nesssuper
Industry Super for Trades

NESS Super

Employer Guide

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We're here to help

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	Email us at contact@nesssuper.com.au
	Write to us and post to – Locked Bag 20, Parramatta NSW 2124
	Live chat is available on our website 8.30am – 5.30pm (AEST/AEDT) Monday to Friday
	If you'd like financial advice, call 1800 022 067 to make an appointment with one of our financial planners.
	If you are deaf and/or find it hard hearing or speaking with people who use a phone, we use the National Relay Service (NRS) to make it easier for you. **SMS Relay:** Text 0423 677 767 **Voice Relay:** Call 1300 555 727
	If you do not speak English, we provide an interpreting service through TIS National Call: 131 450
	nesssuper.com.au
	Visit the NESS Super App

About this Employer Guide

The information in this guide should be read together with the Product Disclosure Statement (PDS), Investment Guide, Insurance Guide and Fees and Costs Guide, available at **nesssuper.com.au/pds.** You should consider this information before deciding whether NESS Super is suitable for you or your employees.

You should also consider the Target Market Determination (TMD), which set outs the types of members NESS Super is best designed for / suited for.

This information is current at the date of publication but may change. You should check the website for current information.

Information in this guide that is not materially adverse may change from time to time. Any updated information will be available at **nesssuper.com.au**. You can also request a hard copy of updated information free of charge by calling **1800 022 067** or emailing **contact@nesssuper.com.au.**

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1. About NESS Super

NESS Super is an industry superannuation fund established in 1987 to service the electrotechnology industry. From March 2014, NESS Super became a Public Offer Fund, so membership is no longer limited to the electrotechnology industry.

We are MySuper authorised, so we can accept Superannuation Guarantee (SG) Contributions from employers.

We have over 13,400 members, with super and pension investments totalling over $1.5 billion as at 30 June 2026.

Our philosophy

Our focus is on providing members with good-value, simple and comprehensive super. We do this by offering a range of investment options to suit different needs and risk preferences, insurance cover designed with trades and higher-risk occupations in mind, helpful member services, and competitive fees.

What sets us apart from other funds is our commitment to providing members with personalised service and a simple, easy-to-understand, low-cost structure. As a profit-to-member industry super fund, we exist only to benefit our members, and not shareholders. We also do not pay agents' commissions.

We understand that super may only be one part of running your business, so we are here to make super as easy as possible for your business and your employees. We are here for you when you need us.

When you become a NESS Super employer, you are supported by a team that understands your industry, the work you do and the needs of your employees.

2. Our Employer Services

Whether you need help understanding your super obligations, saving time on super administration, supporting your employees, or staying up to date with super changes, we are here to help – no matter the size of your business.

NESS Business Hub

NESS Business Hub is NESS Super's online employer portal. It helps you manage your super administration in one convenient place.

- If you are new to NESS Business Hub, you will need to register for access.
- If you have previously registered, you can log in and access the platform using your existing details.

We encourage employers to register for NESS Business Hub and keep their account details up to date.

We provide employers with access to a clearing house through NESS Business Hub to help manage super contribution payments.

Employer Services Team

Our Employer Services Team is available to help make super administration simpler for your business.

The team can support you with practical guidance, help you stay informed about key super obligations, and connect you and your employees with NESS Super's services, tools and information.

Education

We offer Toolbox Talks, Super Education and workplace seminars to help employees better understand their super, investment choices and insurance options.

Sessions can be tailored around your business needs and are designed to provide general information only, helping employees engage with their super and make more informed decisions.

Resources and Guides

We provide resources and guides to support your business and your employees, including new employee onboarding materials, forms and information about NESS Super's products, investment options, insurance cover and services.

Our paperless membership process and online tools are designed to save time and make it easier to manage super for new and existing employees.

3. Choose NESS Super as your default fund

As an employer, you may need a default super fund for employees who do not choose a fund and do not have a stapled fund. Your default fund should meet relevant regulatory requirements, including being an APRA-regulated fund that offers a MySuper product.

Choose a default fund that understands your industry, your business and your employees.

NESS Super is an APRA regulated super fund and has a MySuper product that has been authorised by APRA.

You can register to use NESS Business Hub at **nesssuper.com.au/employer/login/**

Give your new employees a pre–filled choice form, available at **nesssuper.com.au**.

4. Member Benefits

Benefits for NESS Super members include:

Investment Options

Choose from a range of investment options or mix them to suit your goals.

We offer three pre-mixed investment options, including the NESS MySuper option. Each option has a different level of risk and expected return, so members can choose the option that best suits their needs.

Insurance Cover

Competitive and flexible insurance cover including Death, Total and Permanent Disablement (TPD) and Income Protection (IP), to help protect members and those who matter most to them.

Manage it online

A range of member service options and tools, including a secure online portal to help members manage and track their super when it suits them.

Advice and support

Members can access financial advice services by appointment. The type of advice available, and any fees that apply, will depend on the member's circumstances and the advice service provided.

Plan for retirement

We offer pension options to help eligible members turn super into regular retirement income when they reach retirement age.

Extra benefits

Members may have access to selected benefits and offers through NESS Super business partners, where available.

5. Understanding your super obligations

Simplifying super for employers

As your one-stop resource for employer support, our Employer Services Team provides practical guidance, tailored education, and hands-on assistance to help you manage your superannuation obligations, navigate legislative changes, and support your employees with confidence.

Your Key Employer Obligations

The key super responsibilities every employer should understand:

- Pay the correct Superannuation Guarantee (SG) amount.
- Pay contributions on time.
- Offer employees a choice of fund.
- Check stapled fund requirements.
- Pay contributions to the correct super fund.
- Use SuperStream.
- Provide required employee information.
- Keep records and evidence.

