

Employer Super Facts

November 2015

Managing your contributions



did you know?

With EmployerOnline you can schedule payments to be made automatically at a future date! So, if you like to get your paperwork out of the way but don't want the money to leave your bank until it has to, just schedule the payment for the due date.



Need help?

For more information on managing your contributions or any other super related topics contact the dedicated team of CareSuper consultants.

Call the CareSuperLine on **1300 360 149**, email admin@caresuper.com.au.

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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.

How can I manage my contributions simply and efficiently?

At CareSuper we aim to keep super as simple as possible so that you can focus on running your business. We offer a range of contribution and payment options, so you can choose the combination that suits your business.

Our preferred contribution and payment options

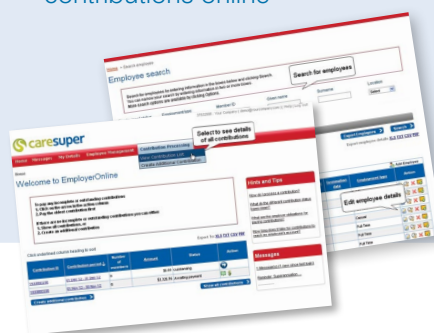
Contribution method	Description	Best for employers	Payment options	Benefits
Employer Online (Log in via caresuper.com.au . You can join online without filling in any paperwork.)	All your contribution details are provided via our secure website. You'll need to check the details, enter the contribution amounts and select your payment type, then submit.	All employers – small, medium or large	<ul style="list-style-type: none"> • Authorised bank transfer¹ • BPAY^{®2} • EFT³ 	<ul style="list-style-type: none"> • Secure and efficient • Convenient free service • Payment and contribution can be submitted at same time from a single online location • Option for direct data entry or file import from your payroll system
Clearing house solution (via EmployerOnline)⁴	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"> • Direct debit (authorisation required) • BPAY^{®2} • EFT³ 	<ul style="list-style-type: none"> • Convenient • Efficient • Saves time for employers contributing to multiple super funds • Central source of contributions history for contributions sent to multiple funds through the clearing house

- 1 Authorised bank transfer debits the contribution amount from your account on a date nominated by you. Amounts are only debited on your authority.
- 2 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.
- 3 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.
- 4 CareSuper offers access to a clearing house solution through a third party. Fees may apply if you choose to use this solution, however, free clearing is available for eligible employers. Contact your CPM or call the CareSuperLine on **1300 360 149** to discuss your options. You should read the relevant PDS before making a decision.



take a tour today

Visit caresuper.com.au/EOLoverview to take a closer look at how easy it is to manage your employee contributions online



Need help?

As a participating employer of CareSuper, you have access to a Client Partnership Manager (CPM) to support your business with all its super needs. Our CPMs can help you understand your contribution options and set up the system that works best for you. To be put in touch with your dedicated CPM call the CareSuperLine on **1300 360 149**.