



Employer guide

Your guide to:

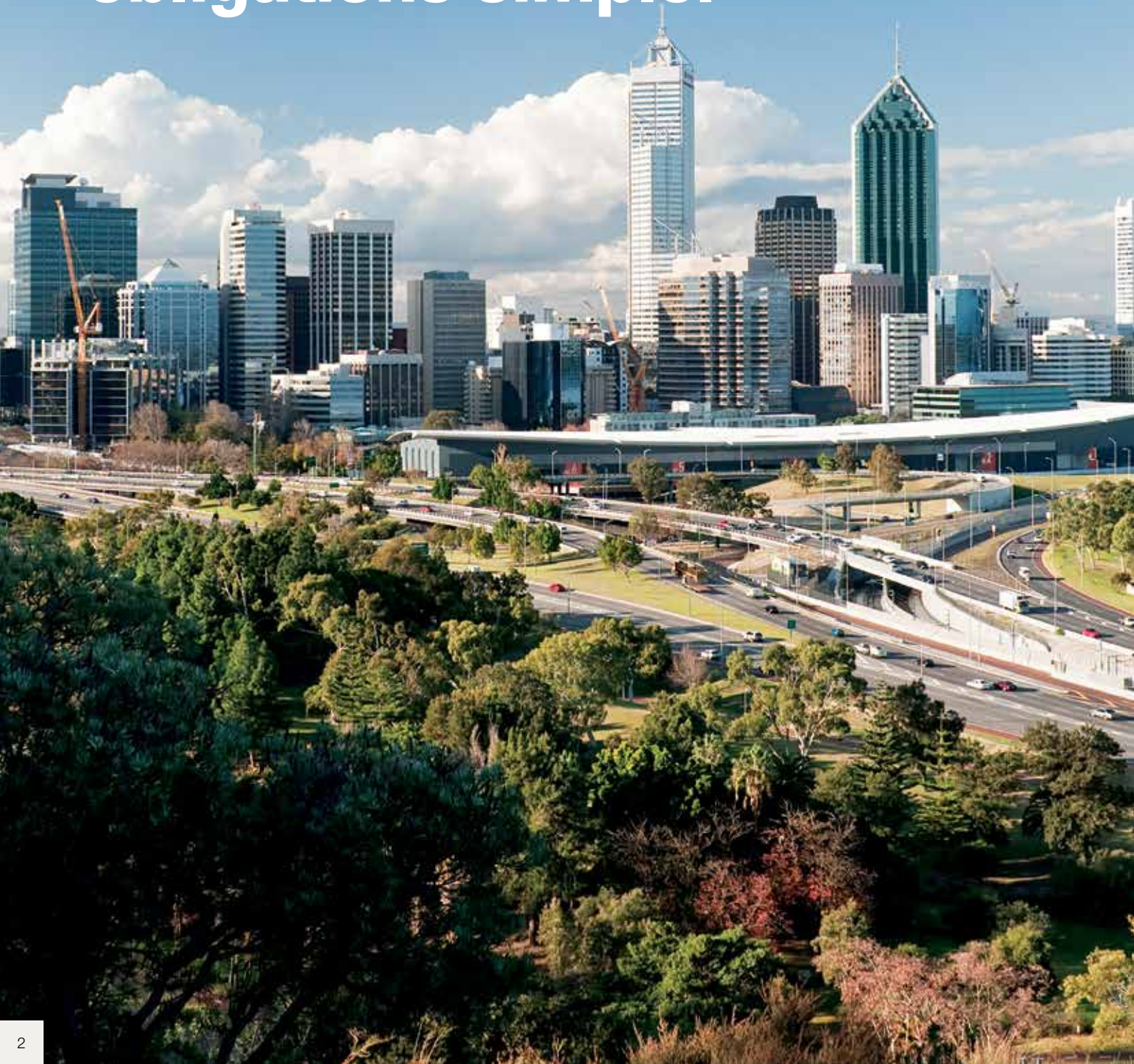
- Prime Super benefits for employers and members
- The Super Guarantee (SG) system
- SuperStream
- Paying your SG contributions
- Keeping proper records

17 November 2014



Prime Super.

