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.

帶您快速了解 退休公積金

退休公積金（簡稱「退休金」），是在工作期間逐步存下的資金，用於退休後支付日常生活開支。

對大多數澳洲人而言，這是他們一生中其中一筆最大的儲蓄，能在停止領取固定收入時為他 們提供經濟保障。

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.

退休金是如何運作的？

根據法律規定，僱主必須將資金存入您的退休金賬戶。重要的是，這筆金額是在您正常薪金之外額外繳付的，而不是從您的薪金中扣減。這些付款被稱為「退休金保障（SG）供款」。自2026年7月1日起，僱主必須在發薪日（即薪金支付之日）後的七個工作日內，將 SG 供款繳入您的退休金賬戶。

最低 SG 供款比例為稅前薪金的 12%。僱主也可能按更高的比例為您繳付退休金。

您的退休金基金會替您投資這筆資金，目的是讓您的儲蓄隨時間增長。投資收益有助於提升您的退休金結餘。

大多數僱主都必須向您的退休金賬戶繳付強制性的 SG 供款，而您亦可以選擇額外自願存款。您在退休金賬戶中的儲蓄越多，退休後的生活就會越舒適。

您的退休金通常會保留在賬戶中，直到您達到一般所稱的「保留年齡」——也就是您可以開始提取養老金的年齡。對於大多數人而言，這個年齡通常是 60 歲，除非您是在 1964 年 7 月 1 日之前出生，或符合「解禁條件」，則可能會有所不同。

退休時，您可以選擇一次性領取全部退休金（稱為「一次性領取」），或分階段定期領取較小金額（稱為「定期退休收入」）。

誰有資格獲得退休金？

如果您已年滿18歲，無論您是臨時、兼職還是全職員工，您的僱主都必須為您繳付退休金。如果您未滿 18 歲，當您每周工作超過 30 小時時，您的僱主也必須為您繳付退休金。

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

僱主會把您的退休金供款存入哪家基金？

入職時，僱主會提供表格，由您自主選擇基金。

若未提交表格，僱主會向 Australian Taxation Office (ATO) 查詢，看看您是否已有「固定指定」的退休金基金。

「固定指定基金」是與您個人綁定的現有退休金賬戶，通常來自您此前的工作（包括第一份工作），並將自動延續至新工作——除非您主動更換。此舉可集中管理退休金，避免多戶並存及額外費用。

如果您沒有固定指定的退休金基金，繳款將自動進入僱主選定的「默認基金」。

如何選擇退休金基金？

退休金可能是您一生中最可觀的儲蓄之一，因此確保它為您有效增值至關重要。當選擇基金時，長期穩健的回報、較低的費用以及符合個人需求的保險等都是重要的考慮因素。像 ATO 提供的「YourSuper」比較工具等獨立平台，可以幫助您找到合適的選擇。詳情請訪問：hostplus.com.au/yoursuper-comparison-tool

為什麼選擇 Hostplus？

我們是澳洲最大的退休金基金之一，擁有超過 180 萬名會員。憑藉低廉的管理費[1]、穩健的長期回報[2]以及靈活的保險服務，我們致力協助您實現目標。作為一家行業型退休金基金，我們的盈利會回饋給會員，而不是股東。詳情請訪問：hostplus.com.au/choose-hostplus

何時可以領取您的退休金？

您的退休金通常會被安全保管，直至您退休並達到「保留年齡」（一般為 60 歲）。退休金是一種為未來儲蓄的獨特方式，具有稅收優惠和複利回報的優勢——這意味着您的資金增長更快，因為您不僅可以從原始儲蓄中獲得回報，還能對已賺取的投資回報繼續獲利。

在特殊情況下，您可能可以提前領取退休金，例如遭遇嚴重經濟困難、患有重大疾病，或永久離開澳洲。有關提前領取的更多詳情，請訪問：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

即使距離退休還有很長時間，現在做出一些小改變，也能為未來更舒適的生活打下基礎。以下是一些簡單的方法，幫助您更好地利用退休金。

透過額外供款來增加退休金。您可以使用已經繳稅的資金（例如您的實得報酬）自行向退休金賬戶繳款，或要求您的僱主將部分薪資直接繳入您的退休金賬戶——這稱為「薪資犧牲（salary sacrifice）」。薪資犧牲供款通常按 15% 的稅率徵稅，這往往低於您正常的所得稅稅率。詳情請訪問：hostplus.com.au/contribute

合併所有退休金賬戶。若您曾經更換過多份工作，很可能已擁有多個退休金賬戶。將它們合併為同一個賬戶，可簡化退休金管理，並避免支付多重管理費和保險費。[3] 詳情請訪問：hostplus.com.au/consolidation

選擇適合您的投資選項。退休金如何投資，將直接影響您退休時的賬戶結餘。Hostplus 提供多種投資選項，以配合您的需求與風險承受能力。請花些時間檢視您的選擇——不同選項的風險水平與潛在回報各不相同。詳情請訪問：hostplus.com.au/choose-investments

如何加入 Hostplus

加入非常簡單！請訪問 hostplus.com.au 完成在線申請，或致電 1300 467 875 聯絡我們。

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

需要使用您熟悉的語言獲得協助嗎？

如果英語不是您的首選語言，我們可以為您安排口譯服務。請於周一至周五上午 8 時至晚上 8 時（AEST/AEDT）致電 **1300 467 875**，或訪問：hostplus.com.au/contact

政府也提供口譯服務，可致電 **131 450** 或訪問：tisnational.gov.au

THAT'S A PLUS+

An Industry SuperFund

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.可能會收取其他費用及成本。詳情請參閱相關產品披露聲明（PDS）。2.截至 2025 年 6 月 30 日，Hostplus Balanced（MySuper）投資選項的表現與 SuperRatings Accumulation Fund Crediting Rate Survey（累積基金計息率調查）中的 SR50 Balanced（60–76）指數進行比較。過往表現不代表未來結果。3.在合併賬戶前，請比較各基金的費用、表現及其他特點。確認關閉賬戶是否會損失任何權益，或需支付相關費用。特別注意，若關閉某個賬戶，您將失去與該賬戶相關的任何保險保障。建議諮詢持牌財務顧問以獲取專業意見。