



## Standard choice form Your super, your money, your future

To assist you in saving for retirement, your employer has chosen VicSuper as their employer fund. This means your employer will pay the compulsory Superannuation Guarantee (SG) contributions they make on your behalf into VicSuper FutureSaver unless you nominate another super fund.

### Benefits of choosing VicSuper

#### Low fee structure

VicSuper FutureSaver has a low fee structure. There are no fees charged on entry or exit, to contribute, roll over or withdraw funds, or to change your investment strategy.

#### Simple investment choice

VicSuper FutureSaver provides a range of investment options, covering the varying levels of risk and expected investment return that people seek for their super savings.

#### Competitive, comprehensive insurance cover

If you joined VicSuper through your employer, within 6 months of commencement with that employer, you will generally receive automatic death, total and permanent disablement and income protection cover when you join (age limits and conditions apply).

If you completed an application form to join VicSuper FutureSaver, you will not receive automatic insurance cover. You have the option to apply for death, total and permanent disablement and income protection insurance.

#### Expert help and advice

We're here to help you feel comfortable making decisions about your super savings and offer tools and advice to understand superannuation and your retirement planning.

#### Sustainability

We believe that sustainability and superannuation are a perfect fit. Both are about big picture thinking and the long term. VicSuper has a long and demonstrated commitment to the integration of sustainability into our business. This means that we consider environmental, social and governance factors in our key business decisions. We believe this approach helps us to effectively identify and manage our business risks, be strategic in our approach and prepare for what the future holds.

### How to complete the form

#### Selecting VicSuper FutureSaver

If you would like your employer to pay your super into VicSuper:

- Go to Section A of the form and place a cross in the third box in Step 1
- Complete Step 2 and sign the form at Step 5
- Return the form to your employer, not VicSuper.

If you are currently not a member, your employer will register you as a new member. You will then receive a welcome pack in the mail or email that includes all the information you need about your VicSuper account.

If you are currently a member, you will need to notify your employer of your member number so they can continue to make contributions into the account.

#### Selecting your own fund

To nominate another fund, go to Section A of the form and place a cross in either the first or second box in Step 1. Complete respective steps and return the form to your employer.

### Need more information?

If you would like more information about VicSuper FutureSaver, please call a VicSuper account consultant on **1300 878 737** for a no obligation discussion about your super.

### Compare us

If you're still unsure about choosing VicSuper, why not compare us?

See how we measure up against over 150 other super funds. Visit [ratemysuper.com.au/vicsuper](http://ratemysuper.com.au/vicsuper) to see how we compare.

### Our awards



SuperRatings does not issue, sell, guarantee or underwrite this product. Go to [www.superratings.com.au](http://www.superratings.com.au) for details of its ratings criteria.

This form does not take into account your financial situation, objectives or needs. VicSuper recommends you seek professional advice for your own circumstances. It is important that you read the relevant Product Disclosure Statement. You can contact VicSuper to make an appointment to see one of our VicSuper representatives. VicSuper Pty Ltd ABN 69 087 619 412 ("VicSuper") is the Trustee of VicSuper Fund ABN 85 977 964 496. The Trustee holds an Australian Financial Services Licence (AFSL 237333) under the Corporations Act 2001 (Cwlth) and a RSE Licence under the Superannuation Industry (Supervision) Act 1993 (Cwlth). Under its AFSL, VicSuper is licensed to deal in, and provide financial product advice on superannuation products. At present, VicSuper representatives are limited to providing financial product advice on VicSuper products; ESSSuper - Revised, New, SERB and Transport Schemes; providing advice on whether a member should consolidate or roll over their superannuation holdings (excluding personal advice on self-managed superannuation funds) into VicSuper; and general superannuation matters.



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

VicSuper FutureSaver

Unique superannuation identifier (USI)

8 5 9 7 7 9 6 4 4 9 6 0 0 1

Phone (for the product disclosure statement for this fund)

1 3 0 0 3 6 6 2 1 6

Super fund website address

vicsuper.com.au

## 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

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.