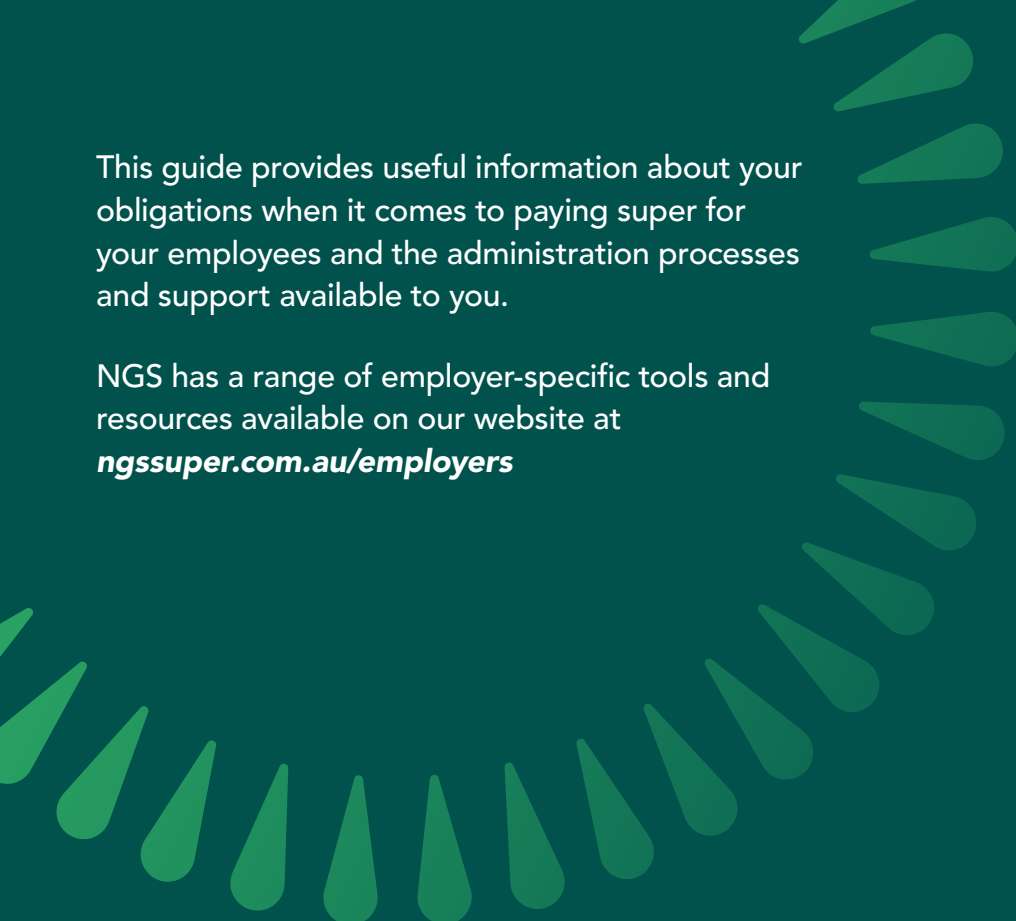


# Employer guide

*Helping to make super easy*



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/employers](https://ngssuper.com.au/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](https://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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AFSL No 233 154 the trustee of NGS Super ABN 73 549 180 515.

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# Introducing NGS Super

NGS Super is a leading super fund for education professionals, but we're open to everyone.

We've been helping schools with their super needs for over 35 years, so we understand the unique needs and circumstances of education professionals.

We're proud to offer competitive fees, award-winning insurance and sound long term investment returns. And we work hard to make sure you and your staff feel supported through personalised service, expert advice and financial education.

NGS is here to help you and your staff with your super needs. When you choose NGS this is what you can expect:

## Personalised service

Our dedicated Customer Relationship Managers are here to help you and your staff. We offer:

- workplace visits and educational programs
- employer specific tools and resources
- staff access to our Super Specialists for free help and support with their super.

