



Australian Government  
Australian Taxation Office

# Superannuation standard choice form

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 ATO. If you don't have one, your employer can pay into a new account in their default super fund. You can find more information on **page 5**.

## How to complete online

### Save time: use the online form

**my  
Gov**



Australian Government  
Australian Taxation Office

Use the online form in myGov to choose your super fund. Your super account details will automatically be 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 information on **page 3** to complete this form.
- 3 Select your preferred fund and give a copy to your employer.

## Information

### For employees

Additional information about super is located at the end of this form. You can also visit [ato.gov.au/individuals/super](https://ato.gov.au/individuals/super)

### For employers

Use the form to offer employees their choice of super fund. You must fill in the details of your nominated super fund, also known as your default fund, on **page 3** before giving the form to an employee.

For more information on super, offering an employee a choice of fund or paying super contributions, visit [ato.gov.au/employersuper](https://ato.gov.au/employersuper)

## Section A Your details

Full name

Employee number (if known)

Tax file number (TFN)

- i** You don't have to provide your TFN but if you don't, there may be consequences such as your contributions being taxed at a higher rate. See **page 5** for more information.

### I choose for my super to be paid into

Select one of the options below and complete relevant section.

**My existing super fund**



**Section B**

I want my employer to pay into a super account I have already opened.

**My employer's default super fund**



**Section C**

I want my employer to open a new account for me in their default fund.

**My private self-managed super fund (SMSF)**



**Section D**

I am a member and a trustee responsible for managing the fund. I may have up to 6 members in the fund.

## Section B My existing super fund

### Super fund details

- i** You can find your super fund details 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.

Super fund name

Care Super

Super fund Australian business number (ABN)

9 8 1 7 2 2 7 5 7 2 5

Unique superannuation identifier (USI)

C A R 0 1 0 0 A U

- i** The USI is used to identify different super funds and specific super fund products. It is different to your member account number. You can find your USI on your super fund's website or by contacting your super fund directly.

Your member account number

- i** You can find your member account number on your member account statement, by logging into your super fund account, contacting your super fund directly or through ATO online services via myGov or the ATO app.

Your name as it appears on your account

- i** This must match the name shown on your super account. This may be your current name, or a previous name.

### Required documentation

You need to **attach a letter of compliance of your chosen super fund** to confirm it is 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 will need to contact them for this information.

I have attached a letter of compliance from my super fund

### Declaration

*I hereby declare that the information I have provided in relation to the nominated super fund is true and correct and I am authorised to provide the information requested.*

Signature

Date

Day / Month / Year

- i** If you have completed this section, this is the end of the form. Return this form to your employer as soon as possible.

## Section C My employer's default super fund

### Employer to complete

**i** Employers must complete this section before providing the form to an employee.

Business name

Australian business number (ABN)

Super fund name

Super fund Australian business number (ABN)

Unique superannuation identifier (USI)

### Employee to complete

**i** Make sure the employer default super fund details above have been completed by your employer before you use this form. Ask your employer if it hasn't been done.

I choose for my employer to open a new account for me with their default super fund

Signature

Date

Day Month Year  
 /  /

**i** If you have completed this section, this is the end of the form. Return this form to your employer as soon as possible.

### Information for Employers

#### If an employee doesn't return this form

If your employee starts work on or after 1 November 2021, 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 will need to request their stapled super fund details from the ATO.

If the ATO advises the employee does not have a stapled super fund, you can make the payment to your nominated default super fund. For more information, visit [ato.gov.au/stapledsuperfund](https://ato.gov.au/stapledsuperfund)

#### Setting up and paying super for your business

For more information on your super choice obligations, including when you need to offer choice and setting up a default super fund, visit [ato.gov.au/employersuper](https://ato.gov.au/employersuper)

#### Help for employers

Phone **13 10 20** between 8am and 6pm, Monday to Friday, to speak to a tax officer about employer super obligations.

## Section D My private self-managed super fund (SMSF)

### SMSF details

SMSF name

SMSF Australian business number (ABN)

SMSF electronic service address (ESA)

**i** 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.

Your full name as it appears on your account

**i** This must match the name shown on your super account. This may be your current name, or a previous name.

### SMSF bank account details

Bank account name

BSB code (please include all six numbers)

Account number

### Required documentation

You 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](http://superfundlookup.gov.au)

I have provided evidence from the ATO this is a regulated SMSF

I hereby declare that the information I have provided in relation to the nominated super fund is true and correct and I am authorised to provide the information requested

Signature

Date

Day:  / Month:  / Year:

**i** If you have completed this section, this is the end of the form. Return this form to your employer as soon as possible.

