SUPERANNUATION PROCEDURE

Date approved
Date Policy will take effect
Date of Next Review
Approved by
Custodian title & e-mail address
Responsible Division
Supporting documents, procedures & forms of this procedure
Key References & Legislation
Audience
Expiry date

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*Hardcopies of this document are considered uncontrolled please refer to UTS website or intranet for latest version*
1 Introduction / Background
The Superannuation Administration Unit at UTS is part of the Payroll Branch located within the Financial Services Unit located at Level 6, Building 10, 235 Jones Street ULTIMO. It provides centralised and consistent management of all superannuation matters and manages UTS compliance with its statutory obligations under the Commonwealth Government’s Superannuation Guarantee (Administration) Act 1992.

Superannuation is a form of remuneration whereby some percentage of an employee’s total remuneration is set aside to contribute to a benefit upon the retirement or incapacity of the employee. Some staff also avail themselves of the opportunity to deduct from payroll a higher than usual level of employee contributions by taking advantage of ‘Salary Packaging’ (i.e. deductions pre-tax) arrangements. There are two types of superannuation - ‘contributory’ and ‘non-contributory’ (see definitions).

UTS views superannuation as a valuable benefit to employees, and because of this UTS’s superannuation strategy has the following objectives:

- To attract, motivate and retain staff through the provision of attractive and financially sound superannuation arrangements; and
- To assist staff to plan and make provision for their eventual retirement from the workforce.

The services provided by the Superannuation Administration Unit include:

- Creation and maintenance of UTS employee records on the UniSuper Administration system;
- Handling enquiries from staff on superannuation matters;
- Informing staff generally regarding changes to superannuation rules; and
- Preparation and reconciliation of contributions to all Superannuation funds.

2 Scope / Purpose
The aim of this procedure is to enable employees to promptly find answers to their questions regarding superannuation. It should result in an improved awareness by individual employees of superannuation provisions, benefits, and options relevant to their circumstances, and of the role of the Superannuation Administration Unit, and as a consequence will save time and resources at Faculty or Business Unit level and within the Superannuation Administration Unit.

2.1 Financial Advice
UTS does not provide advice regarding the merits or otherwise of superannuation in general, nor does it hold itself out as being able to provide advice regarding the provisions of individual superannuation schemes. The information given in this Manual regarding particular superannuation schemes is provided to assist members and has been prepared with reasonable care, but no warranty is expressed or implied as to its accuracy. It is the employees responsibility to exercise due diligence by making their own enquiries.

UniSuper has established the Education and Advisory Services Team and selected a group of financial planners to provide superannuation and financial advice to members. For further information contact UniSuper on 1800 331 685 or see web site at http://www.unisuper.com.au

Members of the SSS and SASS funds have access to financial planning advice. For further information contact State Super Financial Services Australia on 1800 620 305 or visit their website at www.ssfs.com.au.
2.2 Essential Documentation
UTS requires all new contributory members to UniSuper to complete a Membership Application form. This form is regarded as a legal requirement and is to be completed and returned to the Payroll Branch before the first salary payment is processed.

2.3 Appointments and Confidentiality
Appointments can be made with the Superannuation personnel. Refer to http://www.fsu.uts.edu.au/pdfs/payroll-contact-list.pdf for contact details. Staff are reminded that Superannuation personnel cannot provide Financial Advice. All matters discussed are confidential.

3 Definitions

<table>
<thead>
<tr>
<th>Word/Term/Abbreviation</th>
<th>Definition</th>
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<tbody>
<tr>
<td>AAD</td>
<td>Annual Adjustment Day. See State Superannuation Scheme and State Authorities Superannuation Scheme at Section 5.</td>
</tr>
<tr>
<td>ATO</td>
<td>Australian Taxation Office (<a href="http://www.ato.gov.au/super/">www.ato.gov.au/super/</a>)</td>
</tr>
<tr>
<td>ARD</td>
<td>Annual Review Day. See State Superannuation Scheme at Section 5.</td>
</tr>
<tr>
<td>AWA</td>
<td>Australian Workplace Agreement.</td>
</tr>
<tr>
<td></td>
<td>Contributory Superannuation. Both the employee and employer contribute to the employee's superannuation.</td>
</tr>
<tr>
<td></td>
<td>Non contributory superannuation. Only the employer makes contributions on the employee's behalf.</td>
</tr>
<tr>
<td>SGC</td>
<td>Superannuation Guarantee Contribution. The minimum required level of SGC is established under the Commonwealth Government’s Superannuation Guarantee (Administration) Act 1992. It is funded by UTS. It is currently 9% of the employee’s gross pay.</td>
</tr>
<tr>
<td>SSG</td>
<td>Senior Staff Group - the executive of UTS.</td>
</tr>
<tr>
<td>Superable Salary</td>
<td>Refer to SSS and SASS fact sheets.</td>
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<tr>
<td>UniSuper</td>
<td>UniSuper - UTS industry based superannuation fund servicing the higher education and research based sector. See <a href="http://www.unisuper.com.au">www.unisuper.com.au</a></td>
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</table>
4 Flowchart

