

Explanatory notes

- **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. You can obtain more information 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.
- **Basic Contributions** – 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.
- **Supplementary Contributions** – are optional contributions that can be paid in addition to your basic contributions as either a one off amount or on a fortnightly basis. A contributor may elect at any time to increase or decrease the rate of supplementary contributions. The variation in contributions is payable from the payday following the date of election. The payment of supplementary contributions will in no way increase the employer component of your benefit but will be refunded with Fund earnings (if applicable) and may in some circumstances be used to buy non-indexed pension under the scheme.

Where can I get more information?



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