

# Employer Guide

## Set yourself up with us and you won't need to switch

JULY 2023



Issued by CareSuper Pty Ltd (Trustee)  
ABN 91 006 670 060 AFSL 235226  
CareSuper (Fund) ABN 98 172 275 725

# Giving you long-term outperformance and personalised support.

For more than 35 years CareSuper has been looking after the super needs of businesses like yours. It's what we do.

We're a multi-award-winning fund that uses an active investment strategy to boost our members' returns to outperform over the long term.\*

Over the last 20 years, our Balanced (MySuper) option has been a top performer.<sup>^</sup> We also understand sustainable investing is important to many of our members. So we offer an award-winning Sustainable Balanced option to members wishing to contribute to a more sustainable world – while still growing their super.

We're also a profit-to-members fund, which means our profits go straight back to our members.

This guide will help you understand the super requirements of your business. And our dedicated team is also here to help guide you through the process.

**OUR DAILY FOCUS IS DOING OUR BEST FOR YOU. AND YES, IT FEELS GOOD WHEN OUR EFFORTS ARE RECOGNISED BY INDUSTRY AWARDS.**



\* Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

<sup>^</sup> SuperRatings Fund Crediting Rate Survey – SR50 Balanced (60-76) Index, June 2023. Product ratings are only one factor to be considered when making a decision. The rating is issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and target market determination and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings uses objective criteria and receives a fee for publishing awards. Visit [superratings.com.au](http://superratings.com.au) for ratings information and to access the full report. © 2023 SuperRatings. All rights reserved.



# Contents

---

Choosing us as your default super fund	2
How we compare	4
The benefits of being a CareSuper employer	6
Ticking off your employer obligations	8
Making super payments	13
Understanding superannuation contributions	14
Join CareSuper today	16
Contact us	17

---



## Choosing us as your default super fund

Every employer needs to choose a super fund for their employees to receive super contributions. And there are reasons why you should choose CareSuper for your employees.

We provide:

- A dedicated team ready to service your needs, including a national contact centre and relationship management team
- Education tools and workplace seminars
- Financial advice services
- Consistently high investment performance over the long term for our MySuper product\*, and
- 12 different investment options, plus a Direct Investment option.

Your employees may exercise ‘choice of fund’ and choose their own provider, or they may already be linked to a ‘stapled’ super fund.

Others will use your nominated fund (also known as a ‘default’ fund). They’ll rely on your expertise to select a top performing fund for their super savings. There are certain requirements your default super fund must meet. To make sure your fund meets these requirements, check with the fund or the Australian Taxation Office (ATO) at [ato.gov.au](http://ato.gov.au).

If your business has an enterprise bargaining agreement (EBA), use the EBA as your guide in nominating a default fund.

\*SuperRatings SR50 Balanced (60-76 Median) Index, June 2023.

## WHEN CHOOSING A DEFAULT SUPERANNUATION PROVIDER...

Carefully compare super funds and choose one that:

- Meets the requirements of a default fund by having a 'MySuper option'
- Has a strong long-term performance record
- Offers competitive, tailored insurance
- Gives members access to quality financial advice\*
- Provides ongoing personalised service, education, wellbeing and online tools
- Has simple contribution payment methods.

### Choose a super fund that's a good fit for your business and can grow with you over time.

Your employees have the final choice about their super fund. You have 28 days from when they start to provide new employees with a standard choice form (visit [ato.gov.au](http://ato.gov.au)). If they don't choose a fund, you'll need to check with the ATO for a stapled fund. If they don't have a stapled fund, their superannuation guarantee (SG) contributions will go into your nominated default fund.

### Helping you meet your employer obligations

CareSuper has the expertise to help you through changes in super to make sure you meet your obligations and help your employees. We've been helping our employers navigate changes in superannuation for more than 35 years as Australia's largest and longest serving Industry SuperFund for professionals in all industries.

