



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?

- ANZ OneAnswer Personal Super
- OneAnswer Frontier Personal Super
- ANZ Super Advantage
- ANZ Personal Superannuation Bond
- ANZ Savings Products
- ANZ Direct Super Investments
- ANZ Superannuation Savings Account

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 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 require further information, please:

- speak with your financial adviser
- call Customer Services on 13 38 63, weekdays between 8.30am and 6.30pm (AEST)
- email customer@onepath.com.au

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