



**ngs super**<sup>™</sup>  
The educated choice



Issued 1 March 2012

# Employer Guide



For participating Employer members of NGS Super

[www.ngssuper.com.au](http://www.ngssuper.com.au)  
**1300 133 177**

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154  
the Trustee of NGS Super ABN 73 549 180 515

# How to use this *Employer Guide*

## Welcome to NGS Super

This *Employer Guide* introduces new employers to NGS Super and helps current employers understand their superannuation obligations. It also provides a summary of the features of NGS Super and sets out the administration processes that employers should follow for tasks such as:

- new member applications
- employees/members leaving the organisation
- contribution remittances; and
- other day-to-day tasks in relation to employees' superannuation benefits.

As well as this document, you should read the Member Guide for NGS Super.

This *Employer Guide* will be reissued as NGS Super responds to changes in super law, improves processes and changes its product and service offerings. So it is important to check our website from time to time to ensure that you are using the most recent version.

The NGS Super website is a valuable source of information about the Fund and we encourage all employers to use it. The website is constantly updated and developed for the benefit of our members and employers.

We trust this Guide is a helpful tool.

We seek and value feedback and input so that we can ensure that the *Employer Guide* is useful and relevant to our employers' needs.

## Important information

This *Employer Guide* should be read in conjunction with the Product Disclosure Statement (PDS) for NGS Super (referred to as the Member Guide in this document), which provides more information about the main features and benefits of NGS Super, NGS Super's management structure, its investment performance and other matters required to be disclosed by law. Copies of the PDS are available online at [www.ngssuper.com.au](http://www.ngssuper.com.au) or by contacting the Customer Service Team on **1300 133 177**.

This *Employer Guide* has been prepared for the general information of employers participating in NGS Super. It does not take into account any member's individual financial objectives, financial situation or needs. Before making a financial decision, members should assess the appropriateness of the information and their own financial position and requirements. Members may wish to consult a licensed or appropriately authorised financial adviser when doing this.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (MFA) (ABN 76 153 168 293) which holds an Australian Financial Services Licence No 411766 authorising the provision of financial advice.

The information in this *Employer Guide* is current at the time of publication. However, some of the information can change from time to time (for example due to legislative or member insurance option changes). Additional and updated information about NGS Super is also available on [www.ngssuper.com.au](http://www.ngssuper.com.au)

Issued by: NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154 the Trustee of NGS Super ABN 73 549 180 515.

## How to contact NGS Super

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<b>Website:</b>	<a href="http://www.ngssuper.com.au">www.ngssuper.com.au</a>

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# Part one

# Introducing NGS Super

NGS Super has been serving members for more than 20 years. It is a superannuation fund for staff in education and community-focused organisations. It is also a public offer fund, which means that people who work in other sectors can also join.

## Why choose NGS Super?

**NGS Super – a specialist in super for employees in education and community-focused organisations.**

NGS Super works with more than 4,000 contributing employers to manage around \$4.3 billion in super savings for more than 100,000 members.

### **We know and understand your sector**

NGS Super is managed by a Trustee board with an equal number of employer and employee representatives. This means that NGS Super is managed by people with an in-depth understanding of the superannuation environment and who can design products and services specifically to meet your employees' needs.

### **We are run only to benefit members**

As an Industry Super Fund, we operate solely for the benefit of members and their dependants. Our fees are low and we do not pay commissions.

### **We support your sector**

NGS Super supports a variety of education conferences at both state and national levels. We are the only superannuation fund that is a major sponsor of ASBA (Association of School Business Administrators) nationally and are a proud Key Partner of AHISA (Association of Heads of Independent Schools of Australia). We are also a supporter of Abacus which is the industry body representing the Australian mutual sector, comprising credit unions, mutual building societies and friendly societies.

### **We are committed to member education**

NGS Super believes that members who have a good understanding of financial matters make better decisions about their retirement savings. Our commitment to member education includes:

- online learning – “*Take Control of your Finances*” is a series of interactive, multimedia modules for self-paced learning about every aspect of personal finances
- regular communication – twice-yearly reports, as well as our member magazines, *MoneyWise* (for all members) and *Retirewise* (for members aged 50+) and regular email communication on the latest information about NGS Super
- our website [www.ngssuper.com.au](http://www.ngssuper.com.au) – a one-stop information spot for everything members want to know about the Fund and their super and to help them understand how to best manage their money
- seminar presentations on making the most of super from dedicated relationship managers who visit workplaces
- financial planners who are available to conduct seminars and interviews with members and who can provide all levels of personal financial advice.

## Our awards

We're one of Australia's top industry funds, but don't just take our word for it:

- We were named in the "top ten" best value-for-money funds in Australia in 2012 by independent rating agency SuperRatings.
- We were awarded Money magazine's Best of the Best award for "Best-Value Insurance in Super" in 2009, 2010 and 2012.
- We have delivered strong long-term investment returns with a choice of 12 investment options. Our Diversified investment option was ranked in the "top ten" performing balanced superannuation options over three, five and seven years for periods ending 31 August 2011.\*
- We have received the highest ratings from independent rating agencies SuperRatings and Chant West.
- Compare us with over 200 other super funds with Applecheck, an independent online comparison tool available on our website.