\*Financial advice obtained over the phone, or through MemberOnline, is provided by Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293, Australian Financial Services Licence #411766. Comprehensive Advice is provided by financial planners who are Authorised Representatives of Industry Funds Services Limited (IFS). IFS is responsible for any advice given to you by its Authorised Representatives. Industry Fund Services Limited ABN 54 007 016 195 AFSL 232514. Complex personal financial advice is provided by Australian Unity Personal Financial Services Limited (ABN 26 098 725 145, AFSL 234459). Australian Unity will discuss any applicable fees directly with you prior to them being charged. CareSuper receives no financial incentives or commissions regarding this referral service.



Choosing your default super fund wisely is an opportunity to show your employees you're invested in them now, and into the future. We can help you get started.

Join us at  
[caresuper.com.au/employerjoin](http://caresuper.com.au/employerjoin).

### WE HAVE SUPER SOLUTIONS FOR EVERY BUSINESS

Contact us at  
[caresuper.com.au/employercontact](http://caresuper.com.au/employercontact)  
and we'll be in touch with super-related info relevant to your business.

# How we compare



## CAREFULLY COMPARE SUPER FUNDS AND CHOOSE ONE THAT:

- ✔ Helps you and your members achieve financial goals
- ✔ Provides an ongoing personalised service for your business
- ✔ Is a proven top performing fund maximising investment returns
- ✔ Assists with education and advice with workplace seminars and webinars
- ✔ Offers a vast choice of investment and insurance options
- ✔ Offers a Sustainable Balanced option for a more specialised focus on investing in companies with good environmental, social and governance (ESG) practices.

## THE LEGAL STUFF

We're a complying super fund with a MySuper option – our 'Balanced (MySuper) option'.

## EMPLOYER SUPPORT

We'll work with you to tailor an approach for your business. We can help you meet your super obligations with a streamlined process. We'll also work with you to develop an engagement program, conduct virtual or on-site meetings and keep you updated with important information. Contact us at [caresuper.com.au/relationshipmanager](https://caresuper.com.au/relationshipmanager).

## A MEMBERS-FIRST FOCUS

As an Industry SuperFund, we put members first. And for more than 35 years we've been helping them achieve their goals now and into the future with top-performing super. We can support your employees with any super-related concerns, provide information regarding insurance and even offer financial advice\* and additional member benefits and services. To see how we can support your employees, go to [caresuper.com.au/benefits](https://caresuper.com.au/benefits).

## SUPER THAT ADAPTS TO YOUR NEEDS

No two CareSuper members are the same. That's why we offer 12 different investment options, each with different targets for returns and levels of investment risk, plus a Direct Investment option. This variety lets members mix and match investments to suit their own goals.

Find out more about our investment options at [caresuper.com.au/investmentoptions](https://caresuper.com.au/investmentoptions).

\*See page 3 or 17 for notes about financial advice.

## INSURANCE

CareSuper offers a range of insurance cover to protect you as a member and your employees, if something hits out of the blue. You'll find full details in our **Insurance Guide** available at [caresuper.com.au/insuranceguide](https://caresuper.com.au/insuranceguide).

## FINANCIAL ADVICE\* AS PART OF MEMBERSHIP

As part of CareSuper membership, your employees can access phone advice about super at no extra cost. Plus, our advice is obligation-free to discuss topics like contributions, investment choice and insurance whenever the need arises. And if anyone needs financial help beyond super, we're ready to tackle that too. Explore financial advice choices at [caresuper.com.au/advice](https://caresuper.com.au/advice) or by calling **1300 360 149**.

## TRANSPARENT AND ACCOUNTABLE

We're run only to benefit members. We're serious about good governance and transparency with rigorous policies and procedures in place to make sure everything's managed openly and honestly and according to the law.

## FOCUSSED ON A SUSTAINABLE FUTURE

We believe investing in companies with good environmental, social and governance (ESG) practices provides more sustainable long-term returns. Our Sustainable Balanced option won an **award** for delivering strong long-term returns while addressing social and environmental concerns.

