



Contributing to the CSS

Who should read this?

CSS members who are currently contributing to the scheme.

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What you should know up front

It is important that you read the disclaimer at the end of this fact sheet. Before making any decisions, please read the **CSS product disclosure statement** and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

What is my super salary?

Your super salary is your basic salary plus any recognised allowances. Payments for such things as overtime, accommodation or travelling, do not count as salary for super purposes. Your contributions are deducted from your after-tax salary. If you want to know how much your super salary is, you should talk to your personnel section.

How much can I contribute?

In the CSS, you can decide how much you contribute – either 5% of your salary or you can choose not to contribute at all (0%). These rates are referred to as your basic contributions, and form the basis for many benefit calculations.

In addition to your basic contributions, you may also voluntarily pay supplementary contributions. These do not have to be in whole percentage rates. For example, you could pay supplementary contributions of 6.5%.

We will apply the earning rate of your fund to your basic and supplementary contributions.

Can I vary my contribution rate at any time?

There is no limit on how often you can change your contribution rate—therefore you can change it every pay. Just complete the **Election to change my contribution rate** form at the bottom of this fact sheet or get it from www.css.gov.au and return it to your personnel section.

Is there a limit on supplementary contributions?

There is no upper limit on the amount of supplementary contributions that you can pay. As long as you have elected a basic contribution rate, you can make any amount of supplementary contributions.

How can I make a supplementary contribution?

If your basic contribution rate is 5%, we can accept your supplementary contributions either through your pay or via BPAY. However, if you elect zero (0%) basic contribution, you must pay any supplementary contributions via BPAY. In either case, you cannot salary sacrifice supplementary contributions into the CSS.

If you are paying your supplementary contributions through your pay, you will need to fill in the **Election to change my contribution rate** form. You will need to return this form to your personnel/pay centre. You may also email a change of percentage rate request to your personnel section.

If you are paying via BPAY, you can find out your Customer Reference Number and the CSS's Biller Reference through **Member Services Online** at www.css.gov.au You can also find out BPAY details by contacting us on 1300 000 277 or members@css.gov.au

How do supplementary contributions affect my super?

Earnings on your contributions accrue from the payday after they are paid (or, if the contributions are received on a payday, earnings accrue from that payday).

When you claim your benefit, subject to preservation requirements, you can take your member contributions as a lump sum or a non-indexed pension. If you are taking an age retirement benefit, the value of the non-indexed pension is subject to an upper per cent limit of your Final Salary. We refund any excess of member and productivity component. If you have deferred your benefit, there is no limit on the non-indexed pension you can purchase with your member contributions.

You need to be aware that if you are in arrears on your basic member contributions, any supplementary contributions will first go towards removing those arrears.

Is there a cap on contributions?

Non- concessional

For taxation purposes, member contributions (both basic and supplementary contributions) are classed as non-concessional contributions. A cap applies to all non-concessional contributions across all your super funds.

The cap on non-concessional contributions is:

- > \$150,000 per year, or
- > \$450,000 over three years for members under 65. For example, \$300,000 in year one, \$100,000 in year two and \$50,000 in year three.

Contributions up to the cap are tax free, however, contributions more than this cap will be taxed at the top marginal tax rate (including medicare levy) 46.5%.

Concessional

Employer productivity contributions are classed as concessional contributions.

A cap also applies to all concessional contributions across all your super funds.

The cap on concessional contributions is:

- > \$25,000 per year, or
- > for members aged 50 or over, a transitional limit of \$50,000 per year for three years (financial year 2009/10 to 2011/12).

Contributions above this cap will be taxed at the top marginal tax rate (including medicare levy), 46.5%, and will also count towards the non-concessional contributions cap.

Salary Sacrifice: although you are unable to salary sacrifice into the CSS, if you make salary sacrifice contributions to any of your other super funds, the concessional contributions cap will include these contributions.

What happens if I don't supply my Tax File Number(TFN)?

It is not an offence not to quote your TFN. However giving us your TFN will have the following advantages (which may not otherwise apply):

- > we will be able to accept all types of contributions (subject to scheme rules);
- > the tax on contributions to your super account/s will not increase; other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits; and
- > it will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

What happens if I go on leave?

Generally contributions are payable when you go on leave. If you are taking maternity or parental leave, you need to contact your personnel section to make arrangements before your leave starts.

On some kinds of leave without pay, you do not have to pay contributions.

For more information about contributions whilst on leave, please see **The facts about CSS Leave Without Pay (LWOP)** fact sheet at www.css.gov.au

How can I estimate the benefit I will receive?

You can estimate your retirement benefit by using the i-Estimator on our website at any time - 24 hours a day, seven days a week.

You can recalculate your benefit as your circumstances change. The i-Estimator is a valuable asset if you need to estimate figures for retirement planning.

You can access the i-Estimator in **Member Services Online** or, if you are retiring within 12 months and you want a detailed benefit estimate, complete the **Request for benefit estimate** form and return it to us and we will send you a written estimate.

You'll need an access number to use this service. If you don't have one, or you've misplaced it, call us on **1300 000 277** and we can give you one over the phone.

Where can I get more information?

EMAIL members@css.gov.au

PHONE 1300 000 277

FAX 02 6272 9612

MAIL CSS
PO Box 22
Belconnen ACT 2616

WEB www.css.gov.au



CSS Election to change my Contribution Rate

(Please read the explanatory notes on page 2 before making an election)

- > You can elect to pay basic contributions of 5% of your super salary or not pay basic contributions at all (0%) (see explanatory note 1).
- > You may elect to pay supplementary contributions :
 - > Either as a regular amount from your salary or as one-off payments via BPAY or cheque (if your basic contributions are 5%).
 - > As a one-off payment via BPAY (if your basic contributions are 0%).
- > You may vary your contribution rate at any time.
- > You must pay contributions from after-tax income, not under salary sacrifice arrangements.

FULL NAME
I,

whose (AGS) Number is

[Please complete only one box]

Elect to:

1. Change my basic contribution rate to % pf.
2. Change my supplementary contributions to % OR \$ pf.
3. Pay a one-off contribution of \$

SIGNATURE

DATE

DAY	MONTH	YEAR
<input type="text"/>	<input type="text"/>	<input type="text"/>

WHEN COMPLETED, PLEASE RETURN THIS FORM TO YOUR PERSONNEL SECTION OR PAY OFFICE FOR ACTION

PLEASE DO NOT SEND IT TO COMSUPER