What Superannuation scheme do you belong to?

Start

Are you a casual staff member? No

Are you on a fixed term contract for < 12 months? No

Are you on a fixed term contract for > 12 months? No

Are you on a continuous contract?

Yes

No

Yes

End

UniSuper Non Contributionary Superannuation

End

Contributionary Superannuation UniSuper / SSS / SASS

5 UTS Superannuation Funds

5.1 UniSuper - UTS’s Default Superannuation Fund

www.unisuper.com.au

At UTS, membership of the UniSuper fund is made up of the following:

Full Members - Division A/B or C

Staff members who are required to make compulsory contributions in accordance with their contract of employment. The employee will contribute 7% or 3.5% half rates, and UTS will contribute 17% or 10% half rates. Certain employees are able to take advantage of the contribution flexibility option or superannuation flexibility.

When staff join UniSuper as a full member they will by default be placed in the Division AB Plan, i.e. Defined benefit Division. The member then has 12 months to decide whether to remain in AB or change to a Division C member member, i.e. an Accumulation Plan.

For a more detailed explanation of the UniSuper plans please see below or obtain a copy of the UniSuper PDS (Product Disclosure Statement) from the Superannuation Administration UniSuper or UniSuper online.

Division D members only

- Staff members who are subject to compulsory superannuation contributions from UTS in accordance with the minimum requirement of the Superannuation Guarantee (Administration) Act 1992.

- Staff members who are members of SSS or SASS who make voluntary additional contributions either pre or post tax to UniSuper.
Staff members who are members of SSS and SASS who receive additional payments over and beyond their normal salary, eg shift penalties. UTS will pay 9% on these additional payments and they are only able to go to UniSuper.

UniSuper has the following membership types:

- **AB** These members belong to the Defined Benefit Division, previously known as the Defined Benefit Plan. The value of the members benefit in the fund on resignation or retirement is based on a formula.

- **C** These members belong to the Accumulation Super (2) plan, previously known as Investment Choice Plan. The value of the members benefit in the fund is based on the balance held in this account.

- **D** These members belong to the Accumulation Super (1) plan, previously known as the Award Plus Plan. The value of the members benefit in the fund is based on the balance held in this account.

(a) **General Staff**

UTS rules governing membership of UniSuper can be found at:
http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6

(b) **Senior Staff**

UTS rules governing membership of UniSuper can be found at:
http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6

SSG members receive 17% employer contributions. They have the option of nominating a different fund to receive 9% of the employer contributions. The remaining 8% must still be forwarded to UniSuper. The staff member must be a member of UniSuper’s Accumulation Super (2) (refer to clause 5.1).

(c) **Casual Academic Staff**

UTS makes 9% superannuation contributions to UniSuper, for casual academic staff who earn greater than $450 in any calendar month.

Casual academics can salary sacrifice their entire salary to a superannuation fund of their choice. (Refer to http://www.hru.uts.edu.au/manual/forms/conditions.html#salary for the actual application form.

The 9% superannuation contribution will however continue to be paid to UniSuper.

(d) **Casual Support Staff**

UTS makes 9% superannuation contributions to UniSuper, for casual support staff who earn greater than $450 in any calendar month.

5.2 **State Superannuation Scheme - SSS**

www.statesuper.nsw.gov.au
SSS is a defined benefit scheme which means that benefits are based on a specified formula. Members contribute towards units of fortnightly pension throughout their membership. Contributions and benefit entitlements are directly related to a member’s unit entitlement which is determined by a member’s superable salary, age, sex and length of contributory membership. The member’s final benefit will be based on the number of units they have.