We provide our employers
with the tools they need to
make managing their super
obligations simple.



WELCOME TO PRIME SUPER

This *Employer Guide* gives you all the information you need to become a participating Prime Super employer.

It will help you identify your super obligations and provide options and instructions for paying contributions to us. It also explains the key features and benefits of contributing to Prime Super and demonstrates how we can help make managing your super obligations easier.

Cooling-off period

Personal members and employers have 14 days to decide whether Prime Super is the right fund for them. If you do decide to cancel your membership, you must write to the Trustee at:
Prime Super, Locked Bag 5103, Parramatta NSW 2124.

Please note that employer sponsored members (staff of participating Prime Super employers) may not exercise a cooling-off period.

Giving your employees information and advice

You can provide factual information to your employees about:

- Choosing a super fund
- Your obligations to choose a default super fund
- What they must do to nominate a super fund as their chosen fund.

Anyone providing financial advice is generally required by law to be licensed by the Australian Securities and Investment Commission (ASIC). Unless you are licensed by ASIC to provide financial advice, you should not make comments, recommendations or give advice about the super fund an employee should choose, the level of their super contributions, or whether an employee's super should be consolidated.

If your employees ask for advice we suggest you ask them to contact Prime Super or refer them to an independent financial advisor.

At Prime Super, we provide members with limited financial advice over the telephone. A planner may be arranged to help members determine which investment options are right for them, based on individual circumstances and need.

If a member requires further advice and potentially a full financial plan, we can refer them to a financial planner.

Prime Super has arrangements with a small number of licensed financial planners who offer low cost, commission-free financial advice and the first consultation with a planner is at no charge. To discuss this further, call us on **1800 675 839**.

General Advice Warning

This Guide provides general information only and does not take into account personal circumstances. This document is not a Product Disclosure Statement (PDS). Before you make any decisions about participating in Prime Super or enrolling new members, you and your employees should read a copy of the relevant *Short-Form PDS – Superannuation*, available online or by contacting Prime Super.

The rules governing Prime Super are contained in a Trust Deed and legislation. Insurance benefits are also subject to the terms of the relevant insurance policy(ies). A copy of the Trust Deed and insurance policy(ies) can be made available on request. In the event of a dispute the Trust Deed, insurance policy(ies) and relevant laws will prevail over this Guide.

The information in this Guide was up to date at the time of preparation. However, information can change from time-to-time. If a change is considered materially adverse or there is a material alteration which would make a statement misleading or deceptive, we will notify members and employers accordingly.

We're an industry super fund

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HOW TO JOIN

Prime Super offers employers and members two divisions: the *Prime division* and the *HIP division*.

The *Prime division* is open to all employers and individuals across Australia. The *HIP division* is restricted to employers and individuals working in the health and related industries (the list of health and related industries that are eligible to join Prime Super's *HIP division* can be found on page 21 of this Guide). The two divisions offer different insurance choices. All other aspects (investment options, fees, support, employer contribution methods, etc.) are identical. The information contained in this Guide is relevant to both divisions.

To join Prime Super you'll just need to complete the relevant employer application form (that is, either the *Employer Application – Prime division* form, or if you are in the health or related industries, the *Employer Application – HIP division* form) and send it back to us.

Our application forms are attached to this Guide. You'll also find copies on our website. We recommend you read this Guide and the relevant *Short-Form PDS* before deciding whether Prime Super is the right fund for you and your employees.

Once we receive your application we'll arrange for your employees to be admitted to the Fund and send them all a New Member Welcome Kit.

You must join Prime Super in order to make contributions to the fund.

HOW TO CONTACT US

Mail	Locked Bag 5103, Parramatta NSW 2124
Free Call	1800 675 839 +61 2 9374 3967 (from overseas)
Free Fax	1800 023 662
Web	www.primesuper.com.au
Email	administration@primesuper.com.au

Local assistance

We believe it's important to be actively involved in the communities in which we operate. That's why we have a team of highly skilled, friendly Client Service Consultants and Regional Managers throughout Australia. Our team can provide personal service and help answer all of your super questions.

