FIRST super

An Industry SuperFund

Employer Guide



Putting your team first

Welcome to First Super!

Thanks for choosing us. We work with more than 28,000 employers, and every one is unique.

This is why we have a team of Coordinators around Australia who provide in-person support and general advice to employers and members.

At First Super, we are large enough to perform, but also small enough to care. We pride ourselves on our tailored service. We understand your employees are your greatest asset, and are committed to helping each one of them achieve the best possible retirement.

This guide will help you begin your journey with us, and give your team the confidence of a super fund with strong, long-term returns, competitive fees, and tailored, personal service.



About First Super

First Super is an industry super fund. This means we are run only to benefit our members.

We welcome all Australians regardless of their occupation or location but we have particularly strong links to the furniture and joinery industry, the pulp and paper industry and the timber industry. So, whatever your business, we can work with you to make super straightforward – while adding maximum value for your employees.

When it comes to super most Australians want the same things: value for money, tailored service and long-term returns that can help members have a dignified retirement. This is what we provide to almost 80,000 members who trust us to manage more than $5.7 billion of their hard-earned savings.

First Super at a glance



Our **Accumulation Balanced (MySuper)** option delivered a **return of 9.00% p.a.**[1] in the 24/25 year

Almost **80,000 members** nationwide



more than **28,000 employers** contributing super every year



More than $5.7 billion in super savings invested for members' retirement



A team of Coordinators around Australia for **hands-on super help**

1. Past performance is not an indicator of future performance.

How paying super works

You're required to make superannuation contributions for eligible employees to help build their retirement savings. This is called the Superannuation Guarantee (SG). Here's what you need to know about making these payments.

How much SG must you pay your employees?

The SG rate is 12% of an employee's ordinary time earnings. The SG is the minimum you must pay – though you could choose to pay more as an employee benefit.

Financial year	SG rate
2025/26 and beyond	12%



Did you know? There is a 'maximum contribution base' for superannuation that changes each year. High-earning employees should be paid SG up to this amount but not over it. Learn more at **ato.gov.au**.

Making super payments

You must make super contributions electronically and meet the Government's SuperStream payment and data standards.

Super contributions must be paid at the same time as the employee's salary and wages, and received by the employee's super fund within seven business days of pay day.

Options include paying through your payroll system or using an online clearing house, like First Super's. Read more about making payments at **firstsuper.com.au/sg-contributions**.

Checking SG eligibility

You should pay SG for all casual, part-time and full-time employees as well as for any temporary residents.

You may also need to pay SG for contractors, even if they've provided an Australian Business Number (ABN). Read our 'Paying super for contractors' fact sheet at **firstsuper.com.au/fact-sheets** to learn more.

You **don't** have to pay super for employees under 18 who work fewer than 30 hours per week (though you could choose to anyway).

Need more help? Ask us or use the ATO's Super guarantee eligibility tool to work out who you should be paying super for. Go to **ato.gov.au**.

Choose your default super fund

Every employer must choose a default superannuation provider for their workplace – like First Super. This is the fund you'll pay super to for any employee who doesn't have a super fund or doesn't choose one.

Your obligations

First Super is here to make meeting your super administration obligations as easy as possible. Below are some key things you need to know about your obligations as an employer.

Give your employees a choice

You must give any new employees a choice about where their super will be paid. Do this by giving them a Choice of Fund form when they join your business. If they don't choose their own fund, you can pay super to their existing fund. If you find that the employee does not have an existing fund, you can pay their super into the default fund you've chosen.

Tax file numbers (TFN)

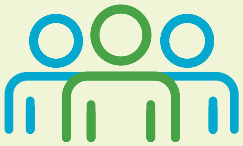
If your employee gives you their TFN for superannuation purposes (for example, on an employment or tax declaration form), you must pass it on to us either within 14 days OR when you make their first / next contribution payment.

Your employees don't have to provide their TFN, but if they don't, we may not be able to accept all types of super contributions for them, and they'll most likely pay higher tax on their contributions.

Make sure you handle and store any TFNs securely as it's sensitive information.

Super stapling laws

Super stapling was introduced in 2021 to stop employees having a new super account opened for them whenever they started a new job. Instead, employees are now linked (or stapled) to one super fund, which follows them to each new workplace. You can request an employee's stapled fund from the ATO. Or ask us if you have any questions about the process.



Personnel changes? New trading name?

If something changes at your business, be sure to let us know. This includes employee hires and exits that affect super payments, or changes to the way you operate your business.

Keeping your First Super employer records up-to-date means we can better support you and your employees with the most relevant information. Call our Employer Services Team on **1300 943 171** whenever something changes.

Benefits of choosing First Super



We believe in the personal touch. Our team of Coordinators is spread across Victoria, New South Wales, South Australia, Queensland and Tasmania, and we're happy to clock up the kilometres if you're further away.



Our Business Development Managers can help you seamlessly transition your default super arrangements to First Super.



Our dedicated administrator, based in Melbourne, helps all First Super members and employers.



Our Clearing House portal is free, secure, and compliant with Government standards. It's also compatible with most business and payroll software.



We partner with industry associations and attend events in both regional and metro areas, so we can stay in touch with our employers and what's impacting you.



We pride ourselves on service that makes it easier for you to get on with running your business.

Putting your employees first

When choosing a super fund for your employees, you want to make the best choice. Here's what we offer our members.

- **Competitive** and transparent fees, so members' retirement savings don't get eaten away.
- Financial advice for big and small balances. In 2025 our Financial Advisers provided **169 Statements of Advice** that helped members save almost $513,869 in potential personal income tax.
- Super and Retirement Health Checks at no extra cost so **members can check their super is on track** – or make any adjustments.
- **Affordable insurance** with premiums based on the kind of work members do.
- **KiwiSaver transfers for employees who have moved from New Zealand** and want to bring their savings across the ditch.



Your First Super Representatives

Your local First Super Coordinator and Business Development Managers can help you and your employees understand the benefits of superannuation, and how First Super can support you.

Business Development Managers

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