Every year the member's salary is reviewed and that determines the employee's contributions for the forth-coming year. The actual dates of review and adjustment are related to a member's month of birth as follows:

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<th>Month of Birth</th>
<th>Annual Review Day</th>
<th>Annual Adjustment Day</th>
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<tr>
<td>Jan to June</td>
<td>28 July</td>
<td>21 Oct</td>
</tr>
<tr>
<td>July to Dec</td>
<td>9 Feb</td>
<td>5 May</td>
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On the Annual Review Day (ARD) UTS will advise Pillar Administration of the employees superable salary as at that date. On the Annual Adjustment Day (AAD) UTS will adjust the employees fortnightly contribution rate on the NEO payroll system.

The minimum employee contribution level is 6% of annual salary or the rate applicable to the full number of units appropriate to that salary, whichever is the lesser. The rate of contribution for each unit is determined by:

- the contributor's age next birthday at the AAD;
- the contributor’s sex;
- for a woman, whether an election was made to retire at age 55 or 60; and
- whether the contributor became a scheme member before or after 1 July 1963.

In accordance with NSW Treasury instructions the University contributes 17% employer component to SSS. This is based on the employee’s superable salary as at their ARD.

The Fund provides a pension (or lump sum) on normal retirement at or after age 60 years (or 55 years for women who so elected) if the Fund member has accumulated at least ten years’ service in the scheme. A pension is also payable on early voluntary retirement and invalidity retirement and to spouses and children of deceased Fund members. Please refer to State Super for more information on this matter.

**Continuity of Membership**

If a SSS member ceases employment at another University or from the NSW Public Service, e.g. TAFE they can transfer their membership in SSS over to UTS. Continuity of Membership will be approved by Pillar Administration provided the member commences their employment at UTS within three months of the day they exited the previous employment.

The following conditions must be satisfied:

- all benefits paid to the member (plus interest) must be returned to the scheme.
- All contributions that accrued during the break in service (employer and employee) must be paid by the member.
- The election to continue membership must be made within three months of the exit date (this document is available from the State Super website. The member can download the document, complete and mail directly to the fund).
5.3 State Authorities Superannuation Scheme - SASS

www.statesuper.nsw.gov.au

SASS is a split benefit scheme, which means it is made up of:

- an accumulation style contributor-financed benefit, and
- a defined benefit style employer-financed benefit.

Employees can elect to contribute between 1% and 9% of their superable salary to SASS and can vary their contribution rate each year. Generally, each percentage of salary that a member contributes each year buys the member one benefit point which is used in the calculation of the employer-financed benefit.

Contributions are paid to the Fund by both employees and UTS. Every year (on 31 December, i.e. the ARD) the member's salary is reviewed and that determines the employee's contributions for the forthcoming year.

State Super issue a contribution statement to all SASS members advising them of their entitlements and giving them the opportunity to vary their contribution percentage. Members who wish to change their contributions take this opportunity to do so, advising the Super Board directly.

On the first pay after 1 April each year the Superannuation Officer updates where necessary each employee's superannuation deduction and the employer deduction based on advice from State Super.

In accordance with NSW Treasury instructions UTS contributes its 17% employer component to State Super. This is based on the employee's superannuable salary as at their ARD.

Former members of the State Public Service Superannuation Fund (SPSSF) may retire with SASS benefits from age 55, whereas other members of SASS can generally only retire after reaching age 58.

Continuity of Membership

If a SASS member ceases employment at another University or from the NSW Public Service, e.g. TAFE they can transfer their membership in SASS over to UTS. Continuity of Membership will be approved by Pillar Administration provided the member commences their employment at UTS within three months of the day they exited the previous employment.

The following conditions must be satisfied:

- The member and the new employer must pay employee and employer contributions for the period of the break.
- The election to continue membership must be made within three months of the exit date (this document is available from the State Super website. The member can download the document, complete and mail directly to the fund).

6 Superannuation and UTS Policy

6.1 Non Contributory Superannuation

Under the Commonwealth’s Superannuation Guarantee (Administration) Act 1992, the Superannuation Guarantee or SGC benefit is the minimum benefit paid by UTS on behalf of its employee’s. This rate is currently 9%. There are certain conditions involved.
At present the SGC is paid only to UniSuper.

6.2 Contributory Superannuation

Contributory membership of UniSuper is a compulsory condition of employment at UTS for new staff appointed on a continuing basis or fixed-term contract of greater than 12 months.

Contributory membership of UniSuper is optional for part-time staff who work between 20% and 49% of full-time. Casual staff and staff appointed on a fixed-term contract of less than 12 months are not eligible for contributory superannuation.

