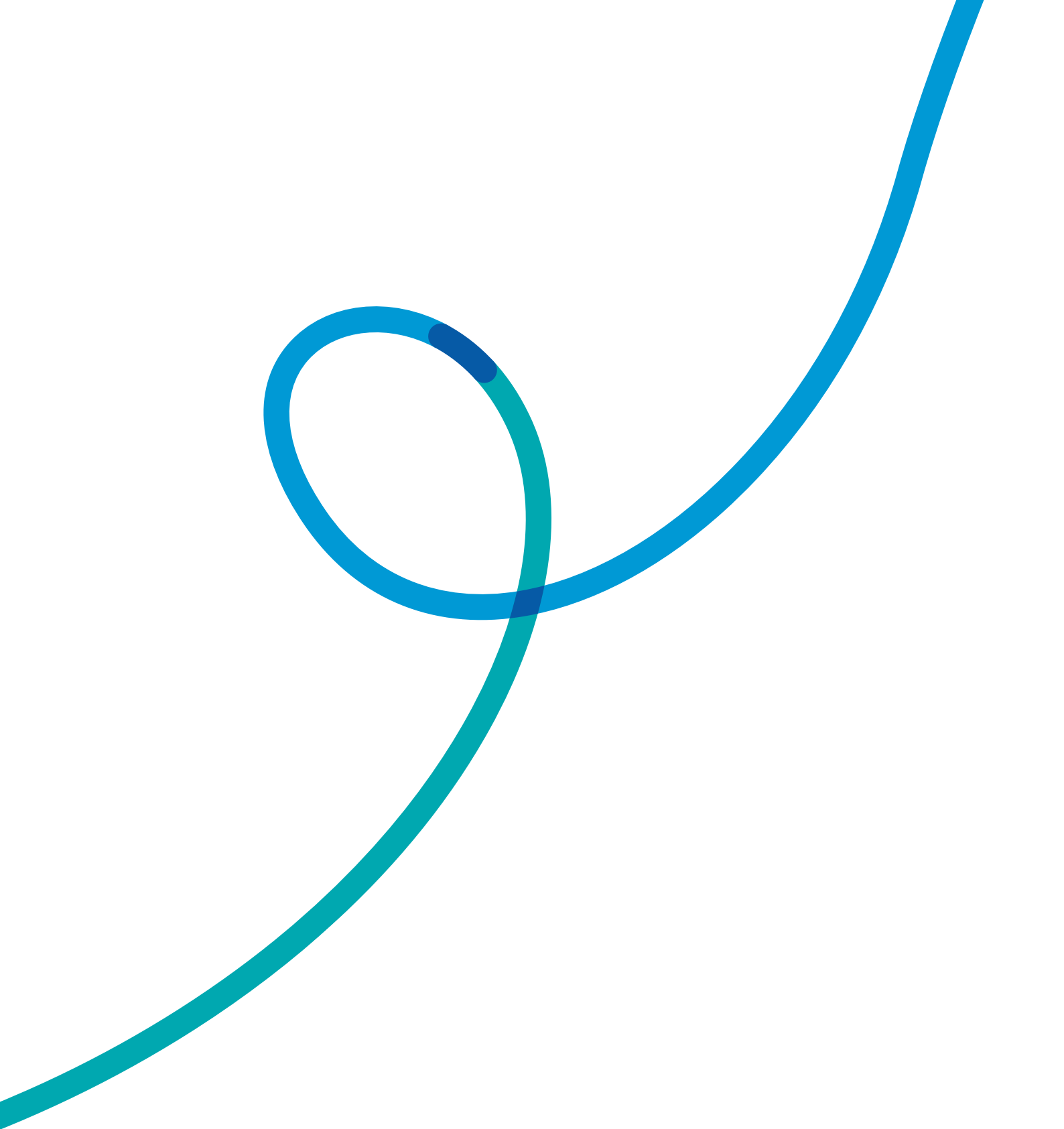


Rest

Rest employer guide



Effective July 2020



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General advice warning

This is only a selection of information about Rest Super and Rest Corporate.

This material is current as at June 2020 but may be subject to change. As we have not taken into account your circumstances, please consider whether this information meets your needs. Go online for a PDS to consider before deciding. Rest has no relationships that might influence our advice to you. Rest does not pay or receive commissions.

