



Australian Government
Australian Taxation Office

Superannuation standard choice form

Use this form to choose the super fund your employer will pay your super into. Your choice of super fund is an important decision for your future.

If you don't complete this form, your employer can pay your super into your existing fund identified by the ATO. If you don't have one, your employer can pay into a new account in their default super fund. You can find more information on **page 5**.

How to complete online

Save time: use the online form



Australian Government
Australian Taxation Office

Use the online form in myGov to choose your super fund. Your super account details will automatically be filled in for you.

- 1 Sign into myGov and select ATO in your services.
- 2 In the menu select Employment, and then New employment. You'll need your employer's information on **page 3** to complete this form.
- 3 Select your preferred fund and give a copy to your employer.

Information

For employees

Additional information about super is located at the end of this form. You can also visit ato.gov.au/individuals/super

For employers

Use the form to offer employees their choice of super fund. You must fill in the details of your nominated super fund, also known as your default fund, on **page 3** before giving the form to an employee.

For more information on super, offering an employee a choice of fund or paying super contributions, visit ato.gov.au/employersuper

Section A Your details

Full name

Employee number (if known)

Tax file number (TFN)

i You don't have to provide your TFN but if you don't, there may be consequences such as your contributions being taxed at a higher rate. See **page 5** for more information.

I choose for my super to be paid into

Select one of the options below and complete relevant section.

☐

My existing super fund



Section B

I want my employer to pay into a super account I have already opened.

☐

My employer's default super fund



Section C

I want my employer to open a new account for me in their default fund.

☐

My private self-managed super fund (SMSF)



Section D

I am a member and a trustee responsible for managing the fund. I may have up to 5 members in the fund.

Superannuation The Choice Is Yours

James Kirby, Barbara Drury



Superannuation The Choice Is Yours:

Smart Money Strategy Luke Smith, 2023-03-08 Be your own financial planner and create a winning strategy to achieve your money goals Do you want to learn and apply the strategies that experts use to grow and protect wealth In Smart Money Strategy popular financial planner Luke Smith comprehensively reveals the principles methods and tactics that real financial planners use with their clients Every person s and every family s financial journey is different There s no silver bullet or one size fits all approach But there are financial strategies that can be applied no matter what stage you re at in life to get your money working harder for you with less stress Smart Money Strategy will help you to define your priorities and create a personalised actionable plan to achieve your goals You ll learn effective strategies to manage your income reduce your debts and maximise your investment superannuation and retirement outcomes Even better you ll learn how different strategies can be stacked together for maximum benefit In other words you ll learn how you can stack the financial odds in your favour You ll discover The basics 5 truths about money and the 5 foundations you need to get started The actual strategies used by financial planners when it comes to cash flow risk assessment investing protecting wealth retirement and estate planning How smart planning can minimise fees and taxes on your investments How to combine your money strategies and put together your own detailed financial plan From adopting a money mindset to protecting your assets with Smart Money Strategy you ll uncover the secrets to achieving your financial goals Whether you want a hands on DIY approach or you re looking for the essentials you need to talk more confidently with your own financial planner this book will help you create a tailored plan for growing your wealth

Superannuation For Dummies Trish Power, 2012-03-08 Created especially for the Australian customer Getting your super working for you is easier than you think Does taking control of your superannuation seem far too complicated Are you unsure how the latest super and tax rules and changes to the Age Pension will affect you Don t worry Superannuation For Dummies 2nd Edition explains all the issues in plain English providing super boosting strategies and practical examples to help you make the most of your super and retirement Discover how to Work out how much money is enough Increase your contributions and your fund balance Plan for a tax free retirement Choose a superannuation fund Set up a DIY super fund Make the most of the Age Pension and other concessions

Self Managed Superannuation Fund Handbook Barbara Smith, 2012-01-24 In The Self Managed Superannuation Fund Handbook tax and superannuation specialists Barbara Smith and Dr Ed Koken show you how to take advantage of the simplified do it yourself superannuation and pension rules and how to get the best out of your investments in the most tax friendly way This practical handbook covers why you should set up and run your own fund investment options and strategies taxation tips and traps in running your fund accessing your retirement savings as pension This book is full of information for investors setting up or already running an SMSF and professionals who provide superannuation and retirement planning advice to clients with SMSFs