\* SuperRatings SR50 Balanced report. Past performance is not a reliable indicator of future performance. Rankings will vary over different time periods.

## What NGS Super can do for you

### Employer advantages

#### Easy administration

We offer a choice of two streamlined web-based payment options either directly through NGS Online or via the NGS Super clearing house, NGS OnlinePlus.

#### Quick and secure

Both NGS Online and NGS OnlinePlus are quick and secure ways to make contributions and manage your employees' superannuation online.

#### Help when you need it

A dedicated product specialist can help you set up your electronic facilities and payment mechanism and provide initial and ongoing staff training.

Our dedicated customer service team can also help with questions about remitting contributions and assist with your understanding of your obligations under superannuation law.

#### Personal service

Our relationship managers visit employers to talk about super, meet employees and members and answer their questions. We have offices in New South Wales, South Australia, Victoria, Queensland and Western Australia and provide services to employers Australia-wide.

#### Keeping you informed

NGS Super understands how important it is for you to keep up-to-date on super and anything that may affect your obligations as an employer. To help you keep informed, we send you regular SuperBusiness newsletters.

**NGS Super is a complying superannuation fund under superannuation and financial services law and is eligible to be an employer's default fund in the Choice of Fund environment.**

The Trustee certifies that:

- the Fund is a complying superannuation fund and a resident regulated superannuation fund under Australian superannuation law
- the Trustee has not received a written notice directing it not to accept any contributions made to the Fund by an employer sponsor
- the Trust Deed governing the Fund complies with the standards imposed by Australian superannuation law and permits benefits of any amount to be transferred into the Fund
- the Fund can accept all types of superannuation contributions, including Superannuation Guarantee contributions from participating employers
- members cannot borrow against their superannuation benefits
- the Fund meets minimum requirements for insurance cover against death (for Choice of Fund purposes), and
- members' benefits will be released from the Fund only in circumstances permitted by Australian superannuation law.

## Member advantages

### Choice of investment options

Superannuation account members can choose from a selection of 12 investment options (13 options are available for pension account members), ranging from Cash to International Shares.

### High value, low-cost insurance cover

NGS Super offers flexible insurance cover for death (including terminal illness) and total and permanent disablement and income protection.

Members have a choice of default level aged-based cover or fixed cover as well as extra income protection cover with a choice of waiting periods and benefit payment periods.

### Flexible pension options

Our low-fee account based pension allows members to stay with NGS Super in retirement and our transition to retirement pension gives members access to a pension while still working.

### Members can take their super with them

Just because members change their job, it doesn't mean they have to change their super fund. Members who change employer, state or even occupation can continue their membership in NGS Super.

### Regular communication

Personal benefit statements issued twice-yearly.

*MoneyWise*, our twice-yearly newsletter, includes updates about the Fund's investment performance, any changes or developments in superannuation and useful articles on personal finance. We also issue our over-50s magazine *RetireWise* (which focuses on pre-retirement and retirement issues) twice-yearly.

## Free member education and financial planning advice

Members have access to free education and advice from NGS Super including:

- an extensive online "Taking Control of Your Finances" financial literacy program
- access to dedicated financial planners available to provide personal financial advice
- a dedicated customer service team to answer questions about NGS Super
- limited personal financial advice, free of charge over the phone
- free retirement education and financial planning seminars.

## www.ngssuper.com.au – Member Online

- Current and historical information about contributions, account balances, weekly unit prices etc
- Online investment switches
- Update beneficiaries and personal details
- General information about superannuation and saving for retirement.

## Becoming a participating employer

NGS Super offers an easy and convenient way to administer your employees' superannuation.

NGS offers you two streamlined web-based options to pay contributions to NGS Super.

You can pay contributions to NGS Super either:

- directly through our NGS Online payment facility; or
- via our clearing house facility, NGS OnlinePlus.

Both services make it quick and easy for you to allocate and pay funds to your employees' super accounts and you can choose the option that best suits your circumstances. Both services are currently provided free of charge and allow employers to remit their superannuation contributions in a secure, efficient manner.

The following table briefly compares the two options:

	NGS Online	NGS OnlinePlus
Format	A web-based option that allows you to electronically remit super contributions as one batch and update new employee details online one at a time.	A web-based option that allows you to make contribution payments to NGS Super and other funds your employees may have chosen under Choice of Fund rules in one transaction.  NGS OnlinePlus also enables you to notify NGS Super about new entrants and exits and the option to update other member details such as address details.
Payment methods	BPAY® only (an EFT payment option will also be provided in 2012)	Client-initiated direct debit only
Who it suits	Smaller employers with less than 25 employees and where all employees' contributions are being remitted to NGS Super.	Employers with 25 members or more. Employers who want to use a clearing house facility.

