



Employer Handbook



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Local Government Super (LGS)

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Employers have a number of legal obligations regarding their employees' superannuation entitlements under both Commonwealth legislation and the Scheme's Trust Deed. Certain 'flow-on' provisions applicable to NSW State Government Schemes may also apply.

This Handbook is designed to assist employers to meet those obligations and, in doing so, ensure that employees receive their correct entitlements.

Essentially, it is designed for use by staff directly involved in meeting the employers' obligations, e.g. Payroll Manager's, however, it should also assist others, e.g. Human Resources staff, who might be called upon to explain their superannuation arrangements to employees.

The Handbook is divided into six sections, with each section identified by colour tabs to assist in locating the information required. Any amendments will be forwarded to employers by email or, if this is not practicable, by mail.

Please ensure that any amendments are recorded and referred to relevant staff as soon as received.

3.1 Membership

The Local Government Superannuation Scheme (the Scheme) was established on 1 July 1997, with former members of the various State Super Schemes employed by Local Government employers compulsorily transferred to the Scheme. From January 2009 the Scheme is known as Local Government Super (LGS). The members transferred were:

<i>From</i>	<i>To</i>
First State Super	Accumulation Scheme
State Authorities Superannuation Scheme (SASS)	Retirement Scheme
State Superannuation Scheme (SSS)	Defined Benefit Scheme
Public Sector Executive Superannuation Scheme (PSESS)	Executive Scheme

Each of the Local Government Super Schemes were established with identical conditions to those in the corresponding State Super Scheme, although there have since been some significant variations introduced..

Since then, employees transferring from public sector employers to Local Government employers cannot remain as active members of their State Super Schemes. However, members of SASS and the SSS can transfer their memberships to the Retirement Scheme or Defined Benefit Scheme respectively under certain conditions. New employees recruited from within the NSW Public Sector should be asked what State Super Schemes they were previously in and if they were SASS or SSS members. If they wish to transfer into the Scheme they should contact Client Services or complete the "Transfer of Contributory Membership from an External Fund" form, which can be found on the LGS website. **Employees should not be reported as new Accumulation Scheme or Executive Scheme members, if they intend to proceed with the transfer of their SASS or SSS memberships.**

New employees who have not been recruited from NSW Public Sector employers can only join the Accumulation Scheme or, if eligible, the Executive Scheme.

3.2 Commonwealth Legislation

Superannuation Guarantee

Employers are required to fund a minimum level of superannuation benefits for all employees under the age of 70. The Scheme Rules are specifically designed to ensure that this requirement is met by employers.

Details are set out in the sections dealing with particular Schemes. However, it can be noted that there are basic differences in the way employer obligations are met in defined contributions schemes, such as the Accumulation Scheme and Executive Scheme and defined benefits schemes, such as the Retirement Scheme and Defined Benefit Scheme.

Superannuation Industry Supervision (SIS) Standards

These standards generally apply to the obligations placed on superannuation funds. However, the contribution standards also impose an obligation on employers to pay any personal contributions into a superannuation fund within 28 days after the end of the month in which those contributions are deducted from the employee's salary (whether these deductions be pre or post tax). They also define the circumstances under which contributions can be accepted in respect of individual employees.

Taxation

With regard to superannuation, the Tax Act generally imposes its obligations on superannuation funds, not on employers. The principal things to note, however, are that:

- employer contributions (concessional contributions) are taxed at a minimum rate of 15% up to the contribution cap, on receipt by a superannuation fund; and
- contributions in excess of the cap will be identified by the ATO and taxed to the member at the highest marginal rate (46.5%).
- Non-concessional contributions will not be taxed providing they do not exceed the cap. If the contributions do exceed the cap, the ATO will identify the excess and will be taxed to the member at the highest marginal rate plus the Medicare levy.
- superannuation benefits may be subject to tax upon payment.

Other taxes may also apply, such as on investment earnings (which is factored into the investment return credited to members) and GST (which affects the fees paid by the Scheme to various service providers). Where a member does exceed the cap, they *may* ask the Scheme to release funds from their super account to pay the additional tax. Tax is payable after the ATO has issued the member with the notice of assessment or the 'General Interest charge' will start to accrue. Penalties may also be imposed on the member or the Scheme if payment is late. The ATO will issue the member with a 'Release Authority' which the member can pass on to the Scheme if they want the Scheme to release funds in order to pay the tax. Excess non-concessional contribution tax liability must be withdrawn from the members' superannuation fund. The Scheme must then pay the specified amount to the member or the ATO within 30 days. Release Authorities expire after 90 days.

3.3 Concessional Contributions (formerly called Employer

All pre-tax contributions paid on behalf of employees are classified and treated as concessional contributions – even if deducted from employees' salaries under a salary sacrifice arrangement.

Employers should take particular care when forwarding 'voluntary'

Contributions)

concessional contributions to identify them as Salary Sacrifice or concessional contributions (refer to the Employer section on the website). These contributions are immediately subject to contributions tax of 15% and are also reportable to the Tax Office as concessional (employer) contributions.

Previous age based limits have been abolished and caps introduced on the amount that can be paid into a member's account at concessional tax rates. Generally, a maximum cap of \$25,000 per person per annum will apply. The cap is indexed using AWOTE in \$5,000 increments.

Transitional arrangements are in place and the cap is \$50,000 per annum (non-indexed) in the financial year that a member is, or turns, 50 from 2007-8 through to 2011-12.

Deductible contributions (but not SG contributions) can be made until age 75 (although from age 65 to 74 the member must meet the work test rules). Employers will be able to claim a full deduction on these contributions.

3.4 Non-concessional (formerly Employee Contributions)

Non-concessional contributions are contributions made from a member's after-tax income or 'take home' pay. Member contributions to the Retirement Scheme and Defined Benefit Scheme are compulsory and employers will be advised of the contributions payable by each member (see details in the respective sections).

A cap is imposed on the maximum amount that can be paid into a member's account:

- a maximum cap of \$150,000 per person per annum (this can be brought forward over 3 years (\$450,000) for members less than age 65 (or 65 and over if they meet the work test age 65 and have already triggered the 3 year average).
- contributions over the cap will be taxed to the member at the top marginal rate plus Medicare levy
- From 1 July 2009, the non-concessional cap is 6 times the concessional cap, which will be reduced to \$25,000. This will only increase when the Concessional Cap is increased by indexation. The transitional period will continue to apply for eligible members.
- contributions made by one spouse on behalf of the other spouse will be counted against the receiving spouse's cap.
- contributions above the concessional cap will also count towards the non-concessional contributions cap.
- the Government co-contributions will not be included in the cap.
- the onus is on the member to ensure (if they have more than 1 fund to which they contribute) that contributions remain under the cap.

Members aged 75 or more cannot contribute to the Schemes.

The Scheme Rules authorise the deduction of member contributions from employees' salaries. ***It is to be noted that the SIS Standards require these to be forwarded to the Scheme within 28 days of the end of the month in which they are deducted.***

It should also be noted, to enable the Scheme to accept their contributions members must:

- **Provide their Tax File Number (TFN) to the Scheme**
 - **Meet the age and work test**
 - **Meet the non-concessional fund capped test (subject to work and TFN tests)**
-

3.5 Salaries

The salaries on which compulsory contributions (both employer and employee) are based vary between Schemes and between different classes of employee.

Details of the salary bases in each Scheme are set out in the relevant sections of this handbook.

It is important for employers to note the calculation methodology to determine 'superable' salary can vary in the different Schemes. Please also refer to the Employer section on our website for any updates on this issue.

3.6 Contract Employees

The Scheme Rules define certain employer's obligations in meeting the superannuation liabilities of their contract employees. However, it does not address the issue of whether or not the employer is entitled to recover all or any of the superannuation payments made out of the contracted employees' salary packages.

That issue is one that regularly leads to disputes and it must be stressed that such disputes can only be avoided if an employee's liability to meet the employer's superannuation contribution is defined in the individual's employment contract.

3.7 Leave Without Pay

Members' entitlements can be affected by periods of Leave Without Pay (LWOP), even those who are in the Accumulation Scheme or Executive Scheme.

It is important that employers report periods of LWOP in accordance with the sections dealing with the respective Schemes.

3.8 Part-time Employees

The entitlements of members of the Retirement Scheme and Defined Benefit Scheme are related to their status as either full-time or part-time employees and, in the latter case, the hours actually worked.

It is important that any change in status or hours worked is reported immediately in accordance with the sections dealing with these Schemes.

3.9 Casual Employees

Essentially, casual employees have exactly the same rights as permanent

employees as far as their superannuation arrangements are concerned, ***even if they are members of the Retirement Scheme or Defined Benefit Scheme.***

There are some difficulties involved here, however, and particular attention needs to be given to the sections dealing with those Schemes.

3.10 Tax File Numbers

From 1 July 2007, you must pass on your employees' Tax File Number (TFN) to the Scheme if you make contributions for them. If you do not pass on your employees' TFN:

- you will be guilty of an offence and liable to pay a penalty;
- your employees may have to pay extra tax (possibly 31.5% more) on contributions;
- the Scheme won't be able to accept non-concessional contributions from your employee; and
- your employee may miss out on Super Co-contribution payments.

If you make concessional contributions for an employee, you need to give the Scheme their TFN within 14 days of receiving the employee's TFN declaration form. But if you don't make a contribution for the employee in that period, you may pass the TFN on when you do make a contribution.

According to the Australian Tax Office, it is now an offence not to provide an employee's TFN to the Scheme within the required timeframe.

