

Superannuation choice form

Employees, use this form to choose the super fund your employer will pay your super into. Your choice of super fund is an important decision for your future.

If you don't complete this form your employer can pay your super into your existing fund identified by the Australian Taxation Office (ATO). If you don't have an existing fund, your employer can pay your super to CareSuper, their default super fund.



EMPLOYERS

Employers, use this form to offer your employees choice of super fund (if CareSuper is your default fund). For more information about offering your employees choice of fund or paying super contributions, visit ato.gov.au/employersuper. And remember, we're always here to help.

SECTION A: EMPLOYEE TO COMPLETE

1. YOUR CHOICE OF SUPER FUND

I choose for my super to be paid into (select one option):

- CareSuper, my employers' default super fund. Simply complete your personal details at step 2 and sign this form at step 4.
- My choice of super fund or self-managed super fund (SMSF). Complete steps 2 and 3, then sign this form at step 4.

2. YOUR PERSONAL DETAILS

Title Given names

Surname

Employee ID number (if applicable) Tax file number (TFN)*

* You don't have to provide your TFN but if you don't, your super contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your fund.

3. DETAILS OF YOUR CHOSEN SUPER FUND

You can find your super fund details, including your member number, by:

- logging into your super fund member portal or online account
- contacting your super fund directly
- through ATO online services via myGov or the ATO app.

You also need to **attach a letter of compliance of your chosen super fund** to confirm it's a complying fund and can accept contributions from your employer.

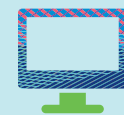
For most super funds you can find their letter of compliance on their website. For other funds, you'll need to contact them for this information.

Fund name

Member number (if applicable)

Australian Business Number (ABN) Unique Superannuation Identifier (USI)

Account name (if applicable)



COMPLETING YOUR CHOICE OF FUND ONLINE


By using the online form available in myGov, your super details will be automatically filled in for you.

1. Sign into MyGov and select ATO in your services.
2. In the menu select **Employment**, and then **New Employment**. You'll need your employer's details on page 2 to complete this step.
3. Select your preferred fund and finalise the form.
4. Give a copy to your employer.

WE'RE HERE TO HELP

If you'd like more information or need assistance you can contact us.

 1300 360 149

 caresuper.com.au/getintouch

 caresuper.com.au

SECTION A: EMPLOYEE TO COMPLETE (CONTINUED)

Additional information if you're nominating an SMSF

If nominating an SMSF, you must be a member and a trustee responsible for managing the fund. You also need to attach a document confirming the SMSF is an ATO regulated super fund. You can find a copy of the compliance status for your SMSF at superfundlookup.gov.au.

SMSF electronic service address (ESA)

This is a government requirement. An ESA is used so the fund can receive electronic messages and payments from your employer using SuperStream. You can find your ESA by contacting your SMSF messaging provider or through your SMSF administrator, tax agent, accountant or bank.

SMSF bank account

BSB (please include all six numbers)

Account number

4. PRINT AND SIGN



Signature

Date (DD/MM/YYYY)

Full name



EMPLOYEES PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it.

ONCE YOU'RE DONE

Return this form to your employer and keep a copy for your own records. Don't send this form to the ATO, CareSuper or your chosen super fund.

SECTION B: EMPLOYER TO COMPLETE

Employers, you must complete this section **before** giving this form to an employee.

Your business details

Business name

Business ABN



Your signature or full name

Date (DD/MM/YYYY)

CareSuper is your default super fund

Fund name: CareSuper
Address: Locked Bag 20019
Melbourne VIC 3001

ABN: 98 172 275 725
Unique Superannuation Identifier (USI): CAR0100AU

COMPLIANCE STATEMENT



CareSuper is a complying resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*. CareSuper is a registrable superannuation entity and may be nominated as a default fund as it meets the minimum statutory insurance cover requirements.

The Trustee of the Fund is CARE Super Pty Ltd
ABN 91 006 670 060
AFSL 235226.

! EMPLOYERS

HERE'S WHAT TO DO IF AN EMPLOYEE DOESN'T RETURN THIS FORM

Most employers must request the employee's stapled super fund details before making a super contribution.

If an employee doesn't provide you with the correct details, or the fund can't accept your contributions, you'll need to request their stapled super fund details from the ATO.

If the ATO advises the employee doesn't have a stapled super fund, you can make the payment to CareSuper, your nominated default super fund. For more information, visit ato.gov.au/stapledsuperfund.

Additional information for employees

You can choose any eligible super fund for your employer to pay your super into. The super fund you choose is an important decision that can affect you today and at retirement.

IF YOU CHOOSE NOT TO COMPLETE THIS FORM

If you're a new employee and choose not to complete this form, your employer will check with the ATO if you have an existing super fund. If you do, your super can be paid into this fund, called your 'stapled super fund'.

- If you have multiple funds the ATO will choose one of them as your stapled fund – it may not be the fund you prefer.
- If the ATO can't identify a stapled fund, they'll advise your employer to pay your super into their default super fund, CareSuper.
- If you started your current employment before 1 November 2021 and you didn't choose a super fund, your employer will pay your super to their default fund, CareSuper.

For more information about stapled super funds, visit ato.gov.au/individuals/super.

TOOLS AND RESOURCES

caresuper.com.au

Access free online resources including interactive lessons, webinars and calculators designed to empower you with the knowledge you need, so you can be confident in your best life after work.

[ATO.gov.au](https://ato.gov.au)

Compare super funds using the YourSuper comparison tool and learn more about keeping track of your super.

[Moneysmart.gov.au](https://moneysmart.gov.au)

Learn more about choosing a super fund, combining your super and finding lost super.

PROVIDING YOUR TFN

You don't have to provide your TFN, but if you don't, your super contributions may be taxed at a higher rate and you won't be able to make personal contributions to your super. To learn more about the different contribution types, visit caresuper.com.au/contributions.

Your TFN also makes it easier to keep track of your super.

FINDING LOST SUPER

It's important to keep track of your super. If you've ever changed your name, address or job, you may have lost track of some of your super.

Having multiple super accounts could mean you're paying fees you're unaware of. Your super is your money, you should check it regularly.

IF YOU HAVE MORE THAN ONE SUPER FUND

Having more than one super account could mean you're paying multiple fees and charges, which may reduce your retirement savings. You can consolidate multiple accounts using ATO online services through myGov or through your super fund.

Before you consolidate accounts, you may want to seek advice on fees this may incur or if you will lose any insurance.

HELP AND SUPPORT

To speak to a tax officer at the ATO phone 13 10 20 between 8am and 6pm, Monday to Friday.

If you don't speak English well, phone the Translating and Interpreting Service at the ATO on 13 14 50 for help with your call.

If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone the ATO on 13 36 77. If you don't have access to TTY or modem equipment, phone the ATO's speech to speech relay service on 1300 555 727.

YOUR PRIVACY

This form is provided as a means for employees to provide necessary superannuation information to their employer. The ATO doesn't collect this information. An employer is authorised to collect their employee's TFN under the Superannuation Industry (Supervision) Act 1993. It's not an offence for an employee not to quote their TFN. If an employee doesn't provide their super fund details to their employer, the employer may request the information from the ATO.

For more information regarding employee privacy rights contact your super fund.

This page has been left blank intentionally.