Superannuation standard choice form

When to use the form

Did you know you can complete this online?
Visit **ato.gov.au/superchoiceform**

About the form

The *Standard choice form* has three sections:

- Section A, which the employee completes by providing details of their choice of super fund, together with supporting documents.
- Section B, which the employer completes by providing details of their nominated super fund (before they give the form to an employee).
- Section C, which the employer completes to document the choice process for an employee.

Employers must retain the returned form as their record of the choice process. Completed forms must be retained for five years.

Choosing a super fund

For more information about things to consider when choosing a super fund, visit **moneysmart.gov.au** and search for 'choosing a super fund'.

MySuper is a product type you can have with a super fund. It is the default product your employer will pay your super into, unless they need to pay to a different fund under the choice of fund rules. You can view and compare MySuper products by using the YourSuper comparison tool. Go to **ato.gov.au/yoursuper**, or log into ATO Online services through myGov to compare MySuper products.

Employers

Use this form to offer eligible employees their choice of super fund. You must fill in the details of your nominated super fund, also known as your default fund, before giving the form to employees.

Give this form to an employee when:

- you hire a new employee who is eligible to choose a super fund
- an existing eligible employee asks you for it
- you can no longer contribute to an employee's nominated super fund or it is no longer a complying fund
- you change your employer-nominated super fund and need to advise employees affected by this change.

Employees

Use this form to advise an employer of your choice of super fund.

You must provide the required information so your employer can make contributions to your nominated super fund.

From 1 November 2021, if you start a new job and you do not advise your employer of your choice of super fund, your employer may need the ATO to identify if you have a 'stapled super fund'. A stapled super fund is an existing super account which is linked, or 'stapled', to you and follows you when you change jobs.

If you want to make sure your employer is paying into a particular fund, it's important that you complete this form and return it to your employer. You can complete an online version. To do this, log in to ATO online services through myGov and select 'new employment' from the Employment menu.

For more information on stapled super funds and making a choice visit ato.gov.au/superchoice

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Australian Government
Australian Taxation Office

Section A: Employee to complete

If you choose your own super fund you will need to obtain current information from your fund to complete items 3 or 4.

Item 3

Nominating your APRA fund or RSA

Complete this item if you are nominating an APRA (Australian Prudential Regulation Authority) regulated fund or a retirement savings account (RSA).

You must include the unique superannuation identifier (USI) provided by your fund.

Your employer **may choose not to accept** this form if you do not provide all information requested and a letter from the fund trustee or RSA provider confirming that the fund or RSA:

- is a complying fund or RSA, and
- will accept payments from your employer.

This letter may contain other information to help your employer make super contributions using the SuperStream standard. Some funds may have a copy of this compliance letter and USI on their website. For other funds you will need to contact them to get this information.

Item 4

Nominating your self-managed super fund (SMSF)

Complete this item if you are nominating a self-managed super fund (SMSF).

You must include your SMSF's ABN, bank account details and electronic service address (ESA) (so the fund can receive electronic messages and payments from your employer using SuperStream).

Find out more

- **ato.gov.au/Super/SuperStream** – for information about how SuperStream applies to SMSF's

If you are using an SMSF message service provider they will provide you with an electronic service address alias to include as the ESA on the form.

You must attach copies of the following documents to support your SMSF choice:

- a document confirming the fund is regulated – this can be printed from **superfundlookup.gov.au**
- a letter from the trustee of the SMSF confirming that the fund will accept payments from your employer – if you are the trustee, or a director of the corporate trustee, you can confirm acceptance by placing an 'X' in the relevant box on the form.

