YOUR QUICK GUIDE TO SUPERANNUATION

Superannuation, or 'super', is money set aside during your working life to help pay for everyday expenses in retirement.

For most Australians, it's one of the biggest savings they'll ever have, providing financial security when regular income stops.

带您快速了解 退休公积金

退休公积金 (简称 "退休金") 是您在工作期间逐步存储的一笔资金，用于帮助支付退休后的日常生活开支。

对大多数澳大利亚人而言，这是他们一生中最大的储蓄之一，在停止领取固定收入后为他们提供经济保障。

How does super work?

By law, your employer must pay money into your super fund. Importantly, this amount is paid on top of your regular pay, not taken out of it. These payments are called Superannuation Guarantee (SG) contributions. From 1 July 2026, your SG contributions must be received by your super fund within seven business days of payday (the day your wages are paid).

The minimum SG rate is 12% of your before-tax salary. Your employer might also pay your super at a higher rate.

Your super fund invests this money for you, aiming to grow your savings over time. Investment returns can help boost your super balance.

Most employers must make SG payments to your super account, and you can also add extra if you choose. The more you save in super, the more comfortable your retirement can be.

Your super usually stays in your account until you reach what's called your 'preservation age' – the age when you can access your super. This age is generally 60 for most people, unless you were born before 1 July 1964, or meet a 'condition of release'.

When you retire, you can choose to take your super as one big payment (known as a 'lump sum') or receive smaller regular payments over time (known as an 'income stream').

Who gets super?

If you're over 18, your employer must pay super **no matter if you're casual, part-time or full-time**. If you're under 18, your employer must pay super if you work more than 30 hours a week.

退休金是如何运作的？

根据法律规定，雇主必须将资金存入您的退休金账户。重要的是，这笔金额是在您正常工资之外额外支付的，而不是从工资中扣除。这些付款被称为 "退休金保障 (SG) 供款"。自2026年7月1日起，雇主必须在发薪日 (即工资支付之日) 后的七个工作日内，将 SG 供款缴入您的退休金基金。

最低 SG 供款比例为税前工资的 12%。雇主也可能按更高的比例为您缴纳退休金。

您的退休金基金会为您投资这笔资金，旨在随着时间推移增加您的储蓄。投资回报可以帮助提升您的退休金余额。

大多数雇主都必须向您的退休金账户缴纳 SG供款，您也可以根据需要自行额外缴款。您在退休金账户中存得越多，退休后的生活就可能越舒适。

您的退休金通常会保留在账户中，直到您达到通常所说的 "保留年龄"——即您可以开始提取退休金的年龄。对于大多数人而言，这一年龄通常是 60 岁，除非您出生在 1964 年 7 月 1 日之前，或满足 "解禁条件"。

退休时，您可以选择一次性领取全部退休金 (称为 "一次性领取")，或分阶段定期领取较小金额 (称为 "定期退休收入")。

谁可以获得退休金？

如果您年满 18 岁，**无论是临时工、兼职还是全职员工**，雇主都必须为您缴纳退休金。如果您未满 18 岁，只要每周工作超过 30 小时，您的雇主也必须为您缴纳养老金。

Where does your employer pay your super?

When you start a new job, your employer will give you a form to choose your super fund.

If you don't return the form, your employer will check with the Australian Taxation Office (ATO) to see if you have a 'stapled' super fund.

A stapled super fund is an existing super account that's linked to you. It's usually the fund you already have from a previous job (or from your first job), and it follows you from job to job unless you choose a different fund. This helps keep your super in one place and avoid having multiple accounts and extra fees.

If you don't have a stapled fund, your super contributions will go to a fund chosen by your employer, known as their 'default' fund.

How do you choose a super fund?

Your super might be one of your biggest savings in life, so it's important to make sure it's working hard for you. When choosing a fund, factors such as strong long-term returns, low fees, and insurance that fits your personal needs can all play a part. Independent tools, like the ATO's YourSuper comparison tool, can help you find the right option. Learn more at hostplus.com.au/yoursuper-comparison-tool

Why Hostplus?

We're one of Australia's largest super funds, with over 1.8 million members. With a low admin fee[1], strong long-term returns[2], and flexible insurance, we're here to help you reach your goals. And as an industry super fund, our profits go back to members, not shareholders. Find out more at hostplus.com.au/choose-hostplus

When can you access your super?

Your super is usually kept safe until you retire and you reach your preservation age, which is generally 60. Super is a unique way to save for your future, with tax benefits and the power of compounding returns – meaning your money grows faster because you earn returns on both your original savings and the investment returns you've already earned.

You may be able to access your super early in special situations, such as severe financial hardship, serious illness, or if you leave Australia for good. For more details on early access, visit hostplus.com.au/access-your-super-early

雇主会把您的退休金缴入哪家基金？

入职时，雇主会提供表格，由您自主选择基金。

若未提交表格，雇主将会向 Australian Taxation Office (ATO) 查询您是否已有一项“固定指定”的退休金基金。

固定指定的退休金基金是与您个人绑定的现有退休金账户，通常来自您此前的工作（包括第一份工作），并将自动延续至新工作——除非您主动更换。此举可集中管理退休金，避免多户并存及额外费用。

