Super Fund Onboarding Guide

For Employees

Contents

Introduction

Super Fund Onboarding (SFO) provides a simple online onboarding activity for employees to help their employers meet their super obligations. SFO allows employees to complete their Tax File Number (TFN) Declaration, choose a super fund and ensure their employee personal details are correct. Once completed, the information is automatically sent to your employer electronically and stored securely on SFO within the Beam platform.

What you need to know

Beam is the technology behind SFO, and it's part of Australian Retirement Trust (ART) group. SFO is only a small part of what Beam can do. By providing a complete supertech solution that includes reporting, onboarding and payments, Beam have lightened workloads of many across Australia.

For more information about Beam, visit beamconnect.com.au.

Receiving an onboarding invitation

Your employer will commence the onboarding process by sending you a personalised email invitation with a secure link to complete your onboarding activity online.

Security

Beam is designed with multiple layers of security to protect your information.

Privacy

Both ART and Beam respect the privacy of the information you provide. We have a formal Privacy Policy that sets out how we do this. You can find a copy of the ART Privacy Policy on art.com.au. And for the Beam Privacy Policy, you can find a copy on beamconnect.com.au.

Verifying to access your employee details

1. Click on the secure link in the email invitation sent from your employer.
2. Enter your Last name and Date of birth and click continue.

Important information

- The Last name and Date of birth must match exactly what your employer has entered.

- If you are having trouble completing the verification, please contact your employer to confirm the details they have entered are correct.

- After five failed attempts, you will be locked out and unable to proceed. Please contact your employer to re-send the onboarding activity.

Onboarding activity

Once logged in you will be taken to the Onboarding screen. For instructions on how to complete each section, please refer to the below details.
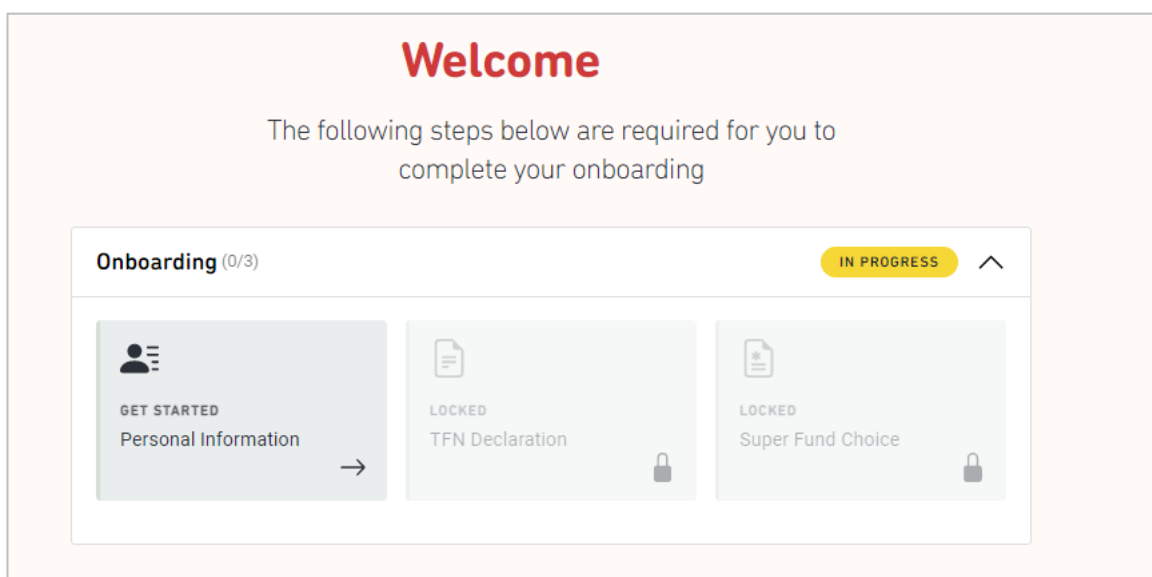

Figure 1: An example of the Onboarding screen. Please note the tasks assigned will depend on the information that your employer requests.

Personal information

Under the Personal details section, you are required to enter the below details:

- Legal given name*

- Middle name (optional)

- Last name*

- Date of birth (dd/mm/yyyy)*

- Gender*

- Residential address*

Once completed, select done and you will be redirected back to the onboarding home screen.

> **Important information**
> - Fields with * are mandatory fields and you will be unable to proceed until these details are entered.
> - The email and phone number fields are unable to be edited. If any of the details are incorrect, please contact your employer to update these details.

Tax File Number (TFN) declaration

Under the TFN declaration section, you are required to provide the following information:

1. Confirm your TFN
   - If you have an existing TFN please enter
   - If you don't have a TFN please select the option 'I don't have a TFN' (continue to step 5.)