Most of our Client Service Consultants and Regional Managers live and work in the communities that they service. They understand the complexities and issues that their clients face because they face them too.

We currently have field staff based in Victoria, Queensland, Western Australia, South Australia and New South Wales and we also provide services and support to Tasmania, the ACT and the Northern Territory on a regular basis.

For a full list of our Client Service Consultants and Regional Managers visit **www.primesuper.com.au** or call us on **1800 675 839**.



WHY CHOOSE PRIME SUPER?

About Prime Super

Prime Super is an industry super fund operating Australia-wide. Prime Super was established through the amalgamation of a number of smaller super funds. Originally servicing only the farming sector we later expanded to include other primary industries, including timber, horticulture and mining. On 1 May 2014, we welcomed Health Industry Plan (HIP) to the Prime Super family and now we look after the retirement needs of more than 150,000 members. We have around \$2.3 billion in funds under management and service almost 42,000 employers.

Prime Super now offers members and employers two divisions: the *Prime division*, which is open to all Australian employers and workers, and the *HIP division*, which is specifically tailored to the needs of those in the health and related industries. A list of the health and related industries that are eligible to be accepted as a Prime Super *HIP division* employer can be found on page 21 of this Guide.

We're an industry super fund committed to providing personal support

Prime Super is committed to providing personal support so that members can make the most of their retirement savings and employers can manage their super obligations with ease.

As a Prime Super employer your employees will enjoy low fees, a range of competitive and industry leading insurance options and access to an easy to use online account where they can manage their super savings. As a participating employer, you'll also have access to our *EmployerOnline* system and to our team of highly knowledgeable Client Service Consultants and Regional Managers who can help answer all of your super questions.

Benefits for employers

Feature	Details
It's free to join	Prime Super does not charge you to become a participating employer and there are no ongoing fees associated with your membership.
Member choice	Prime Super satisfies all regulatory obligations and member choice requirements.
Manage your super online	You can manage all of your super obligations online using our secure online facility.
We're an ideal default fund	Prime Super is a complying regulated super fund. We offer an APRA-approved MySuper product, making us an ideal default fund for employers.
Helpful on-the-ground team	Our team of Client Service Consultants and Regional Managers can provide personal support to help you manage all of your super obligations.
Easy payment options	Prime Super offers you a range of payment options including BPAY, EFT, direct debit and cheque. All you have to do is pick the option that best suits your needs*.
Education sessions	We partner with a number of professional associations and can run education sessions for you or your employees about super and related issues.
Policy committees	As a sponsoring employer of the Fund you may be able to have a policy committee established. Policy committees consider the operations and performance of the Fund and communicate the views of members and sponsoring employers to the Trustee. Please contact us on 1800 675 839 for more information.

* Please note: The Federal Government's SuperStream legislation proposes that by 1 July 2015 all contributions will have to be made electronically. See page 16 for further details.