4.1 Full Members

These are members whose employers meet their Superannuation Guarantee liabilities by making compulsory employer contributions to the Scheme. They include contract employees (whose employers may be entitled to recover superannuation contributions by deducting them from the employees' salary packages).

Full members can also arrange with their employers to make contributions on either a pre-tax (called concessional contributions) or post-tax (called non-concessional contributions) basis. They can also make post-tax contributions to a separate "spouse" account – see Section 2.8.

4.2 Optional Members

Employees who contribute to the Retirement Scheme or Defined Benefit Scheme can also make optional contributions to the Scheme. These can be optional concessional (pre-tax) contributions – including member salary sacrifice contributions, optional non-concessional (post-tax) contributions, or spouse (post-tax) contributions. Optional members may also roll funds into the Scheme from other superannuation schemes.

4.3 Acceptance of Contributions by the Fund

The Scheme is a regulated superannuation fund and may accept contributions as set out below. Note that employer contributions can only be received from LGS employers.

NB: Effective from 1 March 2009, members leaving Local Government can elect to have their monies transferred to the Public Offer fund, Division P, where contributions can be accepted from any employer and the member can continue to make contributions.

Contributions can be received:

- for a member who is **under age 65** with no restrictions;
- for a member who has reached **age 65 but not age 70**, with no restrictions provided they have worked at least 40 hours in a period of not more than 30 consecutive days in the financial year that contributions are made.

Note this restriction does not apply to award or SG contributions which are able to be accepted irrespective of the hours worked.

- for a member who has reached **age 70 but less than age 75**, personal post tax contributions and salary sacrifice contributions (excluding SG) can be made provided they have worked at least 40 hours in a period of not more than 30 consecutive days in the financial year that contributions are made.

Award contributions are able to be accepted irrespective of the hours worked.

- the Scheme cannot accept contributions for members over age 75, other than contributions required under an Award or industrial agreement.
- the Scheme **cannot accept** any non-concessional contribution for a member if it does not have their TFN.

4.4 Casual Employees

Funds must not accept a member contribution that exceeds either the:

- 3 year non-concessional cap (currently \$450,000) if the member is 64 or less at 1 July in the financial year; or
- Annual non-concessional cap if the member is 65 but less than 75 on 1 July of the financial year.

Members' insurance cover is tied to their employment status at any time. When reporting new members, employers are therefore required to identify those members who are casual employees. This assists in determining the status of the members' insurance cover when there are breaks in contributions to the Scheme.

4.5 Compulsory Employer contributions

Most employees under the age of 70 are entitled to a minimum employer superannuation contribution, known as the Superannuation Guarantee (SG). SG contributions are currently 9% of ordinary time earnings.

Ordinary time earnings (OTE) are generally what employees earn for their ordinary hours of work, including:

- ◆ Over-award payments
- ◆ Commissions
- ◆ Bonuses (other than those for work done in overtime hours)
- ◆ Payments in lieu of notice
- ◆ Shift allowances, and
- ◆ Paid leave

Ordinary time earnings does not include overtime or lump sum payments made on termination of employment in relation to accrued leave.

Employers should note that the Scheme Rules may require contributions to be made, even if the SG legislation provides an exemption, such as:

- where earnings are less than \$450 per month
- where an employee under 18 years of age has been employed for less than 30 hours a week; and
- where annual earnings exceed the 'maximum earnings base' (\$40,170 per quarter for the 2009/2010 year).

The earnings attracting compulsory employer contributions are 'ordinary time earnings', as defined in Superannuation Guarantee Ruling SGR 2009/2, a copy of which can be obtained from the Tax Office website www.ato.gov.au.

From 1 July 2008, you cannot use an earnings base to calculate your super guarantee contributions which is based on:

- ◆ an industrial award
- ◆ an existing employment agreement
- ◆ a fund's trust deed, or
- ◆ a law of the Commonwealth, States or Territories

The following is a checklist of typical payment types an employee may receive and shows whether or not that payment should generate a superannuation contribution from their employer.

Note that this list includes the combined requirements under SG legislation, Scheme rules and ‘flow-on’ provisions applicable to NSW State Government Schemes.

Checklist OTE

Payment Type	Superannuation Contribution Required?
Allowances paid (other than a reimbursement of expenses.)	Yes
Reimburses of expenses (e.g. travel or meal costs)	No
Bonuses - performance bonus, bonus labelled as ex-gratia, but in respect of ordinary hours of work	Yes
Bonuses – in respect of overtime only	No
Commission	Yes
Over award payments	Yes
Shift loading	Yes
Overtime	No
Casual loading	Yes
Benefits subject to fringe benefits tax	No
Workers compensation payments (including top up payments)	Yes
Top up payments (e.g. when serving on jury duty, with reserve forces, etc.)	No
Paid maternity / paternity / parental / adoption leave	Yes*
Paid annual / sick / long service leave	Yes #
Government (wage) subsidies, e.g. jobs start allowance	Yes
Accrued annual leave, long service leave and sick leave paid as a lump sum on termination	No
Payments in lieu of notice	Yes
Redundancy payments	No
Other payments made by an employer under termination of employment	No
Non cash benefits (e.g. “private use” of an employer owned motor vehicle, employer provided childcare facilities).	Yes

* No SG payment required under SG law however is included as a required payment under the NSW State Government Policy.

Leave must actually be taken by the employee for superannuation contributions to be payable, not cashed out.

4.6 Concessional (Employer) Contributions (pre-tax)

Employers may make additional contributions for members on top of SG contributions. These may be compulsory contributions under an industrial agreement or award, or optional contributions made under a salary sacrifice arrangement.

Employers must advise of new employee details and can do this separately or together with the contributions. The Member Contribution-Payroll Deduction form can be downloaded from the ‘Form’ section of the LGS

website. This form can also be used by existing members wishing to have optional employer contributions made on their behalf.

Employers should take particular care when forwarding optional employer contributions that they are identified as such, as they are subject to 15% contributions tax on receipt by the Scheme Administrator.

It should be noted that salary sacrifice contributions do not affect the 'superable' salaries of members of the Retirement Scheme or Defined Benefits Scheme, as they are included in their 'superable' salaries. They can, however, affect the calculation of the compulsory employer (SG) contributions payable, depending on the individual's conditions of employment. Contact the Employer Helpline if in any doubt as to how to calculate the compulsory employer contributions for a particular member.

4.7 Optional Non-concessional (Employee) contributions

Employees may also arrange for contributions to be deducted from their post-tax salary or wages as personal contributions on their own account. A Payroll Deduction Form – Member Contributions can be obtained from the LGS website or Product Disclosure Statement (PDS).

4.8 Spouse Contributions

Employees may also arrange for contributions to be deducted from their post-tax salary or wages and paid into an account set up under the name of their spouse. There is a separate "Application for Spouse Membership" form, which can be found in the PDS or on the LGS website and includes an authority to deduct those contributions.

4.9 New Employees

Choice of Fund

When the Superannuation Choice legislation took effect in July 2005, Employers were not required to offer "Choice of Fund" to their employees where the contributions were made under or in accordance with the state award. This exemption remained for any existing award employees up until 30 June 2006 and ended on 30 June 2008. These arrangements do not extend to new employees and any employee who requests choice of fund.

Former Public Sector Employees

Employees recruited from the public sector should be asked whether they were members of the State Authorities Superannuation Scheme (SASS) or State Superannuation Scheme (SSS). If so, and the break in employment hasn't exceeded 3 months, they may be eligible to transfer membership to the Retirement Scheme or Defined Benefit Scheme. They should be advised to contact Client Services about their transfer options.

In the meantime, these employees should **not** be advised as Accumulation Scheme members until advice has been received from either the employee or the Scheme that they will not be transferring to the Retirement Scheme or Defined Benefit Scheme. If they are accepted as Accumulation Scheme members and their SASS or SSS transfers are effected, there will be a number of administrative problems, creating confusion for both the members and their employers.

Public sector recruits who were members of First State Super are eligible to

become members of the Accumulation Scheme and may be eligible to join the Executive Scheme. These employees should be advised that there will be a break in their insurance cover, unless they arrange with Client Services for immediate cover within the Accumulation or Executive Scheme.

Other New Employees

Subject to acceptance by the Scheme, these employees will automatically become members of the Accumulation Scheme (or Executive Scheme) unless arrangements are made for their Superannuation Guarantee contributions to be paid into another scheme.

Reporting

Employers should provide all new employees with a 'choice of fund kit', which includes an "Application for Membership" form. Should a new employee elect to join the Scheme, they should complete this form as soon as possible. However, it is the employer's responsibility to report new members and commence making compulsory concessional (employer) contributions immediately. These contributions must be received by the Scheme Administrator no later than the 28th day of the month following the first payment of wages/salary to the new employee. Details of all new members are to be forwarded at that same time. As indicated earlier, **casual employees are to be identified as such.**

Employers are required to provide the TFN's of new members to the Scheme within 14 days of receiving their TFN Declaration form. All new member information can be provided on the Contributions spreadsheet.

Details are to be reported by way of electronic file via e-mail. Please contact the Employer Helpline on 1800 636 441 for more information regarding this.

From 1 July 2009, Employers are required to include "Reportable Employer Contributions" on PAYG payment summaries, which are any pre-tax optional employer contributions (salary sacrifice). This does not include any SG or Award contributions or contributions which the employer has elected to make for their employees to the fund. **Employers need to consult their Finance advisors / accountants regarding this ATO requirement.**

4.10 Terminating Employees

Unless terminating employees from the Accumulation Scheme are transferring to another Local Government employer, they will be entitled to either be paid their eligible benefits (provided a condition of release is met), or roll them over to another scheme.