This information is provided by Retail Employees Superannuation Pty Limited ABN 39 001 987 739 as trustee of Rest (Retail Employees Superannuation Trust ABN 62 653 671 394) AFSL 240003.

Welcome to Rest

Rest supports over 200,000 contributing employers, around 1.7 million members and has more than \$54 billion of funds under management*

Rest Super and Rest Corporate members benefit from:



Competitive fees



Easy online access



Flexible insurance options



No commission to financial advisers



Competitive long-term returns for the Core Strategy investment option#



Access to personalised financial advice through Rest Advice



A range of member benefits



Members can check their super on the go with the Rest App

So, we understand the superannuation needs of your business and are committed to making it easy for you to manage your employees' super.

We have depth of experience in providing focused service to employers and offer:

- the convenience of managing your employees' super via a self-service portal, EmployerAccess, at a time that suits you at no cost
- help to make the process of paying super to multiple super funds easier
- a range of electronic payment options to suit your business
- support either over the phone or online
- no employer fees.

We have a strong focus on providing our members with the solutions they need to manage their super and retirement savings throughout their lifetime.

In this guide you'll find information about contributing as a Rest Super or Rest Corporate employer and how we can assist you in meeting your super obligations.

Once again, welcome to Rest and we look forward to working with you.

* As at 30 June 2020.

SuperRatings Fund Crediting Survey - SR 50 Balanced (60-76) Index, March 2019. Ratings, awards or investment returns are only one factor that you should consider when deciding how to invest your super. Past performance is not an indicator of future performance.

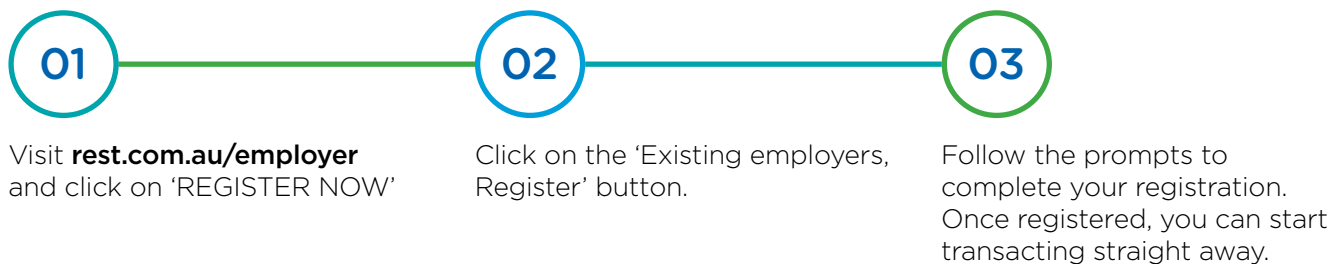
Administering your super online is easy with EmployerAccess

When you join online you can start making super contributions straight away via the secure website - EmployerAccess.

Getting started

Register for EmployerAccess

If you're not yet registered for EmployerAccess, you can do so at any time online. You just need your employer number.



EmployerAccess allows you to:

- add Rest members to your employer account or join new employees to Rest
- change or update member or business details
- notify us when an employee ceases employment with you and, if applicable, when they recommence employment with you
- submit contribution details, including creating ad hoc contributions
- choose your payment method - BPAY*, Authorised Bank Transfer or Electronic Funds Transfer (EFT)
- import details of all your employees
- add multiple employer contacts with varying levels of access
- view and export your contribution and employee history
- access to a third party clearing house so you can use one file for all Rest and non-Rest members at no cost.

* Registered to BPAY Pty Ltd ABN 69 079 137 518

How your employees can join Rest

You can add existing Rest members or create new accounts on behalf of your employees online via EmployerAccess.

It's important to provide as much information as possible so that we can keep in touch with your employees about their account.

For each employee please supply their:

- full name (if you are unsure of the spelling, please check – otherwise your employee will need to provide us with certified ID in order to change it)
- date of birth
- gender
- personal email address
- home address
- mobile number

- Tax File Number (TFN) (if supplied by the employee)
- member number if they are an existing Rest member
- which Rest product they belong to (Rest Super or Rest Corporate).

If you're a Rest Corporate employer, we also require other additional information such as salary and occupational category for insurance calculations.

Once you have created a new member account for an employee we will send them a welcome pack. The welcome pack will let them know that they need to:

01

Visit **rest.com.au** and use the details in the letter to register for MemberAccess

Once they've logged into MemberAccess, employees can update any personal, investment and non-binding beneficiary details, explore their insurance options, and transfer super from other funds into Rest.