Benefits for members

Feature	Details				
Contributions	Prime Super is a complying regulated super fund and can accept contributions and rollovers from employers, members, other super funds and the government (co-contributions and low income super contributions).				
Range of investment options*	<p>Prime Super offers members four pre-mixed and five sector investment options.</p> <table> <tr> <th>Pre-Mixed Options</th><th>Sector Options</th></tr> <tr> <td> <ul style="list-style-type: none"> • MySuper (the default option) • Managed growth • Conservative • Alternatives </td><td> <ul style="list-style-type: none"> • Australian shares • International shares • Property • Fixed interest • Cash </td></tr> </table>	Pre-Mixed Options	Sector Options	<ul style="list-style-type: none"> • MySuper (the default option) • Managed growth • Conservative • Alternatives 	<ul style="list-style-type: none"> • Australian shares • International shares • Property • Fixed interest • Cash
Pre-Mixed Options	Sector Options				
<ul style="list-style-type: none"> • MySuper (the default option) • Managed growth • Conservative • Alternatives 	<ul style="list-style-type: none"> • Australian shares • International shares • Property • Fixed interest • Cash 				
Low fees*	Prime Super is a not-for-profit, low fee, industry super fund run only to benefit members.				
Industry leading insurance cover*	All eligible Prime Super members under age 70 are automatically provided with a default level of life insurance cover without having to undergo a medical. Members can apply to increase or decrease their level of cover at any time.				
Benefits	<p>Prime Super can pay withdrawal, retirement, death, TPD and income protection benefits. We are also able to pay compassionate and financial hardship benefits.</p> <p>We can pay super benefits in a number of ways:</p> <ul style="list-style-type: none"> • A lump sum or series of lump sum draw downs • An allocated income stream • A transition to retirement (TTR) income stream • A combination of the above 				
Online services	Our secure <i>MemberOnline</i> system allows members to manage their super online.				
Access to discounted financial advice	Prime Super has arrangements with a small number of licensed financial planners who offer low cost, commission-free financial advice and the first consultation with a planner is at no charge.				
Discounted private health cover	<p>Through our partnership with nib**, Prime Super members have access to discounted health insurance.</p> <p>Please call the dedicated Prime Super nib line on 1800 13 14 63 for details.</p>				
Communication	We communicate with members on a regular basis and ensure that they are informed about important changes to the super system.				
Education	Prime Super runs a number of educational seminars throughout the year and also provides members with access to a range of factsheets and guides focusing on important and relevant super issues.				

* For more information please refer to the relevant *Short-Form Product Disclosure Statement*.

** nib health funds limited ABN 83 000 124 381

CHOICE OF FUND

When you employ new staff, Choice of Fund legislation requires you to check whether they are entitled to choose the super fund that you pay their contributions to.

Who is eligible?	Who isn't eligible?
<p>All employees that are:</p> <ul style="list-style-type: none">• Employed under a Federal award• Employed under a former State award (known as a Notional Agreement Preserving State Award)• Employed under another award or industrial agreement that does not require super support• Not employed under any State award or industrial agreement (including contractors who are regarded as eligible employees for super)	<p>All employees that you are already paying super contributions for, under or in accordance with, a:</p> <ul style="list-style-type: none">• State industrial award• Preserved State agreement• Federal industrial agreement such as an AWA• Pre-reform AWA, pre-reform certified agreement, collective agreement• Old IR agreement, Individual transitional employment agreement• Workplace determination or enterprise agreement (these are defined terms in Federal industrial relations law)

Super idea

If you still aren't sure what, if any, award or industrial agreement covers your employees you can:

- Phone the Workplace Relations Department in your State or Territory, or
- Check with your employer association.

Your Choice of Fund obligations

If your employees are eligible to choose their super fund, you must provide all new employees with a *Standard choice form* (attached to this Guide) so that they can nominate their chosen fund.

To nominate a fund, your employee needs to complete part A of the form or provide you, in writing, with the equivalent details from part A of the form.

If your new employee does not choose a super fund you must nominate a fund for them and supply them with the fund's details. You can do this by providing them with a *Standard choice form* with your nominated (default) fund's details included in Part B of the form.

You must do this within 28 days from the day your employee starts work.

There will also be other times when you have an obligation to provide the *Standard choice form*:

- When your employee wants to change their super fund:
Your employees can choose a fund as often as they like but you only have to accept one choice every 12 months.
- When you have chosen to change your default fund:
This may be because you are not able to contribute to the fund because they are no longer a complying fund.
- The fund you are contributing to stops being a complying super fund:
This may happen if your default fund or your employee's chosen fund ceases to be a complying super fund.

Super idea

You must give your new eligible employees a *Standard choice form* within 28 days from the day they start working for you. It's a good idea to include the *Standard choice form* with all the other important appointment documents that you need completed on the first day your new employees start work.

To help make your job easier, we've included a *Standard choice form* with this Guide which includes the necessary details about Prime Super.

Choosing a default fund

If your employee does not choose a fund, you must nominate a default fund in which to pay that employee's super contributions. When choosing a fund for your employees you must choose one that meets the following requirements:

- The fund must be a complying fund, and
- The fund must offer a minimum level of life insurance cover as prescribed by the Superannuation Guarantee (Administration) Regulations 1993.

