

How my new employer will determine the super fund for my contributions

If you join a new employer after 1 November 2021, and don't provide or complete a choice of fund form, the employer won't automatically create a new super account for you in their **default fund**.

Going forward the employer is required to determine if you have an existing super account (known as a 'stapled' account) by contacting the Australian Taxation Office (ATO). If the ATO notifies the employer that you have a 'stapled' super account, they will pay your future contributions into that account. If your previous employer had their super plan with us, this could be your 'stapled' account and where your future contributions will be paid.

See how it will work:



Important information

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