

# Fact Sheet > Super SA > Pension and Lump Sum Schemes

## CONTRACTS OR ACTING ARRANGEMENTS OF 12+ MONTHS

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**SUPER SA**  
contributing to your future

### IN THIS FACT SHEET

- > Acting in a position at the same level as your substantive position
- > Acting in a higher position
- > Fixed term appointments including Curriculum Guarantee Positions (CGP)
- > TEC or TRPV contracts

If you are offered a fixed term appointment, or you are acting in a position close to your retirement or resignation, it is important to know how the rules apply to your own circumstances.

SA public sector employees are sometimes offered the opportunity to work in a position other than their substantive position. Some of these positions may affect your super contributions or entitlements, particularly if you are close to retirement or resignation. These opportunities may involve:

- acting in a position with the same classification level as your substantive position
- acting in a higher position
- accepting a fixed-term appointment
- accepting a Curriculum Guarantee Position (CGP)
- accepting a Total Employment Cost (TEC) or Total Remuneration Package Value (TRPV) contract.

#### Acting in a position at the same level as your substantive position

If your acting position carries the same salary as your substantive position, there are no changes to your contributions or entitlements.

#### Acting in a higher position

When acting in a higher position, your contributions will not be affected. You will continue to pay the contributions that would have been due if you had continued in your substantive position.

If you decide to retire, your higher duties salary will only be used in the calculation of your entitlements if all of the following apply:

- You were in your substantive position before you started your higher duties
- Your higher duties allowance has continued without a break for 12 months or more, and
- You are still on higher duties on your last day of service.

#### Example

Wendy has been acting for two years in a higher position, and intends to retire in three months. Before she retires, she will go back to her substantive position for two months. Her entitlements will be calculated based on her substantive position, because her employment in her acting position will end before her last day of service.

If the above conditions apply to you and you have acted in more than one higher classification during your last 12 months before ceasing service, your entitlement will be calculated using the salary of the lowest classification you have acted in during the 12 month period.

#### Example

Roger was acting in a team leader's position for six months, and then his supervisor went on leave. He has been acting in the supervisor's position for the last nine months. Roger intends to resign at the end of the following week. Roger's entitlement will be calculated on the lowest acting salary during the last 12 months of service.

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### Fixed term appointments (including Curriculum Guarantee Positions (CGP))

If you hold a fixed-term appointment with a term of five years, or a series of fixed-term appointments with terms that add up to five years, then your contributions will be based on your fixed-term or CGP salary. Your entitlements will be based on the salary of the highest appointment or CGP classification you have held during your membership of the Scheme. The definition of salary excludes some allowances.

Your employer will notify Super SA after you commence the appointment that takes your total fixed term or CGP appointments to five years. Your new contribution amount will be based on your highest appointment salary. Contributions change in the first pay period in each new financial year.

It is important to understand that your employer sends salary data to Super SA for all members of the Pension and Lump Sum Schemes once each year, at 31 March. Super SA then adjusts your contribution amount in the first pay period ending in the following July.

Should your fixed-term contract be interrupted by a shorter fixed-term contract at a higher level, then the higher salary will not be used for calculating your contributions or entitlements unless you have spent at least two years on the higher fixed-term appointment.

You also have the right to continue to use your substantive salary instead of your contract or CGP salary. If you do, your entitlement will be based on your substantive salary, no matter how long you are on fixed-term appointments. If you choose this option, you will need to notify Super SA in writing within two months of starting the contract that takes your total to five years. Once formalised, your decision will be irrevocable, and it will also apply to all future fixed-term contracts you may be offered.

### Example

Richard has won a five-year CGP appointment, starting next year. He was worried that when his CGP is complete, he would not be able to afford the higher super contributions on his substantive salary. He notified Super SA in writing to ignore his CGP salary now, and use only his substantive salary for super purposes. This means Richard will not receive the highest employer financed super entitlement that he could have for the years he holds CGP appointments, and his decision will remain in force for the remainder of his membership. Richard will not be able to change his mind and use his CGP salary later, and will not be able to use the salary of any future CGP positions.

Alternatively, Richard can do nothing now, and Super SA will base his contributions on his CGP salary from next July. When he has finished his CGP work, and if he still thinks he cannot afford the increased contributions, Richard then has the option of reducing his elected contribution rate percentage. He will be paying contributions he can afford, but they will be a smaller percentage of the higher salary. His final entitlement will also be a smaller multiple or percentage of his highest CGP salary to reflect the lower contributions paid for a while. However, adopting this approach means that if his commitments decrease at some time in the future, Richard will be able to increase his contribution rate to catch up the missed contributions.

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### TEC or TRPV contracts

If you are employed subject to a TEC or TRPV contract, then most of the provisions for fixed-term contracts will apply to you. For Pension Scheme members, there is an additional provision that your superannuation salary will be 78.5% of your TEC. For Lump Sum Scheme members, your superannuation salary will be 82.5% of your TEC. Refer to the *Executive Officer Superannuation Arrangements* fact sheet for further details.

### Further information

A full range of fact sheets and other information can be found on the Super SA website. Alternatively, if you have any enquiries regarding any matters raised in this fact sheet, please contact Super SA.

### 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.

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