Making contributions online is the most effective and efficient method and ensures the quickest allocation of money to members. If you are unable to use one of our electronic options please contact the NGS Super Customer Service Team on **1300 133 177**. If you use an external payroll provider, your provider will send us your contributions.

More information on each of the options is available on the **NGS Online** and NGS OnlinePlus fact sheets on **www.ngssuper.com.au**.

### Joining NGS Super as a participating employer is simple, just follow these steps:

1. Read this *Employer Guide* and the Member Guide.
2. Select either NGS Online or NGS OnlinePlus.
3. Go to our website **www.ngssuper.com.au** and join online. Alternatively, complete the *Employer Details form* in this *Employer Guide* and return it to us.

### What happens next?

We will process the information you send us, normally within five business days, and send you a letter providing:

- confirmation of your employer number and contact details
- information to help you process new members, and
- your login details, if you have chosen NGS Online.

If you have chosen NGS OnlinePlus, we will contact you to discuss a suitable time for a product representative to demonstrate NGS OnlinePlus and train relevant staff in its use.

We will write to your employees, who are joining NGS Super, with details of their account and membership.

If you or your employees have any questions call the NGS Super Customer Service Team on **1300 133 177**.

### Summary of employer responsibilities

Employer responsibilities for the administration of their employees' super include:

- reconciling NGS Super member payroll deductions against the contributions to be remitted to the Fund
- deducting and paying contributions on time
- providing timely advice of changes of member details including details of staff leaving employment
- providing a member's TFN to NGS Super as required by law
- providing complete and accurate details when a member ceases employment
- providing complete and accurate details when a member dies.

Note: This is not a complete list of every responsibility an employer has in relation to superannuation.



# Part two

## Fund specifics – NGS Super works for you

This section briefly describes:

- making contributions
- choosing and changing investment options
- choosing insurance cover.

Detailed information is available in the *Member Guide*.

### Contributions

This table summarises the types of contributions NGS Super can receive and when it can accept them.

	Age group	Under 65	65–69	70–74	75 & over
Type of contribution	Compulsory SG (paid by employer)	Y	Y	N to 30/6/2013 Y from 1/7/2013	N
	Mandated non-SG <sup>1</sup> (paid by employer)	Y	Y	Y	Y
	Salary sacrifice (paid by employer)	Y	Y <sup>2</sup>	Y <sup>2</sup>	N
	Personal contributions (paid by member)	Y	Y <sup>2</sup>	Y <sup>2</sup>	N
	Spouse contributions (paid by member's spouse)	Y	Y <sup>2</sup>	N	N

1 'Mandated non-SG' refers to contributions payable under an award made, or agreement certified, by an industrial authority.

2 Provided the member is gainfully employed for at least 40 hours in 30 consecutive days during the same financial year in which the contributions are made.

3 Subject to legislation.

Please refer to the current *Member Guide* (Product Disclosure Statement) and associated Fact Sheets for further information about contributions and details of options such as contribution splitting.

### Superannuation Guarantee (SG) contributions

Australian employers must contribute the prescribed percentage<sup>4</sup> of an employee's ordinary time earnings to their superannuation provided the employee is aged between 18 and 69<sup>5</sup> and earns \$450 (before tax) or more in a calendar month.

Contributions are subject to a maximum (indexed each year) based on earnings (\$43,820 per quarter for 2011/2012).

4 Subject to legislation, the SG contribution rate will gradually increase from 9% (to and including 2012/13) to 12% (from 2019/20).

5 Subject to legislation, the maximum age limit will increase to 74 from 1 July 2013.

### Ordinary time earnings

'Ordinary time earnings' (OTE) means what your employees earn for their ordinary hours of work. The authority on this is Superannuation Guarantee Ruling SGR 2009/2 issued by the Australian Taxation Office (ATO). The table below was extracted from that Ruling.

The Ruling may change from time to time. For a copy of the Ruling and for more information, please call the ATO on **13 10 20** or visit their website at [www.ato.gov.au](http://www.ato.gov.au).