Effective from 1 March 2009, employees leaving Local Government may elect to transfer their account to the Public Offer scheme, Division P where non Local Government employers can make contributions on behalf of the employee. The employee can also make contributions to this Scheme.

To ensure timely processing of a member's benefit, please confirm that employment has terminated and that all contributions payable have been forwarded to the Scheme Administrator. It is important that you, as the employer, indicate when the last contribution is likely to be paid. Notification of contributions is to be made by way of by way of electronic file via e-mail. Please contact the Employer Services Hotline on 1800 636 441 for more information regarding this.

Employees wishing to have their benefit paid or rolled over must complete an “Application For Payment” form. Employers must ensure that the “Employment Termination Advice” form is completed and provided to the Scheme without delay and that any outstanding contributions are forwarded to the Scheme Administrator as soon as possible. ***It should be noted that investment returns can be volatile and any delays in payment can result in members losing money, possibly resulting in legal action.***

Where a member terminates because of invalidity, the employer is required to complete the invalidity section on the Employment Termination Advice. This form is also attached to the member’s “Application for an Invalidity Benefit Payment” form. Again, the importance of completing this declaration is stressed as any delay in doing so could result in a delay in payment.

Details of terminated employees are also to be included in the monthly contribution return provided to the Scheme Administrator.

4.11 Leave Without Pay

As indicated earlier, members’ insurance cover is tied to their employment status at any time. Where there is a break in contributions, this creates a problem in determining the status of that cover.

Employers are therefore required to notify the Scheme Administrator of members who are commencing Leave Without Pay, including details of the period involved. The form can be sourced in the Employer section of the website.

4.12 Tax File Numbers

The Scheme is required to ask all new members to provide their Tax File Numbers (TFN’s). From 1 July 2007, Employers must provide the TFN of all new members, to the Scheme within 14 days of receiving the employee’s TFN Declaration form. This information should be included by the Employer when providing new member details. Although it is not compulsory to do so, a member may be disadvantaged if they choose not to supply their TFN by paying more tax than would otherwise be required. Furthermore, the Scheme is not able to accept any non-concessional contributions for a member where no TFN has been provided.

TFN’s also assist members in locating their superannuation benefits if they have lost contact with their superannuation fund.

TFN’s also assist multiple accounts to be identified and amalgamated if required.

Members at any stage of membership can provide their TFN by completing the “Notification of Tax File Number (TFN) form available on the LGS website.

4.13 Payment of Contributions

Under the Scheme rules, employers are obliged to pay all contributions into the Scheme by **no later** than the 28th of the month following the month to which those contributions relate.

Contributions can be paid weekly, fortnightly, or monthly. Payment can be made either by:

- EFT - details can be found on the website or by contacting the Employer Helpline on 1800 636 441
- cheque - made out to the Local Government Super Pool A and forwarded

to the Scheme Administrator

In either case, a return detailing the contributions paid and certain personal details of new members is to be forwarded to the Scheme Administrator. The contribution information is to be provided using the contribution file format or the contribution spreadsheet (both of which can be found in the Employer section of the website), and e-mailed to the following address: employeronline@lgsuper.com.au, to enable downloading of the details into the members' individual accounts.

4.14 Members' Entitlements

Details of the main features of the Scheme are provided in the Product Disclosure Statement, which is included in the 'welcome kit' provided to new employees. It can also be accessed on the Scheme's website www.lgsuper.com.au.

Employers who are asked about those entitlements and options should refer members to the information available through these sources but should **not** offer any additional information. Members requiring additional information should be referred to the Contact Centre or the Regional Office which services your area.

5.1 Membership

Almost invariably, these are employees who were originally members of the State Authorities Superannuation Scheme (SASS) and who were either compulsorily transferred to the Retirement Scheme on 1 July 1997, or have subsequently transferred their membership on being employed by a Local Government employer. The one exception to this are former Retirement Scheme or Defined Benefit Scheme members who opted to crystallise their benefits in those schemes on suffering a salary reduction of 20% or more and have then elected to join the Retirement Scheme as new members.

Employers should note that the Scheme Rules make no distinction between casual and permanent employees and it is quite possible for a casual employee to continue membership in the Scheme under certain circumstances. A casual must have a minimum salary ratio of 0.1. Any employer who has a casual employee wishing to continue membership in the Retirement Scheme should contact the Employer Helpline for advice as to whether or not this is possible.

5.2 Member Contributions

Each year, members may elect to contribute at a specified percentage of their 'Superable' Salaries during the year commencing 1 April. The 'Superable' Salary used is that actually paid to the member, as at the previous 31 December (*Refer to 5.4*), as advised to the Scheme Administrator by the employer. It is to be noted that any retrospective salary increases do **not** affect the contributions payable.

Prior to 1 April each year, employers will be sent a 'Member Checklist Report' via e-mail notifying them of the monthly contributions payable by each member. It is then the responsibility of the employer to, firstly, deduct these pre (concessional) or post tax (non-concessional) contributions from their employees' salaries and, secondly, to forward the amounts deducted to the Scheme Administrator no later than the 28th day of the following month. A corresponding file advising the break-up of contributions must equal the amount paid, should be sent via email.

Calculating Employee Contributions

Employee contributions for each calendar month are calculated by multiplying the attributed full-time salary as at 31 December by the salary ratio and the employee's contribution percentage rate and dividing by 12.

e.g. (31 December Salary x Salary Ratio x Contribution Rate) divided by 12 = Monthly Rate

$$\frac{\$71,056 \times 1.0000 \times 9\%}{12} = \$532.92$$

12

You are not required to determine an employee contribution deduction rate for payroll purposes.

Examples of methods used in relation to fortnightly pays are set out below. These can be readily adapted for a weekly pay system:

- a) multiply the monthly rate by 12 and divide by 26 or 27 depending on

how many pay-days there are for that year commencing 1 April,

- b) deduct half the monthly rate figure in each of the two pay periods in a month and make no deduction if there is a third pay during the month.

NB: Any change to an employee's circumstances, such as a change in hours worked, leave without pay or employment exit, should be advised to the Scheme Administrator as soon as possible to ensure the member's record and your monthly invoice are adjusted promptly.

Co-contributions

Effective from 1 July 2003, members' non-concessional contributions to the Scheme, may be eligible to receive a co-contribution from the Government. Further information can be found on the website, www.lgsuper.com.au or by contacting your Regional office or the Contact Centre.

Salary Sacrifice (concessional)

Effective from 1 October 2005, the Scheme Rules have been changed to allow salary sacrifice of employee contributions (1-9%). Members can choose between either concessional or non-concessional contributions, or a combination of the two. For further information contact your Regional office or the Contact Centre.

Optional Top-up Contributions

The changes to the Scheme rules effective from 1 October 2005 also allow optional top-up contributions (concessional and non-concessional). For further information contact your Regional office or the Contact Centre.

Members who wish to have regular superannuation contributions deducted from their pay on a concessional or non-concessional tax basis should complete the Member Contributions form. This authority should be given directly to the employer and should be held by the employer for their records. Do **NOT** send it to Local Government Super.

5.3 Concessional (Employer) contributions

The employer financed component of a member's benefit is a defined benefit, which varies according to the type of employment termination. Employer contributions are made to fund this benefit. Effective from 1 July 2009, billing of employer contributions changed.

Retirement benefit:

Less than 180 points

- member contribution x 1.9 (up to a maximum of 9%) + 2.5% to 30 June 2009.
- From 1 July 2009 these amounts doubled.

More than 180 points

- 9% (i.e. 6.5% + 2.5%*) of superable salary to 30 June 2009.
- From 1 July 2009 13.4% (6.5% + 6.9%) – to be remitted as 'Award' contributions

* Basic Benefit – 2.5% of Superable Salary included in % above

Category	Period	Employer contribution rates			Total %
		Basic Benefit %	Retirement Benefit %	Other Contribution %	
Less than 180 points	Pre 1 Jul 09	2.5	1.9 x member contribution	0	varies
	1 Jul 09	5.0	3.8 x Member contribution		
Members who have 180 benefit points	Pre 1 Jul 09	2.5	0	6.5	9
	1 Jul 09	Nil		13.4 (6.9 + 6.5)	13.4

For non-pooled employers, Murrumbidgee Irrigation, Job Support Inc, and Australian Red Cross Blood Service, contributions will be as follows:

- Division B members – 1.9 times compulsory contributions (up to a maximum of 9% per annum)
- Division C members – 2.5% of Superable Salary
- Division D members – 1.64 times compulsory member contributions

Caps apply to superannuation contributions made for a financial year. Any superannuation contributed over the cap amount is subject to extra tax.

Concessional contributions are capped as follows:

- \$25,000 from 1 July 2009
- indexed using AWOTE in \$5,000 increments
- From 1 July 2009 the transitional cap is \$50,000 per annum (non-indexed) in the financial year that a member is or turns, 50 from 2007-8 to 2011-2012.
- Div B & C are based on 'notional taxed contributions' (NTC) based on a formula. NTC's do not take into account any additional salary sacrifice contributions a member makes. For further information please refer to the Scheme website.

5.4 'Superable' Salaries

Member contributions and benefits are both calculated on the basis of the salaries advised by the employer. It is essential that the reported salaries are correct and employees involved in the reporting of salaries should make sure that they are fully conversant with the Scheme Rules relating to the definitions of what is and isn't included as salary for superannuation purposes.