## Help with your super obligations

We provide forms and resources plus regular legislative and Fund updates to help you stay on top of your employer obligations when it comes to super.

## Administration service

We provide a free clearing house to process your employee contributions through our administration services partner.

## How to join

1. Read this *Employer guide* and the **Product Disclosure Statement**.
2. Go to [ngssuper.com.au/join](https://ngssuper.com.au/join) and select 'join us as an employer'
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 to help you process new members.

# Super and your staff

## Employer responsibilities

When it comes to your employees super payment 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
- providing complete and accurate details when a member dies.

More detail about employer responsibilities can be found at [ato.gov.au/Business/Super-for-employers/](https://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.

## 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 contribution | Compulsory SG   | Y        | Y              | Y   |
|                      | Mandated non-SG <sup>1</sup>  | Y        | Y              | Y   |
|                      | Voluntary member contributions <ul style="list-style-type: none"><li>▪ salary sacrifice</li><li>▪ after tax contributions</li></ul> | Y        | Y <sup>2</sup> | N   |

1. 'Mandated non-SG' refers to contributions payable under an award made, or agreement certified, by an industrial authority.

2. 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 ordinary time earnings (OTE) to their superannuation for:

- employees under age 18 who earn at least \$450 per month and work more than 30 hours a week
- all other employees who earn at least \$450 per month.

Contributions are subject to a maximum (indexed each year) based on OTE. 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 is legislated to rise to 12% of OTE by 1 July 2025.

| Period      | Superannuation |
|-------------|----------------|
| 1 July 2023 | 11%            |
| 1 July 2024 | 11.5%          |
| 1 July 2025 | 12%            |

## Payment timeframes for SG contributions

In 2023 the federal government announced the move to payday super. For employers, this means you will be required to pay your employees superannuation contributions at the same time as their salary and wages — instead of quarterly.

Employers have until July 2026 to start paying employees super with their pay cycle. If you are already doing this there will be no change for you. If you are still making quarterly payments they must be paid according to the dates outlined below and you will need to make an adjustment to move to payday super payments before the 2026 cut-off.

If you need help with this call your NGS Customer Relationship Manager who will be able to help and support you.

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

Payments processed through NGS QuickSuper will generally take one banking day to reach the member's account when paid by EFT.

## 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 2021, the concessional contributions cap is \$27,500. 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 us 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 member after-tax (non-concessional) contributions

Personal contributions from a member's after-tax income (known as non-concessional contributions) currently have a limit of \$110,000 each year. 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 us. 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.

## Ordinary time earnings

Ordinary time earnings (OTE) means what your employees earn for their ordinary hours of work. The authority on this is Superannuation Guarantee Ruling SGR 2009/2 issued by the ATO.

The Ruling may change from time to time. For a copy of the Ruling and for more information, please call the ATO on **13 10 20** or visit **ato.gov.au**

