



## IN THIS FACT SHEET

- > Contribution adjustments
- > The effect of periods of part-time work on your entitlements
- > The effect of varying your hours
- > Death and disablement entitlements
- > Changing between full-time and part-time employment

Periods of part-time employment during your membership of the Pension Scheme or Lump Sum Scheme will have an impact on your final super entitlement.

Your contributions are calculated using the same percentage rate whether you work full-time or part-time. For example, if your contribution rate is 6%, then this is the rate which will be applied to your part-time salary.

### Contribution adjustments

Adjustments are made on 1 July each year and contributions are based on the salary that you were earning on the preceding 31 March. However, if you vary your hours of employment between 31 March and 30 June, your contributions from 1 July will take into account this variation in your hours.

If you vary your hours of employment during the financial year, your contributions will not change until the following July. However, if your hours are reduced, you can write to the Super SA Board requesting that your contributions are reduced to reflect your part-time working hours as soon as possible.

For further information regarding adjusting your contributions, contact Super SA.

### The effect of periods of part-time work on your entitlements

Your entitlements are calculated based on a proportion of the entitlements you would have received as a full-time employee. For example, if you are employed at 50% of full-time hours throughout your membership of the Scheme, you will receive half the full-time equivalent entitlements.

### The effect of varying your hours

If your hours of work vary during your Scheme membership, your entitlements are calculated to reflect the proportion of full-time employment that you work during your membership. For example, if you work for 10 years at 50% of full-time hours and 10 years at 70% of full-time hours, the average proportion of full-time employment will be 60%, and your retirement entitlement will be 60% of the full-time equivalent.

### Death and disablement entitlements

You will receive the same proportion of your entitlement as described above if you suffer disablement, and any spouse and children's entitlements payable on your death will also be reduced in the same manner.

### Changing from part-time to full-time employment

The entitlements accrued while working part time will gradually increase over time because they are calculated using the average proportion of full-time employment you undertake during your Scheme membership. The longer you work full-time, the greater proportion of full-time employment and the higher your retirement entitlements.

Your death and disablement entitlements will also increase by the same proportion.

### Changing from full-time to part-time employment

Your entitlement is calculated using the average proportion of your full-time employment during Scheme membership and so your entitlement will gradually decrease over time as a proportion of the full-time entitlement. This applies to both retirement and death and disablement entitlements.

### Further information

The *Points* fact sheet for your scheme includes additional information you may find helpful. For members of the Lump Sum Scheme, the Lump Sum Product Disclosure Statement may also assist. Fact sheets on a range of topics relating to your super are available on the Super SA website and from Super SA. Alternatively, if you have questions regarding part-time employment entitlements or any other matters raised in this fact sheet, please contact Super SA.

### Contact us

#### Address

Ground floor,  
151 Pirie Street  
Adelaide SA 5000  
(Enter from Pulteney Street)

#### Postal

GPO Box 48, Adelaide,  
SA 5001

**Call** (08) 8207 2094 or  
1300 369 315

**Email** [supersa@sa.gov.au](mailto:supersa@sa.gov.au)

#### Website

[www.supersa.sa.gov.au](http://www.supersa.sa.gov.au)



## IN THIS FACT SHEET

- > Contribution adjustments
- > The effect of periods of part-time work on your entitlements
- > The effect of varying your hours
- > Death and disablement entitlements
- > Changing between full-time and part-time employment

### **Disclaimer**

The information in this document is intended to help you understand your entitlements in the Pension Scheme or the Lump Sum Scheme. Super SA does its best to make sure the information is accurate and up to date. However, you need to be aware that it may not include all the technical details relevant to the topic. For the complete rules of the Pension Scheme and the Lump Sum Scheme, please refer to the *Superannuation Act 1988*. The Act and accompanying Regulations set out the rules under which the Pension Scheme and the Lump Sum Scheme are administered and entitlements are paid. You can access a copy from the Super SA website.

The Pension Scheme and the Lump Sum Scheme are exempt public sector superannuation schemes and not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about the Pension Scheme and/or the Lump Sum Scheme.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about the Pension Scheme or Lump Sum Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

Super SA and the State Government disclaim all liability for all claims, losses, damages, costs or expenses whatsoever (including consequential or incidental loss or damage), which arise as a result of or in connection with any use of, or reliance upon, any information in this document.