02

Download the Product Disclosure Statement (PDS) and Financial Services Guide and accept the terms and conditions of Rest membership.

Making contributions

Payment of contributions

We provide three options for you to pay your contributions:



Authorised Bank Transfer (ABT)
– choose when your funds are transferred from your bank account. Enter your bank details and click the ‘pay’ button. This sends a message to your bank to transfer the money from your account to Rest. You have control over the total amount of the contribution and the day for the transfer to take place.

BPAY – pay your contribution using BPAY from an account with a bank or financial institution. When you have submitted your contribution details in EmployerAccess, a BPAY reference will be generated. Use your phone or internet banking to make your BPAY payment.

EFT – pay your contributions electronically from an account with a bank or financial institution. EFT payment details are generated for you when you elect to pay with this option in EmployerAccess. It is important to include the reference details provided so that we can match your contribution.

Submitting contribution information

It's important to provide information about your contribution so that we can process your payment correctly. You can input your contributions into EmployerAccess through two convenient methods:

Employer contribution options

Manual Grid

- Type contribution details directly into EmployerAccess
- Straight-through processing into members' accounts
- Add new employees
- Notify us when an employee ceases employment
- Pay via BPAY, Electronic Funds Transfer (EFT) or Authorised Bank Transfer (ABT).

Import File

- Import the details of all your employees simultaneously with the Import File function (csv file is recommended). You can use the fixed format Superannuation Alternative File Format (SAFF) or custom map your own file
- Add new employees
- Notify us when an employee ceases employment
- Pay via BPAY, Electronic Funds Transfer (EFT) or Authorised Bank Transfer (ABT).

All employers are required to:

- send money for contributions electronically
- send the supporting information electronically; and
- set up new members electronically using the Superannuation Data and Payment standards set by the ATO. For more information, please visit rest.com.au/employer

Making payments to multiple super funds

Paying super contributions to many super funds can be time consuming. To help make the process easier, Rest can assist you in accessing a clearing house solution. For more information our team at Rest is here to help.

Not sure which is the best payment option for you?

If you would like assistance in selecting the most appropriate payment option for your staff and business, the team at Rest is here to help.

 **Live Chat at rest.com.au**
Monday to Friday 8am - 10pm
Saturday 9am - 6pm AEST
Sunday 10am - 6pm

 **1300 305 775**
Monday to Friday 8am - 8pm

Keep Rest up to date so we can better manage your employees' super

It's important you let us know when your staff leave or join your company. It will help us ensure payments are correctly allocated, made on time and that members will not become 'separated' from their super. You'll also have up to date records which will help us provide you with meaningful and correct information.

It's important to advise us as soon as possible when:

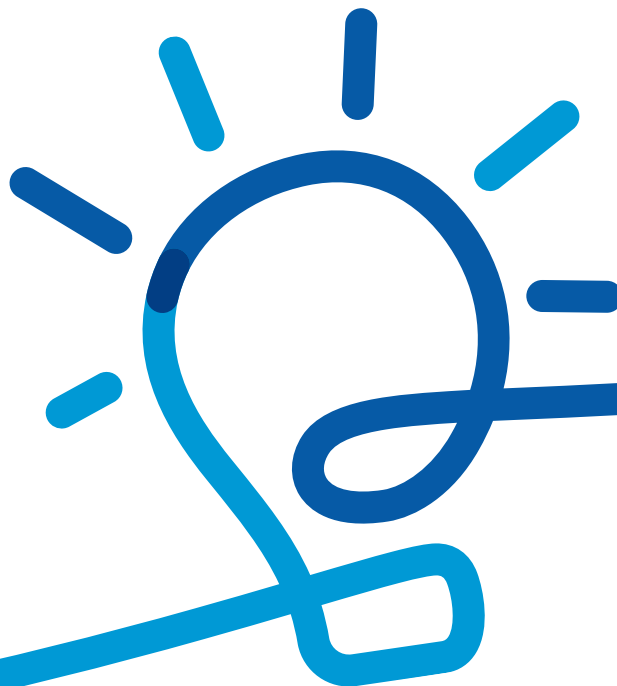
- employees leave
- new employees start
- employees take maternity leave, paternity leave, or unpaid leave (important for insurance purposes)
- employees' salaries change (for Rest Corporate members). Please confirm salaries at least annually, around June, however you can update salaries as they change through your monthly contribution file

- the contact person at your company changes
- the trading name of your business changes
- your telephone number, mobile phone number and/or your postal or email address changes
- the nature of your business changes.