Things you should know

- 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.
- From 1 November 2021, if you start a new job where you are eligible to make a choice and you do not advise your employer of your choice of super fund, your employer may need to ask the ATO to identify if you already have a super account. The ATO will notify you if this happens.
- You can **request a change** to the fund your employer pays your super into at any time by filling out this form and returning it to your employer. When you return this form to your employer, they will have two months to action your request. If you are a new employee from 1 November 2021, and your employer must contribute before this time, if they don't pay to your choice fund, your employer may pay into your 'stapled super fund' or their employer nominated account if the ATO advises them you do not have a stapled super fund.
- Your employer is only required to accept one choice of fund from you in a 12-month period; however, they may choose to accept more.
- Any money you have in existing funds will remain there unless you arrange to transfer it (roll it over) to another fund – before you transfer your super, consider any impacts, including loss of insurance, fund performance or any fees or charges you may incur. If unsure, you may want to seek independent financial advice.
- If you quote your TFN to your employer for super purposes, they must provide it to the super fund.

You may have 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.
- You can manage your super using ATO online services through myGov. This will enable you to view details of all your super accounts, including any you may have lost track of. You can use ATO online services to consolidate eligible multiple accounts. Before consolidating any accounts, consider impacts such as insurance, fees, and fund performance.

Find out more

- **ato.gov.au/keepingtrack** – keeping track of your super
- **moneysmart.gov.au/how-super-works/consolidating-super-funds** – MoneySmart consolidating super funds
- **ato.gov.au/yoursuper** – view and compare MySuper products by using the YourSuper comparison tool. Log into ATO Online services through myGov to access the personalised version.

Sections B & C: Employer to complete

If an employee nominates their own super fund, they will provide information at section A that will assist you to prepare for, and make contributions to super funds using SuperStream.

SuperStream is a standard for the way employers pay contributions and send information to super funds. This form collects information that employers will need when using SuperStream.

Find out more

- **ato.gov.au/SuperStreamforEmployers** – for more information on SuperStream.

Section B

Complete section B before giving this form to your employee. The super fund you nominate must be authorised to offer a MySuper product. If you need to confirm your MySuper arrangements contact your default super fund.

Sign and date this section on the day you give the form to your employee.

Section C

Complete section C after your employee returns this form to you. Record the date you accept your employee's choice of fund and the date that you act on the choice. Retain the form with your records. Do not send the form to the ATO or to super funds.

Find out more

- **ato.gov.au/employersuper** – for more information on super, offering an employee a choice of fund or paying super contributions

Help

- 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**.

Things you should know

The quarterly* due dates for super guarantee contributions are:

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

New employees from 1 November 2021

If you haven't received a completed form from a new employee and a super contribution is due, to avoid penalties you must request the employee's stapled super fund from the ATO and make the payment to that fund by the due date.

- If the ATO advises the employee does not have a stapled super fund, you can make the payment to your nominated default super fund or another fund that meets the choice of fund rules.
- In the two months after you receive a new employee's completed form, super contributions should be made to the employee's chosen fund or their stapled super fund. You can only make contributions to your nominated fund if the ATO advises there is no stapled super fund.

Existing employees

- For existing employees, that started before 1 November 2021, in the two months after you receive their completed form you can pay their super contributions to either their current fund or the new fund they have nominated.
- After the two month period you must make super guarantee contribution payments to the new fund your employee nominated.
- 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 action their request.

Find out more

- Phone **13 10 20** between 8am and 6pm, Monday to Friday, to speak to a tax officer
- Phone our publications ordering service on **1300 720 092** for copies of our publications
- Write to us at:
  Australian Tax Office
  PO Box 3578
  Albury NSW 2640

* You can pay contributions more regularly than quarterly. for example, some employers pay fortnightly or monthly based on employee workplace agreements or arrangements with super funds.

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We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at **ato.gov.au** or contact us.

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Superannuation Standard choice form

For use by employers when offering employees a choice of fund and by employees to advise their employer of their chosen fund.

Section A: **Employee to complete**

Where your super should be paid is your choice. From 1 November 2021, if you start a new job and you do not advise your employer of your choice of super fund by completing this form, most employers will need to check with the ATO if you have an existing super account to pay your super into.

