

# Fund Selection Notice

For use by SA Government employers when offering employees fund selection and by employees to advise their employer of their selected fund.

Please complete all the details on this form in **BLOCK LETTERS** using a **BLACK PEN** and return to your employer via post or email.

**!** **New employees - please only return the Fund Selection Notice form if you want your superannuation payments to be made to another super fund instead of Super SA's default public sector scheme, Triple S.**

**!** Operational SA Ambulance employees and active Police Officers (and Cadets) can only make a fund selection to Super SA Select or Triple S.

## WHEN TO USE THIS FORM

### Employers

Use this Fund Selection Notice (form) to offer eligible employees their selection of super fund through fund selection. Give this form to an employee when:

- you hire a new employee who is eligible for fund selection, or
- an existing eligible employee asks you for it, or
- you can no longer contribute to an employee's nominated super fund or it is no longer a complying fund.

### Employees

Use this form to advise each government employer of your selection of super fund made through fund selection. You must provide the required information so your employer can make contributions to your selected super fund.

If you do not provide a valid Fund Selection Notice to your SA Government employer, they will make contributions to Triple S.

**No action required** – If you choose not to complete this form, contributions will be made to the fund you have currently nominated with your SA Government Employer or where a valid fund selection hasn't been made your contributions will be made to Triple S.

**Action Required** - Complete this form if you wish to change where your employer contributions are currently being directed, or if you are a new employee, and you do not want your employer contributions to be directed to Triple S. Any fund selection is required to be made at an individual employer level. If you have more than one government employer you will need to make a fund selection to each individual employer.

Complete this form if you have previously made a fund selection and wish to select a different fund (including back to Triple S).

### About the Form

The Fund Selection Notice has an employee and employer section:

- Employees must read and complete sections 1 to 5 which includes providing details of their selection of super fund, together with supporting documents.
- Employers must complete section 6, which includes details of the fund selection acceptance.

## HOW TO USE THIS FORM

### Selecting your APRA fund or RSA

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

You must attach 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. Please note a letter is not required for a fund selection to Triple S or Super SA Select.

### Selecting your self-managed super fund (SMSF)

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

You must include your SMSF's ABN, bank account details and electronic service address (ESA).

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

- A document confirming that the fund is regulated – this can be printed from [superfundlookup.gov.au](http://superfundlookup.gov.au).
- A letter from the trustee of the SMSF confirming that the fund will accept payments from your employer.

### Things you should know

- Before you make a fund selection and/or transfer your super, you should consider any tax impacts, including implications of contributing to a taxed superannuation fund (as opposed to Triple S which is untaxed), insurance implications (including loss of insurance), fund performance and any fees or charges you may incur.
- Your SA Government employer is not liable for the performance of the super fund that you select.
- Your employer cannot provide any financial advice regarding your selection of a super fund. You should seek financial and taxation advice from a licensed financial planner.
- You can change the fund your SA Government employer pays your super into by filling out this form and returning it to them.
- Your SA Government employer is only required to accept one fund selection from you in a 12-month period.
- Your SA Government employer has two months after you return this form to them to action your request.

**!** **Please contact your employer for questions about this form.**

For further information on Triple S, please visit: [supersa.sa.gov.au/superannuation/our-schemes/triple-s/](http://supersa.sa.gov.au/superannuation/our-schemes/triple-s/)

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For use by SA Government employers when offering employees fund selection and by employees to advise their employer of their selected fund.

Please complete all the details on this form in **BLOCK LETTERS** using a **BLACK PEN** and return to your employer via post or email.

**!** A fund selection notice form is required for **each** SA Government employer you work for. A new fund selection notice form is required if you move to another SA Government employer (subject to eligibility under the Triple S Act).

## 1. Personal details

Title  Given Name(s)

Family Name

Employer *(This is the ABN entity listed on your payslip)*

Employee Number(s) *(If you are a new employee and do not have a number leave this section blank)*

Employee Email Address *(Please provide your email address to enable payroll to contact you if required in relation to the processing of this notice)*

## 2. Fund selection

**(Please tick one box as you can only make one selection)**

*Excluding Operational SA Ambulance employees & active Police Officers (and Cadets)*

I request that all my future super contributions be paid to:

### OPTION 1

**Triple S** (Super SA's default untaxed accumulation scheme)

### OPTION 2

**Super SA Select** (Super SA's taxed accumulation fund)

**!** If you don't already have a Super SA Select account scan the QR code to get started.



### Operational SA Ambulance employees & active Police Officers (and Cadets) ONLY

I request that all my future super contributions be paid to:

### OPTION 1

**Triple S** (Super SA's default untaxed accumulation scheme)

### OPTION 2

**Super SA Select** (Super SA's taxed accumulation fund)

**!** If you don't already have a Super SA Select account scan the QR code to get started.



**!** If you choose to nominate either **Option 3** or **Option 4** – all fields must be completed along with providing all required documentation.