	Payments to an employee in relation to...	Salary or wages?	OTE?
<b>Awards and agreements</b>			
1	A simple overtime situation	Yes	No
2	Overtime hours – agreement prevailing over award	Yes	No
3	<b>Agreement supplanting award removes distinction between ordinary hours and other hours</b>	Yes	<b>Yes</b>
4	<b>No ordinary hours of work stipulated</b>	Yes	<b>Yes</b>
5	<b>Casual employee – Shift-loadings</b>	Yes	<b>Yes</b>
	Overtime payments	Yes	No
6	Casual employee whose hours are paid at overtime rates due to a ‘bandwidth’ clause	Yes	No
7	<b>Piece-rates – no ordinary hours of work stipulated</b>	Yes	<b>Yes</b>
8	Overtime component of earnings based on ‘hourly driving rate’ formula stipulated in award	Yes	No
<b>Allowances</b>			
9	<b>Allowance by way of unconditional extra payment</b>	Yes	<b>Yes</b>
10	Expense allowance expected to be fully expended	No	No
11	<b>Danger allowance</b>	Yes	<b>Yes</b>
12	<b>Retention allowance</b>	Yes	<b>Yes</b>
13	Allowance specific to doctors (omitted)	-	-
<b>Payment of expenses</b>			
14	Reimbursement	No	No
15	Petty cash	No	No
16	Reimbursement of travel costs	No	No
17	Payments for unfair dismissal	No	No
18	<b>Workers’ compensation – Returned to work</b>	Yes	<b>Yes</b>
	Not working	No	No
<b>Leave payments</b>			
19	<b>Annual leave</b>	Yes	<b>Yes</b>
	Parental leave – maternity, paternity and adoption leave	No <sup>1</sup>	No
	Ancillary leave – e.g. jury duty, defence forces reserves leave	No <sup>1</sup>	No
<b>Termination payments</b>			
20	<b>Termination payments – In lieu of notice</b>	Yes	<b>Yes</b>
	Unused annual leave	Yes	No
<b>Bonuses</b>			
21	<b>Performance bonus</b>	Yes	<b>Yes</b>
22	<b>Bonus labelled as ex-gratia but in respect of ordinary hours of work</b>	Yes	<b>Yes</b>
23	<b>Christmas bonus</b>	Yes	<b>Yes</b>
24	Bonus in respect of overtime only	Yes	No

1 These payments are specifically excluded from being ‘salary or wages’ for superannuation guarantee purposes, however, they may be ‘salary or wages’ for income tax purposes.

## Payment timeframes

In general NGS Super employers submit their superannuation contributions each month in arrears.

By law, employers must contribute at least quarterly. To avoid being penalised, contributions must be paid by the cut off date each quarter as follows:

Quarter	Cut-off date for payment
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

## Extra voluntary member contributions

Under laws governing superannuation (the Superannuation Industry (Supervision) Act 1993 (SIS)), employers must remit all voluntary superannuation contributions deducted from a member's salary or wages to NGS Super by the 28th day of the month following the deduction. For instance, a voluntary after-tax contribution deducted from a member's salary in January must be paid to NGS Super by 28 February.

Penalties apply for not complying with this law.

## Limits on member (non-concessional) contributions

Personal contributions from a member's after-tax income (known as 'undeducted' or 'non-concessional' contributions) have a limit of \$150,000 each year. People under age 65 can, at any time in the financial year, bring forward two years of contributions (i.e. contribute \$450,000 in that financial year). If a member contributes more than the limit (e.g. because they belong to more than one fund), the excess contributions will generally be taxed at the top marginal rate (plus Medicare levy).

## Limits on employer (concessional) contributions

A limit of \$25,000 a year applies to contributions that are tax deductible (i.e. employer contributions and member contributions made by salary sacrifice). For employees aged 50 or over, there is a transitional limit until 30 June 2012 of \$50,000 a year. From 1 July 2012 (subject to legislation), the higher annual limit will apply only to members over age 50 with account balances less than \$500,000 (and possibly subject to the member meeting certain other qualifications).

## Investments

NGS Super offers superannuation account members a choice of 12 investment options (Pension account members have a choice of 13 investment options) ranging from Cash to International Shares. Members can tailor their investments to their needs by choosing any of the investment options, in any combination, provided their selections are in multiples of 1%.

## Switching

Members can choose a different investment strategy for their existing account balances and future contributions, or the same strategy for both.

A switching fee on the second and any subsequent switch in a financial year applies. There is no fee to select a different investment strategy for future contributions.

We currently use weekly unit pricing. For more information on unit prices, please refer to the **Investment** section of the *Member Guide*.

## Default option

If any of your employees do not select an investment option, the Diversified option will apply.

### Action point

To make an investment switch, members can submit a switch request via Member Online or complete and return an *Investment Switching form* available from [www.ngssuper.com.au](http://www.ngssuper.com.au) or by calling our Customer Service Team on **1300 133 177**.

Please refer to the **Investment** section of the *Member Guide* for further information about investment choice and the investment options available, as well as the investment management fees that apply.

## Insurance

NGS Super offers members a range of flexible insurance options.

### Benefits for members

The benefits for members of having insurance cover through NGS Super include:

- **Cheaper insurance premiums.** Group discounts and the bulk buying power of NGS Super mean that the rates are generally cheaper than if the member was to buy a personal insurance policy independently.
- **Low-stress.** As premiums are deducted from members' super accounts rather than their wallets, they don't have to worry about arranging regular payments or paying an upfront premium.
- **No medical evidence may be necessary.** If a member is eligible for default cover, no personal health statement or other evidence of good health is required. Additionally, if they need to increase their cover due to marriage, having or adopting children or buying a house, this increase is available for these events (within certain limits) without needing to provide health evidence (if notified within 60 days).

### Insurer

The insurance provider is CommInsure.

