



# Are you self-employed?

## Are you Self-Employed?

### Find out how you can benefit from joining NESS Super!

NESS Super is not just for employees and contractors but also available to sole traders and partnerships who are not in receipt of Superannuation Guarantee (SG) contributions.

#### Self-employed contributions

If you are self-employed, whilst not mandatory, it is important that you contribute to your super. Data from the Association of Superannuation Funds of Australia (ASFA) shows that self-employed people often have lower super balances than their employees. If you are self-employed you have the benefit of being able to claim tax deductions on contributions you make to your superannuation. In addition, as NESS Super is a public offer fund, we are able to accept contributions from people who are self-employed in any industry.

For those that are self-employed there are two ways to contribute, depending on how you pay yourself. If you receive:

- **A wage** – set up a regular transfer into super from your before-tax income.
- **Income from business revenue** – make a one off contribution when you have enough cash flow.

#### Self-Employed contractors who join NESS Super enjoy many benefits including:

- our simple and competitive fee structure
- flexible contribution options
- online access to your account through MemberAccess
- choice of seven investment options
- Death and Total and Permanent Disablement (TPD) insurance
- A self-employed Income Protection policy based on your business income, to protect you in the event of injury or illness
- pension options for members who reach their preservation age who want to take their super as a regular income in retirement or whilst still working.

By joining NESS Super and topping-up your super contributions, you not only save for your retirement, but you may also be able to save towards the deposit of your first home (through the Federal Government's First Home Super Saver Scheme initiative) and save on tax.

## How much can I contribute to super?

There are limits to how much you can contribute each financial year:

- up to \$25,000 in concessional contributions (from your pre-tax income, for which you can claim a deduction), and
- up to \$100,000 in non-concessional contributions (from your after-tax income)

## Tip for the self-employed: Find and consolidate all your super

If you've had more than one job before you became self-employed, chances are you may have more than one superannuation fund.

NESS Super can help track down any of your lost super as well as consolidate super from previous jobs. By doing this, you can reduce the fees you may currently be paying. All it takes is a phone call!

## Joining is easy!

Visit our website [nesssuper.com.au](https://nesssuper.com.au) and click on the **JOIN NESS** button and follow the prompts. Alternatively, you can complete the 'Application form for Self-Employed Members' or by calling us on **1800 022 067**. It is important that you read the NESS Super Product Disclosure Statement (PDS) and Financial Services Guide (FSG) which are also available on our website.

If you have any questions or would like to discuss your NESS Super account, our Employer Services Manager Calvin Lake can be contacted on **0436 000 401** or email him at [calvin.lake@nesssuper.com.au](mailto:calvin.lake@nesssuper.com.au)

Our friendly Member Services Team are also on hand to help. Please call us on **1800 022 067** between 8.30am and 6.00pm Monday to Friday (Sydney time) or by email at [nessadmin@nesssuper.com.au](mailto:nessadmin@nesssuper.com.au)

## NESS Super is the super fund for the electrical, communications, technology and cabling industries.

Our team at NESS Super are here to help you at every stage in life.

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### Disclaimer:

The information contained in this article is up to date at the time of its publication. However, some information can change over time. The contents are for general information only and do not constitute personal advice. We recommend that you consult with a suitably qualified person before making any financial decisions.

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