Important information: Employer contribution obligations for SuperStream compliance

1 July 2015

SuperStream is a government reform aimed at improving the efficiency of the superannuation system. As part of the SuperStream reforms, employers must make super contributions on behalf of their employees by submitting data and payments electronically in a consistent and simplified manner prescribed by the Australian Tax Office (ATO).

Which products are impacted?

- Corporate Super
- Integra Super
- OneAnswer Frontier Personal Super
- OneAnswer Personal Super
- OptiMix Superannuation
- Personal Retirement Plan (PLUS Range)

When does your employer have to start using SuperStream?

Employers with 20 or more employees (medium to large employer) have until **30 June 2015** to meet the SuperStream obligations. However, to provide employers more time to prepare and ensure their systems are implemented correctly, the ATO has indicated it will not take compliance action until 31 October 2015, where employers are making a genuine attempt to comply with their SuperStream obligations.

Employers with 19 or fewer employees (small employer) are required to meet the SuperStream requirements by **30 June 2016**.

What does this mean for you?

SuperStream is a significant benefit for employers and their employees as it simplifies the employer super contribution experience by streamlining how payments can be made. Your employer should liaise directly with the ATO in relation to the specific requirements.

What do you need to do?

You do not need to do anything, the obligation for compliance is with your employer, however payments received by employers that do not comply with SuperStream obligations may be rejected.

Any questions?

If you have any questions, or would like further detail, speak to your financial adviser or contact us as below:

Product	Phone number	Hours (weekdays, AEST)	Email
Corporate Super	1800 627 625	8.30am – 8.00pm	corpsuper@onepath.com.au
Integra Super OptiMix OneAnswer Personal Retirement Plan (PLUS Range)	133 665	8.30am – 6.30pm	customer@onepath.com.au

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