The Rules concerned are Rules 1.2 and 1.4 and these are included in Schedule 2 of the Trust Deed, which can be accessed on the Scheme's website.

The following is a summary only of those Rules:

Employees under an Award or Industrial agreement

Superable salary includes:

- base pre-tax salary actually paid to employee; plus

- allowances (including shift allowances) actually paid during the 12 months immediately preceding the 31 December review date and which are taken to be 'ordinary time earnings' (OTE) (refer to [Clause 4.5](#) for inclusions in OTE); plus
- the amount of any weekly workers' compensation payments which are taken to be 'ordinary time earnings'; plus
- the value of private use of an employer-provided vehicle; plus
- the value of any child care facilities provided by the employer; plus
- salary sacrifice superannuation contributions paid on behalf of the employee.
- the value of any other salary sacrifice arrangements and any associated fringe benefits tax payable on such other arrangements

Particular care needs to be taken in calculating any allowances and shift loadings that are included in the salaries reported. Employer Services can assist with this if necessary.

Contract Employees (including Award regulated contracts)

For the purposes of this exercise, contract employees are taken to be all employees (other than Executive Officers) who are employed on an individual contract basis (including an individual on an award regulated contract).

Superable salary is the value of the employee's total salary package **less**:

- the "assessed" cost to the employer of providing Retirement Scheme benefits as determined by the Trustee.

It is to be particularly noted that the "assessed" cost to the employer of providing Retirement Scheme benefits may bear no relationship at all to the contributions actually paid by the employer at any given time. The assessed cost is calculated as follows:

Average contribution rate x 1.9 + 2.5% of superable salary.

Note that once the initial salary has been nominated, any increase in salary cannot be greater than the percentage by which the total salary package has increased since the salary was last nominated or changed. This means that a member's salary can only increase if the total value of the remuneration package has also increased.

Salary Reductions

Where a member has a reduction in salary, contributions continue to be payable on the unreduced salary up until the following 31 March, unless the Trustee approves a reduction in the contributions payable. Members in this situation should be advised to contact your Regional office or the Contact Centre.

Special provisions apply where the reduction in salary is 20% or more. Under these circumstances, the member concerned has the option of 'crystallising' their accrued entitlement in the form of a deferred benefit and then either rejoining the Retirement Scheme as a new member, or joining the Accumulation Scheme. Members wishing to take up this option should lodge an election with the Scheme Administrator through their employer, who is required to confirm the salary reduction.

Special provisions also apply to members who have had a salary reduction

due to ill-health, or other exceptional circumstances. These members may apply to Client Services to have their pre-reduction 'superable' salary continue to be applied up until such time as their actual salaries exceed the pre-reduction salaries. Again, members wishing to use these provisions should apply to Client Services through their employer, who is required to confirm the reasons for the salary reduction.

Annual Reporting of Salaries

In December each year, the Scheme Administrator provides each employer with an electronic listing via e-mail of members employed by that employer. The employer is required to provide the Administrator with the following details in respect of each of those members:

- New full-time salary as paid at 31 December
- New part-time salary as paid at 31 December
- New salary ratio (if applicable)
- New salary ratio start date (if applicable)

These salary details are described in more detail in section 5.10. These details are to be provided to the Administrator by no later than the end of January, identifying the employer's Reporting Centre Code and sent electronically via an Excel spreadsheet, comma separated variable (csv) file or text file. The e-mail address is employerservices@lgsuper.com.au. These details will be used to notify the member contributions which are to apply from 1 April (see section 5.12 "Payment of Contributions").

Reporting of Salaries on Exit

Employers are also required to advise the Superable Salary as an annual amount for an exiting member as at the last day of service with the employer. This information should be provided on the appropriate exit form (refer to the website) and sent to the Scheme as soon as possible. This will reduce the risk of any delay in removing the member from the billing and assist in the processing of any benefit payable to the member.

Retrospective salary adjustments

The Superable Salary to be reported for contribution purposes is the salary actually in payment at 31 December. Retrospective adjustments therefore should not be reported for contribution purposes.

In the case of exiting members however retrospective salary adjustments should be reported if they affect either or both of the previous two Annual Review days (31 December last year and the previous year). This information should be advised on the Employment Termination Advice (ETA) and will enable us to correctly determine the benefit entitlements of members whose benefits are based on final average salary.

5.5 The Superannuation Guarantee

For the Retirement Scheme, employers' Superannuation Guarantee (SG) obligations are met in a much different way to the 'defined contribution' schemes, such as the Accumulation Scheme. In essence, the SG entitlements of Retirement Scheme members are calculated by reference to the increase in value of their employer-financed benefits over the whole

period since 30 June 1992 and **not** by reference to the contributions actually paid by their employers each year.

The Scheme Rules ensure that all employers' SG obligations are met and details of how this is done are set out in the Benefit Certificate provided by the Scheme's actuary, which can be accessed through the Scheme's website www.lgsuper.com.au.

From 1 July 2008, the SG legislation requires employers to use **ordinary time earnings** (OTE) as the earning base to calculate their SG obligation in all cases.

For the Retirement Scheme (Div B) the Benefit Certificate (BC) applies for SG purposes and this ensures that members receive the minimum requisite benefit. The BC will continue to be reviewed to ensure it will continue to meet SG requirements from 1 July 2008.

5.6 Members Transferring Between Employers

Members of the Retirement Scheme who transfer employment to another Scheme employer have the option of either exiting the Scheme, or if re-employed by another Scheme employer within 3 months of the end of the month in which employment with the first employer terminated, continuing membership in the Retirement Scheme.

Similarly, members of the Energy Industries Retirement Scheme and State Authorities Superannuation Scheme (SASS) who transfer employment to any of the Scheme's employers within 3 months of terminating employment with their EISS or SASS employer can transfer their membership under certain conditions.

New or terminating employees who have these options should be advised to contact Client Services to arrange continuity or transfer of their membership should they wish to do so.

NB: The transfer cannot occur unless the application is made in writing (using the correct form) and is made within 3 months of the employee terminating employment with his previous employer. Please provide the date the employee commenced employment and their employment status (full-time or part-time) at commencement.

5.7 Other Terminating Employees

Terminating members who are not transferring to another Scheme employer, one of the Energy Industries Superannuation scheme employers, or SASS employers will be entitled to be paid their benefits (subject to the preservation rules), or may leave their entitlements in the Retirement Scheme as a deferred benefit.

Before they can arrange this, the employer will need to confirm that employment has terminated and all contributions payable have been forwarded to the Scheme Administrator. Formal notification of termination is by way of the member completing the "Application For Payment" form.

Employers should ensure that the "Employment Termination Advice" form is completed and sent to the Scheme Administrator without delay and that any outstanding contributions are also forwarded to the Scheme Administrator as soon as possible. ***It should be noted that investment returns can be volatile and any delays in payment can result in members' losing money, possibly resulting in legal action.***

Where a member terminates because of invalidity, the employer is required to complete the invalidity section of the Employment Termination Advice. This form is also attached to the member's "Application for an Invalidity Benefit" form. Again, the importance of completing this form is stressed, as any delay in doing so could result in a delay in payment.

The changes to the Scheme rules effective 24 September 2004 now allow partial and permanent (PPI) benefits to be deferred in the scheme. Members are not required to have their benefits paid out of the Scheme after age 65. For further information contact your Regional office or the Contact Centre.

The Employment Termination Advice form can be found in the Employer Section of the website.

Until advice of an employees exit is received by the Scheme Administrator, the employer will continue to be billed monthly for both employee and employer contributions.

5.8 Executive Officers

Members who are "Executive Officers" have the option of exiting the Retirement Scheme and joining the Executive Scheme. On doing so, they can leave their accrued entitlements in the Retirement Scheme as deferred benefits, or transfer them into the Executive Scheme. Employees who believe they are eligible should contact Client Services to obtain details.

5.9 Leave Without Pay (LWOP)

There are two classes of LWOP, 'prescribed' and 'non-prescribed'. It is important to distinguish between the two, as 'prescribed' LWOP counts as service for Retirement Scheme purposes, whereas 'non-prescribed' LWOP does not.

Prescribed LWOP

The major types of prescribed LWOP are maternity/paternity leave and sick leave without pay. A full listing of the various types of 'prescribed LWOP' can be found in Rule 3.11.1 of Schedule 2 of the Trust Deed, which can be accessed at www.lgsuper.com.au.

Member contributions continue to be payable via the employer whilst a member is on prescribed LWOP and this can lead to difficulties, unless arrangements are made regarding the payment of those contributions prior to the member commencing leave. Essentially, the options available to members are:

- to continue contributions at the same rate as applied prior to commencing leave; or
- to elect to reduce the contribution rate to as little as 0% whilst on leave – subject to Trustee approval.

The Scheme Administrator is not able to accept contributions directly from a member. The employer continues to pay employer contributions for the member.

Members wishing to reduce their contribution rate should complete the

“Financial Hardship - Reduction in Contribution Rate” form, available on the LGS website.

Where a member elects to continue paying contributions (either at the same or at a lower level) arrangements should be made by the member with their employer.

A period of ‘prescribed’ LWOP that exceeds 2 years duration will be treated as ‘non-prescribed’ LWOP from the end of that 2 year period – see ‘non-prescribed’ conditions immediately below.

Non-prescribed LWOP

This includes any LWOP that is not prescribed LWOP. Retirement Scheme benefits do not accrue during any **full** months during which a member is on non-prescribed LWOP. Contributions however generally are payable for the month in which leave commences and the month in which leave terminate. For example if a period of non-prescribed LWOP commences 15th of April and terminates on 15th July, contributions are payable in respect of both April and July.