Like you, our focus is on the future, not the ups and downs of short-term markets. Our long-term strategy is to protect savings in down markets and maximise gains in up markets. CareSuper is certified Carbon Neutral by the Australian Government through Climate Active – Australia's collective initiative for climate action.

\* See page 3 or 17 for notes about financial advice.



## A BIGGER NET BENEFIT

We invest with one goal in mind: to help you and your employees achieve the best possible lifestyle in the future. How do we invest for that? We use an actively managed long-term strategy – driven by a proven investment philosophy. Plus, our team of experts is always looking for ways to boost your net returns. Visit [caresuper.com.au/compare](https://caresuper.com.au/compare).

**Competitive  
fees + smart,  
proactive  
investing  
= a bigger  
net benefit**



# The benefits of being a CareSuper employer

We live and breathe super, so you don't have to. Here's how we can help.

## **A PERSONAL SUPPORT TEAM**

When it comes to your business and super, the sole job of our client partnership team is to make your life easier. Think of them as your own super support team to guide you through your obligations and answer your questions.

A dedicated Relationship Manager will be assigned to you to keep you up to date on super changes, help with your employee inductions and contribute to workplace financial wellness programs.

To get in touch with us in a way that suits you, contact a Relationship Manager at [caresuper.com.au/relationshipmanager](https://caresuper.com.au/relationshipmanager).

## **EDUCATION SESSIONS FOR YOUR WORKPLACE**

We can tailor an online seminar to help your employees make the most of their super and answer any super-related questions they may have.





## QUICKSUPER CLEARING HOUSE

We don't charge any fees for ongoing administration, client support or for our clearing house solution, QuickSuper.\*\* The portal provides everything you need to make all your super payments from the one place no matter which super fund your employees are with.

## CORPORATE INSURANCE ARRANGEMENTS

Larger employers may be eligible for tailored insurance offerings helping you to position your business as an employer of choice. Call your nearest Relationship Manager to find out how it works or visit [caresuper.com.au/relationshipmanager](https://caresuper.com.au/relationshipmanager).

## WE CAN HELP YOU TRANSITION TO CARESUPER

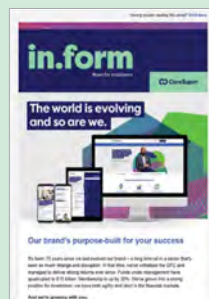
Want to transition from an existing corporate fund to CareSuper? We can manage it for you.

We'll work closely with you to arrange the handover, data audit, and advise you on the most appropriate transfer of existing investments and insurance. Your staff will be kept informed the whole way through via regular communications and workplace presentations. All with minimal disruption to your business.

## KEEPING YOU INFORMED

### Super is constantly changing.

We'll keep you up to date with any news or changes that could affect you and your employees. **In.form**, our employer e-newsletter covers new legislation, budget updates and contribution date reminders. If you'd like to receive information or be contacted by our team visit [caresuper.com.au/employercontact](https://caresuper.com.au/employercontact).



\*\*QuickSuper is issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714). An offer to issue this product may be made to you by Westpac, subject to completion of the application process. The Product Disclosure Statement (PDS) for QuickSuper is available on the **Westpac** website. You should consider the PDS before deciding to accept any offer made by Westpac to issue the product.

# Ticking off your employer obligations

Make sure you're doing these things to look after your employees and business.

## ✔ CHOICE OF FUND

Under legislation, most employees are eligible to choose the fund to which their super goes.

Generally 'Choice of Fund' applies to:

- Employment under Federal awards
- Employment under former state awards (known as 'notional agreement preserving state awards' or 'NAPSA')
- Employment covered by awards or agreements where superannuation support isn't required
- Employment without a state award or industrial agreement in place (this includes contractors paid principally for their labour).
- Employment under an enterprise agreement or workplace determination made on or after 1 January 2021.

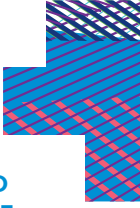
Employees on a temporary working visa are not eligible to choose their super fund.