### Types of insurance cover available

NGS Super offers members cover for death only, disablement only, death and total and permanent disablement (Disablement) and income protection. This cover is provided 24 hours a day 7 days a week. Insurance cover is explained in detail in the Member Guide but briefly:

Two levels of automatic standard cover is provided (NGS Plus and NGS General) based on the employer's occupational category in NGS Super when a member joins the Fund.

The **NGS Plus** occupational category applies to schools or other employers providing education as their primary function, or employers where the core business occupational duties are limited to professional, managerial, clerical, secretarial or similar "white collar" nature tasks that do not involve manual work and are entirely within an office environment (excluding travel time from one office environment to another).

If your core business does not meet the NGS Plus occupational category, then the **NGS General** occupational category will apply to your employees.

If an employee, on joining NGS Super receives NGS General insurance cover and they are engaged in an occupation that satisfies the NGS Plus occupational category requirements, they can apply within 120 days of joining NGS Super for NGS Plus automatic cover with the option to elect an additional two units of NGS Plus cover.

#### Did you know?

Low and middle income earners who make voluntary after-tax contributions may be entitled to a government co-contribution. Refer to the *Member Guide* for information.

**Death:** while still an NGS Super member, cover is provided up to the age of 70. An insured amount is paid in addition to superannuation account balance as a lump sum. Members are also covered in the event of terminal illness.

**Total and permanent disablement (Disablement):** an insured amount paid to a member in addition to superannuation account balance in the event of the member suffering total and permanent disablement prior to age 65, as determined by the insurer.

**Income Protection:** income protection (IP) replaces some of a member's income if they are under age 65 and can't work because they are sick or have been injured.

Each unit of cover provides an income protection benefit of up to 85% of income (including up to 10% as a superannuation contribution to NGS Super) for each \$20,000 of annual pre-disability income. For instance, for an annual pre-disability income of \$80,000, four units of cover would provide a monthly benefit calculated as:

$$\begin{aligned} & \mathbf{85\% \text{ of } (\$20,000 \times 4) / 12} \\ & \mathbf{= \$5,667 \text{ per month including super.}} \end{aligned}$$

Members who are eligible for IP when joining NGS Super will receive Standard IP cover (4 units of cover for NGS Plus and 2 units of cover for NGS General) which will provide benefits for up to 2 years after a 90 day waiting period.

The waiting period may be reduced on request and the benefit payment period may be increased at the member's request (to be accepted by the insurer), for up to five years or to age 65 (for an increased premium).

Please refer to the **Insurance** section of the *Member Guide* for further information about insurance choices, cost of cover and how premiums are deducted.

# Part three

## Steps for easy administration

This section describes steps for:

- processing new members
- remitting contributions
- exiting members.

### Processing new members

Step	Description	Actions and comment
1	Employer commits to employing new employee	<p>NGS Super provides the employer with a <i>Member Guide</i> which includes a <i>Membership Application form</i>.</p> <p>Employers may also provide information about specific policies relating to superannuation. These may include:</p> <ul style="list-style-type: none"> <li>▪ new employee's eligibility to join NGS Super</li> <li>▪ salary sacrifice rules</li> <li>▪ superannuation salary information</li> <li>▪ <i>Standard Choice form</i>.</li> </ul> <p>Employers are required to provide new employees with a Standard Choice form that informs the new employee about their superannuation contribution options and the employer's nominated default fund. Employees have 28 days to nominate their preferred superannuation fund, otherwise the employer may send superannuation contributions to its nominated employer fund.</p>
2	New employee is processed through HR or payroll systems and has elected to join NGS Super	<p>Employer collects the completed <i>Membership Application form</i>; and</p> <ul style="list-style-type: none"> <li>▪ ensures the form is signed</li> <li>▪ checks the Tax File Number (TFN) and authorisation sections of the form are completed</li> <li>▪ loads member's contribution preferences to the payroll system</li> <li>▪ completes the employer's portion of the <i>Membership Application form</i>.</li> </ul> <p><b>New members may also join online.</b></p>

Step	Description	Actions and comment
3	Complete the appropriate section on NGS Online or NGS OnlinePlus and/or forward new <i>Member Application forms</i> to NGS Super	<p>Early lodgement of the new member's application is important to ensure:</p> <ul style="list-style-type: none"> <li>the member's insurance cover is in place</li> <li>TFNs are registered with NGS Super ensuring that non-concessional contributions can be accepted and to avoid additional taxes on concessional contributions.</li> </ul> <p>Note: Employers are required by law to provide the member's TFN to the Fund. NGS Super is unable to accept non-concessional contributions if the Fund has not received your member's TFN.</p> <p><i>Membership Application forms</i> should be sent to:  <b>NGS Super</b>  <b>GPO Box 4303</b>  <b>Melbourne Vic 3001</b>  <b>Email: <a href="mailto:ngsadminteam@ngssuper.com.au">ngsadminteam@ngssuper.com.au</a></b>  <b>Fax: 03 8640 0813</b></p> <p><b>New members may also join online.</b></p>
4	Forward first contribution to NGS Super	Refer to the Remitting contributions section following.
5	NGS Super communicates membership information to the new member	On completion of the new entry process, NGS Super sends the new member a letter informing the member about their new membership details (member number, insurance cover etc) and also provides additional information about the Fund. Separately, the member will also receive their PIN, which, with their member number, allows them access to their account information on the NGS Super website.