When you offer your employees a choice of super fund you must also let them know the name of the fund their contributions will be paid into if they do not choose a fund. This is referred to as your employer nominated super fund (or default fund).

You can provide this information to your employees by completing Part B of the *Standard choice form*.

MySuper

Under the Federal Government's Stronger Super reforms, from 1 January 2014 employers are only able to offer an approved MySuper product as their default fund for employees who do not choose their own super fund.

According to the Government, MySuper is intended to be a simple superannuation product with a single diversified investment strategy. Key features of MySuper include comparable data on long-term net returns, restrictions on some fees and a reasonable allocation of costs between MySuper and other products.

Good news

Prime Super is eligible to be nominated as your default fund because:

- We are a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* and have not received a notice of non-compliance from the Australian Prudential Regulation Authority (APRA). A copy of our letter of compliance is attached to this Guide for your convenience.
- We offer our members a minimum level of life insurance cover. For more information about the insurance products we offer to our members, please refer to the relevant *Short-Form PDS – Superannuation*.
- Prime Super offers an APRA-approved My Super product.

Meeting your obligations on time

Once your employee has chosen a super fund, you have two months to arrange to pay contributions into that fund. If you don't meet your obligations, including paying your employee's super contributions to their chosen fund, you will be liable for the choice liability which forms part of the super guarantee (SG) charge. More information on the SG charge can be found on page 14.



YOUR GUIDE TO THE SUPER GUARANTEE SYSTEM

The *Superannuation Guarantee (Administration) Act 1992* requires all employers to pay super contributions on behalf of employees. These compulsory employer payments are called the Superannuation Guarantee (SG).

What this means for you

As an employer, you are required to pay compulsory super contributions for all your eligible employees. The amount of SG you have to pay is covered on page 12 of this Guide.

Who's entitled to SG

✓ All employees aged over 18 years who:

- Earn \$450 or more (before-tax) in a calendar month, and
- Work on a full-time, part-time or casual basis.

✓ All employees who are under 18 years who:

- Earn \$450 or more (before-tax) in a calendar month, and
- Work 30 hours or more in a week on a full-time, part-time or casual basis.

✓ Contractors

If a contract is wholly or principally for labour, you are required to pay the contractor SG. A contract can be verbal or in writing and labour can include physical labour and mental or artistic effort.

✓ Temporary Residents

If you employ temporary Australian residents who meet any of the above conditions you must make super contributions for them.

Who's not entitled to SG

All employees who:

- Earn less than \$450 (before-tax) in a calendar month (but you must still pay super contributions for any month that you pay your employee \$450 or more.)
- Are less than 18 years old working less than 30 hours per week.
- Employees earning above the maximum super contributions base – you don't have to pay super on that portion of their income above the maximum super contributions base.
- Are non-resident employees you pay for work done outside Australia.
- Are foreign executives who hold certain visas or entry permits under migration regulations.
- You pay to do work of a domestic or private nature for no more than 30 hours a week.
- Are temporarily working in Australia but are covered by a bilateral super agreement. For more details on bilateral super agreements, see page 13.
- If you are a non-resident employer, resident employees for work they do outside Australia.



Help from the ATO

Visit the ATO website at www.ato.gov.au for help with checking employee eligibility and your SG obligations.

We are committed to our members

Employee Tax File Numbers (TFNs)

Where an employee provides you with their TFN on their employment declaration form it is taken to have also been provided for super purposes. This means you must either:

- Give your employee's TFN to their fund of choice within 14 days, or
- Send their TFN to their fund of choice when you make the first SG contribution on behalf of your employee.

It is generally expected that employees and employers will supply TFNs to funds. From 1 July 2013, if a contribution is not accompanied by a TFN (a 'no-TFN contribution') the employer is still required to forward the superannuation contribution to a fund. If the fund is unable to obtain a TFN and other identifying details within a specified time frame, it would then send the money to the ATO as part of the unclaimed money process.