Most of this can be done online through **EmployerAccess**.

Please make sure your employees notify Rest if they change their name, address or contact details.



What you need to know

Superannuation Guarantee (SG) employer contributions

At the date of this guide, superannuation guarantee (SG) legislation requires you to contribute a percentage of an employee's ordinary time earnings (OTE) to super on their behalf if they are aged 18 years and over, and earn \$450 or more (before tax) in any calendar month.

If any of your employees are under 18 years of age, you don't have to contribute unless they work more than 30 hours a week and earn \$450 or more (before tax) in any calendar month.

The SG rate is:

Year	Rate
1 July 2014 – 30 June 2021	9.5%
1 July 2021 – 30 June 2022	10.0%
1 July 2022 – 30 June 2023	10.5%
1 July 2023 – 30 June 2024	11.0%
1 July 2024 – 30 June 2025	11.5%
From 1 July 2025	12.0%

You may also have obligations under an award or workplace agreement to make super contributions, or may make additional contributions on an employee's behalf, over and above these requirements if you choose to.

Employer contributions are generally made on behalf of the employees, whether equal to the SG rate or above, when employees are at work or on leave such as:

- paid sick leave
- long service leave
- annual leave.

Who makes it and who claims the tax deduction?

It's your obligation to make the SG contributions. If you make the SG contribution prior to the following due dates, you will be able to claim a tax deduction on the SG contributions.

SG payment due dates

Employers must pay SG contributions for eligible employees at least quarterly by the due dates shown in the table below.

The Australian Taxation Office (ATO), will apply a penalty (the SG charge) if you do not pay SG contributions or pay them on time.

When do I pay my SG contributions to Rest?

By accepting to become a Rest employer, we require you to at least pay your employees' super as mandated by the SG payment due dates.

Period	SG payment due date
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

Rest encourages monthly payments

Paying contributions monthly means you avoid incurring any potential penalties. It also benefits your employees, as the contribution may begin earning interest earlier and more regularly as soon as it is received in the member's account.

If your employees are not entitled to monthly employer contributions, Rest are still happy to receive your contributions on a quarterly basis as outlined by the SG payment due dates.

Failure to pay SG

If you fail to pay the SG contributions by the SG payment due dates you will have to provide the ATO with an SG charge statement the following

month and you will have to pay the SG charge levied by the ATO. This charge is a non-deductible payment, which includes the SG shortfall, interest and an administration fee.

Contributions paid late can be used to offset the SG charge. You are not entitled to a tax deduction for such amounts.

We have an obligation to take reasonable steps to ensure contributions for members are paid on time. If you fail to make contributions, we will send you a reminder. If we still do not receive outstanding contributions, we will ask our arrears collection agency to look into the matter.

Voluntary contributions

Also known as personal contributions, voluntary contributions are additional payments employees make to help increase their super savings. These contributions can be made in two ways:

Type of contribution	Who makes it and who claims the tax deduction?	Who makes it and who claims the tax deduction?
Before tax (salary sacrifice)	This is a contribution deducted from your employees' salary before they pay income tax. The employee goes without part of their salary for additional super contributions. Before starting salary sacrificing the employee will need to have agreed on a salary sacrifice arrangement with you. This may be as simple as asking the employee to complete a request in writing. Salary sacrifice may be subject to the terms specified in the appropriate award or employment agreement.	A before tax (salary sacrifice) contribution is made by the employer upon the employee's request. The employer can claim a tax deduction for this kind of contribution.
After tax	This is a contribution made from the employee's after-tax salary (ie after income tax has been deducted from their salary). This may be made via your payroll or directly by the employee. A Payroll Deduction form is available at rest.com.au/Forms-Publications which you may wish to use. Members can also access personal BPAY details by logging into MemberAccess at rest.com.au . Please ensure we have the employee's Tax File Number (TFN) as we cannot accept their after-tax contributions without it. The law requires contributions deducted from an employee's after tax pay to be paid by the employer to a super fund within 28 days after the end of the month in which the deduction is made.	An after-tax contribution can be made by the employee or by the employer (at the employee's request). The member may be able to claim a tax deduction for this kind of contribution. An after-tax contribution might attract the government co-contribution benefit if the member is eligible.