## Remitting contributions

NGS Super offers a choice of two remittance options: NGS Online and NGS OnlinePlus which includes a clearing house facility. We have dedicated product specialists to assist employers to set up their electronic payment facilities as well as provide the appropriate training.

Initial employer contributions should be accompanied by a completed *Employer Details form*. A completed *Membership Application form* must be provided for each eligible employee you wish to enrol in NGS Super or a listing of employees including full name, date of birth, gender, address, date joined the employer and Tax File Number.

Step	Description	Actions and comment
1	As part of the regular payroll cycle, employers prepare contributions and remittance advices to superannuation funds	<p>NGS Super can accept superannuation contributions online via NGS Online or the NGS clearing house facility, NGS OnlinePlus.</p> <p>NGS OnlinePlus offers a clearing house facility for employers making contributions via NGS Super to other superannuation providers subject to eligibility criteria.</p> <p>For further information about NGS Online and NGS OnlinePlus, check the fact sheets on <a href="http://www.ngssuper.com.au">www.ngssuper.com.au</a>.</p>
2	Sending contributions to NGS Super	Employers may choose to remit contributions weekly, fortnightly, monthly or other. Contributions must be paid at a minimum as per SG requirements and as per members' nominated voluntary contribution options.
3	Sending contribution Remittances to NGS Super	Contribution remittances are to be submitted online.
4	Contribution upload Information is processed and loaded to NGS Super's systems	The upload procedure cannot occur if remittance advices do not match funds transferred. If these reconcile, the upload proceeds.
5	Handling exceptions generated during contribution uploads	If the system rejects individual contributions as 'exceptions' the administrator will investigate the exception. This may require consultation with the employer's payroll staff to resolve.
6	NGS Online /NGS OnlinePlus access – view employer contributions to NGS Super	Employers have online access to view details of their contributions remitted to the Fund via NGS Online or NGS OnlinePlus.

## Exiting members

Step	Description	Actions and comment
1	Employer receives advice that a member is resigning or leaving. (The member may be transferring to another participating employer)	<p>The leaving member will normally advise the reason for terminating employment. Members should be advised they have the option of remaining in NGS Super.</p> <p>NGS Super requires the member's termination date.</p>
2	Employer advises NGS Super of the termination date	<p>For employers using NGS Online, the termination date can be sent by email, letter or fax.</p> <p>Employers using NGS OnlinePlus can advise the termination date online via their file from payroll or manually.</p> <p>It is important that the termination date is sent to NGS Super as soon as possible. NGS Super will then update the member's record.</p>
3	Finalise superannuation contributions for exiting member	<p>If the member is retiring, outstanding superannuation contributions are required from the employer before any exit process can be completed.</p>



# Part four

## Other important information

### Legislation

Superannuation funds and employers must comply with federal laws on the payment and management of members' retirement savings. We have already made reference to detailed rules about contributions. Please refer to the *Member Guide* for other important information including information about:

- The fees and charges that apply for members (no fees apply for participating employers)
- Taxes that apply for contributions, investment earnings and benefits
- Principal organisations and the composition of the NGS Super trustee board, and
- The NGS Super trust deed.

### Financial advice

NGS Super provides members with financial planning services from financial advisers located in NSW and South Australia, and also servicing Victoria, QLD, WA and ACT. Members can make an appointment to meet with an adviser or speak to them over the phone by calling our Customer Service Team. Employers may not give advice about the Fund or recommend any other financial product unless licensed to do so.

### Members' privacy

The Fund holds personal information about members so that it can be properly managed and provide superannuation benefits. This information identifies Fund members and typically includes a member's name, address, date of birth, gender, occupation, Tax File Number and any other information that is required.

NGS Super generally collects this information from either the member or their employer. Personal information held may be disclosed to our administrator and professional advisers, insurers, government bodies, the employer and other parties as required and permitted by law, including the trustee of any other fund a member may transfer to. By becoming a member of NGS Super, it is assumed that members consent to this handling of their personal information. If members do not provide us with their personal information, we may not be able to provide all of their superannuation benefits.

Members may request access to their personal information. Should any of their personal information be incorrect, members have the opportunity to correct it. There are, however, some circumstances where members may be denied access to their information. The NGS Super Privacy Officer will advise if any of these circumstances apply.

NGS Super abides by the National Privacy Principles under the Privacy Act 1988 (Cth) and has adopted a Privacy Policy which sets out in detail the way we handle the personal information of our members. For a copy of the NGS Super Privacy Policy please call our Customer Service Team or download one from our website at [www.ngssuper.com.au](http://www.ngssuper.com.au).

