



Election for decreased salary to apply as salary for super

- 1. Explanatory notes
- 2. Form
- 3. Personnel form

Important information about this form

How to use this form

Please use CAPITAL LETTERS and a black or blue pen. Mark boxes like this \square with a \checkmark or x then fill out the next question or section.

Submitting your form

When completed, please return this form to your personnel section or pay office for action.

Please do not send it to us.



1. Explanatory notes start

Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call 1300 277 777 during business hours.

Salary for superannuation purposes

Is generally the actual salary received on a permanent basis on the anniversary of your date of birth **plus** any allowances that are recognised as salary under the legislation.

However, it may also comprise the 'adjusted' salary and/or 'adjusted' allowances that are included as a consequence of previously accepted recognised increase, such as HDA or allowances that have now ceased to be payable.

More information can be obtained on the eligibility of, and qualifications for, any allowances which may be included in your superannuation salary and the method for updating a previous higher salary for superannuation purposes by contacting your Personnel Section.

Decreases in salary

Where superannuation salary is decreased, a member may elect to pay contributions based on the new (lower) salary.

In the absence of an election, a member will continue to contribute and receive benefits based on the updated **higher salary** (see also notes on **Salary for superannuation purposes** above).

- The election may be made at any time from the date of the reduction until three months after the next birthday.
- For information on the effect of the election on contributions, refer to the CSS factsheet entitled **Salary Reductions and Your CSS Super**, available at **css.gov.au**
- As future benefits will be based on the new lower salary, CSS members should not elect to reduce their salary for superannuation purposes without full knowledge of how the reduction will affect their superannuation entitlements.

End of explanatory notes



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2. Form start

Please read the Explanatory notes before making an election.



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You have now completed this form.

When completed, please return this form to your personnel section or pay office for action. Please do not send it to us.





^{*} Benefits for members receiving partial pension in respect of the salary reduction will continue to be based on the higher salary, even though contributions are reduced.

3. Personnel form start



Personnel section actions

Elections are to be reported to us through your normal reporting processes.

Once reporting action is completed, this election should be retained on the contributor's personal file for future reference, as copies may be required for benefit determination purposes.

Payday of effect	D	D	/	М	M	/	Υ	Υ	Υ	Y											
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Name of pay clerk	FULL	NAM	E																		
Contact phone																					









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