If you are submitting personal before or after tax contributions on behalf of an employee who is over 67, you need to ensure they have met the work test (i.e. they have worked at least 40 hours over 30 consecutive days at any point in the financial year).

Contribution caps

The government provides lower tax rates or tax concessions for contributions made to superannuation. The government has also imposed limits on the contribution amount to which tax concessions apply. These are known as concessional and non-concessional contribution caps.

Concessional contributions include employer contributions, salary sacrifice contributions, or personal deductible contributions.

The concessional contribution cap (the limit on amounts contributed to super that can be given tax concessions) will be \$25,000 during the 2020-21 financial year.

The non-concessional contribution cap during the 2020-21 financial year will be \$100,000 annually, eligible member's may be able to access the bring forward arrangement and contribute up to \$300,000 over a three year period. Please note that non-concessional contribution will only be allowed if your total superannuation balance[#] is below \$1.6 million.

Refer to our facts and figures page for more information rest.com.au/facts

Contribution age and employment status limits

Member age	Acceptable type of contribution
<input type="radio"/> Under 67	<ul style="list-style-type: none">• Anyone under age 67 can make contributions to a superannuation fund, without needing evidence of employment
<input type="radio"/> 67 to 74 years*	<ul style="list-style-type: none">• Compulsory employer contributions• Additional employer contributions (including salary sacrifice) if the member is under age 75 and has been in paid employment for at least 40 hours in a period of not more than 30 consecutive days in the current financial year• Personal contributions if the member has been in paid employment for at least 40 hours in a period of not more than 30 consecutive days in the current financial year• Between age 67 to 74 inclusive, the member's spouse (including de facto or same sex) may contribute to their account only if the member has been in paid employment for at least 40 hours in a period of not more than 30 consecutive days in the current financial year. Once the receiving spouse reaches age 75, spouse contributions can no longer be paid to their account• Government co-contribution (for members less than 71 years of age at the end of the income year)
<input type="radio"/> 75 years or more	<ul style="list-style-type: none">• Compulsory employer contributions

[#] Total superannuation balance means all money that is held in superannuation including accounts with other superannuation funds and any funds in a SMSF.

* Includes on or before 28 days after the end of the month in which the member turns 75 years old.

Other types of contributions

Government co-contributions

The government's co-contribution scheme is an effective way of boosting retirement savings. The government may match personal contributions for eligible employees up to a limit.

To learn more about the eligibility criteria for receiving a co-contribution please visit rest.com.au/co-cont

Low income super contribution

The Low Income Superannuation Tax Offset (LISTO), is a superannuation payment by the Government of up to \$500 paid automatically (subject to eligibility) each financial year - effectively a rebate on the 15% contribution tax paid on the concessional contributions.

It was originally introduced as a tax concession for low income earners (if you earn \$37,000 or less per annum) to help boost savings for retirement and are only eligible for permanent residents of Australia.



For more information about eligibility visit ato.gov.au.

Employee Tax File Numbers

You are obliged by law to provide us with an employee's TFN when they quote it to you for employment purposes. You need to confirm their TFN either within 14 days of receiving it or with their first contribution. Failure to do so may incur a penalty.

Supplying a TFN means:

- we will be able to accept all types of contributions into your employee's Rest account
- the tax on contributions to your employee's Rest account will not increase
- no additional tax will be deducted when your employee starts drawing down their super benefits
- it will make it much easier to trace different superannuation accounts for your employee.



For more information, please read the [TFN Collection Statement](#) below.

Tax File Number (TFN) collection statement

Under the Superannuation Industry (Supervision) Act 1993, the Trustee is authorised to collect a member's Tax File Number (TFN), which will only be used for lawful purposes. These purposes may differ in the future as a result of legislative change. The Trustee may disclose a member's TFN to another superannuation provider when their benefits are being transferred, unless they request in writing that their TFN not be disclosed to any other superannuation provider.

The Trustee with the member's consent may use their TFN to locate amounts held in different superannuation accounts the member may have with Rest or to consolidate any superannuation accounts they have with other superannuation providers.

The Trustee with the member's consent may disclose a TFN to the ATO and to superannuation providers identified by the ATO that may hold superannuation benefits in respect of the member and to those superannuation providers nominated by the member in order to:

- receive results of any searches of the ATO's superannuation records
- receive payment of any amount identified through the search process
- transfer such amounts to their Rest account
- otherwise assist in consolidating superannuation accounts.