The above arrangements however do not apply if leave commences on the first day of the month or terminate on the last day of the month. In these cases, contributions are not payable for that month. Members’ entitlements to the Basic Benefit (the separate 3% employer funded benefit) do not accrue, in respect of any period of non-prescribed leave that exceeds 5 days. ***Employers are therefore required to report all periods of non-prescribed LWOP exceeding 5 days, irrespective of whether or not that period extends over a whole calendar month. A form to advise of a period of LWOP is available to be downloaded from the Employer section of the Scheme’s website.***

The following table summarises the differences in treatment between prescribed and non prescribed LWOP.

	Prescribed Leave	Non-prescribed Leave
Types of leave	Sick leave without pay Paternity leave without pay Secondment Workers compensation Union duties Duties for the employer or State Military leave Circumstances approved by the Trustee	Holiday or annual leave without pay
Employer advice required?	No – unless sick leave or maternity leave without pay exceeds 2 years	Yes – in respect of LWOP in excess of 5 days. Employer to complete the LWOP form.
Contributions payable?	Yes – employee and employer contributions are payable. However,	Where LWOP is less than 1 calendar month, full contributions

	for sick leave and maternity leave without pay, contributions are due for the first 2 years only.	(employer and employee) must be paid. Contributions are payable in the month the LWOOP starts and ends, but not to any whole months in between.
Rate reduction	A member may apply to reduce the contribution rate due to financial hardship.	Not applicable.

5.10 Part-time Employees

Retirement Scheme contributions and benefits are both calculated with reference to a member's 'salary ratio', i.e. the actual salary received and the salary payable if the member were working full-time.

For example, a member working 3 days per week with a part-time salary of \$30,000 and a full-time equivalent salary of \$50,000 would be calculated as follows:

$$\frac{\text{Part-time salary } \$30,000}{\text{Full-time salary } 50,000} = \text{salary ratio } 0.6$$

A failure to immediately report changes in working hours may result in either:

- contribution arrears where there is an increase in working hours or
- possible overpayment of contributions and benefits where there is a decrease in working hours

A form to advise of change of hours is available to be downloaded from the Employer section of the website.

5.11 Tax File Numbers

The Scheme is required to ask all existing members to provide their Tax File Numbers (TFN's). Although it is not compulsory to do so, a member may be disadvantaged if they choose not to supply their TFN by paying more tax than would otherwise be required. Furthermore, the Scheme is not able to accept any non-concessional contributions for a member where no TFN has been provided.

Effective from 1 July 2007 Employers are required to provide the TFN of all new members to the Scheme within 14 days of receiving their TFN Declaration form.

TFN's also assist members in locating their superannuation benefits if they have lost contact with their superannuation fund.

TFN's also assist multiple accounts to be identified and amalgamated if required.

Members at any stage of membership can provide their TFN by completing the "Notification of Tax File Number (TFN) form, available on the Scheme's website.

5.12 Payment of Contributions

Prior to 1 April each year, employers will be notified of the contributions payable by each member each month as from that date, via the Member Checklist Report. It is then the employer's responsibility to deduct those contributions from members' salaries and pay them to the Scheme Administrator **at least monthly**. Commonwealth's legislation requires all member contributions to be paid into the Scheme by **no later** than the 28th day of the month following the month in which they are deducted from members' salaries. The Scheme Rules also require any employer contributions to be paid by this same deadline.

In the third week of each month the employer is issued with a report listing the contributions received from the employer, the contributions due for each member for the month and notification of any arrears or refund due to members. This is the monthly contributions due report.

An Adjustment Sheet is also provided detailing any changes to the normal monthly bill.

It is important to note that the monthly report is not an invoice as contributions are only credited to member accounts upon receipt of the contributions from the employer. It is the employer's responsibility to **reconcile** the amounts paid against the member's contribution due any the payroll deductions.

An employer can pay contributions to the Scheme either by:

- EFT – bank details are available on the Schemes website or you can contact Employer Helpline on 1800 636 441 ; or
- Cheque - made out to the Local Government Super Pool B and forwarded to the Scheme Administrator

Under the Employer On-line service, the employer can now remit contribution files weekly, fortnightly, or monthly, as long as they're received by the Scheme Administrator no later than the 28th day of the month following the month in which they were collected.

A 'CSV' or excel file must accompany a payment from an employer, especially where the employer pays an amount that differs to the bill. Employers must ensure the correct type of contribution is stated in the relevant column of the spreadsheet, e.g., non-concessional (post-tax) defined contributions are reported in column H, salary sacrifice (concessional (pre-tax top-up) contributions) in column I etc. Use of the correct columns is essential for correct allocation to a members account and for reporting to the ATO.

Alternatively, an Employer Contribution Return spreadsheet is available from the Employer section of the Scheme's website. Contribution files can also be emailed to employeronline@lgsuper.com.au Should you require any assistance in regards to the billing process, please do not hesitate to contact the Employer Helpline (1800 636 441) or visit the Employer section on the website.

5.13 Members' Entitlements

The main features of the Scheme are provided in the Product Disclosure Statement (PDS), which can be accessed on the Scheme's website www.lgsuper.com.au.

Employers who are asked about member's entitlements and options should

refer members to the information available through that source, but should **not** offer any additional information. It is particularly important that no assurances should be given that exiting members will be entitled to a particular benefit. Members requiring any additional information at all should be referred to Client Services.

5.14 Forms

All current forms should be accessed from the Scheme website or by calling 1300 369 901. The website contains Member forms, Employer forms and Employer Online forms.

6.1 Membership

These are employees who were originally members of the State Superannuation Scheme (SSS) who were either compulsorily transferred to the Defined Benefit Scheme on 1 July 1997, or have subsequently transferred their membership on being employed by a Local Government employer.

Employers should note that the Scheme Rules make no distinction between casual and permanent employees and it is quite possible for a casual employee to continue membership in the Scheme under some circumstances. Any employer who has a casual employee wishing to continue membership in the Scheme should contact Client Services for advice as to whether or not this is possible.

6.2 Member Contributions

Each year, members elect (or are required) to contribute for a specified number of units. Member's unit entitlement is based on 'superable' salaries at their Annual Review Day (ARD).

The adjustments to members' unit entitlements take effect on the Annual Adjustment Day (AAD). The actual dates for review and adjustment are related to a member's month of birth as follows:

Month of Birth	Annual Review Day	Annual Adjustment Day
January to June	28 July	21 October
July to December	9 February	5 May

Prior to these Adjustment Days, employers will be notified of the four-weekly contributions (13 periods each financial year) payable by each member and it is then the responsibility of the employer to:

- deduct these contributions from their employees' salaries; and
- forward the amounts deducted to the Scheme Administrator by no later than the 28th day of the following month.

Salary Sacrifice (Concessional)

Subject to employer conditions, from 1 October 2006, contributions may be made by:

- all concessional (pre-tax) contributions (grossed up to include 15% tax) ; or
- all non-concessional (post-tax) contributions; or
- a combination of concessional and non-concessional (pre and post-tax).

Optional Top-up Contributions

The changes to the Scheme rules also allow optional 'top-up' contributions (concessional or non-concessional) from 1 October 2006. These additional contributions do not go towards the purchase of pension units.

Members who wish to have regular superannuation contributions deducted from their pay on a concessional and/or non-concessional basis should complete the Member Contributions form. This authority should be given directly to the employer and should be held by the employer for their records. Do NOT send it to the Local Government Superannuation Scheme.

The contributions periods are:

Period No	From	To
1	1 July	28 July
2	29 July	25 August
3	26 August	22 September
4	23 September	20 October
5	21 October	17 November
6	18 November	15 December
7	16 December	12 January
8	13 January	9 February
9	10 February	9 March
10	10 March	6 April
11	7 April	4 May
12	5 May	1 June
13	2 June	30 June

6.3 Concessional (Employer) contributions

Member's benefits are defined benefits which vary according to the type of employment termination. Employer contributions are made to fund these benefits, and are calculated as a multiple (3.28) of the total member contributions payable by the employer's employees plus, a loading of 5% of the employees' salaries to cover the employer's liabilities to fund the employees' basic benefit entitlements. Contribution rates may be varied from time to time and those employers concerned will be advised of any variation to the current rates.

Caps apply to contributions made for a financial year. Any superannuation contributed over the cap amount is subject to extra tax.

Concessional contributions are capped as follows:

- \$25,000 per annum from 1 July 2009
- indexed using AWOTE in \$5,000 increments
- transitional cap is \$50,000 per annum (non-indexed) in the financial year that a member is or turns, 50 from 2007-8 to 2011-2012.
- Div D will be based on 'notional taxed contributions' (NTC) based on a formula. NTC's do not take into account any additional salary sacrifice contributions a member makes.

6.4 'Superable' Salaries

Members' unit entitlements are calculated on the basis of the salaries advised by the employer from time to time. It is essential that the reported salaries are correct and employees involved in the reporting of salaries are fully conversant with the Scheme Rules relating to the definition of what is and isn't included as salary for superannuation purposes.

The Rules concerning the calculation of Superable Salary are found in Schedule 4 of the Trust Deed, (Rules 1.2 and 1.3), which can be accessed on the Scheme's website. The following is a summary only of those Rules.

