



Program Curriculum




# Superannuation Fundamentals Program 2025






# Superannuation Fundamentals Program




Master the basics of superannuation in this 6 part program, designed especially for juniors or those who are new to the Australian superannuation system. Featuring a case study throughout, this program goes through practical tips for accountants who need to be aware of how super works on a day to day basis.




The 2025 program is scheduled to run weekly on **Thursdays** from **25 September** to **30 October 2025**. All events are scheduled at 12:30pm AEST (AEDT from 5 October onwards).

Unit	 Introduction to Superannuation		
Date & Time	 Thursday 25 September  12:30pm AEST	Instructor	Sasha Prien
What's covered	<ul style="list-style-type: none"> <li>• Introduction to the case study</li> <li>• What is superannuation?               <ul style="list-style-type: none"> <li>◦ Law around super - SIS Act</li> </ul> </li> <li>• A quick history lesson</li> <li>• Elements &amp; key definitions</li> <li>• What are super funds?               <ul style="list-style-type: none"> <li>◦ Types of super funds</li> <li>◦ Industry</li> <li>◦ Retail</li> <li>◦ Defined Benefit funds</li> <li>◦ SMSF</li> </ul> </li> </ul>		




	<ul style="list-style-type: none"> <li>• Choosing the right fund <ul style="list-style-type: none"> <li>◦ Super choice for employees</li> </ul> </li> <li>• Changing or Consolidating super</li> <li>• Reading an Annual Statement from your super fund</li> </ul>
<b>Resources included</b>	<ul style="list-style-type: none"> <li>• Presentation slides</li> <li>• Case study pack (background notes on client)</li> <li>• ATO Super Choice form</li> <li>• Annual Statement from an SMSF</li> </ul>




<b>Unit</b>	 <b>Money In: Employer Contributions</b>		
<b>Date &amp; Time</b>	 Thursday 2 October  12:30pm AEST	<b>Instructor</b>	Sasha Prien
<b>What's covered</b>	<ul style="list-style-type: none"> <li>• What's super payable on? <ul style="list-style-type: none"> <li>◦ Ordinary Time Earnings (OTE)</li> <li>◦ Employee vs Contractor</li> </ul> </li> <li>• Super Choice &amp; Default Employee Super Funds</li> <li>• Super guarantee &amp; SGC <ul style="list-style-type: none"> <li>◦ Lodging an SGC statement</li> <li>◦ Penalties &amp; Remission</li> </ul> </li> <li>• ATO Small Business Super Clearing House (SBSCH) <ul style="list-style-type: none"> <li>◦ Eligibility</li> <li>◦ Process</li> <li>◦ Other clearing house options</li> </ul> </li> <li>• Salary sacrifice &amp; superannuation</li> <li>• Deductibility of superannuation payments</li> <li>• Deadlines &amp; other admin <ul style="list-style-type: none"> <li>◦ Due dates for paying super</li> <li>◦ Reporting via STP</li> <li>◦ Payday super from 1 July 2026</li> </ul> </li> </ul>		
<b>Resources included</b>	<ul style="list-style-type: none"> <li>• Presentation slides <ul style="list-style-type: none"> <li>◦ Screenshots from ATO Portal</li> </ul> </li> <li>• SGC statement form</li> </ul>		

Unit	 <b>Money In: Employee &amp; Other Contributions</b>		
Date & Time	 Thursday 9 October  12:30pm AEDT	Instructor	Sasha Prien
What's covered	<ul style="list-style-type: none"> <li>• Contributions               <ul style="list-style-type: none"> <li>◦ Who can make them?</li> <li>◦ Concessional                   <ul style="list-style-type: none"> <li>▪ Eligibility</li> <li>▪ Process</li> <li>▪ Amounts (incl. Carry-forward rule - contributions cap)</li> </ul> </li> <li>◦ Non-concessional                   <ul style="list-style-type: none"> <li>▪ Eligibility</li> <li>▪ Process</li> <li>▪ Amounts (incl. Bring-forward rule - contributions cap)</li> </ul> </li> <li>◦ In specie</li> <li>◦ Excess contributions</li> </ul> </li> <li>• Deductibility of member contributions</li> <li>• Types of other contributions               <ul style="list-style-type: none"> <li>◦ Govt co-contributions</li> <li>◦ Downsizer</li> <li>◦ Spouse</li> </ul> </li> </ul>		
Resources included	<ul style="list-style-type: none"> <li>• Presentation slides</li> <li>• Notice of intent to claim or vary a deduction for personal super contributions</li> <li>• Acknowledgement of notice from trustee</li> </ul>		

Unit	 <b>In the Fund: Interests &amp; Investments</b>		
Date & Time	 Thursday 16 October  12:30pm AEDT	Instructor	Sasha Prien
What's covered	<ul style="list-style-type: none"> <li>• Interests in the fund               <ul style="list-style-type: none"> <li>◦ Member</li> <li>◦ Dependant/Beneficiary</li> <li>◦ Insurance</li> </ul> </li> <li>• Making a Death Benefit Nomination               <ul style="list-style-type: none"> <li>◦ Binding or non-binding?</li> <li>◦ Tips and traps</li> </ul> </li> <li>• Investments</li> </ul>		

	<ul style="list-style-type: none"> <li>◦ What is allowed &amp; what is not</li> <li>◦ Investments resulting in NALI &amp; NALE</li> </ul>
Resources included	<ul style="list-style-type: none"> <li>• Presentation slides</li> </ul>

Unit	 <b>In the Fund: Earnings &amp; Expenses</b>		
Date & Time	 Thursday 23 October  12:30pm AEDT	Instructor	Sasha Prien
What's covered	<ul style="list-style-type: none"> <li>• Earnings &amp; NALI</li> <li>• Expenses &amp; NALE</li> <li>• Costs &amp; fees               <ul style="list-style-type: none"> <li>◦ Management fees</li> <li>◦ Insurance - life &amp; TPD, Income Protection, assets cover</li> <li>◦ Fund admin &amp; audit</li> <li>◦ What is deductible or non-deductible?</li> </ul> </li> <li>• Taxation points               <ul style="list-style-type: none"> <li>◦ Contributions</li> <li>◦ Earnings</li> <li>◦ Death benefits</li> <li>◦ Tax reconciliations - similarities and differences compared to other entities</li> </ul> </li> </ul>		
Resources included	<ul style="list-style-type: none"> <li>• Presentation slides</li> </ul>		

Unit	 <b>Money Out: Accessing Superannuation</b>		
Date & Time	 Thursday 30 October  12:30pm AEDT	Instructor	Sasha Prien
What's covered	<ul style="list-style-type: none"> <li>• Preservation rules</li> <li>• Conditions of release</li> <li>• Early access of super</li> </ul>		

	<ul style="list-style-type: none"> <li>◦ Special circumstances</li> <li>◦ Illegal early release of super</li> <li>• How can benefits be paid? <ul style="list-style-type: none"> <li>◦ Lump sums</li> <li>◦ Super income streams - types &amp; conditions</li> <li>◦ What is taxable to the individual &amp; why?</li> <li>◦ Interaction with Centrelink</li> </ul> </li> <li>• Death of a member <ul style="list-style-type: none"> <li>◦ Death Benefit Nominations - what happens?</li> <li>◦ Payment or pension?</li> <li>◦ SMSF Wills</li> <li>◦ Contesting of super death benefit payments - what happens?</li> <li>◦ Testamentary trusts (overview)</li> <li>◦ Superannuation proceeds trust (overview)</li> </ul> </li> </ul>
<p><b>Resources included</b></p>	<ul style="list-style-type: none"> <li>• Presentation slides</li> </ul>