



**ASIC**  
Australian Securities &  
Investments Commission

## Your Future, Your Super – **Super Stapling**

**Your Future, Your Super** makes the superannuation system better for members in four key ways:

- **“Super stapling” meaning your superannuation follows you**, preventing the creation of unintended multiple superannuation accounts with multiple administration fees.
- **Empowering members**, by making it easier for you to choose a well-performing product that meets your needs.
- **Holding funds to account for underperformance**, protecting you from poor outcomes and encouraging funds to lower costs and fees to boost Australians' retirement incomes.
- **Increasing transparency and accountability** for how superannuation funds use members' savings.

### What does this mean for you if you are commencing work at ASIC from 1 November 2021?

- From 1 November 2021, where employees do not choose a super fund, most employers will have to check with the ATO if their employee has an existing super account, known as a 'stapled super fund', to pay the employee's super guarantee into.
- Remember that you will always be able to choose your own fund at any time. Just complete the *Choice of Fund* form and return to the ASIC [Pay & Benefits team](#).
- Don't forget that the ASIC [MoneySmart](#) have great resources if you would like to learn more. You can also contact your ASIC Talent Acquisition partner at [careers@asic.gov.au](mailto:careers@asic.gov.au).



## How super works

Look after your super now, so it looks after you