Award or Wages Employees

Superable Salary includes:

- base pre-tax salary actually paid to employee; plus
- allowances (including shift allowances) actually paid during the 12 months immediately preceding the members annual review date and which are taken to be 'ordinary time earnings'; plus
- the amount of any weekly workers' compensation payments which are taken to be 'ordinary time earnings'; plus
- the value of private use of an employer-provided vehicle; plus
- the value of any child care facilities provided by the employer; plus
- voluntary salary sacrifice (concessional) superannuation contributions paid on behalf of the employee.
- the value of any other salary sacrifice arrangements and any associated fringe benefits tax payable for them.

Particular care needs to be taken in calculating the allowances and shift loadings that are included in the salaries reported. Client Services can assist with this if necessary.

Contract Employees (including Award regulated contracts)

For the purposes of this exercise, contract employees are taken to be all employees who are employed on an individual contract basis (including an individual on an award regulated contract).

Superable Salary is the value of the employee's total salary package **less**:

- the "assessed" cost to the employer of providing Defined Benefit Scheme benefits

It is to be particularly noted that the "assessed" cost to the employer of providing Defined Benefit Scheme benefits may bear no relationship at all to the contributions actually paid by the employer at any given time. This 'on-cost' figure is calculated as a percentage of the member's Superable Salary and is directly related to the member's age at the time of joining the State Superannuation Scheme. The percentage to be used in the calculation for a particular member can be obtained from Client Services.

Note that once the initial salary has been nominated, any increase in salary cannot be greater than the percentage by which the total salary package has increased since the salary was last nominated or changed. This means that a member's salary can only increase if the total value of the remuneration

package has also increased.

Salary Reductions

Where a member has a reduction in salary, contributions continue to be payable on the units for which contributions were already being paid, unless the Trustee approves a reduction in the contributions payable. The employer must notify the Scheme Administrator of the reduction immediately. The 'excess' units do not, however, attract any benefits until such time as the member's unit entitlement increases with salary increases to the same level or higher than the pre-reduced salary. **Members in this situation should be advised to contact Client Services.**

Special provisions apply where the reduction in salary is 20% or more. Under these circumstances the member concerned has the option of 'crystallising' their accrued entitlement in the form of a deferred benefit and then either joining the Retirement Scheme as a new member, or joining the Accumulation Scheme. Members wishing to take up this option should lodge an election with the Scheme Administrator through the employer, who is required to confirm the salary reduction.

Special provisions also apply to members who have had a salary reduction due to ill-health, or other exceptional circumstances. These members may apply to Client Services to have their pre-reduction unit entitlement (and hence benefits) continue to apply up until such time as their actual salaries exceed the pre-reduction salaries. Again, members wishing to use these provisions should apply to the Scheme Administrator through their employer, who is required to confirm the reason for the salary reduction.

Annual Reporting of Salaries

For each Annual Review Day, the Scheme Administrator provides each employer with a listing of members employed by that employer whose salaries are to be reviewed. The employer should check this listing against their own records and provide the Administrator with the following details in respect of each of their current members:

- Membership Number;
- Name;
- Actual salary paid as at the Annual Review Day; and
- Equivalent full-time salary for part-time employees as at the Annual Review Day.

These details are to be provided to the Administrator no later than two weeks following the Annual Review Day, identifying the employer's Reporting Centre Code.

6.5 Superannuation Guarantee

For the Defined Benefit Scheme, employers Superannuation Guarantee (SG) obligations are met in a much different way than in 'defined contribution' schemes such as the Accumulation Scheme. In essence, the SG entitlements of Defined Benefit Scheme members are calculated by reference to the increase in value of their employer-financed benefits and **not** by reference to the contributions actually paid by their employers. The Scheme Rules ensure that all employers' SG obligations are met and

details of how this is done are set out in the Benefit Certificate provided by the Scheme's actuary, which can be accessed through the Scheme's website.

From 1 July 2008, the SG legislation will require employers to use ordinary time earnings (OTE) as the earning base to calculate their SG obligation in all cases.

For the Defined Benefits Scheme (Div D) the Benefit Certificate (BC) applies for SG purposes and this ensures that members receive the minimum requisite benefit. The BC will continue to be reviewed to ensure it will continue to meet SG requirements from 1 July 2008.

6.6 Members transferring between Employers

Members of the Defined Benefit Scheme who transfer employment to another Scheme employer have the option of either exiting the Scheme or, if re-employed by the second Scheme employer within 3 months, continuing membership in the Defined Benefit Scheme.

Similarly, members of the Energy Industries Defined Benefit Scheme and State Superannuation Scheme (SSS) who transfer employment to any of the Schemes' employers within 3 months of terminating employment with their EISS or SSS employer can transfer their membership under certain conditions.

New or terminating employees who have these options should be advised to contact Client Services to arrange continuity or transfer of their membership should they wish to do so.

NB: The transfer cannot occur unless the application is made in writing (using the correct form) and is made within 3 months of the employee terminating employment with his previous employer. Please provide the date the employee commenced employment and their employment status (full-time or part-time) at commencement.

6.7 Other Terminating Employees

Terminating members who are not transferring to another Scheme employer, one of the Energy Industries Scheme employers, or SSS employers, will be entitled to be paid their benefits (subject to the preservation rules), or may leave their entitlements in the Defined Benefit Scheme as a "deferred" benefit.

Before they can arrange this, the employer will need to confirm that employment has terminated and all contributions payable have been forwarded to the Scheme Administrator. Formal notification of termination is by way of the various "Application for Payment" forms which must be completed by both the member and employer. Employers should ensure that the Employment Termination Advice form is completed and forwarded to the Scheme Administrator as soon as possible. ***It should be noted that any delays in payment can result in members' losing money because of volatile investment returns and this can lead to legal action.***

The Employment Termination Advice form can be found in the Employer Section on the Scheme website. Please provide the date the employee commenced employment and their employment status (full-time or part-time) at commencement.

6.8 Transfers to the Executive Scheme

Members who are “Executive Officers” have the option of exiting the Defined Benefit Scheme and joining the Executive Scheme. On doing so, they can leave their accrued entitlements in the Defined Benefits Scheme as deferred benefits, or transfer them into the Executive Scheme.

Employees who believe they are eligible should contact Client Services to obtain details.

6.9 Leave Without Pay (LWOP)

There are two classes of LWOP, ‘prescribed’ (approved) and ‘non-prescribed’ (non-approved). It is important to distinguish between the two, as different rules apply to the two classes of LWOP. In short, ‘prescribed’ LWOP counts as service for Defined Benefit Scheme purposes, whereas ‘non-prescribed’ LWOP may not.

Prescribed or Authorised LWOP

The major types of prescribed LWOP are maternity/paternity leave and sick leave without pay. Other classes of ‘prescribed LWOP’ are listed at Rule 11.8.4 of Schedule 4 to the Trust Deed, which can be accessed on www.lgsuper.com.au.

Member contributions continue to be payable whilst a member is on ‘prescribed’ LWOP at the same rate as would apply had the member not been on LWOP. This can lead to difficulties unless arrangements are made regarding the payment of those contributions prior to commencing leave. Employees commencing LWOP should be urged to contact Client Services beforehand to make the necessary arrangements – with one of the options available being deferral of payment until returning from leave.

Employers should note that employer contributions (where applicable) continue to be payable whilst a member is on ‘prescribed’ LWOP. A period of ‘prescribed’ LWOP that exceeds 2 years duration will be treated as ‘non-prescribed’ LWOP from the end of that 2 year period – see ‘non-prescribed’ conditions immediately below.

Non-prescribed or non-approved LWOP

This includes any LWOP that is not prescribed or authorised LWOP. Defined Benefit Scheme entitlements are adjusted in respect of periods of non-prescribed LWOP that extend beyond three months unless the member makes prior arrangements with the employer regarding the payment of the employer contributions during that period. The employer should advise the Scheme Administrator whether or not such arrangements have been made prior to the member commencing leave.

Member contributions continue, however, to be payable although, where no arrangement is made with the member to pay the employer contributions during the period of LWOP, one consequence might be a reduction in the member’s unit entitlement and, hence, contribution rate.

Members’ entitlements to the Basic Benefit (the separate 3% employer funded benefit) do not accrue in respect of any period of non-prescribed leave that exceeds 5 days. **Employers are therefore required to report all periods of non-prescribed LWOP exceeding 5 days, irrespective of whether or not that period extends over three months.**

The following table summarises the differences between approved and non-approved leave:

	Approved LWOP	Ordinary LWOP
Types of leave	Sick leave without pay Maternity leave without pay Secondment Workers compensation Duties for the employer or State Military leave Circumstances approved by the Trustee	Holiday or annual leave
Employer advice required?	No – unless sick leave or maternity/paternity leave without pay exceeds 2 years	Yes – in respect of LWOP in excess of 5 days and for part-time LWOP.
Contributions payable?	Yes – employee and employer contributions are payable. However, for sick or maternity leave, contributions are due for the first 2 years only.	Employee and employer contributions remain payable for the whole period.
Permanent reduction in unit entitlement?	No	Yes. The employer may require the employee to pay the employer's contributions liability for the whole period of the leave (generally when the leave exceeds 3 months). If the employee is unable to pay the employer's liability, the employee may take a permanent reduction in unit entitlement. The employee should contact Client Services.
Can employee contributions be deferred?	Yes, subject to the Trustee's approval	Yes, subject to the Trustee's approval.
Basic Benefit	The Basic Benefit accrues for the first 2 years only for maternity and sick LWOP.	The Basic Benefit does not accrue for any period in excess of 5 days.

6.10 Part-time Employees

Defined Benefit Scheme contributions and benefits are both calculated with reference to a member's 'salary ratio', i.e. the actual salary received divided by the salary payable if the member were working full-time.