Note: if you do not give Rest your employee's TFN, either now or later:

- the fund will not be able to accept non-concessional personal contributions and contributions your employee's spouse may make for them. This also means they may miss out on the government co-contribution (if applicable)
- contributions you make for them, including salary sacrifice contributions, and contributions they make and claim as an income tax deduction, may be taxed at a higher rate
- tax will be withheld from cash withdrawals at a higher rate.

Choice of Fund

Choice of Fund legislation allows eligible employees to choose the fund into which their employer super contributions (SG contributions) are paid.

As an employer, you are responsible for identifying which employees are eligible for Choice of Fund on the basis of their employment circumstances and offering them a choice of fund using the Standard choice form, available at rest.com.au and at the back of this guide.

Eligibility for Choice of Fund

Employees can generally choose their super fund if they are:

- employed under a federal award
- employed under a former state award, now known as a 'notional agreement preserving state award'
- employed under another award or agreement that does not require super support, or
- not employed under any state award or industrial agreement (including contractors paid principally for their labour).

Employees are generally not eligible to choose a super fund if:

- you pay super for them under a:
 - State industrial award
 - preserved state agreement
 - Federal industrial agreement such as an Australian Workplace Agreement (AWA)
 - pre-reform AWA, pre-reform certified agreement, collective agreement
 - old industrial relations (IR) agreement, individual transitional employment agreement (ITEA)
 - workplace determination, or enterprise agreement
- they are in a defined benefit fund or are a member who has already reached a certain level of benefit in the applicable defined benefit fund.

You will find relevant Superannuation Standard choice form on the back of this brochure pre-populated with the USI and other details for Rest Super and Rest Corporate. For those employees who are eligible, you must provide a Standard choice form to them within 28 days of their start date. If your employee does not choose a fund, you must pay their super contributions into the fund you have nominated as your default fund.

Make Rest your default fund

If your employees are eligible for Choice of Fund, you need to provide a 'default' fund in the Standard choice form. This will be the fund you pay contributions into, on behalf of employees who do not choose their own super fund.

As part of superannuation legislation, from 1 January 2014 employer default funds must be MySuper authorised.

Both Rest Super and Rest Corporate have a MySuper offering.

You may nominate and enrol your employees in either Rest Super and Rest Corporate based on their employment category.

Visit ato.gov.au/business for more information about choice of fund. Alternatively, speak to us about a range of tailored solutions we can offer your business.

 **Live Chat at rest.com.au**
Monday to Friday 8am - 10pm
Saturday 9am - 6pm AEST
Sunday 10am - 6pm

 **1300 305 775**
Monday to Friday 8am - 8pm

Events that may affect your contributions

Employees who retire

If an employee retires, they may be eligible to establish a regular income stream by setting up a Rest Pension (subject to minimum account balance requirements).

Alternatively they will be able to leave their super balance with Rest until they have decided what to do next. Rest members also have access to personalised financial advice through Rest Advice*, focused on helping your employees make good decisions with their super.

Employees who become totally and permanently disabled

If a Rest member becomes totally and permanently disabled they may be able to make a claim for their total account balance plus any insured amount (if applicable).

The value of any insured benefit is treated separately to the balance of their Rest account.

Employees who become partially disabled

If an insured member is partially disabled beyond the end of the Waiting Period and has been totally disabled for at least 7 out of 12 consecutive days during the Waiting Period, a partial disability benefit may be payable.

Waiting Period

Please note that the waiting period options for Rest Corporate and Rest Super may vary. Please check the respective Rest Corporate Insurance Guide and Rest Super Insurance Guide for more information.

Employees who pass away

If a Rest member passes away while they are still employed by you, please ensure you contact us. We will arrange for their total account balance plus any insured amount (if applicable) to be paid to their dependants and/or their legal personal representative. In the case of a non-binding beneficiary nomination, the Trustee has final discretion in determining the payment of the benefit.

Upon joining Rest, it is important that members nominate a beneficiary online via MemberAccess (non-binding) or on a 'Nomination of beneficiary' form (binding or non-binding). Non-binding nominations can be added or changed at any time online via MemberAccess at rest.com.au

Selling your business or ceased trading?

