







# Additional information for employees

1800 005 166

[info@caresuper.com.au](mailto:info@caresuper.com.au)

GPO Box 1547, Hobart TAS 7001

**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](https://ato.gov.au/individuals/super).

## TOOLS AND RESOURCES

### [caresuper.com.au](https://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/super-contributions](https://caresuper.com.au/super-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.