For example, a member working 3 days per week would receive 60% of the salary payable to a full-time employee and the member's salary ratio would be 0.6.

The member's unit entitlement is adjusted in respect of the period the member is employed on a part time basis. Employees considering a change

in working hours should contact Client Services beforehand to determine the impact on their entitlements.

A failure to immediately report changes in working hours will result in either:

- where there is an increase in working hours – an accrual of contribution arrears: or
- where there is a decrease in working hours – an over-calculation of both contributions payable and benefits payable.

6.11 Tax File Numbers

The Scheme is required to ask all new members to provide their Tax File Numbers (TFN's). Although it is not compulsory to do so, a member may be disadvantaged if they choose not to supply their TFN by paying more tax than would otherwise be required. Furthermore, the Scheme is not able to accept any non-concessional contributions for a member where no TFN has been provided.

Effective from 1 July 2007 Employers are required to provide the TFN of all new members to the Scheme within 14 days of receiving their TFN Declaration form.

TFN's also assist members in locating their superannuation benefits if they have lost contact with their superannuation fund.

TFN's also assist multiple accounts to be identified and amalgamated if required.

Members at any stage of membership can provide their TFN by completing the "Notification of Tax File Number (TFN) form available on the Scheme's website.

6.12 Payment of contributions

Prior to each Annual Adjustment Day, employers will be notified of the contributions payable by each member each four-weekly contribution period as from that date. It is then the employers' responsibility to deduct those contributions from members' salaries and pay them to the Scheme Administrator each contribution period.

Those employers who are required to pay employer contributions are invoiced each month for the total employer (i.e. defined benefit and basic benefit) contributions payable. Attached to the invoice is a Remittance Advice, which should be received by the Scheme Administrator, together with a cheque for the amount payable, by no later than the 28th day of the following month.

Alternatively, details of the payment can be forwarded by e-mail to employeronline@lgsuper.com.au and payment made by EFT (please refer to the Scheme's website for bank details). An Employer Contribution Return spreadsheet is available on the Employer section of the Scheme's website. Member contributions should be received by the Scheme Administer **no later than the 28th day of the month** following the end of each contribution period.

6.13 Members' Entitlements

Main features of the Scheme are provided in the Product Disclosure Statement (PDS), which can be accessed on the Scheme's website.

Employers who are asked about member's entitlements and options should refer members to that source, but should **not** offer any additional information. It is particularly important that no assurances should be given that exiting members will be entitled to payment of a particular benefit. Members requiring any additional information at all should be referred to Client Services

7.1 Membership

“Executive Officers” are employees who are:

- (a) a chief executive officer;
- (b) a senior executive officer;
- (c) an office holder nominated under the *Statutory and Other Offices Remuneration Act 1975*;
- (d) an ‘eligible person’ who is nominated by the Employer as a person eligible to join the Executive Scheme.

An eligible person in LGS is an employee who:

- **has the skills and responsibilities and receives a salary** equivalent to or greater than the Executive Band of the Local Government (State) Award; and
- is on a fixed term contract of employment.

Employees joining the Scheme are required to complete an “Application for Membership” form (available on our website www.lgsuper.com.au) and obtain a statement from their Employer confirming their eligibility. The application form includes contribution details and confirmation that arrangements have been made for the deduction of those contributions from the employees’ salaries.

7.2 Contributions

Most members will arrange to have their employers’ Superannuation Guarantee obligations met by contributions made to the Executive Scheme.

From 1 July 2008, the SG legislation requires employers to use **ordinary time earnings (OTE)** as the earning base to calculate their SG obligation in all cases.

Employers must ensure that sufficient employer contributions are made to ensure that a Superannuation Guarantee Shortfall does not occur.

Some members, however, will have those obligations met by contributions to another Scheme, eg the Retirement Scheme or the Defined Benefit Scheme.

Members can arrange with their employer to have optional contributions deducted from their salaries – either in the form of salary sacrifice (concessional) contributions, or member (non-concessional) contributions.

Earnings attracting Superannuation Guarantee contributions are ‘ordinary time earnings’, as defined in the Superannuation Guarantee Ruling SGR2009/2 available from the Tax Office website www.ato.gov.au.

It should also be noted that, for the Executive Scheme only, earnings in excess of \$40,170 per quarter (maximum earning base for the year 2009/2010 indexed annually) are not subject to the Superannuation Guarantee requirements.

‘Salary sacrifice’ (concessional) contributions are treated as employer contributions for tax purposes and attract a 15% tax on receipt by the

Scheme. Employers should ensure that these contributions are identified as 'optional employer' contributions when forwarding them to the Scheme Administrator.

7.3 New Executive Officers

Employees appointed as "Executive Officers" may have a number of superannuation options and should be advised to contact Client Services for details of those options. Briefly, however, those options are as follows:

Members of the Retirement Scheme or Defined Benefit Scheme

The basic options available to these employees are to either remain in those Schemes, or join the Accumulation Scheme or Executive Scheme and arrange for Superannuation Guarantee contributions, plus any optional contributions, to be paid into that other Scheme.

Employees in this situation should be advised to contact Client Services to obtain full details.

Members of the Accumulation Scheme

These employees can remain in the Accumulation Scheme or join the Executive Scheme. Essentially these Schemes are very similar; however there are some differences and, again, employees should be advised to contact Client Services for full details.

Executive Officers Recruited from the Public Sector

These will be members of the State Authorities Superannuation Scheme (SASS), the State Superannuation Scheme (SSS) or First State Super. SASS and SSS members have the option of transferring membership to the Retirement Scheme and Defined Benefit Scheme respectively and should be advised to contact Client Services to obtain details and make the necessary arrangements, should they wish to do so. Employers should ensure that these members provide advice of their elected commencement to ensure that employers continue to meet their superannuation obligations. In the meantime, no action should be taken to arrange for payment of Superannuation Guarantee contributions into either the Accumulation Scheme or the Executive Scheme.

First State Super members have the option of joining either the Accumulation Scheme or the Executive Scheme. They may also elect to rollover their accrued entitlements in First State Super into their new Local Government Scheme. Again, they should be advised to contact Client Services and to take particular note that their insurance cover in First State Super cannot be transferred

Initial Contributions

Employers should provide all new Executive Officers with a copy of the Executive Scheme Product Disclosure Statement (PDS), which includes an "Application for Membership" form. Where the Officers elect to remain in their existing schemes (or transfer their SASS or SSS memberships), no further action is needed other than to forward contributions to those other schemes as in the past. Where they elect to join the Executive Scheme, however, arrangements should be made immediately to commence making Superannuation Guarantee contributions, at least, into the Executive Scheme. Failure to do so may result in a failure to meet the deadline for receipt of those contributions.

7.4 Terminating Employees

Unless terminating employees who are members of the Executive Scheme are transferring to another Local Government employer, they will be entitled to either be paid their benefits (subject to the preservation rules), or roll them over to another Scheme.

To ensure timely processing of member's claims, please confirm that employment has terminated and all contributions payable have been forwarded to the Scheme Administrator.

Notification is by way of the "Application For Payment" form, which is completed by both the member and employer. Employers should ensure that they complete the Employment Termination Advice form and forward to the Scheme without delay. Any outstanding contributions should also be forwarded to the Scheme Administrator as soon as possible. ***It should be noted that any delays in payment can result in members' losing money because of volatile investment returns, which can lead to legal action.***

Where a member terminates because of invalidity, the employer is required to complete the invalidity section of the Employment Termination Advice. This form is also attached to the member's "Application for Payment" form. Again, the importance of completing this declaration is stressed, as any delay in doing so could result in a delay in payment.

Details of terminated employees are also to be included in the monthly return forwarded to the Scheme Administrator.

7.5 Tax File Numbers

The Scheme is required to ask all new members to provide their Tax File Numbers (TFN's). From 1 July 2007, employers are required to provide new members TFN's within fourteen days of receiving their TFN Declaration form. A member may be disadvantaged if their TFN is not provided by paying more tax than would otherwise be required. Furthermore, the Scheme is not able to accept non-concessional contributions where a member's TFN has not been provided.

TFN's also assist members in locating their superannuation benefits if they have lost contact with their superannuation fund.

TFN's also assist multiple accounts to be identified and amalgamated if required.

The "Application for Membership" form provides for members to provide their TFN's and it would assist if employers could encourage members to do so. Members at any stage of membership can provide their TFN by completing the "Notification of Tax File Number (TFN) form available on the Scheme's website.

7.6 Payment of contributions

Under the Scheme rules, employers are obliged to pay all contributions into the Scheme by no later than the 28th day of the month following the month to which those contributions relate.

Contributions can be paid weekly, fortnightly or monthly. Payment can be made either by:

- EFT - please refer to the Scheme's website for bank details, or

- cheque - made out to the Local Government Superannuation Scheme and forwarded to the Scheme Administrator

In either case, a return detailing the contributions paid and certain personal details of new members is to be forwarded to the Scheme Administrator. An Employer Contribution Return spreadsheet is available from the Employer section of the Scheme's website and must be e-mailed to the following address, employeronline@lgsuper.com.au, to enable downloading of the details onto the members' individual accounts. Please contact the Employer Services Hotline on 1800 636 441 if you require more information regarding this.

7.7 Members' Entitlement

The main features of the Executive Scheme are provided in the Product Disclosure Statement (PDS), which is included in the 'welcome kit' provided to new employees and can also be accessed on the Scheme's website.

Employers who are asked about member's entitlements and options should refer members to the information available through these sources, but should **not** offer any additional information. Members requiring any such additional information should be referred to Client Services.