2. Select which option applies from the below:
   - An Australian resident for tax purposes
   - A foreign resident for tax purposes
   - A working holiday maker

3. Select Yes or No if you wish to claim the tax-free threshold from this employer

4. Confirm if you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-p Load (SSL) or Trade Support Loan (TSL) debt

5. Please select the appropriate reason for why you don't have a TFN

6. Please complete the Declaration by Payee

7. Once all required information has been provided, select done and you will be redirected back to the onboarding home screen.

Steps on confirming your choice of super fund

How you can select your choice of super fund

Under the section Super Fund Choice employees can select their choice of super fund.

Option 1

Australian Retirement Trust

- If you're a current member of the fund you will be able to nominate your existing account.

Option 2

Employer's default super fund

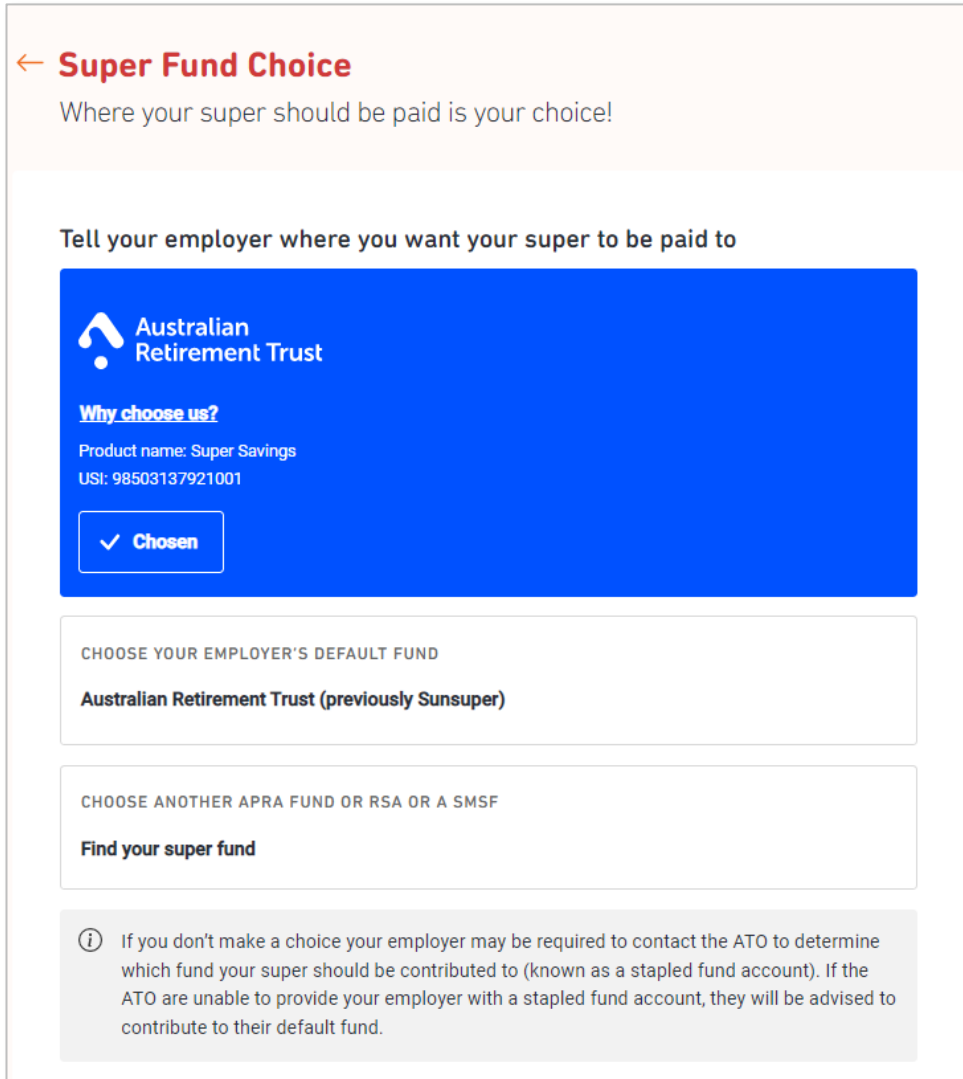- If you would like to nominate your Employer's default super fund.

Option 3

Australian Prudential Regulation Authority (APRA), Retirment Savings Account (RSA) or Self-Manager Super Fund (SMSF)

- If you have an existing APRA or RSA super fund, you will be able to nominate this by searching for the name, USI or ABN.

- If you have an existing SMSF you will be able to nominate this by searching for the ABN.

Australian Retirement Trust existing members

Under the Super Fund Choice section, click nominate under the 1st option of Australian Retirement Trust.

Figure 2: An example of the Super Fund Choice screen

Employer's default super fund

Under the Super Fund Choice section, click nominate under the 2nd option of 'My Employer's Fund'.

APRA funds

If you are wanting to nominate your existing APRA super fund (other than SMSFs).

1. Under the 3rd option 'Choose another APRA Fund or RSA or a SMSF' select 'Choose'

2. Under 'Find my fund' add the name, USI or ABN for your nominated fund and select the correct fund from the search results

3. Under the 'Member number' field please add your member number

4. Once completed, select choose and re-confirm on the 'Confirm fund choice' pop-up before you will be redirected back to the onboarding home screen.