**You can choose any eligible super fund as your chosen fund for your employer to pay your super into. It's an important decision that can affect your retirement savings.**

### **If you choose not to complete this form**

If you are 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 would prefer.
- If the ATO is unable to identify a stapled fund, your employer will be advised to pay your super into their default super fund listed in **Section C**.
- If you started your current employment before 1 November 2021, your employer will pay your super into their default super fund listed in **Section C**.

For more information about stapled super funds, visit [ato.gov.au/individuals/super](https://ato.gov.au/individuals/super)

### **Tools and resources**

- Compare MySuper products [ato.gov.au/yoursuper](https://ato.gov.au/yoursuper)
- Keeping track of your super [ato.gov.au/keepingtrack](https://ato.gov.au/keepingtrack)
- What to consider when choosing a super fund [moneysmart.gov.au/how-super-works/choosing-a-super-fund](https://moneysmart.gov.au/how-super-works/choosing-a-super-fund)
- How to combine more than one super fund [moneysmart.gov.au/how-super-works/consolidating-super-funds](https://moneysmart.gov.au/how-super-works/consolidating-super-funds)

### **Providing your TFN**

You don't have to provide your TFN, but if your super fund does not have it, your super contributions may be taxed at a higher rate and you won't be able to make personal contributions to your fund.

Your TFN also makes it easier to keep track of any super accounts in your name so that you receive all your super when you retire.

### **Finding lost super**

It is 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 are paying fees you are unaware of, which could reduce your retirement savings. 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 our ATO online services through myGov.

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

For more information, visit [moneysmart.gov.au/how-life-insurance-works/insurance-through-super](https://moneysmart.gov.au/how-life-insurance-works/insurance-through-super)

### **For additional support**

Phone **13 10 20** between 8am and 6pm, Monday to Friday, to speak to a tax officer.

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service 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 **13 36 77**. If you do not have access to TTY or modem equipment, phone the Speech to Speech relay Service on **1300 555 727**.

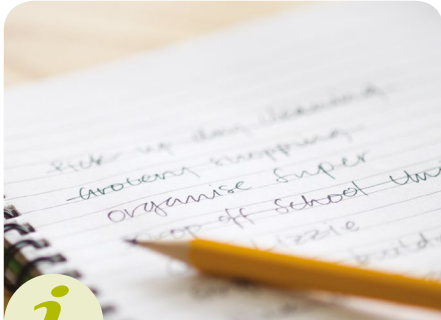
### **Your privacy**

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

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

# choosing a super fund

Instructions for employers and employees on how to complete this form.



## Do you need to complete this form?

### Employers

You must complete this form if you are an employer and:

- You hire a new employee who is eligible to choose a super fund
- An existing eligible employee asks you for a form
- You can no longer contribute to an employee's chosen super fund or it is no longer a complying fund, or
- You change your employer-nominated super fund (for employees affected by this change).

### Employees

You may complete this form if you are eligible to choose a super fund and that fund is different from your employer's nominated fund. Make sure you provide all the required information so your employer can make contributions to your chosen fund.

### Before you complete this form

For more information about super, and tips on how to choose a fund that suits you, visit:

- [moneysmart.gov.au](http://moneysmart.gov.au) (and search 'choose super fund'), or
- [ato.gov.au/super](http://ato.gov.au/super)

Call 13 10 20 between 8am and 6pm Monday to Friday to speak to a tax officer.

## Section A: Employees

If you are an employee and you are eligible to choose a super fund, your employer must give you this form after they have completed section B.

### Q1 – Choice of superannuation fund

#### Option 1: Choose your own super fund

Complete **section A** if you want to choose the super fund your employer pays contributions to. Note that:

- Your employer is only required to accept one **Standard choice** form from you every 12 months
- Your employer has 2 months after you return this form to action your request.

**i** If you have money in other funds, it will remain there unless you roll it over. Check the impact of any exit fees or benefits, such as insurance, you may lose before leaving the fund.

#### Option 2: Nominate a self-managed super fund (SMSF)

Complete **section A** if you are nominating a self-managed super fund. To find out how SuperStream applies to SMSFs, you may want to visit [ato.gov.au/SMSFSuperStream](http://ato.gov.au/SMSFSuperStream).