For those staff members covered by compulsory contributory membership of a fund, contributions are made to one of the following funds:

- UniSuper;
- State Superannuation Scheme (SSS);
- State Authorities Superannuation Scheme (SASS);

The SSS and SASS are NSW public sector contributory schemes used by some longer serving staff and are managed by Pillar Administration. They are closed funds and are not available to new members.

6.3 Casual Staff and Staff on Fixed Term Contracts of Less than 12 months

All casual staff and staff on fixed term contracts of less than 12 months are not required to make personal contributions to superannuation. UTS however makes contributions to UniSuper on their behalf. This is known as “Non Contributory Superannuation”. UTS contributions are at the level required to meet the SGC requirements which are currently 9%.


6.4 Staff on Fixed Term Contracts for Periods Greater than 12 months and Staff on Continuous Contracts of Employment

UTS enables eligible staff to become members of an approved fund to which they can contribute a percentage of salary and to which UTS will pay its contributory amounts. This is known as ‘Contributory Superannuation’. This arrangement applies to employees on fixed term contracts for periods greater than 12 months or continuous contracts of employment. Most new staff members will become members of UniSuper but some may have the option of transferring their membership of SSS and SASS.

In relation to either the SSS or SASS eligible staff may apply for concurrent membership of UniSuper as well as one of the funds, however UTS will only make employer contributions to one of them. See web link [http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6](http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6).

6.5 Contributory Amounts

UTS funds a minimum of 9% SGC for all employees.

In the case of eligible employees such as those who have fixed term contracts for longer than 12 months or continuous contracts of employment, the employee is required to make either pre or post tax contributions as follows:

- UniSuper: 3.5% or 7% (post tax) or 4.13% or 8.25% (pre tax) of gross salary or select the contribution flexibility option> UTS will contribute 10% or 17% of gross salary.
- SSS: Contribution rate as defined by the fund. UTS will contribute 17%.
- SASS: Contribution rate as defined by the fund. UTS will contribute 17%.
6.6 Staff Ineligible for Contributory Superannuation
Staff who are appointed for periods of 12 months or less are ineligible for full membership of UniSuper. This means they cannot make personal compulsory contributions to UniSuper.

A staff member whose appointment is funded for a specific purpose of up to three years (such as research grant funded staff) will be ineligible for membership of a contributory superannuation fund unless grant funds are specifically provided to meet superannuation costs.

For further information, refer to: http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6

6.7 Exemptions from Compulsory Superannuation Contribution
Some staff categories are exempt from compulsory superannuation contribution but may elect to contribute to UniSuper at either the half or full rate. For further information, refer to: http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6

6.8 Cessation of Employee Superannuation Contributions
There are age limitations governing cessation of contributions. For further information, refer to: http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6

6.9 Superannuation Flexibility
Support staff and members of the SSG may take the option of having their employer contribution to UniSuper Award Plus Plan (APP) paid as non-superannuable salary in their fortnightly pay. The maximum amount that can be paid as salary for full-rate contributors is 3%. For further information, refer to: http://www.hru.uts.edu.au/manual/5rem/remun.html#5.6

6.10 Leave without Pay (LWOP)
If an employee takes LWOP it will affect his/her superannuation entitlements, although this varies according to the particular superannuation scheme. For further information, refer to: http://www.hru.uts.edu.au/manual/4cond/conditions.html#4.6.

6.11 Relieving Appointments (Higher Duties)
Relieving allowances will only be included as salary for superannuation purposes where the superannuation fund to which the staff member contributes makes it compulsory for UTS to include the allowance as salary or to provide the staff member with an option to elect to include the allowance. For further information, refer to: http://www.hru.uts.edu.au/manual/3rec_sel/recruit.html#3.17

6.12 Temporary transfer to Part-time work
A variation to hours or mode of employment will effect compulsory employee and employer superannuation contributions and any salary packaging arrangements which the staff member has in place. For further information, refer to: http://www.hru.uts.edu.au/manual/3rec_sel/recruit.html#3.17

6.13 Fixed Term Academic Management Positions
The majority of the superannuation funds to which UTS contributes are defined benefit schemes where Retirement benefits are calculated using a predetermined formula which is based on final salary and is not directly related to contributions. Although this usually advantages most staff these type of funds do not adequately cater for staff who vary their employment fraction and/or whose salary levels rise and fall as they assume different roles over time, as commonly occurs with fixed-term academic management positions.