8.1 The Trustee

The Trustee is LGSS Pty Limited,
ABN 68 078 003 497.

The Directors are:

Employer Representatives	Employee Representatives
Sam Byrne - Local Government Association of NSW	John Beacroft - United Services Union
Col Sullivan OAM - Local Government Shires Association of NSW	Monica Clavijo – United Services Union
Beverley Giegerl - Local Government Association of NSW	Martin O'Connell - Local Government Engineers' Association
Leo Kelly OAM - Local Government Association of NSW	Ian Robertson - Development & Environmental Professionals Association

8.2 The Administrator

Administration of the Scheme is provided by FuturePlus Financial Services Pty Ltd.

The Administrator undertakes the following responsibilities:

- Maintains all member records relating to the Accumulation Scheme, Retirement Scheme, Defined Benefits Scheme, Executive Scheme, Rollover and Account Based Pension Plans.
- Collects contributions relating to all Schemes and pays benefits in accordance with the Trust Deed.
- Provides members of all Schemes with Annual Statements and such other information as may be specified by the Trustee.
- Maintains bank accounts and accounting records relating to all Schemes.
- Provides and maintains information services for members and employers as required by the Trustee.
- Assesses claims for invalidity and death benefits for the Schemes where required.

8.3 Contacts

Employer Services Officer

1800 636 441

**Client
Relationship
Managers**

These are responsible for providing both employers and employees with direct information services. Employers are encouraged to seek their assistance with any problems that they or their employees might have. Their contact numbers and areas they serve are as follows:

METRO NORTH Camille Wood 0438 299 121	METRO SOUTH John Hildred 0408 628 667	METRO Andrew Wells 0437 670 126	METRO WEST Ian Peel 0409 039 266	NEWCASTLE Gary McMillan 0439 404 323	LISMORE Michael Harris 0400 355 467	WOLLONGONG Peter Judge 0417 266 013	WAGGA WAGGA Bill Halliwell 0407 916 198	ORANGE Stephen Sutton 0407 205 176
City of Sydney Council	Botany Bay	Ashfield Municipal Council	Auburn Municipal Council	Cessnock City Council	Armisdale-Dumaresq City Council	Bega Valley Shire Council	Albury City Council	Bathurst Regional Council
Canada Bay Local Govt Enterprise	Botany City Council	Burwood Municipal Council	Bankstown City Council	Dungog Shire Council	Ballina Shire Council	Bombala Shire Council	Balranald Shire Council	Blayney Shire Council
City of Canada Bay Council	Canterbury City Council	Hornsby Shire Council	Baulkham Hills Shire Council	Gloucester Shire Council	Bellingen Shire Council	Camden Municipal Council	Berrigan Shire Council	Bogan Shire Council
FuturePlus Financial Services P/I	Hurstville City Council	Hunters Hill Municipal Council	Blacktown City Council	Gosford City Council	Byron Shire Council	Campbelltown City Council	Bland Shire Council	Bourke Shire Council
Leichhardt Municipal Council	Kogarah Municipal Council	Ku-Ring-Gai Municipal Council	Blue Mountains City Council	Great Lakes Shire Council	Clarence Valley Council	Cooma-Monaro Shire Council	Boorowa Shire Council	Brewarrina Shire Council
Manly Municipal Council	Marrickville Municipal Council	Lane Cove Municipal Council	Fairfield City Council	Greater Taree City Council	Coffs Harbour City Council	Eurobodalla Shire Council	Carrathool Shire Council	Broken Hill City Council
Mosman Municipal Council	Randwick City Council		Hawkesbury City Council	Lake Macquarie City Council	Glen Innes Severn Council	Goulburn Mulwaree Council	Conargo Shire Council	Cabonne Shire Council
North Sydney Municipal Council	Rockdale Municipal Council		Hawkesbury City Council-Sports	Maitland City Council	Gunnedah Shire Council	Kiama Municipal Council	Coolamon Shire Council	Central Darling Shire Council
Pittwater Municipal Council	Sutherland Shire Council		Holroyd City Council	Midcoast Water	Guyra Shire Council	Palerang Council	Cootamundra Shire Council	City of Lithgow Council
Warringah Shire Council	Waverley Municipal Council		Liverpool City Council	Muswellbrook Shire Council	Gwydir Shire Council	Queanbeyan City Council	Corowa Shire Council	Cobar Shire Council
Willoughby City Council	Woollahra Municipal Council		Parramatta City Council	Newcastle City Council	Inverell Shire Council	Shellharbour City Council	Deniliquin Municipal Council	Coonamble Shire Council
			Penrith City Council	Port Stephens Shire Council	Kempsey Shire Council	Shoalhaven City Council	Greater Hume Shire Council	Cowra Shire Council
			Strathfield Municipal Council	Singleton Shire Council	Kyogle Shire Council	Snowy River Shire Council	Griffith City Council	Dubbo City Council
			Ryde City Council	Upper Hunter Shire Council	Lismore City Council	Wingecarribee Shire Council	Gundagai Shire Council	Forbes Shire Council
				Wyong Shire Council	Liverpool Plains Shire Council	Wollondilly Shire Council	Harden Shire Council	Gilgandra Shire Council
					Moree Plains Shire Council	Wollongong City Council	Hay Shire Council	Lachlan Shire Council
					Nambucca Shire Council	Yass Valley Shire Council	Jerilderie Shire Council	Mid Western Regional Council
					Narrabri Shire Council		Junee Shire Council	Narramine Shire Council
					Port Macquarie Hastings Council		Leeton Shire Council	Oberon Council
					Richmond Valley Council		Lockhart Shire Council	Orange City Council
					Tamworth Regional Council		Murray Shire Council	Parkes Shire Council
					Tenterfield Shire Council		Murrumbidgee Shire Council	Walgett Shire Council
					Tweed Shire Council		Narrandera Shire Council	Warren Shire Council
					Uralla Shire Council		Temora Shire Council	Warrumbungle Shire Council
					Walcha Shire Council		Tembarumba Shire Council	Wellington Shire Council
							Tumut Shire Council	Wentworth Shire Council
							Urana Shire Council	
							Upper Lachlan Shire Council	
							Wagga Wagga City Council	
							Wakool Shire Council	
							Weddin Shire Council	
							Young Shire Council	

COUNTY COUNCILS

COUNTY COUNCILS							
METRO NORTH Camille Wood	METRO SOUTH John Hildred	METRO WEST Ian Peel	NEWCASTLE Gary McMillan	LISMORE Michael Harris	WOLLONGONG Peter Judge	WAGGA WAGGA Bill Halliwell	ORANGE Stephen Sutton
		Hawkesbury River	Midcoast Water Upper Hunter	Central Northern Far North Coast Weeds New England Tablelands Richmond River County Council Rous Water		Central Murray Goldenfields Water Riverina Water Southern Slopes	Castlereagh Macquarie Central Tablelands Upper Macquarie

MISCELLANEOUS

METRO NORTH Camille Wood	METRO SOUTH John Hildred	METRO WEST Ian Peel	NEWCASTLE Gary McMillan	LISMORE Michael Harris	WOLLONGONG Peter Judge	WAGGA WAGGA Bill Halliwell
FuturePlus Glen Street Theatre Job Support LGSS Local Government & Shires Association United Services Union	Australian Red Cross Blood Services (NSW) Holdsworth Community Centre Southern Sydney Regional Organisation of Councils	HABSA NSW Greyhound NSW Rural Fire Service Penrith Aquatic Centre	Entrance Town Centre Management Corp Inc Hunter Councils Inc Hunter Valley Wine Country Tourism Inc Nelson Bay Town Mgt	Central Northern Library Clarence Regional Library Richmond - Upper Clarence Library Richmond -Tweed Regional Library	Eden Child Care Centre Lady Denman Heritage Cottage Wollongong City Gallery	Investment Albury Wodonga Ltd Murrumbidgee Irrigation Upper Murray Regional Library

Note: Rural Fire Services are allocated on the basis of Council area for each Account Manager

Office Locations and Telephone Numbers

Sydney:	28 Margaret Street	1300 369 901
Parramatta	10 Smith Street	9354 1400
Lismore	81-83 Molesworth Street	6627 5800
Newcastle	161 King Street	4929 8200
Orange	187 Summer Street	6360 8910
Wagga Wagga	2/209 Baylis Street	6926 8010
Wollongong	Shops 2-3, 60 Burelli Street	4224 8000
Albury*	429 Swift Street	1300 369 901

***Note:** This office is staffed one day per month only. Appointments are essential.

Email Addresses

Client Services:	info@lgsuper.com.au
Administrators:	employeronline@lgsuper.com.au (for contribution files) employerservices@lgsuper.com.au (for other enquiries)
Fax Number:	(02) 9279 4131

8.4 Information for Members

General information regarding the various schemes can be obtained from the website www.lgsuper.com.au. Members can also obtain details of their own accounts through the website by registering with Client Services and obtaining a password.

More detailed information, including queries concerning eligibility for particular benefits, can be obtained from Client Services at the various office locations listed above, by phoning 1300 369 901, or by fax to (02) 9279 4131.

Worksite visits can also be arranged by contacting the relevant Client Relationship Manager.

For more information, contact us at:
Local Government Superannuation Scheme

Freecall: 1800 636 441

Fax: (02) 9299 9321

Website: www.lgsuper.com.au

Address: Ground Floor
28 Margaret Street
Sydney NSW 2000

Mall: PO Box N835
Grosvenor Place NSW 1220

