

# Super stapling for employers.

**We're here to help you with Your Future, Your Super and stapling.**

Stapling is a federal government initiative which took effect on 1 November 2021 as part of the Your Future, Your Super (YFYS) reforms. The reforms attach employees to one super fund over their career (unless they actively choose otherwise).

Stapling aims to stop new super accounts being opened every time an employee starts a new job. This will help to avoid duplicate account and insurance fees eroding super balances.

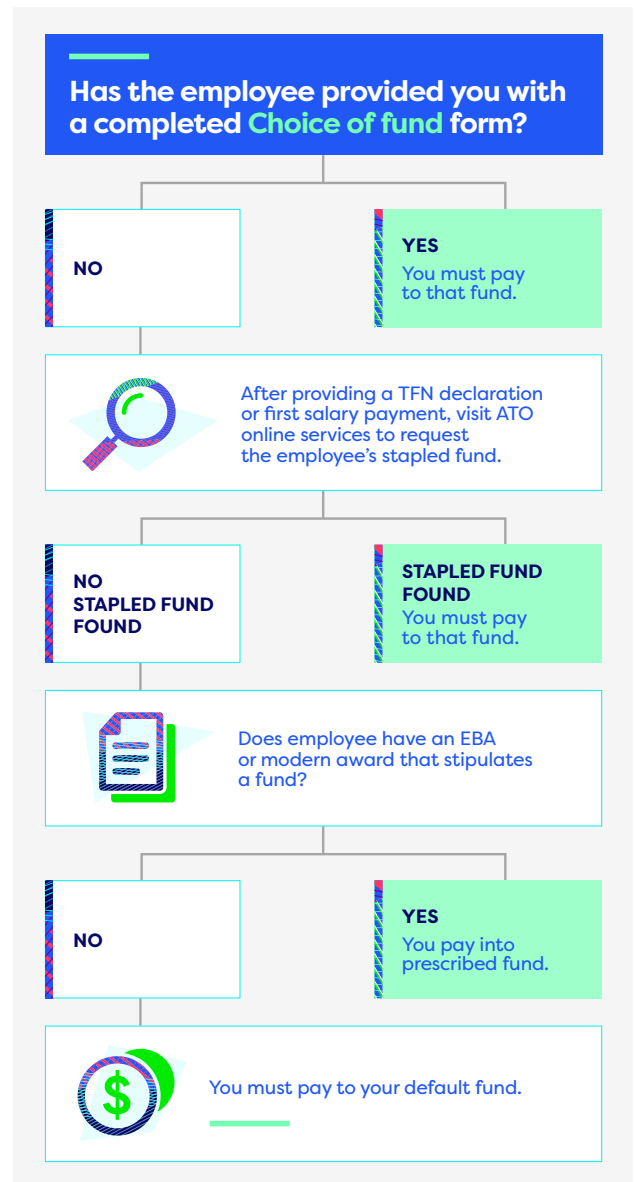
### EMPLOYER OBLIGATIONS

As an employer, your obligations are to pay superannuation guarantee contributions for new employees into the correct fund account.

Here's a checklist and flow chart to help you comply with your stapling obligations.

### Your stapling checklist

- Ask a **CareSuper representative** about stapling.
- Visit the **CareSuper stapling hub**.
- Download the new **Choice of fund form** for each new employee.
- Check with the ATO to review your **'Request stapled super fund'** access permissions.



### CARESUPER IS HERE TO HELP

We are here to help you meet your obligations to your employees. If you need further help, or would like to arrange a one-on-one chat about YFYS and stapling, contact your **CareSuper representative** or **email us**.