DIY Financial Planning Barbara Smith, Ed Koken, 2014-03-27 Do you manage your

finances so that you will have a comfortable lifestyle when you retire Is your money working as hard for you as it possibly can If you answered no to either of these questions then this book is for you In the 1st edition of this bestseller Barbara Smith and Ed Koken popular authors certified financial planners and superannuation specialists showed you how to create your own comprehensive financial plan and put it into practice In the 2nd edition they also show you how to afford your own home and use it to create wealth from other asset classes use the internet to manage your finances invest in popular products like CFDs and managed investments make the most of government bonuses and grants Don't spend hundreds of dollars on financial planning when you can do it yourself with Smith and Koken

Retiring In Comfort: How to Build Your Wealth for the Future Peter Locandro, 2014-10-20 A complete guide to building wealth for your retirement Written by Peter

Locandro a CPA qualified accountant with over 20 years public practice experience based out of Melbourne Australia As Principal accountant of his business ZJL Partners Peter and his team service over 4 000 clients and have won the prestigious Accountancy Business of the Year awarded by the Proactive Accountants Network in both 2012 and 2013 Peter is an accountant who is about more than just the numbers He is also a public speaker radio host blogger marathon runner and small business mentor He has featured in Australian national newspapers The Sydney Morning Herald Newspaper and The Age Money as well as local publications The Stakeholder and Our Town As a retirement specialist he has combined all his expertise into one handy guide Topics covered include Where to Start Will a Million Dollars Be Enough in Superannuation Estate Planning and Money Management in Retirement

Salvage Your Super Geoff Peck, 2012-02-14 The recent stock market crash saw a staggering 200 billion wiped off superannuation balances Fortunately you can do something about it *Salvage Your Super* is a comprehensive guide to making the most of your super and retirement assets regardless of your age or income It offers sound advice on what to do with your super depending on your financial profile and provides tangible solutions to help retirees reverse the recent downturn in their funds without selling the farm Inside you'll discover how to calculate how much you will need in retirement to live the life you want age specific tactics whether you're in your 20s 30s 40s 50s or 60s or you're post retirement to get your super back on track accessible easy to implement strategies that are appropriate for both now and the future how to maximize your returns and minimise fees and tax So don't just sit back and wait for things to get better read this book and salvage your super

Superannuation and Taxation Jimmy B. Prince, 2011-10-14 Superannuation is the cornerstone of every Australian's financial future and retirement plan Making the most of all the tax advantages that superannuation offers is essential to building your wealth However complying with and taking advantage of the superannuation and tax rules and regulations is mind boggling Fortunately help is at hand In plain English *Superannuation Taxation* explains just what your tax obligations are Inside you'll learn about the Australian superannuation system and how it works what the rules for making a superannuation contribution are how to set up run and maintain a compliant self managed superannuation fund how superannuation funds pensions and death benefits are taxed

Packed with tax tips tax traps to avoid and practical case studies this comprehensive guide will give you the know how to legally reduce your tax liability and build your wealth The Australian Immigration Book The TMS Continuum,2014-06-01

A guide to Migrating to Australia plus further information about Australian Lifestyle Culture Education Business Banking etc

DIY Super For Dummies Trish Power,2015-02-09 Taking control of your super is easier than you think Now in its third edition DIY Super For Dummies contains all the expert information and advice you need to confidently set up and manage your fund navigate the ever changing super rules and invest your fund wisely Written in the straightforward but fun language that has defined the For Dummies brand for more than twenty years this friendly and easy to follow guide helps you figure out if DIY super is the right way to go for your unique circumstances shows you how to establish a self managed super fund highlights the many ways to contribute to your fund considers how to make the most of the super tax incentives and so much more With comprehensive new content explaining recent super changes announced by the government and guidance on SMSF changes that have occurred since publication of the previous edition DIY Super For Dummies gives you unprecedented and independent information to help you make informed decisions about your DIY super fund empowering you to develop a successful long term plan for retirement Explores how much super is enough for a comfortable retirement Explains the super rules and opportunities in plain English and outlines how to create a SMSF in ten steps Delves into the costs of running a SMSF and steers you through your fund s super CART Compliance Administration Reporting and Tax obligations Explains how to pay a tax free pension from your DIY super fund Offers sensitive and authoritative information on how to take care of your family after you re gone Take control of your retirement plans let DIY Super For Dummies arm you with the tools you need to set up and run a SMSF and help you create a comfortable retirement Super Freedom Trish Power,2011-09-20