### OPTION 3

**Other Complying Funds** - Australian Prudential Regulation Authority (APRA) Fund or Retirement Savings Account (RSA)

Name of fund

Super fund member number

Super fund Australian Business Number (ABN)

Super fund Unique Super Identifier (USI)

### **!** Required documentation for non Super SA schemes.

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 before your employer can pay super contributions to the nominated fund.

I have supplied the required information and documentation.

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## 2. Fund selection (continued)

### OPTION 4

<b>Self Managed Super Fund (SMSF)</b>	SMSF Australian Business Number (ABN)
Name of SMSF	
Electronic Service Address (ESA)	
SMSF bank account name	
<i>(please attach a copy of your most recent SMSF bank statement)</i>	
BSB	Account number

**! Required documentation**

You need to attach a document confirming the SMSF is an Australian Taxation Office (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 [superfundlookup.gov.au](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:

**As the trustee or a director of the corporate trustee of the SMSF, I declare that the SMSF will accept contributions from my employer.**

**I have supplied the required information and documentation.**

## 3. Information for employees:

- Employer contributions will be made to Triple S unless a fund selection is or has been made in respect of your employer(s). If you are employed with another government employer, the contributions in relation to that employment will be made to Triple S, unless a fund selection is made for that employer. Commonwealth superannuation stapling rules do not apply for SA Government employment.
- A Fund Selection Notice takes effect on the date the first contribution is made to the chosen fund by the employer. Your employer has 2 months after you return this form to them to action your request.
- New SA Government employees who make a fund selection in circumstances where no contributions are made to Triple S (and no balance is otherwise held in Triple S) will be provided interim Death and Total & Permanent Disablement (TPD) and Income Protection cover from the commencement of employment. However, when the fund selection takes effect, Triple S membership and interim insurance ceases (unless the fund selection is made to Super SA Select). No insurance premiums are payable for interim cover.
- A fund selection only redirects future contributions to the selected fund. Any existing balance will remain in the relevant Super SA fund (unless a request to transfer (roll over) to another complying fund is made).
- For Triple S and/or Super SA Select members that make a fund selection to an external fund and maintain an existing account balance in Triple S or Super SA Select:
  - Any Death and TPD cover will continue (subject to payment of premiums and until otherwise cancelled by Super SA or the member).
  - Any Income Protection cover held in respect of the employment subject to the fund selection will cease at the time the fund selection takes effect, including any payments that you may be in receipt of or eligible for.
- Where fund selection is made from (i) Triple S to Super SA Select (or vice versa), or (ii) an external fund back to Triple S or Super SA Select, any Triple S insurance cover in place will continue; if no default cover is held immediately prior to that fund selection taking effect, default cover will be issued (subject to existing eligibility rules and pre-existing condition rules).
- Where an individual ceases employment with a SA Government employer and subsequently returns to that employer, a new Fund Selection Notice will likely need to be completed.
- Existing salary sacrifice arrangements are likely to be affected by a fund selection where salary sacrifice contributions are being made in respect of an employee (pursuant to an award or enterprise agreement) to Triple S or a fund nominated by a person via a fund selection (**selected fund**). The employer must continue to pay those salary sacrifice contributions to any subsequent selected fund, unless the arrangement is cancelled by the employee (refer to the below section). However, where salary sacrifice contributions are being made to:
  - a superannuation fund other than (i) Triple S or (ii) the employee's selected fund; or
  - the employee's selected fund, but not in accordance with an award or enterprise agreement, those contributions are not affected by fund selections under the Triple S Act.

These rules apply regardless of if the salary sacrifice arrangements are made directly to the fund by the employer or through a service provider (such as Maxxia).
- Voluntary contributions to your relevant Super SA fund via a deduction from salary cease when you make a fund selection to an external fund. However, you are permitted to make one-off member contributions directly to your relevant Super SA fund, provided your government employment continues.
- SA Government employees employed on a fixed term contract may already have the right to have their super paid to another fund pursuant to the terms of their contract. If such an employee has exercised this option in their contract, then they are not a Triple S member in respect of that employment and fund selection is therefore not open to them. If however such employees have not exercised their right to have their contributions made to an external fund and their employer is therefore contributing to Triple S, they are eligible as a Triple S member to make a fund selection in respect of that employer.
- This form allows employees to identify and provide necessary information to their employer. An employer is authorised to collect and provide your employee's TFN to your selected fund. 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. If you haven't provided your TFN to Super SA please submit a TFN Declaration OR provide your TFN to your selected fund directly.

