

<p><b>How much superannuation does CSU pay?</b></p>	<p>Permanent employees and employees on contracts greater than 12 months receive full superannuation at 17%.</p> <p>Employees appointed on contracts of 12 months or less and casual employees receive superannuation guarantee (SG) contributions at the current legislated rate. Employees are eligible for SG contributions if they earn more than \$450 per month.</p>
<p><b>Does CSU offer choice of fund?</b></p>	<p>No. The University is exempt from offering Choice of Fund under <a href="#">Section 32C(6) of the Superannuation Guarantee Administration Act 1992</a>.</p> <p>As part of the <a href="#">Choice of Fund</a> legislation, employers and employees are able to agree to pay superannuation contributions to a particular fund. This fund needs to be nominated in an Enterprise Agreement. This option has been exercised by CSU and therefore superannuation contributions for staff members employed under the CSU Enterprise Agreement will be made to Unisuper.</p>
<p><b>I am already a UniSuper member; do I need to fill out another application form?</b></p>	<p>If there is a change in your employment conditions and the rate of superannuation that CSU is paying increases from the current SG legislated rate to the full rate of 17%, you are required to complete the <a href="#">Defined Benefit Division and Accumulation 2 form</a></p> <p>If you are a new CSU employee the applicable Unisuper membership form is required to be completed even if you have previously completed it for another employer.</p>
<p><b>If the University is paying 17% do I have to contribute the additional 7% member contribution?</b></p>	<p>The default member contribution is 7% (8.25% pre-tax).</p> <p>The default amount of 7% post tax will be deducted from your salary <b>automatically</b> unless you opt for contribution flexibility to reduce this amount. Further information can be obtained from UniSuper's <a href="#">contribution flexibility factsheet</a></p> <p>Employees should note that reducing standard member contributions is a permanent decision that cannot be reversed. Financial advice should be obtained before opting for contribution flexibility.</p>
<p><b>Can I make a voluntary contribution to UniSuper?</b></p>	<p>To commence a post-tax voluntary deduction to UniSuper, please email your request with the fortnightly amount to <a href="mailto:payroll@csu.edu.au">payroll@csu.edu.au</a>. Please include your staff number in the email.</p> <p>To begin a pre-tax (salary sacrifice) voluntary deduction to UniSuper, please refer to the Salary Packaging Superannuation Fact Sheet and complete the <a href="#">applicable form</a>.</p>

<p><b>Is there someone I can speak to on campus about superannuation?</b></p>	<p>Unisuper visits CSU campuses on a regular basis. To make an appointment to speak to a Unisuper representative please contact <a href="#">Unisuper</a> directly.</p> <p>Please note that payroll staff are not qualified or authorised to provide employees with financial advice and can therefore only provide general information about the options available.</p> <p>If you would like to speak to payroll please call 02 6933 2272 or email <a href="mailto:payroll@csu.edu.au">payroll@csu.edu.au</a></p>
<p><b>Does UniSuper host seminars on campus?</b></p>	<p>Limited seminars are held on campus each year.</p> <p>Unisuper have a range of on-line webinars that are available more regularly throughout the year. Seminar and webinar schedules are advertised on What's new on a regular basis.</p> <p>Further information can be obtained from UniSuper's website: <a href="http://unisuper.com.au/learning-centre/webinars">http://unisuper.com.au/learning-centre/webinars</a></p>
<p><b>Where can I get advice about superannuation and the options I should elect?</b></p>	<p>UniSuper provides fee for service financial advice. A UniSuper representative is available to meet employees on campus should the demand for this service exist. A notice will be placed on What's New to advise the dates that Unisuper advice will be visiting each campus.</p> <p>Advice can also be obtained over the phone from Unisuper's financial advisers. For further information please contact UniSuper Advice on 1300 331 685.</p>
<p><b>If I leave CSU what happens to my UniSuper account?</b></p>	<p>If you leave CSU and the higher education and research sector all together you can keep your superannuation with UniSuper for life. Further information is available on <a href="#">Unisuper's website</a>.</p> <p>If you wish to access your superannuation benefit you will need to speak to UniSuper directly on 1300 331 685</p>
<p><b>Further Details</b></p>	<p><a href="#">Charles Sturt University Enterprise Agreement (2013 – 2016)</a></p>