### DETERMINING THE CORRECT SUPER FUND FOR NEW EMPLOYEES

If the employee provides you with a completed **Choice form**, you must pay to their chosen fund. If the employee doesn't provide you with a completed **Choice form**, you must visit the ATO search tool to find a stapled fund for the employee. If there's no stapled fund for the employee, you must pay to your default fund.

For more information on where to pay super guarantee (SG) contributions or to request an employee's stapled super fund visit ATO Online Services at **ato.gov.au**.





## ✔ PROVIDING YOUR EMPLOYEES WITH A CHOICE FORM

Are your employees eligible to choose their own super? Then you're required to provide them with a **Choice form** within 28 days of any of the following:

- They start working for you
- They request a **Choice form** from you
- You become aware their chosen fund is no longer eligible to receive contributions (e.g. it's no longer MySuper compliant)
- You changing your employer-nominated fund into which you pay the employee's contributions.

If your employee lets you know they've chosen another super fund or a regulated self-managed fund instead of your provider, you must start paying contributions to that account within 2 months.

Your employees can change their choice of fund as often as they want, but you only have to accept a **Choice form** once every 12 months.

## ✔ YOU NEED TO KEEP A RECORD OF YOUR EMPLOYEES' CHOICE

Your records should:

- Be in the English language
- Be kept for 5 years (electronic or written)
- Show all contributions including how much SG you paid for each employee and how it was calculated
- Show that you've offered each eligible employee choice.

For a **Choice form**, go to [caresuper.com.au/employerchoice](https://caresuper.com.au/employerchoice) or [ato.gov.au](https://ato.gov.au).





### ✔ PAY THE LEGAL MINIMUM AMOUNT OF SUPER

You're required to pay eligible employees a minimum amount of superannuation. This is called the superannuation guarantee (SG).

The SG amount is a percentage of your employees' ordinary time earnings (OTE). So you'll pay their base salary, plus super and any other benefits.

If you're unsure how to define OTE for super purposes, it's best to check the ATO website at **ato.gov.au** for the most recent information.

If you have any employees covered by an award or agreement that specifies more SG, then that's what you must pay.

### ✔ PAY SUPER TO THESE EMPLOYEES

You're generally required to pay super for employees who are:

- Employed on a full-time, part-time or casual basis (even if they're only working in Australia temporarily)
- 18 and over, or
- Under 18 but working more than 30 hours per week.

Depending on their arrangement with you, you may have to pay some contract workers super too, even if they quote an ABN.

You can use the ATO super guarantee eligibility tool at **ato.gov.au** to work out if your employees are eligible for SG contributions.



## ✔ MEET THESE CONTRIBUTION DEADLINES

At a minimum, to meet Superannuation Guarantee (SG) requirements, you need to pay super quarterly.

### Quarterly Superannuation Guarantee (SG) deadlines

1 July – 30 September	Pay by 28 October
1 October – 31 December	Pay by 28 January
1 January – 31 March	Pay by 28 April
1 April – 30 June	Pay by 28 July

Some awards (if relevant) may require you to pay more frequently. You can also opt to pay more frequently and at CareSuper we recommend contributing monthly. This is good practice as super hits members' accounts sooner and is often in line with the payroll cycle. We note after-tax super contributions deducted from an employee's salary must be contributed monthly by the 28th day of the month following the month the deduction was made. Remember to allow processing time by your bank.

## ✔ AVOID PENALTIES FOR LATE PAYMENTS

If you miss the quarterly deadlines, you may have to pay additional penalties on top of the ATO's super guarantee charge (SGC). This penalty is made up of the SG shortfall + interest on the shortfall amounts + an administration fee.

The SGC is applied even if you subsequently make the payment, and you must lodge an SGC statement with the ATO. This is due on the 28th

of the month following the relevant quarterly deadline. So if you're lodging an SGC statement for the 1 July – 30 September quarter, it's due by 28 November.