Figure 3: An example of the Super Fund Choice screen

Self Managed Super Funds (SMSFs)

If you are wanting to nominate your existing SMSF (other than APRA funds).

1. Under the 3rd option 'Choose another APRA Fund or RSA or a SMSF' select 'Choose'

2. Tick the box for 'I manage my own super fund (SMSF)

3. Add the SMSF ABN

4. Select the Electronic Service Address (ESA) from the drop-down menu

5. Add the SMSF BSB, Bank Account Number and Account Name

6. Once complete, select choose, re-confirm on the 'Confirm fund choice' pop-up before you will be redirected back to the onboarding home screen

Onboarding activity completed

Once you have completed all the steps and provided all relevant information required, a message will pop up confirming you've completed your super fund onboarding activity.
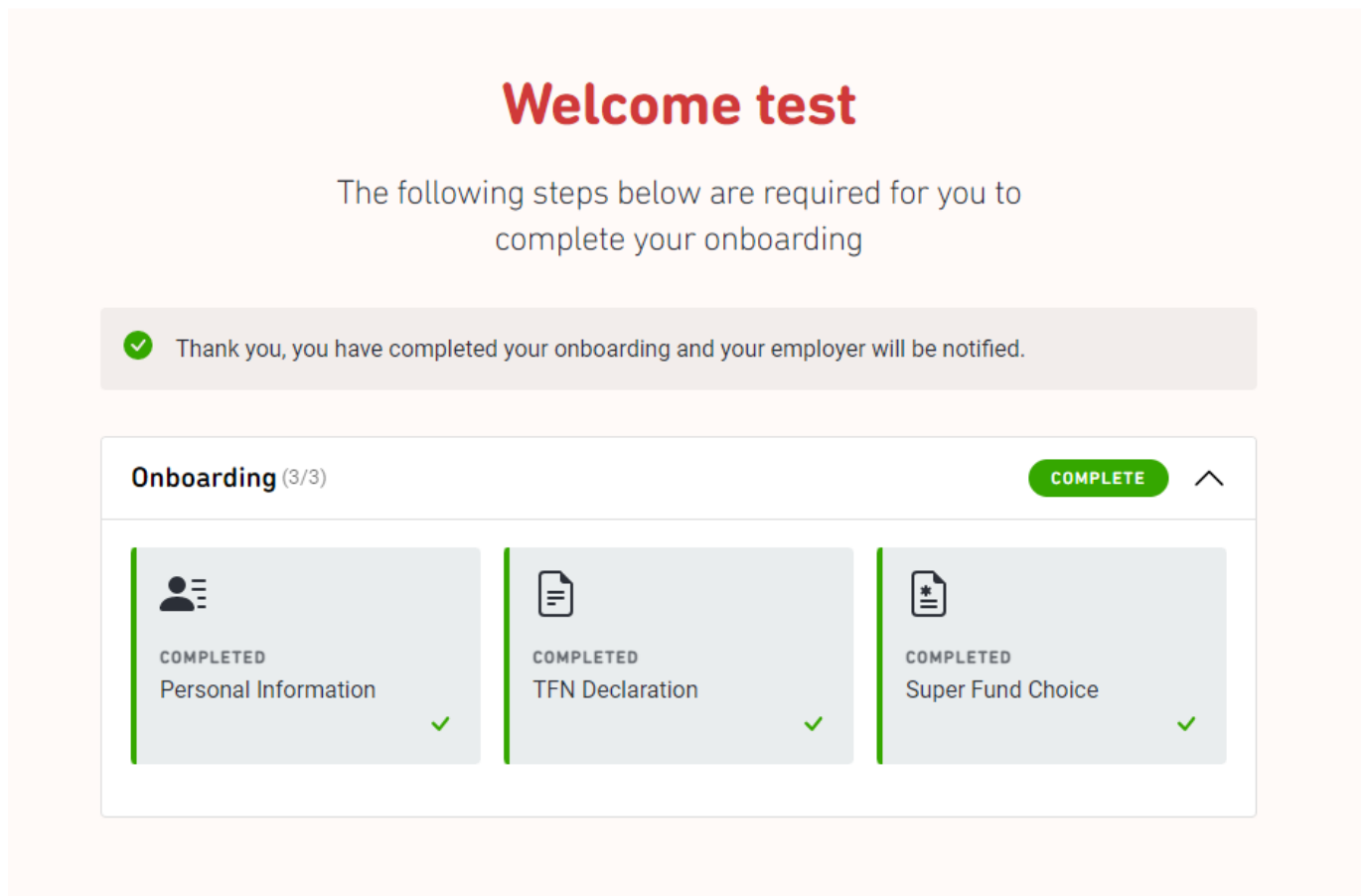

Figure 4: An example of the onboarding activities being completed

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