## Can't find an answer to your question? We're here to help

### If I sign up as an employer but change my mind, can I withdraw from NGS Super?

You may cancel your application in writing to the Trustee at any time within a 21 day 'cooling off' period from the date your application is accepted by NGS Super. Within one month of your cancellation you need to nominate another approved superannuation fund for any contributions received by NGS Super to be transferred to.

### What happens if an employer or member has failed to advise us of the member's Tax File Number?

If we cannot allocate a voluntary contribution to an account because the member has failed to advise their Tax File Number, NGS Super will have to return the money as required by law. The contribution amount will be returned to the person or organisation that made the payment.

### Why do I need to pay contributions on time?

Aside from your legal obligations, if your contributions are not made on time, account balances may be insufficient to maintain the member's death and disability insurance cover, which could have drastic consequences. Paying on time also ensures that your employee contributions are invested when they should be.

### What happens if a member changes employers within NGS Super?

If a member changes employers with NGS Super, the member simply needs to give their membership number to their new employer. The member should not complete a new Membership Application form as this may establish two NGS Super accounts.

### What happens to a member's account if employer contributions are no longer being received and correspondence has been returned unclaimed?

NGS Super may roll over the member's benefit into an Eligible Rollover Fund (ERF) (a special superannuation fund that protects the value of the member's benefit) if the member's account balance is less than \$1,000, no employer or member contributions (including rollovers) have been made and correspondence has been returned unclaimed.

The Trustee has selected Australia's Unclaimed Super Fund (AUSfund) for this purpose. Contact details for AUSfund are shown in the *Member Guide*.

Where a member's benefits are transferred to AUSfund, the person ceases to be a member of NGS Super, any insurance cover under NGS Super ceases and the benefit will be credited to AUSfund where it will earn interest and pay fees under the rules of AUSfund.

### What sort of financial advice can employers give employees?

Employers cannot give advice about the Fund or recommend any other financial product unless licensed to do so.

### Are members obliged to take out insurance cover?

No, members can cancel their automatic insurance cover if it is not required.

### Can NGS Super accept contributions from UK superannuation schemes?

NGS Super is a qualifying recognised overseas pension scheme for UK pension purposes. The reference number for the scheme is QROPS 500139. This number must be quoted in any correspondence with HM Revenue and Customs.

## Enquiries and complaints

Please call our Customer Service Team if you have any enquiries about this *Employer Guide*, the Member Guide or any aspect of administering your employees' super through NGS Super. If something goes wrong and you would like us to look into it, please write to the:

**Complaints Officer**  
**NGS Super**  
**P.O. Box 21236**  
**WORLD SQUARE**  
**Sydney NSW 2002**

If we have not responded to your complaint within 90 days or you are not satisfied with our decision, you may be able to take the matter to the Superannuation Complaints Tribunal (SCT).

Any complaints must be lodged with the SCT within certain time limits. For more information about requirements and time limits, please call the SCT on **1300 884 114**.

## Cooling-off period

There is a cooling-off period for new employers, during which you can withdraw your employer application, but you must advise us in writing. You have 19 days from the date we receive your application form, or 14 days from the date we send you confirmation of your registration.

Within one month of your cancellation, you must nominate another approved super fund for us to transfer any contributions we have received. Although fees and charges will not be applied to members' accounts, the amount will be adjusted for any increase or decrease in investment value and any tax payable in respect of the contributions paid.

## Super terms explained

**Account-based pension** – A type of retirement income product, providing flexible income payments (within certain limits) until the account balance is exhausted. The remaining account balance at any time depends on investment performance and on the level of income withdrawn.

**Beneficiary** – A person entitled to receive a member's superannuation entitlements in the event of the death of the member.

**Contribution** – An amount of money deposited into a superannuation fund.

**Death benefit** – Payment from a superannuation fund in the event of a member's death or terminal illness. It generally includes the member's account balance and may include an insurance benefit.

**Dependant** – A spouse, child, any person financially dependent on a fund member or any person the member has an interdependency relationship with. The definitions of 'spouse', 'child' and 'dependant' include certain same-sex partners and certain children of same-sex relationships.

**Industry fund** – A multi-employer superannuation fund covering a particular industry, generally set up by the member and employer organisations covering the relevant industry. Industry Superfunds have low fees, pay no commissions and are run only to benefit members.

**Nominated beneficiary** – A person who is nominated in writing by a member to receive part or all of that member's superannuation entitlements in the event of the death of the member.

**Participating employer** – An employer enrolled to contribute to a particular superannuation fund.

**Preservation** – Preserved benefits must be retained in a superannuation fund until retirement. Restricted non-preserved benefits may be taken in cash once a condition of release (e.g. leaving employment) has occurred. Unrestricted non-preserved benefits can be taken in cash at any time.

**Rollover** – The transfer of money from one superannuation fund to another fund or to a superannuation pension.

**Salary sacrifice** – An agreement between employer and employee that the employee will receive reduced salary in exchange for some other benefit (e.g. superannuation) to the value of the salary reduction. This may result in tax savings.