If you are penalised, you may be able to do one of two things:

- 1 Use the 'late payment offset' to reduce the amount of SGC you must pay, or
- 2 'Carry forward' your late payment as a pre-payment for a future contribution for the same employee. There are terms, conditions and time limits on both options. You may find the **SGC statement and calculator tool** useful. You should contact the ATO or your tax adviser to fully explore these possibilities.

## ✔ WE'LL FOLLOW UP WITH YOU ABOUT MISSED CONTRIBUTIONS

If your employees' super doesn't get paid, we'll get in touch with you to find out why and see if we can help.

There could be a good reason for unpaid super, like an employee having left your organisation, approved leave without pay, or employees receiving worker's compensation or reduced hours. If that's the case, it's important to notify us promptly so we can update the member's account – simply call **1300 360 149**.

If you're struggling to make payments or your contributions are in arrears, you should contact the ATO to work out your next steps.



## PROVIDING TAX FILE NUMBERS

Why are tax file numbers (TFNs) so important for super?

While members aren't obliged to disclose their TFN, without it we're legally unable to receive certain types of contributions, and higher taxes apply.

It's your job as an employer to pass on any TFNs provided to you for super purposes. (A TFN on an employment declaration form counts as **'for super purposes'**). Pass the TFN on within

14 days of receiving it OR when paying your employee's first SG contribution. With CareSuper, the easiest way to provide a TFN is to include it in your contribution file.

There can be serious consequences if you fail to forward an employee's TFN to their super fund and you could be fined by the ATO.

Remember, a TFN is sensitive information. Keep it secure and private. We'll do the same.

## KEEP US IN THE LOOP ABOUT YOUR WORKPLACE CHANGES

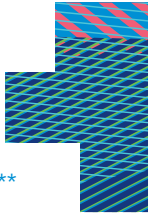
Let us know about changes at your workplace, including exits and hires, employees on parental or unpaid leave, a change to your trading name or nature of your business, or changes to your contact information.

Keeping your records current helps us help you stay informed.

For example, we can support departing employees with relevant information and documents, even in difficult circumstances such as retrenchments.

To notify us about changes, call **1300 360 149** or contact your Relationship Manager at [caresuper.com.au/relationshipmanager](https://caresuper.com.au/relationshipmanager).





# Making super payments

We offer a clearing house solution for employers – QuickSuper.\*\* It's free of charge and SuperStream compliant. This means super payments are made electronically and meet government regulatory requirements.

## ACCESSING QUICKSUPER

To start using QuickSuper, simply apply for access when you **join** CareSuper as a participating employer. If you don't want to use QuickSuper now but change your mind later, call us on **1300 360 149**.

We'll confirm your application via email once it's all done and you'll be prompted to register for QuickSuper, our online clearing house that allows you to make payments for all your employees (whether they're CareSuper members or not) in the one place.

Set us as your default fund to begin using **QuickSuper**. This will ensure that any of your employees who are new will be set up as CareSuper members. Go to **caresuper/employers** for more information.

Click 'Create new relationship' under the 'Fund relationships' sub-menu and make sure to tick the default box. You'll also need to ensure your default fund is configured in your payroll system. Selecting your default fund is different for single and multi-entity employers.

\*\*See page 17 for notes about QuickSuper.

## FOR HELP



- 1 Refer to the QuickSuper **QuickSuper User Guide**
- 2 Go to **QuickSuper FAQs**
- 3 Call us on **1300 360 149**
- 4 Contact your Relationship Manager at **caresuper.com.au/relationshipmanager**.

## THE BENEFITS OF QUICKSUPER

As well as helping you meet your super obligations, QuickSuper has business benefits. It's simple and efficient, allowing you to:

- Make contributions for all your employees in the one place, regardless of their super fund (includes SMSFs)
- Upload a payroll file or manually enter your employees' contribution details
- Pay contributions via EFT
- Update business details anytime
- Contribute for multiple businesses simultaneously
- Work with your Relationship Manager to tailor and test a solution to suit your business and to make sure your payments run without a hitch.