Super Contributions

Prime Super can accept the following contributions:

Employer contributions	We can accept all SG contributions made on behalf of employees.
Voluntary contributions	<p>Voluntary contributions are also known as personal contributions and are additional contributions employees make to their account to boost their super savings. Voluntary contributions can be made either before or after-tax.</p> <p>Contributions made before-tax are called concessional contributions and those made after-tax are called non-concessional contributions.</p> <p>The Government limits the amount of concessional and non-concessional contributions employees can make. For more information on contribution limits contact the ATO on 13 10 20 or visit www.ato.gov.au/super.</p>
Rollovers & transfers	Prime Super accepts rollovers and transfers of money from other super funds or retirement savings accounts.
Spouse contributions and contribution splitting	We allow members to make contributions to their spouse's super account on their behalf, even if their super account is held with a different super fund. We also accept contributions made by members' spouses on their behalf and can facilitate contribution splitting.
Government co-contributions	If your employees are low income earners and make voluntary after-tax contributions to their super, they may be entitled to a Government co-contribution. For more information on co-contributions see www.ato.gov.au/super .
Low income super contribution (LISC)	<p>For the 2013-14 income year, if an individual earns less than \$37,000, the government will refund the 15% contributions tax for concessional (before-tax) contributions made by them, or for them, up to a maximum of \$500. For more information about the LISC please go to www.ato.gov.au/super.</p> <p>Please note that the Government has introduced legislation into Parliament which if passed will abolish the LISC. At the date this brochure was printed, the legislation had yet to be passed.</p> <p>Please see www.ato.gov.au/super for further information.</p>



How much do you have to pay?

Superannuation Guarantee (SG) rates

From 1 July 2013 an employer must contribute at least 9.25% of an employee's salary as SG. At the time of going to print, the SG rate is scheduled to increase to 9.5% on 1 July 2014; however the government has introduced draft legislation to delay increasing compulsory super for two years. If the legislation is passed, the next increase (9.5%) to compulsory super will not be until the 2016-17 financial year.

For up-to-date information on how much to pay and when to pay, visit the ATO webpage: www.ato.gov.au/Business/Employers-super/How-much-to-pay-and-when-to-pay.

Alternatively, call Prime Super on **1800 675 839**.

Ordinary Time Earnings (OTE)

For most employees, the minimum SG percentage will be based on their Ordinary Time Earnings (OTE). Generally this means the amount they earn for their ordinary hours of work, including any:

- Over-award payments
- Commissions
- Allowances
- Bonuses

OTE does not include overtime that is paid for work performed outside of ordinary hours. The last page of this Guide shows some of the most common payments covered by salary or wages and whether or not they are classified as Ordinary Time Earnings.

Maximum quarterly earnings base

There is a maximum limit on an employee's earnings base for calculating your quarterly SG contribution amount. You do not have to pay contributions for any earnings above this amount. For the current limit contact the ATO on 13 10 20 or visit www.ato.gov.au.

The maximum limit on any employee's earnings base for each quarter is indexed each year and is available before the start of the financial year from the ATO.

Calculating SG contribution for contractors

You are obligated to pay the minimum SG contribution on your contractor's earnings base, based on the labour component of the contract. If the labour component is not specified in the contract then the ATO will accept market values and take normal industry practices into consideration.

If you still cannot work out the labour portion of the contract, you are expected to base your SG contributions on the total value of the contract.

We offer employers a range
of easy-to-understand
superannuation solutions

Employees working overseas

Australia has entered into international agreements with a number of countries to address the issue of double super coverage. Double super coverage occurs when an employee is sent to work temporarily in another country and you or your employee must pay super contributions (or equivalent) under the law of both countries for the same work.

These bilateral agreements form part of broader international agreements on social security between Australia and a number of other countries.

Under the agreements, you do not need to pay super contributions in the country your employee has been temporarily sent to. However, your super obligations as an Australian employer still apply. You must continue to pay SG contributions in Australia and must apply for a certificate of coverage from the ATO.

For further information on the countries Australia has an agreement with, visit the international section of the Department of Families, Housing, Community Services and Indigenous Affairs website at www.fahcsia.gov.au. For more information on applying for a certificate of coverage, contact the ATO on 13 10 20 or visit www.ato.gov.au.

When do you have to pay your SG obligations?