If you decide to sell your business and/or cease trading, simply write to us and tell us the date the business was sold or when you ceased trading.

All contributions for your employees must be paid up until the date of sale or when trading ceased.

Reporting to your employees

If you are covered under the Australian workplace legislation and modern award agreements that require you to report superannuation contributions on payslips, you need to report the payment of contributions to your employees.

Even if it is not a requirement, you may still wish to report to your employees, especially if you have reporting processes in place. You may find advantages in reporting to employees in terms of employee relationships and minimising employee enquiries.

We also issue annual statements to all members for their records.



Things to remember

- Employee Tax File Numbers – need to provide (if supplied by employee)
- Choice of Fund – give employees the Standard Choice form
- Give employees payslips that detail their super contributions



Information for employees

Rest Super and Rest Corporate members benefit from:



Competitive fees



Online Member access



Flexible insurance cover



Competitive long-term performance for the Core Strategy investment option



Access to financial education and advice



Range of investment options to choose from



Being with a fund that is run only to benefit members:

As an industry fund we do not pay commissions to financial advisers or dividends to shareholders



Member benefits:

We offer our members access to a range of products and services including low cost everyday banking products, health insurance, savings on travel insurance, experiences and gift discounts.



The Rest App allows you to make the most of your super on the go. Check your balance, update details, message us directly and enjoy access to exclusive rewards and more.

The services referred to on this page are offered and provided by third parties, not the Trustee. The Trustee is not responsible for the products or services, views or actions of these organisations. You should use your own judgement before taking up any product or service offered by a third party. You should ensure that you know, and understand, the terms and conditions which will apply to the provision of such products or services from the third party. The Trustee does not accept liability for any loss or damage incurred by any person as a result of using products or services provided by these third parties. For full terms and conditions on these benefits visit rest.com.au/memberbenefits

Where can my employees learn more about Rest?



Refer to the PDS

Product Disclosure Statement and other important information available at rest.com.au/pds for comprehensive information about the Rest Super and Rest Corporate product features



Call us

on 1300 300 778, Monday to Friday, 8am – 10pm (AEST)



Chat with us online

via Live Chat on weekdays 8 am – 10 pm
Saturday 9 am – 6 pm (AEST)
Sunday 10am – 6pm

MySuper requirements for employers

You are required to ensure your default super fund is a MySuper authorised fund. Employers are required to pay all contributions made for employees who have not exercised choice of fund to a MySuper product.

Rest has been a MySuper authorised fund since 1 July 2013. If you choose Rest Super or Rest Corporate as your default fund, you will not need to do anything else to comply with the changes.

Please visit rest.com.au/employer to access the latest information about how Rest can help you meet the new Stronger Super requirements.

Employer obligations under the privacy legislation


As an employer, it is important to note that the privacy rules covering all personal information held by organisations regulate, among other matters, the way organisations collect, use, disclose, keep secure and give people access to personal information.

In some cases, you may be required to provide Rest with personal information about your employees to enable us to administer their accounts.

All information provided to Rest is treated in accordance with our Privacy Policy as outlined on our website at rest.com.au. It is also important that you advise your employees where you are required to provide us with their personal information.

 **1300 300 778**

 **employer@contact.rest.com.au**

 **By writing to:**
Privacy Officer
Rest
P.O Box 350 Parramatta NSW 2124

Retail Employees Superannuation Pty Ltd,
ABN 39 001 987 739, AFSL 240003, as
Trustee of the Retail Employees
Superannuation Trust (Rest)
Fund ABN 62 653 671 394



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

1 Choice of superannuation (super) fund

I request that all my future super contributions be paid to: (place an 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.

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)

Required documentation

You need to attach a letter from your fund stating that they are a complying fund and that they will accept contributions from your employer. Correct information about your super fund is needed for your employer to pay super contributions.

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
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 using the ABN or fund name 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 that 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 that 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.

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

ABN

Signature

Date

Day

Month

Year

 / /

7 Your nominated super fund

If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to the fund that you have nominated below:

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 your employee you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.

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

Date employee's choice is received / /

Date you act on your employee's choice / /

! 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.

This page has been left blank intentionally.

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

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 using the ABN or fund name 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 that 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 that 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.

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

ABN

Signature

Date

Day

Month

Year

7 Your nominated super fund

If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to the fund that you have nominated below:

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 your employee you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.

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

Date employee's choice is received

Date you act on your employee's choice

! 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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