# Understanding your superannuation contributions

The superannuation guarantee (SG) contributions you make on behalf of your employees are only one type of super contribution.

Here are some things to know about contributions.

## **SALARY SACRIFICE**

This is an arrangement between you and your employee, where you agree to pay part of an employee's salary as a before-tax superannuation contribution. This can be tax-effective for employees on high marginal tax rates.

Your employees should be made aware that salary sacrifice, like SG contributions, counts towards their concessional contribution cap.

## **VOLUNTARY CONTRIBUTIONS**

- Payroll deduction (if you offer this)
- BPAY® from employee's bank account
- Direct payment from employee's bank account.

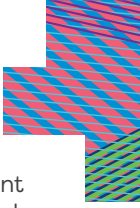
If you offer a payroll deduction facility, make sure you keep all payroll deduction authorities for employees using this option. Deduct the contribution from their after-tax salaries and send them as part of your standard superannuation payment.

There are other voluntary types such as a fixed dollar or percentage amount or a contribution to cover expenses such as insurance premiums or fees.

## **CONTRIBUTION CAPS**

Ensure your employees know there's a limit on how much can be contributed to an individual's super in a financial year, without being taxed at a higher rate. That includes SG, salary sacrifice and any employer additional contributions, as well as any extra employer paid costs you cover for your staff.





To help employees keep under the contributions limit, it's critical you pay on time to ensure contributions are allocated to their correct financial year. If contributions are received late, or outside a financial year, they will be allocated to the period in which the money was received. And if that pushes your employee over a contribution cap for the year, they may have to pay extra tax.

### CLAIMING A TAX DEDUCTION FOR EMPLOYER CONTRIBUTIONS

You can claim a tax deduction on the super payments you make for employees (including effective salary sacrifice arrangements), as long as:

- You claim the deduction in the same financial year you make the payments
- You make the payments by the relevant deadlines (at least quarterly for SG contributions and monthly for salary sacrifice)
- The payments are made to a complying super fund
- Voluntary payments for employees who turn 75 are made on or before the 28th day of the month following their birthday.

The ATO records your payment to the employee account on the day it's received by us, not the day you make it.

So, to ensure any payments you want to claim are received prior to the end of the financial year, allow a few weeks for the payment cycle to be completed.

You can claim your deduction when lodging your income tax return.

This information is based on tax law ([ato.gov.au](http://ato.gov.au)) current at April 2021 and may be subject to change.

### YOUR REPORTING REQUIREMENTS

You must report the additional super contributions you make for an employee if:

- The contributions exceed the amount you're required to pay by law (i.e. are above the 11% SG requirement)
- The employee has the capacity to influence how much extra is contributed.

These contributions aren't included in your employees' assessable incomes, so they don't affect the way you calculate super contributions. You'll need to include this information on your employees' annual payment summary. You only need to report the additional amount, not the SG.

### FIND OUT MORE ABOUT SUPER CONTRIBUTIONS

Do you need more information about contribution rules, eligibility and caps for you or your staff? Head to [caresuper.com.au/knowyourlimits](http://caresuper.com.au/knowyourlimits) and [caresuper.com.au/growyoursuper](http://caresuper.com.au/growyoursuper) for more information. Or visit [ato.gov.au](http://ato.gov.au).





# Join CareSuper today

Ready to join CareSuper? We're ready to welcome you.

You can email us your details at [cpt@caresuper.com.au](mailto:cpt@caresuper.com.au) and one of our Relationship Managers will guide you through the joining process.

- 1 Make sure you have this information handy before starting:
  - Your company trading name and ABN
  - Industry type
  - Employer business name
  - Number of employees
  - Your contact details, including name and email
  - Your default super fund (if it's not CareSuper).We also recommend you read this **Employer Guide**, **Member Guide PDS** and **Target Market Determination for CareSuper Superannuation** before joining.
- 2 Go to [caresuper.com.au/employerjoin](https://caresuper.com.au/employerjoin). Make sure you select the correct employer type to ensure you receive the right membership with us. We'll confirm your application and prompt you to register for QuickSuper. Registering for QuickSuper is optional.
- 3 Next, apply for QuickSuper clearing house access to start making contributions. Refer to the **QuickSuper User Guide** All done? Let's get to work.

