

Super Fact Sheet



Updated July 2025

What is superannuation?

Superannuation is a compulsory contribution made by an employer to your retirement savings, held in your personal superannuation account.

This requirement is set out in the *Superannuation Guarantee (Administration) Act 1992* (the Act) and is an important employment entitlement for all workers in Australia.

How much super am I entitled to?

The current compulsory contribution is 12% of **ordinary time earnings**. This includes loadings paid on ordinary time (eg. casual loading, or night or weekend penalties where it's part of your ordinary hours) and some allowances but does not include overtime unless an agreement or contract specifies otherwise (see [more on OTE](#)). For example, under the *Motion Picture Production Agreement*, superannuation is paid on contracted ordinary and overtime hours (usually 50 hours per week).

When does super apply?

With very rare exceptions, all PAYE employees (where you have tax deducted from your income as you earn it and receive a payslip) are entitled to super. But the Act also expands eligibility for super beyond PAYE workers in the field of artistic, entertainment, sports, and promotional work.

Under the Act, workers are entitled to super if:

- a person is paid to perform or present, or to participate in the performance or presentation of, or perform services in connection with, any **music, play, dance, entertainment, sport, display or promotional activity** or **any similar activity** involving the exercise of intellectual, artistic, musical, physical or other personal skills (section 12(8)(a) and (b));

- a person is paid to **perform services in, or in connection with**, the making of any film, tape or disc or of any television or radio broadcast (section 12(8)(c)).

If you are working as a **company or trust**, you cannot be considered an employee and are **not** entitled to super.

How should I invoice for super?

If you are working as an ABN worker you should make clear to the employer in writing that you expect to be paid superannuation on top of your fee and include it in your invoice, along with your super fund details. This makes it easier to enforce.

How do I know if I'm being paid properly?

Employers must pay super at least every quarter unless an agreement, award or contract says that it must be paid more frequently. This will change to payment at the same time you are paid when 'payday super' begins on July 1, 2026.

Employers who are having financial problems sometimes don't pay super when it's due, hoping that no-one notices, so it's important to be able to check your superannuation contributions are correct. To find out how, contact your super fund.

How do I claim unpaid super?

If your super hasn't been paid or has been paid incorrectly, it's likely that it's incorrect for others too. If possible, talk to your colleagues about approaching your employer together for answers. If the employer's response isn't satisfactory, contact MEAA or your super fund. Ultimately the Australian Tax Office is responsible for enforcing the Act, and in addition to being made to pay what you're owed, **employers can be penalised if they don't pay**, so it's in their interests as well as yours to get it right.

This material is provided for informational purposes only and does not constitute financial advice. For more information contact MEAA's Member Services Team at members@meaa.org or 1300 65 65 13.