1 Choice of superannuation (super) fund

I request that all my future super contributions be paid to: (place an **X** in one of the boxes below)

The APRA fund or retirement savings account (RSA) I nominate ☐ Complete items 2, 3 and 5

The self-managed super fund (SMSF) I nominate ☐ Complete items 2, 4 and 5

The super fund nominated by my employer (in section B) ☐ Complete items 2 and 5

2 Your details

Name

Employee identification number (if applicable)

Tax file number (TFN)

You do not have to quote your TFN but if you do not provide it, your 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 Nominating your APRA fund or RSA

You will need current details from your APRA regulated fund or RSA to complete this item. To do this you can contact your fund or RSA directly, or you can view your fund or RSA account details by logging into ATO online services via the ATO app or through myGov and selecting Super.

Fund ABN

Fund name

Fund address

Suburb/town

State/territory

Postcode

Fund phone

Unique superannuation identifier (USI)

Your account name (if applicable)

Your member number (if applicable)

Correct information about your super fund is needed for your employer to pay super contributions. Your employer **may choose not to accept** this form if you do not provide:

- all the information requested on this form
- a letter from your fund stating they are a complying fund and can accept contributions from your employer (some funds may have a copy of this compliance letter on their website. For other funds you will need to contact them for this information).

4 Nominating your self-managed super fund (SMSF)

You will need current details from your SMSF trustee to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town

State/territory

Postcode

Fund phone

Fund electronic service address (ESA)

Fund bank account

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 locate and print a copy of the compliance status for your SMSF by searching in the Super Fund Lookup service at http://superfundlookup.gov.au/

If you are the trustee, or a director of the corporate trustee you can confirm that your SMSF will accept contributions from your employer by making the following declaration (place an **X** in the box below):

☐ I am the trustee, or a director of the corporate trustee of the SMSF and I declare that the SMSF will accept contributions from my employer.

If you are not the trustee, or a director of the corporate trustee of the SMSF, then you must attach a letter from the trustee confirming the fund will accept contributions from your employer.

5 Signature and date

If you have nominated your own fund in Item 3 or 4, check you have attached the required documentation and then place an **X** in the box below.

☐ I have attached the relevant documentation.

Signature

Date

Day / Month / Year

Return the completed form to your employer as soon as possible.

Print form **Reset form**

OFFICIAL: Sensitive (when completed)

Section B: **Employer to complete**

You must complete this section before giving the form to an employee who is eligible to choose the super fund into which you pay their super contributions.

Sign and date the form when you give it to your employee.

6 Your details

Business name: NET Modular Pty Limited

ABN: 98 002 195 262

Signature

Date (Day / Month / Year)

7 Your nominated super fund

If an employee does not choose their own super fund, and the ATO has advised the employee does not have a stapled super fund (for new employees from 1 November 2021), you can meet your SG obligations by paying super guarantee contributions on their behalf to the fund you have nominated below or another fund that meets the choice requirements:

Super fund name

Unique superannuation identifier (USI)

Phone (for the product disclosure statement for this fund)

Super fund website address

Section C: **Employer to complete**

Complete this section when your employee returns the form to you with section A completed.

8 Record of choice acceptance

In the two months after you receive the form from an existing employee you can continue to make super contributions to their current fund or you can contribute to the new fund the employee nominated. After the two-month period you must make payments to the new fund chosen by the employee.

For new employees commencing employment from 1 November 2021, within the two month period, super contributions should be made to the employee's chosen fund or the stapled super fund if the employee has not made a choice . You can only make contributions to your nominated fund if the ATO advises you the employee does not have a stapled super fund.

If you don't meet your obligations, including paying your employee superannuation guarantee contributions to the correct fund, you may face penalties.

Date employee's choice is received (Day / Month / Year)

Date you act on your employee's choice (Day / Month / Year)

Employers must keep the completed form for their own record for five years. **Do not send it to the Australian Taxation Office, the employer's nominated fund or the employee's nominated fund.**

PRIVACY STATEMENT

The ATO does not collect this information; we provide this form as a means for employees to identify and provide necessary information to their employer. An employer is authorised to collect an employee's TFN under the *Superannuation Industry (Supervision) Act 1993*. It is not an offence for an employee not to quote their TFN. However, quoting a TFN reduces the risk of administrative errors and if the employee does not quote their TFN their contributions may be taxed at a higher rate.

An employee can get more details regarding their privacy rights by contacting their superannuation fund.

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