## IF YOU'RE SELF-EMPLOYED, YOU MAY HAVE OPTIONS

Do you pay your own super but no one else's? Depending on your company arrangement, you may not need to join as an employer and could qualify for CareSuper's Personal Plan product. To check and potentially save yourself some time, use the ATO's 'Super guarantee eligibility tool' at [ato.gov.au](https://ato.gov.au) or call us on **1300 360 149**.



# Contact us

Contact our client partnership team for personal service nationally.

To find your local representative and learn more about a super solution for your business, go to [caresuper.com.au/employers](https://caresuper.com.au/employers), enter your details and we'll get in touch with more information.



## GETTING IN TOUCH



[caresuper.com.au/employercontact](https://caresuper.com.au/employercontact)

Call **1300 360 149** or **+61 3 9192 4416** (overseas)

8am–8pm weekdays AET, except for national public holidays.

## WE'RE READY TO LISTEN IF YOU HAVE A COMPLAINT

If you have a complaint about CareSuper, you can let us know in the following ways:

- Call **1300 360 149** and we'll aim to resolve things immediately
- Email [caresuper.com.au/getintouch](https://caresuper.com.au/getintouch)
- Write to the Enquiries & Complaints Manager, CareSuper, Locked Bag 20019, Melbourne VIC 3001

We'll address any problems as fairly as we can. And we're committed to responding to you in detail within 45 days.

## ESCALATING YOUR COMPLAINT

If you're not satisfied with the way your complaint has been handled, or you haven't received a response within 45 days, it's your right to take your complaint to the Australian Financial Complaints Authority (AFCA), a free and independent dispute resolution body established by the government.

Contact AFCA:

- Visit [afca.org.au](https://afca.org.au)
- Call 1800 931 678
- Email [info@afca.org.au](mailto:info@afca.org.au)
- Write to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001

\* Financial advice obtained over the phone, or through MemberOnline, is provided by Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293, Australian Financial Services Licence #411766. Comprehensive Advice is provided by financial planners who are Authorised Representatives of Industry Funds Services Limited (IFS). IFS is responsible for any advice given to you by its Authorised Representatives. Industry Fund Services Limited ABN 54 007 016 195 AFSL 232514. Complex personal financial advice is provided by Australian Unity Personal Financial Services Limited (ABN 26 098 725 145, AFSL 234459). Australian Unity will discuss any applicable fees directly with you prior to them being charged. CareSuper receives no financial incentives or commissions regarding this referral service.

\*\*QuickSuper is issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714). An offer to issue this product may be made to you by Westpac, subject to completion of the application process. The Product Disclosure Statement (PDS) for QuickSuper is available on the **Westpac** website. You should consider the PDS before deciding to accept any offer made by Westpac to issue the product.

 1300 360 149

 [caresuper.com.au/getintouch](https://caresuper.com.au/getintouch)

 **CareSuper Locked Bag 20019 Melbourne VIC 3001**

**CARE Super Pty Ltd (Trustee)**

ABN 91 006 670 060

AFSL 235226

**CARE Super (Fund)**

ABN 98 172 275 725



Sovereign Offset is FSC® certified and considered to be one of the most environmentally adapted products on the market with carbon neutral certification to Ball & Doggett warehouses nationally. Containing fibre sourced only from responsible forestry practices, this sheet is ISO 14001 EMS accredited and made with elemental chlorine free pulps.

Past performance is not a reliable indicator of future performance and you should consider other factors before choosing a fund or changing your investments.

The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances or objectives. You should consider your own investment objectives, financial situation and needs and read the appropriate product disclosure statement and target market determination before making an investment decision. You may also wish to consult a licensed financial adviser.