若您没有固定指定的退休金基金，退休金缴款将会被支付到您的雇主所选择的基金中，也就是他们的“默认基金”。

如何选择退休金基金？

退休金可能是您一生中最大的储蓄之一，因此确保它为您努力增值至关重要。在选择退休金基金时，长期稳健的回报、较低的费用以及符合个人需求的保险，都是重要的考虑因素。像 ATO 提供的“YourSuper”比较工具等独立平台，可以帮助您找到合适的选择。详情请访问：hostplus.com.au/yoursuper-comparison-tool

为什么选择 Hostplus？

我们是澳大利亚最大的退休金基金之一，拥有超过 180 万名会员。凭借较低的管理费用[1]、稳健的长期回报[2]以及灵活的保险服务，我们致力于帮助您实现目标。作为一家行业型退休金基金，我们的利润会回馈给会员，而不是股东。详情请访问：hostplus.com.au/choose-hostplus

何时可以领取您的退休金？

您的退休金通常会被安全保管，直到您退休并达到“保留年龄”（一般为 60 岁）。退休金是一种为未来打算的独特储蓄方式，具有税收优惠和复利增长的优势——这意味着您的资金增长更快，因为您不仅从最初的存款中获得收益，还能对已产生的投资回报继续获利。

在特殊情况下，您可能可以提前领取退休金，例如遭遇严重经济困难、患有重大疾病，或永久离开澳大利亚。有关提前领取的更多详情，请访问：hostplus.com.au/access-your-super-early

Make the most of your super

Even if retirement's a long way off, making small changes now can set you up for a more comfortable future. Here are some simple ways you could make the most of your super.

Boost your super with extra contributions. You can use money that's already been taxed, like your take-home pay, or ask your employer to put part of your salary into your super instead – this is called salary sacrifice. Salary sacrifice contributions are usually taxed at 15%, which is often lower than your normal income tax rate. Visit hostplus.com.au/contribute for more information.

Bring all your super accounts together. If you've had more than one job, you might have more than one super account. Combining them into one account can make managing your super easier and helps you avoid paying multiple fees and insurance costs.[3] Learn more at hostplus.com.au/consolidation

Choose the right investment options for you. How your super is invested can make a big difference to your balance at retirement. Hostplus offers a variety of investment options to suit your needs and comfort with risk. Take some time to review your choices, as different options come with different levels of risk and potential returns. See more at hostplus.com.au/choose-investments

How to join Hostplus

Joining is easy! Complete your application at hostplus.com.au, or call us on 1300 467 875.

充分利用退休金

即使距离退休还有很长时间，现在做出一些小改变，也能为未来更舒适的生活打下基础。以下是一些简单的方法，帮助您更好地利用退休金。

通过额外供款来增加退休金。您可以使用已经缴税的资金（例如税后收入），也可以要求雇主将部分薪资直接缴入您退休金账户——这被称为"薪资牺牲（salary sacrifice）"。薪资牺牲供款通常按 15% 的税率征税，这往往低于您正常的所得税税率。详情请访问：hostplus.com.au/contribute

合并所有退休金账户。如果您曾经从事过多份工作，您可能会拥有多个退休金账户。将这些账户合并为一个账户，可简化养老金管理，并帮助您避免支付多重管理费和保险费。[3] 详情请访问：hostplus.com.au/consolidation

选择适合您的投资选项。退休金如何投资，将直接影响您退休时的账户余额。Hostplus 提供多种投资选项，匹配您的需求与风险承受能力。花些时间审视您的投资选择，因为不同的选项伴随不同程度的风险和潜在回报。详情请访问：hostplus.com.au/choose-investments

如何加入 Hostplus

加入非常简单！请访问 hostplus.com.au 完成在线申请，或致电 1300 467 875 联系我们。

NEED HELP IN YOUR LANGUAGE?

If English isn't your preferred language, we can arrange an interpreter for you. Contact us on **1300 467 875**, Monday to Friday, 8am – 8pm AEST/AEDT, or visit **hostplus.com.au/contact**

The government also offers an interpreting service. Call **131 450** or visit **tisnational.gov.au**

需要使用您熟悉的语言获取帮助吗？

如果英语不是您的首选语言，我们可以为您安排口译服务。请在周一至周五上午 8 点至晚上 8 点（AEST/AEDT）致电 **1300 467 875**，或访问：**hostplus.com.au/contact**

政府也提供口译服务，可拨打 **131 450** 或访问：**tisnational.gov.au**

THAT'S A PLUS+

1. Other fees and costs apply. Refer to the relevant PDS for more information. 2. Hostplus Balanced (MySuper) investment option compared to the SuperRatings Accumulation Fund Crediting Rate Survey – SR50 Balanced (60–76) Index at 30 June 2025. Past performance is not a reliable indicator of future performance. 3. Before you consolidate, compare each fund's fees, performance and other features. Check if you'll lose any benefits or be charged a fee for closing an account. Importantly, if you do close an account, you'll lose any insurance attached to it. You might find it helpful to get advice from a licensed financial adviser.

1.可能会收取其他费用和成本。详情请参阅相关产品披露声明（PDS）。2.截至 2025 年 6 月 30 日，Hostplus Balanced（MySuper）投资选项的表现与 SuperRatings Accumulation Fund Crediting Rate Survey（累积基金计息率调查）中的 SR50 Balanced（60–76）指数进行比较。过往表现并不代表未来结果。3.在合并账户前，请比较各基金的费用、表现及其他特点。确认关闭账户是否会损失任何权益，或需支付相关费用。特别注意，若关闭某个账户，您将失去与该账户相关的任何保险保障。建议咨询持牌理财顾问以获取专业意见。