

## Employer Super Facts

June 2017

# Becoming a participating employer is easy!

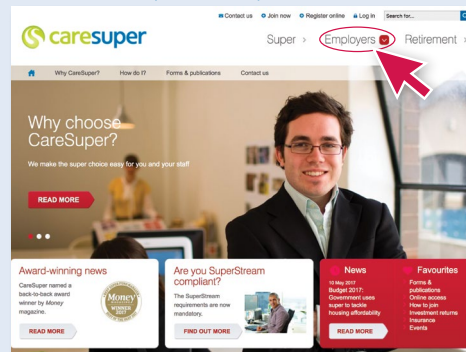


### did you know?

As a participating employer of CareSuper you will be given access to our Client Partnership team to support your business with all its super needs.

Just read the **Employer Guide** and the **Member Guide PDS**, then join online.

### One simple step...



To become a participating employer simply go to [caresuper.com.au](http://caresuper.com.au), click on the 'Employers' menu and select the 'Join now' button at the top of the screen.

*joining online takes less than 10 minutes – and there are no forms to return!*

### Transact through EmployerOnline

Once you've joined CareSuper, you can manage your employees' super online with ease via our secure web-based administration system.

EmployerOnline gives you the freedom to:

- Process contributions online at a time that's convenient for you
- Select the most suitable contribution payment method for your business
- Make contributions to multiple funds at once using a clearing house\*
- Add employees as new members, without having to submit paper forms
- View your company's contribution history
- View and update your company and employees' details
- Manage your administration contacts and tailor their access
- Access the CareSuper Employer message service.

\* For further details on this third party solution, see table overleaf.

### Need help online?

For tips on managing your online account, take a look at the 'Employer help' guide in EmployerOnline. Alternatively, speak to your dedicated Employer Relationship Manager.

### Enrol your employees

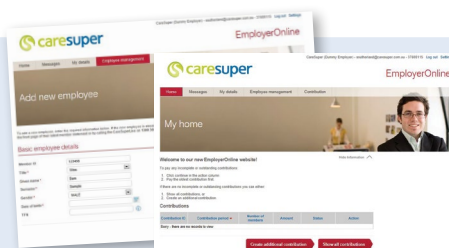
Any employees who want to join CareSuper, either as your default fund or by exercising choice of fund, should be provided with a CareSuper **Member Guide PDS** to read.

To enrol your employees who want to join CareSuper, simply add new employees in the 'Manage employees' section of EmployerOnline.

Adding an employee online is instant. Once you've joined an employee via EmployerOnline, an employee record is created so that you can manage their super online. If your employee is already a CareSuper member, you can simply find and link them to your employer account.

Alternatively, your employees can join online at [caresuper.com.au/join](http://caresuper.com.au/join), or by completing the **Member application** form available through our Client Partnerships team or by calling **1300 360 149**.

New members will receive a welcome pack, which outlines the key benefits of being a CareSuper member.



### take a tour today

➔ Visit [caresuper.com.au/EOLoverview](http://caresuper.com.au/EOLoverview) to take a closer look at how easy it is to manage your employee contributions online.



### Need help?

For more information on becoming a CareSuper participating employer or any other super-related topics, contact the dedicated team at CareSuper. Visit [caresuper.com.au](http://caresuper.com.au), call the CareSuperLine on **1300 360 149** or email [admin@caresuper.com.au](mailto:admin@caresuper.com.au)

**CARE Super Pty Ltd** (Trustee)  
 ABN 91 006 670 060 AFSL 235226,  
**CARE Super** (Fund) ABN 98 172 275 725

#### Disclaimer

The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances and objectives. You should consider your own investment objectives, financial situation or needs and read the Product Disclosure Statement prior to making an investment decision. You may also wish to consult a licensed financial adviser. All information is current at the time of production and is subject to change. Changes to government legislation and superannuation rules made after this time may affect the accuracy of the information provided.

## Employer Super Facts (continued)

Whether you are contributing to a superannuation fund as your default fund or on behalf of one or more employees under Choice of Fund legislation, you are required to confirm that the fund is a complying super fund. The letter below confirms CareSuper is a complying super fund. We recommend that you keep this letter on file with your Choice of Fund records. To learn more about your record-keeping obligations under Choice of Fund legislation, visit [ato.gov.au](http://ato.gov.au).