If you are in this category of employees it is possible that your superannuation benefits may be adversely affected. There are steps you can take and these are explained at UTS web link - http://www.hru.uts.edu.au/manual/5rem/remun.html#5.7.
6.14 Supervising Teachers
Supervising teachers have the option of Super Choice for their compulsory employer contributions. This will only occur when the total calendar monthly gross payments exceeds $450.00.

7 Superannuation Legislative Information

7.1 Transition to retirement
Transition to retirement is a Commonwealth Government policy that allows you to take some of your superannuation as a pension while you are still working. See web link - http://www.fsu.uts.edu.au/superannuation/transition-to-retirement.html.

7.2 Concessional contributions
These are before tax contributions permitted by Commonwealth Government policy including those made under a salary sacrifice arrangement. See web link - http://www.fsu.uts.edu.au/superannuation/concessional-contributions.html.

7.3 Non concessional Contributions
These are contributions made by a member to a superannuation fund for which a personal tax deduction is not allowed. These contributions are often referred to in Commonwealth Government policy as undeducted or 'after-tax' contributions. See web link - http://www.fsu.uts.edu.au/superannuation/non-concessional-contributions.html.

7.4 Contribution Flexibility
UniSuper members in the Defined Benefit or Accumulation Type 2 Plans now have the option to reduce the level of member contributions (currently 7%) they make to their account.

For further details on contribution flexibility please refer to the Contribution Flexibility tutorial on the UniSuper website, www.unisuper.com.au. Completed Application Forms need to be forwarded to UTS Superannuation Officer, Payroll Branch, FSU.

7.5 Superannuation Co-contribution
This is a contribution by the Federal Government to help eligible people save for their retirement by adding to the personal after tax contributions that they themselves make to superannuation.

For further information or to view the full list of eligibility requirements refer to the ATO website www.ato.gov.au/super/ or the UniSuper website - www.unisuper.com.au


7.6 Choice of Fund
From 1 July 2005, Choice of Fund laws allow many Australians to choose which super fund will receive the 9% Super Guarantee (SG) contributions that their employers make on their behalf but because of numerous exemptions in the legislation, Choice of Fund does not apply to many people in the higher education and research sector. For further information, refer to: http://www.fsu.uts.edu.au/superannuation/choice-of-fund.html.
8 Salary Packaging of Superannuation

UTS does not provide advice regarding the merits or otherwise of superannuation packaging to suit the needs of any individual. **UTS urges any employee contemplating salary packaging their superannuation contributions to seek independent financial advice at an early stage.** The staff of the Superannuation Administration Unit are however able to provide advice relating to UTS policy on salary sacrificing of superannuation contributions, and regarding any internal processing of salary sacrifice matters.

Salary packaging (also known as salary sacrificing or deductions pre-tax) allows a staff member to have certain superannuation payments made from their salary BEFORE the deduction of PAYG tax. Refer also to the Payroll Chapter in this Manual for a more extensive explanation of salary packaging entitlements.

An employee of UTS cannot salary sacrifice more than 80% of their salary. That 80% rate represents the total of all items packaged in a fortnight. So if packaging a motor vehicle takes up 40% of an employee’s salary and compulsory super takes up to 8.25% of that salary, the employee is only able to salary sacrifice a further 31.75% of the fortnightly salary.

Employees may salary package the following superannuation benefits by arrangement with Payroll Branch:

- Compulsory personal superannuation contributions to UniSuper/SASS/SSS;
- Additional (voluntary) superannuation contributions to UniSuper or an external superannuation fund

8.1 Compulsory Personal Superannuation Contributions to UniSuper

To salary package compulsory super contributions to UniSuper the employee must be employed under a:

- full or part-time continuous contract; or
- full or part-time non-continuous contract exceeding 12 months, or combined contracts that will exceed 12 months;
- or part-year continuous contract.

Before an employee proceeds with salary packaging compulsory super contributions UTS strongly recommends that the employee seek independent financial advice. Also the employee should see UTS web link [http://www.hru.uts.edu.au/manual/5rem/remun.html#5.18](http://www.hru.uts.edu.au/manual/5rem/remun.html#5.18) - 5.18 Flexible Salary Packaging Scheme - Guidelines.