Super Freedom is just that a guide for women to super This guide has a strong aspirational focus on what superannuation can provide for women regardless of their marital circumstances age or even their current superannuation balances For women it s not so much about the actual amount of super they have but what they can do with it eg travel shop live Throwing aside the shackles of jargon and terminology Trish Power s guide to superannuation for women provides with women with everything they need to know about how much super they need getting their super set up how to increase their super balance how to move into retirement insurance and estate planning **Charter** ,1999 Funding Your Retirement Max Newnham,2011-09-14 Are you worried about how you re going to fund your retirement Will you be able to afford the lifestyle you deserve Many Australians are nearing or in retirement and many are not financially prepared Funding Your Retirement A Survival Guide will help you secure your financial future so you can enjoy the retirement you ve dreamed of This comprehensive guide is packed with strategies from salary sacrificing and making superannuation contributions to consolidating debt and building a balanced investment portfolio Topics covered include planning your retirement understanding retirement and taxation rules managing your superannuation determining if a self managed superannuation

fund is right for you implementing wealth creation strategies ensuring your funds last as long as they need to Core Tax Legislation and Study Guide 2022 Stephen Barkoczy,2022-01-12 Core Taxation Legislation and Study Guide is a reference text for students undertaking tax subjects It provides curated extracts of legislation as well as useful guidance on study skills Part 1 The Study Guide assists students to prepare for a tertiary taxation course and conduct basic taxation research It refers to key reference material including websites and research tools and includes useful tips on study techniques researching a tax problem essay writing and presentation answering taxation law exam questions and how to cite legislation cases articles rulings and reports for assignments Part 2 The Core Tax Legislation comprises selected extracts from relevant sections of taxation legislation and regulations An essential resource this text allows students to access the parts of the legislation they will need for a taxation law course in a time saving and user friendly way Core Taxation Legislation and Study Guide 2022 is designed to be used in conjunction with Foundations of Taxation Law 2022 **Australian Income Tax Legislation, 2012, Vol 1 , Enhancing Retirement Through Individual Investment Choices** United States. Congress. House. Committee on Commerce. Subcommittee on Finance and Hazardous Materials,1998 **The Superannuation Handbook 2008-09** Barbara Smith,Ed Koken,2011-09-19 Each year The Superannuation Handbook is fully revised and updated to reflect the many changes to superannuation rules the ways you can save for retirement and the best way to eventually access your savings without it costing you thousands in fees It includes information on the myriad changes that have been recently proposed and come into effect after July 1 including the changes that effect self managed superannuation funds and small business owners Comprehensive single volume reference on all aspects of superannuation from established expert authors Now in its sixth year of publication Published each year in August so that the latest changes to super including those announced for the May Federal Budget are covered Plain English concise explanations and over 100 practical examples to illustrate money saving wealth creating strategies Barbara Smith won an Order of Australia in 2006 for her contribution to the Australian financial services industry reinforcing her reputation as a trusted and reputable adviser and commentator *The Bulletin* ,2005 The One Page Financial Plan Sam Henderson,2013-05-02 Managing your money and creating wealth has never been so easy with this simple effective financial planning guide In The One Page Financial Plan CEO and financial advisor Sam Henderson gives you a straightforward process for tailoring a financial plan that meets all your goals and needs In fact everything you need to comprehensively manage your money and create wealth can fit on one page A comprehensive step by step handbook for getting the most out of your money The One Page Financial Plan is the perfect tool for managing your assets effectively whether you re a young person just starting out or an experienced professional preparing for retirement You ll learn to manage your money navigate tax laws plan for the future and much more all in the easiest manner you can imagine Offers simple straightforward financial planning advice appropriate for anyone at any age Written by Sam Henderson CEO and Senior Financial Adviser at Henderson Maxwell Includes the latest advice on money

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Superannuation The Choice Is Yours Introduction

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