### Letter of compliance

To whom it may concern,

CARE Super (CareSuper)  
SPIN/USI: CAR0100AU  
FUND ABN: 98 172 275 725  
SFN: 1257/039/43

I certify on behalf of the Trustees of CARE Super (CareSuper), that:

- CareSuper is a complying resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* (SIS)
- The fund is not, nor has ever been, subject to a direction under section 63 of SIS not to accept any contributions from an employer-sponsor
- CareSuper is able to accept superannuation contributions from employers on behalf of their employees
- CareSuper is an authorised MySuper provider, meets the minimum insurance requirements and is eligible to be nominated as a default fund.

Details of how an employer can make contributions to the fund are provided below.

Yours sincerely,



Julie Lander  
Chief Executive Officer

Issued by CARE Super Pty Ltd  
CARE Super Pty Ltd (Trustee) ABN 91 006 670 060 AFSL 235226  
CARE Super (Fund) ABN 98 172 275 725

### Acting on your employee's choice

If your employee is eligible and nominates a fund of choice, you must action that choice within two months.

Record the date you accept your employee's choice of fund and the date that you act on the choice.

To find out more, you can:

- Go to [ato.gov.au/employersuper](http://ato.gov.au/employersuper) for more information on super, offering an employee a choice of fund or paying super contributions
- Go to [apra.gov.au/RSE](http://apra.gov.au/RSE) to find a super fund authorised to offer a MySuper product.

You can also contact the Australian Taxation Office (ATO) on **13 10 20** between 8am and 6pm, Monday to Friday, to speak to a tax officer.

### things you should know



The quarterly due dates for super contributions are:

- 28 October
- 28 January
- 28 April
- 28 July

If you have not received an employee's completed form and a super contribution is due, you must make the payment to your nominated fund by the due date. You should always allow sufficient time for your bank or clearing house to process your SG contributions, which often takes 2-3 business days.

You do not have to action an employee's fund nomination if they have nominated a fund in the previous 12 months (however, you may choose to act on their request).

#### How to pay super contributions into CareSuper

CareSuper provides a number of payment options to suit your business needs. You can find out more at [caresuper.com.au](http://caresuper.com.au).

#### Managing your contribution cycle with CareSuper

CareSuper's default payment cycle is monthly, however employers can choose to make their contributions on a quarterly basis. For more information on what's involved, contact the CareSuperLine.

### Our preferred contribution and payment options

Contribution method	Description	Best for employers	Payment options	Benefits
<b>Employer Online</b> (Log in via <a href="http://caresuper.com.au">caresuper.com.au</a> . You can join online without filling in any paperwork.)	All your contribution details are provided via our secure website. You'll need to check the details, enter the contribution amounts and select your payment type, then submit.	All employers – small, medium or large	<ul style="list-style-type: none"> <li>• Authorised bank transfer<sup>1</sup></li> <li>• BPAY<sup>2</sup></li> <li>• EFT<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Secure and efficient</li> <li>• Convenient free service</li> <li>• Payment and contribution can be submitted at same time from a single online location</li> <li>• Option for direct data entry or file import from your payroll system</li> </ul>
<b>Clearing house solution (via EmployerOnline)<sup>4</sup></b>	Manage your contribution data across your employees' super fund choices in one online location. Make one payment and distribute the information and money to your employees' super accounts.	Who need to make contributions to multiple super funds.	<ul style="list-style-type: none"> <li>• Direct debit (authorisation required)</li> <li>• BPAY<sup>2</sup></li> <li>• EFT<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Convenient and efficient</li> <li>• No transaction fees apply</li> <li>• Saves time for employers contributing to multiple super funds</li> <li>• Central source of contributions history for contributions sent to multiple funds through the clearing house</li> </ul>

<sup>1</sup> Authorised bank transfer debits the contribution amount from your account on a date nominated by you. Amounts are only debited on your authority.

<sup>2</sup> If you are using BPAY, please log in to EmployerOnline or call the CareSuperLine for your Customer Reference Number. The Biller Code is 929 885.

<sup>3</sup> To find out the unique BSB and reference number for each EFT payment, please log in to EmployerOnline or call the CareSuperLine. Note that each EFT nominated contribution will generate a unique reference number for payment and will be provided once you confirm the contribution payment method.

<sup>4</sup> CareSuper offers access to a free clearing house solution through a third party. You should read the relevant Product Disclosure Statement for more information about this service. Fees may be charged directly by the provider.