The employee should download the following documents from UTS HR web page: [http://www.hru.uts.edu.au/conditions/packaging/superannuation/index.html](http://www.hru.uts.edu.au/conditions/packaging/superannuation/index.html)

- FORM - COMPULSORY UNISUPER CONTRIBUTIONS
- AGREEMENT - SALARY PACKAGING

Both of these documents are required to be submitted to the Superannuation Administration Unit in Payroll, FSU. For any amendments please forward an email to the Superannuation Administration Unit.
8.2 Compulsory Personal Superannuation Contributions to SSS
Members of SSS are now able to salary sacrifice their compulsory contributions.

The employee should download the following documents from UTS HR web page: http://www.hru.uts.edu.au/conditions/packaging/superannuation/index.html

- FORM - COMPULSORY SSS CONTRIBUTIONS
- AGREEMENT - SALARY PACKAGING

Both of these documents are required to be submitted to the Superannuation Administration Unit. For any amendments please forward an email to the Superannuation Administration Unit.

8.3 Compulsory Personal Superannuation Contributions to SASS
Members of SASS are now able to salary sacrifice their compulsory contributions.

The staff member should download the following documents from UTS HR web page: http://www.hru.uts.edu.au/conditions/packaging/superannuation/index.html

- FORM - COMPULSORY SASS CONTRIBUTIONS
- AGREEMENT - SALARY PACKAGING

Both of these documents are required to be submitted to the Superannuation Administration Unit in Payroll, FSU. For any amendments please forward an email to the Superannuation Administration Unit.

8.4 Additional (voluntary) personal superannuation contributions to UniSuper
Staff who are members of UniSuper, SSS or SASS are able to make additional contributions, i.e. contributions in excess of their compulsory personal contributions to the UniSuper fund.

The staff member should download the following documents from UTS HR web page: http://www.hru.uts.edu.au/conditions/packaging/superannuation/index.html

- FORM - ADDITIONAL UNISUPER CONTRIBUTIONS
- AGREEMENT - SALARY PACKAGING

Both of these documents are required to be submitted to the Superannuation Administration Unit in Payroll, FSU. For any amendments please forward an email to the Superannuation Administration Unit.

8.5 Additional (voluntary) personal superannuation contributions to an external super fund
Staff who are members of UniSuper, SSS or SASS are able to make additional contributions, i.e. contributions in excess of their compulsory personal contributions to an external complying superannuation fund.
The staff member should download the following documents from UTS HR web page:

- FORM - PRIVATE SUPER CONTRIBUTIONS
- AGREEMENT - SALARY PACKAGING

9 Superannuation and Termination of Employment

9.1 Resignation/Retirement

For all staff considering resigning or retiring from the University it is necessary to refer to the HR web link

Staff who are resigning and are members of SSS and SASS should check with their fund and their future employer if they are able to continue their membership in their fund.

For SSS members please refer to the appropriate SSS facts sheets in relation to resignation and retirement.

For SASS members please refer to the appropriate SASS facts sheets in relation to resignation and retirement.

UniSuper members should refer to the following link:
http://www.unisuper.com.au

9.2 Medical Retirement

For members of UniSuper, SSS and SASS, considering applying for a medical retirement they should discuss this matter with their superannuation fund. If UTS approves your termination on medical reasons please note this does not automatically guarantee that your superannuation fund will provide you with a medical retirement. This decision is made by the Trustee’s of the fund.

For SSS and SASS to consider a member’s retirement on medical grounds it will be necessary for the member to obtain a Healthquest certificate. This can be arranged with your HR representative.

For UniSuper member’s they must contact the UniSuper hotline on 1800 331 685 to arrange for the appropriate documents.

Separation from Employment on Medical Grounds - Support Staff
Please see the instructions on the HR website

Separation from Employment on Medical Grounds - Academic Staff
Please see the instructions on the HR website

For further information staff should refer to the appropriate links below:
9.3 Temporary Residents Departing Australia

Temporary residents who have permanently departed Australia can access their super benefits rather than leaving them in an Australian fund until preservation age. For further information, refer to: [http://www.fsu.uts.edu.au/superannuation/temporary-residents-departing-australia.html](http://www.fsu.uts.edu.au/superannuation/temporary-residents-departing-australia.html)

10 Helpful Links


Use the search option to access member booklets, fund documents or fact sheets.


11 Roles & Responsibilities

The names of the staff in Superannuation Administration Unit and their contact details is located on the following web page: [http://www.fsu.uts.edu.au/pdfs/payroll-contact-list.pdf](http://www.fsu.uts.edu.au/pdfs/payroll-contact-list.pdf)

12 Version Control Table

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