

Super Fund Onboarding

Employer Frequently Asked Questions



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The new Super Fund Onboarding (SFO) tool with Beam will make it easier for you to meet your employer obligations. Here's a list of frequently asked questions to make sure you're fully across how SFO can keep things super simple and make your life easier!

What is SFO?

SFO is a digital tool designed to streamline the employee super onboarding process for employers. It's a time-saving tool created by Beam – part of Australian Retirement Trust.

Who is Beam?

Beam is the technology behind SFO, and it's part of Australian Retirement Trust. Through a streamlined digital onboarding experience, Beam helps to make light work of your super obligations. SFO is only a small part of what Beam can do. With years of experience processing and administering super payments, Beam is a great software solution to manage super.

For information about Beam, check out beamconnect.com.au

How can SFO reduce the burden of your employer obligations?

SFO is a mobile responsive web-based user interface that can reduce administrative burden, so you can concentrate on running your business, not admin.

The tool allows you to add new employees, invite your team to validate their employee details, record their super fund choice and their Tax File Number (TFN) declaration in one secure place.

What's more, SFO makes it easy for new employees to choose their super fund, which empowers them to choose their preferred super fund and removes the admin of you having to confirm their existing super fund with the ATO – saving you time and effort.

How can an employer access SFO?

SFO is available on Australian Retirement Trust Employer Online (EOL). If you're an existing EOL user, simply login using your employer login details to access SFO.

If you're not already using EOL you will need to register and agree to the terms and conditions to access SFO. To register to EOL visit australianretirementtrust.com.au/register-for-employer-online

Find more information about EOL [here](#).

Not using Australian Retirement Trust as your default fund? See how Australian Retirement Trust can benefit you and your employees [here](#).

Does it cost employers to use SFO?

Employers that have registered and created an account on Australian Retirement Trust Employer Online (EOL) can access the SFO tool at no cost.

Do employers need to have chosen Australian Retirement Trust as their default fund to use SFO?

SFO is available to all Australian Retirement Trust Employer Online (EOL) registered employers, whether you use Australian Retirement Trust as your default fund or not.

Once you have logged into or registered with EOL you can start creating an engaging super fund onboarding experience for your employees.

Will I be able to track my employee's onboarding journey?

SFO allows you to have complete visibility on the status of your employee's onboarding activity – so you can easily track and remind your team to complete their onboarding journey.

How will my employees know to start their super fund onboarding activity?

With SFO you can send personalised SMS and email notifications to your employees to invite them to complete their onboarding journey online. As an employer, you have full control of the super fund onboarding process to send an onboarding invite, resend an onboarding invite or cancel an onboarding invitation.

Can I access SFO via my onboarding software?

SFO is not yet available to onboarding software providers. We are currently exploring integrating SFO and its range of features with a software provider to better support the needs of all employers.

Why is it important for my employee to declare their Tax File Number (TFN)?

New employees must complete a TFN declaration. With SFO, new employees can declare their TFN online so there is less manual paperwork to complete. Plus, SFO enables you to set-up and make super payments easily, while ensuring that your team don't pay more tax than necessary.

What happens if my employee doesn't make their choice of super fund on the SFO tool?

If an employee doesn't provide their employer of their choice of fund, then the employer must provide the employee the Superannuation standard choice form within 28 days of their start date. To assist with the obligations of the employer, SFO will send a notification and provide the employer with a link to the Superannuation standard choice form.

What happens if my employee doesn't provide their Tax file number (TFN) on the SFO tool?

If an employee doesn't provide a valid TFN within 14 days of starting employment, you must follow the information outlined by the Australian Taxation Office (ATO) on their [website](#).

How can I get more information on how to use the SFO tool for myself and my employees?

You can find our SFO user guide for employers [here](#). And for your employees, you can find the user guide [here](#).

How can I get more information on the new stapling rules?

You can find more information about the stapling rules for employers at australianretirementtrust.com.au/stapling. In addition, you can check out the [Super Fund Onboarding product fact sheet](#) to learn more on how the tool can help employers with the new stapling rules.

More information

If you would like more information about Super Fund Onboarding with Beam, check out the product fact sheet.

For additional information about the range of benefits Australian Retirement Trust provides to employers from Employer Online, Clearing House to Super Fund Onboarding, visit australianretirementtrust.com.au