## Documents and forms

NGS Super publications	Frequency
<i>Member Guide</i> (Product Disclosure Statement (PDS))	Updated as required
<i>Employer Guide</i>	Updated as required
<i>MoneyWise</i> member magazine	Issued twice-yearly
<i>RetireWise</i> magazine for members aged 50+	Issued twice-yearly
<i>SuperBusiness</i> employer newsletter	Issued two to three times a year
Financial Planning brochure	Updated as required
<i>NGS Super Benefits</i> flyer	Updated as required

NGS Super forms	To be completed by:
<i>Employer Details form</i>	Employer applying to participate in the Fund
<i>Standard Choice form</i>	Employee notifying employer of their selection of fund under Choice of Fund rules
<i>Membership Application form</i>	Employee applying for membership
<i>Transfer Authority form</i>	Member transferring superannuation benefits from other funds into NGS Super
<i>Investment Switching form</i>	Member switching investment options
<i>Contributions Splitting form</i>	Member transferring some of the previous year's contributions to a spouse's account
<i>Lump Sum Contribution form</i>	Member making a lump sum payment to the Fund
<i>Making a Binding Death Benefit Nomination form</i>	Member making or revoking binding nomination of beneficiaries
<i>Insurance Variation form</i>	Member requesting additional insurance cover or declining cover
<i>Personal Statement</i>	Member requesting additional or new insurance cover

# NGS Super Employer Details Form

Before you sign this *Employer Details form*, the Trustee is obliged to give you a copy of the *Member Guide* (which is the *Product Disclosure Statement (PDS)*) summarising important information relating to the Fund. The *Member Guide* will help you to understand the Fund and decide if it is appropriate for your needs. If you haven't received a copy of the *Member Guide (PDS)*, please call the NGS Super Customer Service Team on 1300 133 177 to obtain a copy.

**Please post your completed form to NGS Super, GPO Box 4303, Melbourne VIC 3001.**

## Section 1 – Complete your employer details

Trading name

Registered company name

Postal address

Suburb

State

Postcode

Type of business

ABN

ACN

Please indicate (tick) below the category that best describes your business

School  Other education  Credit union/finance  Aged, health and community care  Other

Are the main duties of your business limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' nature tasks that do not involve manual work and are undertaken entirely within an office environment? Yes  No

## Section 2 – Complete your contact details

### Contact 1

Title Mr  Mrs  Ms  Miss  Other

Surname

Given name

Position title

Business telephone

Fax

E-mail

### Contact 2

Title Mr  Mrs  Ms  Miss  Other

Surname

Given name

Business telephone

E-mail

### Postal address

Suburb

State

Postcode

### Website address



## Section 3 – Insurance cover for your employees

NGS Super offers flexible and affordable insurance cover to employees. Employees joining NGS Super who are eligible for insurance cover will automatically receive our standard cover for disablement and for income protection (four units each for NGS Plus or two units each for NGS General). Your employees can individually apply for extra cover, a lower level of cover or decline cover altogether. Applications for additional cover will need to be accompanied by both an *Insurance Variation form* and a *Personal Statement*, and the insurer will have the right to decline their applications based on the information provided.

## Section 4 – Method of making contributions

### (a) NGS Online

A web-based option that allows you to electronically remit super contributions and update new employee details in one transaction. Payment method is BPAY only. Suitable for smaller employers with less than 25 employees and where all employees' contributions are being remitted to NGS Super.

Would you like to register for NGS Online?

Yes  No  Please go to part (b)

Upon the registration being completed an email will be sent to you with your registration details.

### (b) NGS OnlinePlus

A web-based option that allows you to make contribution payments to multiple funds, and advise of new and exiting employees in one transaction. Payment method is client initiated direct debit only. Suitable for employers with 25 members or more.

Would you like to register for NGS Online Plus?

Yes  No  Please go to part (a)

NGS Super will contact you and discuss the installation process with you.

### (c) Your employees

Number of employees working for the business (approx)

Number of employees to join NGS Super

## Section 5 – How did you hear about NGS Super?

Publication (please specify)

Conference (please name)

Other (please specify)

## Section 6 – Sign the form

On behalf of the Employer I hereby apply to become an employer sponsor of NGS Super. I declare that:

I have read the *Member Guide* (PDS) dated 1 March 2012 and the *Employer Guide* (PDS) dated 1 March 2012.

I have read the *Privacy Statement*\* and consent to the collection, use and disclosure of information about the Employer in accordance with the *Privacy Statement*.

Name of authorised officer

Position

Signature on behalf of the Employer

Date

IMPORTANT NOTE: Please initial any correction you make on this form, so that we can be certain that they are genuine changes.

\* For a copy of the Fund's *Privacy Statement* please call 1300 133 177 or download one from our website at [www.ngssuper.com.au](http://www.ngssuper.com.au).

**Please return your completed form to NGS Super, GPO Box 4303 Melbourne, VIC 3001.**





# Notes



# Notes



