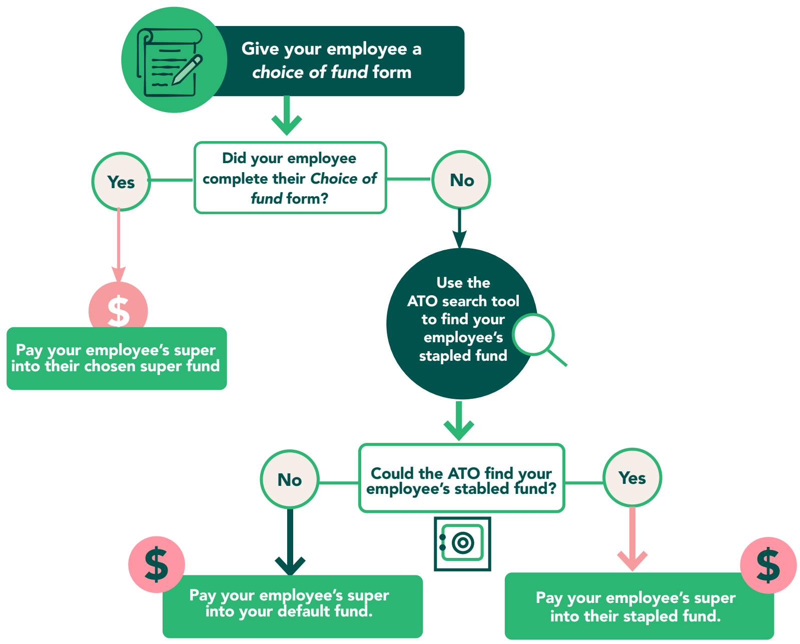
If the employee chooses to join NGS Super online or decides to keep their existing fund, they may provide you with their member number which you should add to your payroll system.

If an employee provides you with a **Membership application form**, please post it to:

NGS Super, GPO Box 4721
MELBOURNE VIC 3001

Contacting new members

When we receive information of a new employee joining NGS Super, we will write to the member to provide their membership details.



Making contributions

For most employers, the easiest way to make contributions via NGS QuickSuper is by uploading a Contribution File.

If you only have a small number of employees, you may choose to enter contributions directly into NGS QuickSuper. In this case, you need to enter employee details into NGS QuickSuper either directly or by using the Upload Employees function.

Step	Action	Instructions
1	Create the Contribution File	Using one of the accepted file formats, you can do the following in one file upload: • update existing member information • make contributions File templates are available to download from NGS QuickSuper. You can also speak with your CRM for more information on supported file formats.
2	Upload the Contribution File	Upload the Contribution File in NGS QuickSuper and check the file status for any errors or alerts.
3	Authorise contributions (optional)	If you have chosen either the 'single authorisation' or 'dual authorisation' options, the file status will proceed to 'awaiting authorisation'. Organise for the file to be authorised to be able to make the payment.
4	Make payment	You'll be provided with payment details to make an Osko or EFT payment from your company bank account. This will automatically be matched to your contribution file and payments will be processed to all funds.

Need more help? Please refer to the **NGS QuickSuper Frequently Asked Questions** and **Process Guide** available at ***ngssuper.com.au/for-employers***

Important information

Enquiries and complaints

If you have any questions or are dissatisfied in any way, we would like you to let us know as soon as possible so that we can work to resolve your enquiry or complaint quickly. Contact us on **1300 133 177** or online at ***ngssuper.com.au/contact-us***

Cooling-off period

There is a 21-day cooling-off period for new employers, during which you can withdraw your employer application. This period starts on the day your application is accepted.

Within one month of your cancellation, you must nominate another approved super fund for us to transfer any contributions we have received. Although fees and charges will not be applied to members' accounts, the amount will be adjusted for any increase or decrease in investment value and any tax payable in respect of the contributions paid.

Legislation

Superannuation funds and employers must comply with federal laws on the payment and management of members' retirement savings. We have already made reference to detailed rules about contributions. Please refer to the **Product Disclosure Statement** for other important information, including:

- the fees and charges that apply for members (no fees apply for participating employers)
- taxes that apply for contributions, investment earnings and benefits.

MySuper Dashboard

ngssuper.com.au/dashboard

Regulatory Disclosures

ngssuper.com.au/fund-information

Financial advice

NGS Super provides members with financial planning services. Members can see the full range of advice services by visiting **ngssuper.com.au/ngs-financial-advice** or calling 1300 133 177.

Employers may not give advice about the Fund or recommend any other financial product unless licensed to do so.

Members' privacy

The Fund holds personal information about members so that it can be properly managed and provide super benefits. This information identifies Fund members and typically includes a member's name, address, date of birth, gender, occupation, TFN and any other information that is required.

NGS Super generally collects this information from either the member or their employer. Personal information held may be disclosed to our administrator and professional advisers, insurers, government bodies, the employer and other parties as required and permitted by law, including the trustee of any other fund a member may transfer to. By becoming a member of NGS Super, it is assumed that members consent to this handling of their personal information. If members do not provide us with their personal information, we may not be able to provide them with all of their super benefits or services.

Members may request access to their personal information. Should any of their personal information be incorrect, members have the opportunity to correct it. There are, however, some circumstances where members may be denied access to their information. The NGS Super Privacy Officer will advise if any of these circumstances apply.

NGS Super abides by the Australian Privacy Principles under the Privacy Act 1988 (Cth) and has adopted a **Privacy Statement** which sets out in detail the way we handle the personal information of our members. For a copy of our **Privacy Statement** please call our Customer Service Team on **1300 133 177** or download it from our website at ***ngssuper.com.au/privacy-statement***

Talk to us – we're here to help

Telephone: **1300 133 177**

Monday to Friday, 8am–8pm (AEST/AEDT)

For callers outside Australia: **+61 2 9102 6311**

Postal address: **GPO Box 4721, MELBOURNE VIC 3001**

Online at ***ngssuper.com.au/for-employers***

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