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## 4. Existing salary sacrifice arrangements

**!** If your employer (or a third party on behalf of an employer) is making salary sacrifice contributions pursuant to an award or enterprise agreement to Triple S or your existing selected fund\*, your employer will be required to make these contributions to your new selected fund, unless you cancel the arrangement.

If you have a salary sacrifice into superannuation agreement with a service provider (such as Maxxia) you will need to inform them of your Fund Selection so they can determine if your agreement is affected.

Should you wish to cancel your current superannuation salary sacrifice arrangement please tick this box

If you wish to change your current salary sacrifice arrangement, please cancel it where indicated above and then complete a new Salary Sacrifice for Superannuation form with your employer.

If you wish to commence a new salary sacrifice arrangement please complete a new Salary Sacrifice for Superannuation form with your employer.

*\*It is your responsibility to seek your own financial advice on the taxation consequences of the arrangement continuing to your new selected fund and to cancel it if it is no longer right for you.*

**!** If your Super SA account is closed, any insurance cover held will generally be cancelled. Refer to the relevant Product Disclosure Statement for further information on insurance cover at [supersa.sa.gov.au](http://supersa.sa.gov.au).

## 5. Employee declaration

I declare that:

- The information I have provided on this form is true and correct and acknowledge that providing false or misleading information is an offence under the *Southern State Superannuation Act 2009*.
- I understand my details will need to be shared with my selected fund in order to process my fund selection.
- By signing this notice, I am directing my government employer to make the superannuation contributions required to be made under the *Southern State Superannuation Act 2009* to the complying fund specified in the notice; no liability attaches to my employer or Super SA in connection with any action taken in compliance with this notice (including any additional tax liability).
- I understand any financial advice required to inform or support my decision to make a fund selection is solely my responsibility and I understand further that concessional contribution caps that do not apply to untaxed schemes like Triple S will generally apply to other funds (and any breach of those caps may result in additional tax).
- I understand I must sign and complete this form in full in order for it to be a valid fund selection, subject to meeting eligibility under the Triple S Act.

- I have read and understood the information in the "things you should know" section on page 1 and section 3 "Information for employees" in this notice and am aware of the consequences of my fund selection taking effect (including membership and insurance implications) and further acknowledge that:
  - The *Southern State Superannuation Act 2009* will continue to govern my government employer's superannuation obligations whilst I remain employed by that employer.
  - My notice will remain in force during my employment with my employer, unless I give a subsequent valid notice to my employer or my notice ceases to have effect.

### Operational SA Ambulance employees and active Police Officers (and Cadets) only

#### I also declare that:

- I am only permitted to make a fund selection between Triple S and Super SA Select.
- I understand that I must continue to maintain minimum levels of compulsory contributions and insurance as set out in the Triple S governing regulations.

#### Active Police Officers (and Cadets) Only

- I understand that if I am a former Lump Sum Police scheme member, any guaranteed minimum retirement benefit will cease if I make a fund selection.

Signature

*A physical signature is recommended, however you can check with your employer if they accept alternatives.*

Date  /  /



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## 6. Employer to complete *(Complete this section when your employee returns completed form to you.)*

If an employee selected a non Super SA fund, they will provide information in Section 2 that will assist you to prepare for, and make contributions to their fund using SuperStream.

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

For more information on SuperStream visit [www.ato.gov.au](http://www.ato.gov.au).

### Your details

Employer department *(Your employer department acronym will be accepted if space is limited)*

Email address *(please provide your email address to enable employer payroll to contact you if required in relation to the processing of this notice)*

### Record of choice acceptance

Employers have two months from the date the employee's fund selection is received to make payments to the fund chosen by the employee. By recording acceptance of choice you are confirming the necessary information has been provided to make payments to the chosen fund and agree to coordinate processing of this request within 2 months of receipt.

Date fully completed notice is received by Employer

Employers must keep the completed form for their own record. Do not send it to the Australian Taxation Office or the employee's selected fund.

Employer delegate signature:

Date

**NOTE:** If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to Triple S.

## 7. Payroll Action *(Payroll use only)*

Date payroll actioned

Deductions established pay period commencing

Date