| Payments to an employee in relation to ...  | Salary or wages? | OTE? |
|---|------------------|------|
| <b>Awards and agreements</b>  |                  |      |
| 1. Overtime hours — award stipulates ordinary hours to be worked and employee works additional hours for which they are paid overtime rates | Yes              | No   |
| 2. Overtime hours — agreement prevailing over award   | Yes              | No   |
| 3. Agreement supplanting award removes distinction between ordinary hours and other hours   | Yes              | Yes  |
| 4. No ordinary hours of work stipulated   | Yes              | Yes  |
| 5. Casual employee — Shift-loadings   | Yes              | Yes  |
| 6. Casual employee whose hours are paid at overtime rates due to a 'bandwidth' clause   | Yes              | No   |
| 7. Piece-rates — no ordinary hours of work stipulated   | Yes              | Yes  |
| 8. Overtime component of earnings based on 'hourly driving rate' formula stipulated in award  | Yes              | No   |
| <b>Allowances</b>   |                  |      |
| 9. Allowance by way of unconditional extra payment  | Yes              | Yes  |
| 10. Expense allowance expected to be used in full   | No               | No   |
| 11. Danger allowance  | Yes              | Yes  |
| 12. Retention allowance   | Yes              | Yes  |
| 13. Hourly on-call allowance in relation to ordinary hours of work for doctors  | Yes              | Yes  |
| 14. On-call allowance outside ordinary hours of work  | No               | No   |
| <b>Payment of expenses</b>  |                  |      |
| 15. Reimbursement of expenses and petty cash  | No               | No   |
| 16. Reimbursement of travel costs   | No               | No   |
| 17. Payments for unfair dismissal   | No               | No   |
| 18. Workers' compensation   |                  |      |
| <b>Leave payments</b>   |                  |      |
| 19. Annual leave  | Yes              | Yes  |
| 20. Annual leave loading — clearly linked to a loss of opportunity to work overtime   | Yes              | No   |
| 21. Annual leave loading — all other  | Yes              | Yes  |
| 22. Sick leave  | Yes              | Yes  |
| 23. Parental leave — e.g. maternity, paternity and adoption leave   | No <sup>3</sup>  | No   |
| 24. Ancillary leave — e.g. jury duty, defence reserves leave  | No <sup>3</sup>  | No   |
| <b>Termination payments</b>   |                  |      |
| 25. Termination payments — in lieu of notice  | Yes              | Yes  |
| 26. Unused annual leave, long service leave or sick leave   | Yes              | No   |
| <b>Bonuses</b>  |                  |      |
| 27. Performance bonus   | Yes              | Yes  |
| 28. Christmas bonus   | Yes              | Yes  |
| 29. Bonus in respect of overtime only   | Yes              | No   |

3. These payments are specifically excluded from being salary or wages for superannuation guarantee purposes, however, they may be salary or wages for income tax purposes.

## 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 processed through NGS QuickSuper will generally take one banking day to reach the member's account when paid by EFT.

This processing time is the same regardless of whether the employee is a member of NGS Super or another fund.

### Easy to use

You can add new members, update member details, make contributions and exit members all with the one file upload.

### 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 <a href="https://ngsclearinghouse.superfacts.com">ngsclearinghouse.superfacts.com</a> . 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 <b>QuickSuper Terms and Conditions</b> . <sup>^</sup> Please read these in conjunction with the <b>QuickSuper Product Disclosure Statement (PDS)</b> before proceeding.<br>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: <ul style="list-style-type: none"><li>• enter the bank details for your settlement account (the account used for debits and credits)</li><li>• choose your contribution entry method.</li></ul> 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: <ul style="list-style-type: none"><li>• Users — create new users if you would like other people in your company to be able to access NGS QuickSuper.</li><li>• Authorisation — select a single or dual authorisation.</li><li>• Contribution File format — select the file format you intend to use.</li><li>• Contribution File date format — choose from a list of date formats depending on the format of your exported payroll data.</li><li>• 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.</li></ul> |

<sup>^</sup> The Clearing House service is provided by Westpac Banking Corporation ABN 33 007 457 141 ("Westpac") at the request of Mercer Outsourcing (Australia) Pty Ltd (MOAPL) ABN 83 068 908 912, AFSL #411980.



## Entering employee information

There are 3 ways to register and maintain employee information in NGS QuickSuper:

1. Upload a Contribution File (as part of the contribution entry method) to register and update all the employees contained in that file to the NGS QuickSuper system.
2. Use the Upload Employees function to register multiple employees at once.
3. 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)** or order printed copies from [ngssuper.com.au/order](http://ngssuper.com.au/order)

## 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 can add to your payroll system. This is an optional field for making contributions through NGS QuickSuper.