#### Option 3: Stay with your employer-nominated super fund

If you don't make a choice, super contributions from your employer will be paid into the fund they have nominated.

Note that:

- Your employer is not liable for the performance of the super fund you or they nominate
- You should not seek financial advice from your employer unless they are licensed to provide it.

**!** You do not need to complete this form if you want to stay with your employer's nominated (default) fund.

**>** If you choose option 1 or 2, go to Q2.

### Q2 – Your details

Provide your personal details.

You do not have to quote your tax file number (TFN), but if you don't there may be tax or other consequences.

If you supply your TFN to your employer for super purposes, they must provide it to the fund they pay your super to.

### Q3 – Details of my chosen fund

Provide the details of your chosen super fund. Make sure to attach the appropriate documentation.

### Q4. Details of my SMSF

Provide the details of your SMSF. Make sure to attach the appropriate documentation.

### Q5. Signature and date

Place an 'X' in the box once you have completed the form and attached the relevant documentation.

**>** If you have completed **section A**, return this form to your employer and keep a copy for your own records.

## Could you have lost super?



It's important to keep track of your super to avoid paying multiple sets of fees and charges and reducing your overall super investment.

You can use SuperSeeker to find and transfer any lost super by registering for online services at [ato.gov.au/superseeker](http://ato.gov.au/superseeker).

## Section B: Employers

Complete this section before you give this form to your eligible employee.

### Q6. Your details

Provide your details.

### Q7. Your nominated super fund

Provide details of your employer-nominated super fund.

Make sure you pay your super contributions for your employees by the quarterly cut-off dates:

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

This applies whether an employee completes this form or not.

▶ Give this form to your employee after you have completed section B. Once you have received the completed form from your employee, complete section C.

## Section C: Employers

Complete this section when your employee returns this form to you.

### Q8. Record of choice acceptance

Once you receive this form from your employee, you can make contributions to either your employer-nominated super fund or your employee's new chosen fund for a period of 2 months. After this period you must make payments to the fund chosen by your employee.

▶ Do not send a copy of this completed form to the ATO or your super fund – keep it for your own records for 5 years.



### Information for employers

You can find out more by:

- Going to [ato.gov.au/employersuper](http://ato.gov.au/employersuper)
- Reading **Super – what employers need to know** (NAT 71038), available at [ato.gov.au](http://ato.gov.au), or
- Visiting [caresuper.com.au/EmployerGuide](http://caresuper.com.au/EmployerGuide).



### SuperStream changes

SuperStream forms part of the government's Stronger Super reforms and is a new standard for the way employers pay contributions and send information to super funds. This **Standard choice** form collects information that employers will need to comply with SuperStream.



### Letter of compliance – choice of fund

To whom it may concern,

CARE Super Fund (CareSuper)  
SPIN/USI: CAR0100AU AFSL: 235226  
FUND ABN: 98 172 275 725 RSEL: 0000956  
SFN: 1257/039/43 RSER: 1004120

I certify on behalf of the Trustees of CareSuper, that:

- CareSuper is a complying resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1999* (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 meets the minimum insurance requirements for choice of fund, is an authorised MySuper provider and therefore eligible to be nominated as a default fund.

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

Yours sincerely,

Julie Lander  
Chief Executive Officer

Issued by CARE Super Pty Ltd  
CARE Super Pty Ltd (Trustee) ABN 91 006 670 060 AFSL 235225  
CARE Super (Fund) ABN 98 172 275 725

### Making contributions to CareSuper

CareSuper provides a number of options to suit your business needs.

If you are not already a participating employer, visit the Employer section of [caresuper.com.au](http://caresuper.com.au) to join online. Call the CareSuperLine on **1300 360 149** if you require assistance.

Contribution option	How it works	Payment options
EmployerOnline (log in via <a href="http://caresuper.com.au">caresuper.com.au</a> )	All your contribution details are provided via our secure website. Simply check, update and click to submit	Authorised bank transfer (ABT) Online transfer BPAY®
Payroll file	Create a contribution file using one of the popular payroll systems and <b>submit via EmployerOnline</b>	Authorised bank transfer (ABT) BPAY
Excel spreadsheet	Manage your contribution records in a pre-formatted Excel spreadsheet and <b>submit via EmployerOnline</b>	Authorised bank transfer (ABT) BPAY
Clearing house	Manage your contribution data across all your employees' super fund choices in one online location	Direct debit (authorisation required)