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Offer your employees a choice of fund

Many employees are entitled to choose the fund employers pay their super contributions into. As their employer, you need to identify these employees and provide them with a *Standard choice form* so they can advise you of their chosen fund. You also need to nominate the default fund that you will pay their contributions into if they don't choose a fund.

You need to:

- [Step 1: Identify employees who are eligible to choose](#)
- [Step 2: Provide a standard choice form](#)
- [Step 3: Pay into your employer default fund until the choice form is returned](#)
- [Step 4: Act on your employee's choice](#)

Step 1: Identify employees who are eligible to choose

When you employ new staff, check if they're eligible to choose a super fund.

Your new employee **is eligible** to 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 (NAPSA)
- employed under an award or industrial agreement that does not require super contributions
- employed under an enterprise agreement or workplace determination made on or after 1 January 2021
- not employed under any state award or industrial agreement (including contractors who are regarded as eligible employees for super purposes).

If you're not sure what, if any, award or industrial agreement covers your employee:

- visit the Fair Work website at [fairwork.gov.au](https://www.fairwork.gov.au/) (<https://www.fairwork.gov.au/>).
- phone the workplace relations department in your state or territory
- check with your employer association.

As of 1 July 2015, you don't need to offer a choice of fund to employees:

- whose superannuation fund undergoes a merger or acquisition
- on a temporary working visa.

However, your employee retains the right to request a standard choice form from you.

Step 2: Provide a standard choice form

You must provide employees who are eligible to choose a super fund with a Standard choice form ([/Forms/Superannuation-\(super\)-standard-choice-form/](/Forms/Superannuation-(super)-standard-choice-form/)). (or equivalent) within 28 days of their start date, unless they give you details of their chosen fund first.

You don't have to use the *Standard choice form*, but any alternative document must cover all the information that the *Standard choice form* covers.

Pre-filled *Standard choice forms* can now be completed by employees through ATO online services (</General/Online-services/>), linked to myGov (<https://my.gov.au/LoginServices/main/login?execution=e1s1>). You'll need to give your employee the following information:

- your employer Australian business number (ABN)
- their employment type (for example, full time, part-time, casual)
- your default super fund details
 - name
 - unique superannuation identifier (USI)
 - ABN.
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Existing eligible employees are entitled to change their choice of fund as often as they want to, but you only have to accept a new choice from them once in any 12-month period. If your employee asks for a choice form you have 28 days to provide it.

You need to keep a copy of the completed *Standard choice form* or ATO online printed summary for your own records for five years. You don't have to send a copy to us or to your employee's chosen super fund.

You also have to give an employee a *Standard choice form* within 28 days if you:

- can't contribute to their chosen fund or it's no longer a complying fund
- change your employer-nominated fund and you're paying the employee's contributions into that fund.

Step 3: Pay into your employer default fund until the choice form is returned

If your employees don't choose a fund or haven't provided the necessary information, and a super contribution is due, you must make the payment for them into your employer-nominated fund by the due date.

Step 4: Act on your employee's choice

Once an employee advises you of their choice of super fund, you have two months to start paying contributions into that fund.

You may be penalised if you don't offer your eligible employees a choice of fund or you don't pay their super to their chosen fund.

Next step:

- [Provide employees' TFNs to their funds \(/business/super-for-employers/setting-up-super/provide-employees--tfns-to-their-funds\)](/business/super-for-employers/setting-up-super/provide-employees--tfns-to-their-funds).

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If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

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