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Contributions for members aged 65 and over

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Contributions for members aged 65 and over

When our members are aged 65 and over there are different types of contributions we can accept in different circumstances and as an employer, you also have a number of obligations.

The tables below give a breakdown of member restrictions and our obligations. For more information see the **training notes** on the **employer website**.

PSSap

Member contributions for members between 65 and 75	A member aged more than 65 and less than 75 can make a contribution if they meet the work test*.
Member contributions for members between 75 and over	A member over 75 cannot make personal contributions. If the member had been making contributions they must stop paying contributions when they have reached age 75.
Employer contributions for members between 65 and 75	We can only accept employer contributions for members older than 65 and less than 75 if we are satisfied that the member meets the work test*. We can also accept contributions that are mandated employer contributions.
Contributions for members 75 years and older	We can only accept employer contributions for members aged 75 and older if the contributions are mandated employer contributions**.

PSS

Member contributions for members between 65 and 70	PSS members aged between 65 and 70 must contribute if they meet the work test*. If they don't meet the work test they cannot contribute.
Contributions for members between 70 and 75	PSS members in this age bracket can contribute to the fund, if they meet the work test*. If the member makes a contribution this will be treated as a lump sum payment when they leave the scheme. Employers must not pay productivity contributions on the member's behalf; Employer benefit does not accrue. PAYG continues to be paid and reported and superannuation birthday reviews are to be reported until the member is no longer employed. Coding for these records will be done by ComSuper.
Member contributions for members 75 and over	Members aged 75 and over cannot contribute to the PSS. Their membership will stop when they stop working. PAYG continues to be paid and reported. Superannuation birthday reviews are to be reported until the member stops employment. Coding for these records will be done by ComSuper.

CSS

Member contributions for members between 65 and 70	CSS members in this age bracket must contribute only if they meet the work test*.
Contributions for members between 70 and 75	CSS members between 70 and 75 must contribute to the CSS if they meet the work test*. Employers must pay funded employer contributions (Productivity/EPSC payments) on the member's behalf; Contributory service, and therefore, unfunded employer benefit, does not accrue. PAYG continues to be paid and reported. Superannuation birthday reviews are to be reported until the member stops employment. Coding for these records will be done by ComSuper.
Member contributions for members 75 and over	Members aged 75 and over cannot contribute to the CSS. We can only accept employer contributions for members aged 75 and older if the contributions are mandated employer contributions**. PAYG continues to be paid and reported. Superannuation birthday reviews are to be reported until the member stops employment. Coding for these records will be done by ComSuper.

* Work test: If a member has worked at least 40 hours over 30 consecutive days in that financial year.

** Mandated employer contributions: Are compulsory contributions and include superannuation guarantee contributions up to age 70 and employer contributions made under an industrial award or certified agreement.

PSSap

PSS

CSS

Current topics

Employer Services team changes

There have been some changes to the Employer Services team. Sonja Nocera and Sandra Simpson have moved onto other roles within the organisation. Linda Brennan is the Manager of Employer Services and Matthew Castle is the Business Manager of Employer Services.

Coming up

Annual Member Statement update

PSSap member statements are now available online for members in the secure members' area and will be mailed within the next fortnight.

If we don't have a home address we will send the statement to a member's work address. It is important to remember not to open any mail from ARIA addressed to your employees as it is confidential.

PSS and CSS annual member statements will be available online by the end of September. Statements will also be posted at the start of October. Manual statements will be available later.

ESO update

When you send through your data and funds please make sure they are the same amount. If there is a discrepancy email reconciliations@comsuper.gov.au, and we will fix it once the data has been submitted. Please use a separate agency lodgement record number for each individual agency and scheme.

Quick tip

What is the process to cease a PSS member?

1. The **PSS election to cease membership** form (ref no EC-PSS, available at www.pss.gov.au) needs to be filled out and faxed to **02 6272 9996**.
2. The date of ceasing membership cannot be back dated. The cessation date is the date you have sighted the **PSS election to cease membership** form. The PSSap membership will start the next day.
3. You will also need to email employer.help@comsuper.gov.au providing the personal details of the member such as payroll number, PSSap commencement date, starting salary and employment status.
4. Finally, we will email you with the PSSap membership details

AWFY update

At Work for You public workshops in October

To arrange an in-house workshop call us on **02 6263 6999** or email atworkforemployers@aria.gov.au

Otherwise, here is a list of upcoming public workshops your employees can attend. Registration is via the member's scheme website.

City	Location	Date and time	Scheme
Melbourne	Mantra on Russell	15 October at 9.30am	CSS
Canberra	Rydges Lakeside	22 October at 9.30am	CSS
Hobart	Hotel Grand Chancellor	28 October at 9.00am	CSS
Hobart	Hotel Grand Chancellor	28 October at 11.30am	PSS
Launceston	Hotel Grand Chancellor	30 October at 9.00am	CSS
Launceston	Hotel Grand Chancellor	30 October at 11.30am	PSS

Contact details



Employer Help Desk

Email employer.help@comsuper.gov.au
Phone 02 6272 9993
Fax 02 6272 9816
Web www.aria.gov.au
(select Employer Centre)

At Work for You

Email atworkforemployers@aria.gov.au
Phone 02 6263 6999

- > If there is something you would like covered in Employer News Email employer.help@comsuper.gov.au
- > If you would like to receive Employer News email supernews@comsuper.gov.au