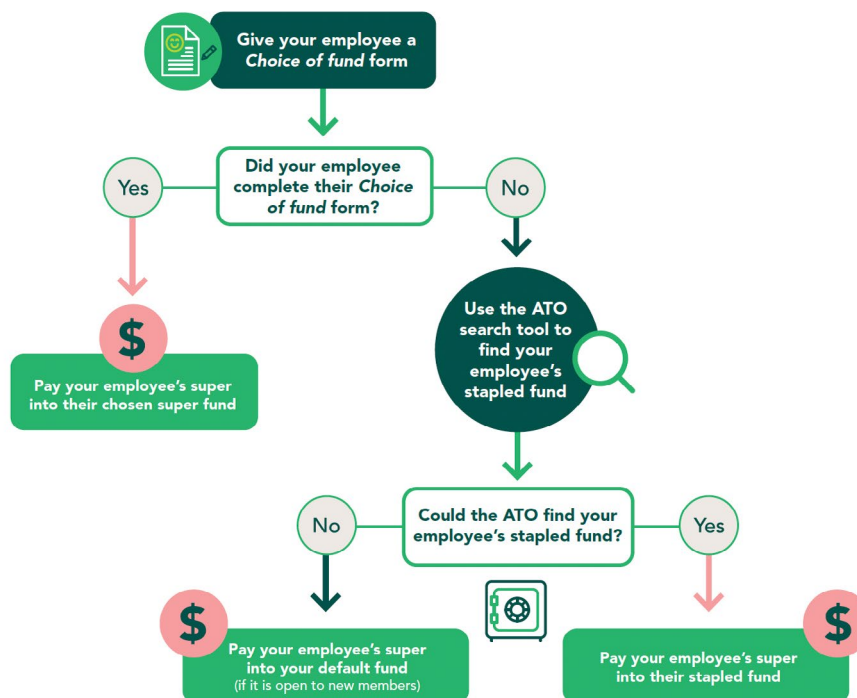
If you are assigning an employee to NGS as a default member, you can enter the word 'NEW' in the member number field. You do not need to wait for a member number to process the first contribution.

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

**NGS Super, GPO Box 4303,  
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: <ul style="list-style-type: none"><li>• add new member information</li><li>• update existing member information</li><li>• make contributions</li><li>• exit members.</li></ul> 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'.<br>A second person can then review and authorise the file.   |
| 4    | Make payment                       | Once your file is authorised, you'll be provided with payment details to make an EFT payment from your company bank account.<br><br>This will automatically be matched to your contribution file and payments will be processed to all funds the next banking day.   |

**Need more help?** Please refer to the **NGS QuickSuper Frequently Asked Questions** and **Process Guide** available at [ngssuper.com.au/employer](https://ngssuper.com.au/employer)

## 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](https://ngssuper.com.au/contact-us)

If we have not responded to your complaint within the timeframe prescribed in our **complaints process** or you are not satisfied with our decision, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA) at [afca.org.au](https://afca.org.au) or on **1800 931 678**. This is a free service to you.

### 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](https://ngssuper.com.au/dashboard)

### Regulatory Disclosures

[ngssuper.com.au/disclosure](https://ngssuper.com.au/disclosure)

### Financial advice

NGS Super provides members with financial planning services from financial advisers located in NSW, SA and Qld, and also servicing Vic, WA and ACT. Members can make an appointment to meet with an adviser or speak to them over the phone by calling us on **1300 133 177**. Employers may not give advice about the Fund or recommend any other financial product unless licensed to do so. service to you.

### 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 one from our website at [ngssuper.com.au/privacy](https://ngssuper.com.au/privacy)

*Talk to us - we're here to help*

**Telephone:** 1300 133 177

Monday to Friday, 8am–8pm (AEST/AEDT)

**Facsimile:** (03) 9245 5827

**For callers outside Australia:** +61 3 8687 1818

**Postal address:** GPO Box 4303, MELBOURNE VIC 3001

Online at [ngssuper.com.au/employers](https://ngssuper.com.au/employers)

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