1. Pay the Correct Super Guarantee (SG) Amount

As an employer, you must pay the minimum Super Guarantee (SG) contribution for eligible employees. Most employees are entitled to SG contributions, regardless of whether they are full-time, part-time or casual. Some contractors may also be entitled to super if they are paid mainly for their labour.

The amount you pay is calculated using the legislated SG rate and the employee's ordinary time earnings, unless an exception applies. Calculating contributions incorrectly may result in underpayments and additional costs.

What you need to do

- **Identify which workers are entitled to SG contributions.**
- **Calculate contributions correctly.**
- **Review payroll settings regularly to ensure the correct SG rate is applied.**

2. Pay Contributions on Time

Under Payday Super, employers must pay Super Guarantee (SG) contributions every pay cycle, rather than quarterly. Contributions must be received by the employee's super fund within seven (7) business days of payday. It is important to note that a contribution is not considered paid when you submit the payment. It is only considered paid when the super fund receives both the contribution and the information needed to allocate it to the employee's account. There are some limited exceptions, including extended timeframes for certain new employee contributions.

If contributions are late, missed, underpaid or paid to the wrong fund, you may need to pay the Super Guarantee Charge (SGC).

Depending on the circumstances, the SGC may include:

- The outstanding super amount.
- Notional earnings to compensate employees for lost investment returns.
- Additional administrative amounts and charges.
- Choice of fund penalties where applicable.
- Interest and other penalties imposed by the Australian Taxation Office (ATO).

Because employers remain responsible for ensuring contributions are received by the employee's super fund on time, it is important to allow sufficient time for payroll processing, clearing houses and banking delays. Making contributions as close as possible to payday can help reduce the risk of penalties and compliance issues.

What you need to do

- **Pay SG contributions every pay cycle.**
- **Ensure contributions reach the employee's super fund within seven business days of payday.**
- **Allow for processing time when using payroll systems or clearing houses.**
- **Monitor rejected or returned contributions and correct them promptly.**
- **Keep records of all payments and confirmations received from your payment provider.**

Scan the QR code to download the Choice form

Example

If an employee is paid on a Friday, their SG contribution must generally be received by their super fund within seven business days of that payday. Simply submitting the payment on the last day may not be sufficient if processing delays prevent the fund from receiving it on time.

Employer Tip

A practical way to reduce compliance risk is to process super contributions as part of your normal payroll process each payday, rather than waiting until the end of the seven business-day period.

3. Offer Employees a Choice of Fund

Most employees have the right to choose which super fund receives their employer contributions. When a new eligible employee starts, you should provide them with a Superannuation Standard Choice Form so they can nominate their preferred fund.

The employee may choose an existing super fund, remain in their current fund or select another complying super fund.

What you need to do

- **Provide eligible employees with a choice form when they commence employment.**
- **Record the employee's fund choice.**
- **Ensure contributions are paid to the nominated fund.**

4. Pay Contributions to the Correct Super Fund

Employer contributions must be paid to the correct super fund. In most cases, this will be the employee's chosen fund or their stapled fund. If neither applies, contributions may be paid to your nominated default fund.

Paying super to the wrong fund may create extra administration and could expose your business to penalties.

What you need to do

- **Confirm employee fund details are current and accurate.**
- **Check fund information before processing contributions.**
- **Act promptly if an employee changes their chosen fund.**

5. Check Stapled Fund Requirements

If a new employee does not choose a super fund, you may need to request their stapled super fund details from the ATO before paying contributions to a default fund. A stapled fund is an existing super account linked to the employee that follows them from job to job.

Stapling was introduced to reduce the number of unnecessary super accounts created when employees change employers.

Scan the QR code to get more information on Stapling

What you need to do

1. **Ask the employee to choose a super fund.**
2. **If they do not choose a fund, request their stapled fund details from the ATO.**
3. **Pay contributions to the stapled fund provided by the ATO.**
4. **Only pay to your default fund if the employee has not chosen a fund and the ATO advises that no stapled fund exists.**

6. Use SuperStream

SuperStream is the standard employers must use to send super contributions and employee information electronically. It helps ensure contributions are processed accurately and efficiently by super funds.

Most modern payroll systems include SuperStream functionality.

Employers with one or more employees with NESS Super can use the **NESS Business Hub at no additional cost.** NESS Business Hub includes a clearing house that helps you make SuperStream compliant super contributions.

What you need to do

- **Use a SuperStream-compliant payroll system, clearing house or payment solution.**
- **Submit contributions electronically.**
- **Ensure employee information is accurate and complete.**

7. Provide Required Employee Information

Accurate employee information helps super funds allocate contributions correctly and maintain member accounts. This includes details such as the employee's name, date of birth, address and Tax File Number (TFN), where provided and permitted by law.

Incorrect or missing information can delay the processing of contributions and create unnecessary follow-up work.

What you need to do

- **Collect employee details during onboarding.**
- **Keep employee records up to date.**
- **Provide information to the super fund as required.**

8. Keep Records and Evidence

Good record keeping helps demonstrate that you have met your super obligations and can be important if you are ever asked to provide evidence to the ATO or another regulator. Employers must keep certain super-related records for at least five years.

Records should be easy to access and support contribution calculations, payroll processing and employee fund selections.

Examples of records to keep

- **Contribution payment records.**
- **Payroll and earnings records.**
- **Employee choice of fund forms.**
- **Stapled fund requests and responses.**
- **Salary sacrifice agreements.**
- **Correspondence relating to super contributions**.

Employer Tip

When onboarding a new employee, follow this simple process:

- **Employee chooses a fund > Pay to that fund**
- **No fund chosen > Request stapled fund details from the ATO**
- **No stapled fund available > Pay to your default fund**

Following this process can help reduce errors when onboarding new employees.

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