You have to pay contributions for SG eligible employees from the first day you employ them. You must pay the SG contribution at least four times each year, by the following cut-off dates:

Quarter	SG cut off date
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

Where a cut-off date for payment falls on a Saturday, Sunday or a public holiday, you can make the payment on the next working day after the cut-off date.

You can pay contributions more regularly provided that your total super obligation for the quarter is paid in full by the cut-off date.

As award or other contractual super obligations may also apply, we suggest that you check all of your obligations with your compliance manager.

If you do not pay your SG contributions on time you will not have met your SG obligations and will be liable for the SG charge (for more information about the SG charge, see page 14).

Clearing houses

If you pay your SG contributions through a clearing house you will be considered to have met your SG obligation on the date the super fund receives your contribution, not on the date the clearing house receives it. However, if you make your payment to the Small Business Superannuation Clearing House (SBSCH), you will be deemed to have made your payment on the date you pay it to the Clearing House. For more information on the SBSCH visit www.ato.gov.au.

As with any SG payment, if it is not paid on time you will be liable for the SG charge.

Details of the Prime Super clearing house can be found on page 18 of this Guide.



Super idea

Ask yourself the following questions each time you make a contribution:

- Have you checked that all of your employees are eligible to receive SG?
- Have you made the right contribution amounts for each of your employees?
- Have you noted and included any employee voluntary contributions?
- Have you updated your records to include new or terminating employees?
- Have you supplied us with your new employees' TFN's?
- Are you sure your super contributions will arrive at the correct super fund on time?

THE SG CHARGE

The SG charge is essentially a fee an employer must pay if they fail to meet certain super obligations. You could be liable for the SG charge if you:

- Don't pay the correct amount of super contributions for your employees (for current minimum rates see page 12). This is called the *SG shortfall*.
- Don't pay super contributions by the quarterly payment cut-off date.
- Don't pay super to each of your employee's chosen super funds. This is called the *choice liability*.
- Pay a super contribution to a fund after the cut-off date for payment.

The SG charge is made up of three parts and is payable to the ATO:

- SG shortfall amounts (including any choice liability)
- Interest on that amount (currently 10% per annum), and
- An administration fee (\$20 per employee per quarter).

When you must pay your SG charge

If you have not met your obligations, you must lodge a *Superannuation guarantee charge statement* (NAT 9599) with the ATO by the lodgements dates set out below.

Quarter	SG charge lodgement date
1 July – 30 September	28 November
1 October – 31 December	28 February
1 January – 31 March	28 May
1 April – 30 June	28 August

Where a cut-off date for payment falls on a Saturday, Sunday or a public holiday, you can make the payment on the next working day after the cut-off date. When you pay the SG charge and lodge the statement, the ATO will transfer the super guarantee shortfall amount and any interest to your employee's chosen super fund.

Requesting an extension of time to lodge

If you know you are going to miss the lodgement date for paying your SG charge, you can ask the ATO for an extension. You must make the request before the lodgement date, in writing and state why you need an extension. If your request is not approved, nominal interest will accrue and a general interest charge will apply from the date your SG charge is due, until the date it is fully paid.

The Late Payment Offset

If you pay a contribution to a super fund late, but before the due date for lodgement of your statement, you can use the late contribution to reduce the SG charge that you incur. This is called the *SG late payment offset*.

Late payments can be used to offset the nominal interest and SG shortfall components of the SG charge but not the administration fee or other interest or penalties incurred.

For late payments of contributions to be eligible for the offset, they must have been paid:

- To a complying super fund after the cut-off date for payment but before the SG charge lodgement date, and
- For the same employee the offset is claimed for.

If you lodge your statement and don't ask for a late payment offset, you can complete a *Superannuation guarantee late payment offset election form* (NAT 14899) which is available to download from the ATO website www.ato.gov.au.

You must lodge the late payment offset within four years of your original SG charge assessment date. If you choose to reduce your SG charge with your late payment to the super fund:

- This late payment will not be tax deductible for income tax purposes,
- Once you claim an offset you cannot change the offset amount, and
- Any late contributions you use to reduce the amount of your SG charge cannot be used as a pre-payment for current or future super contributions.

Prime Super is able to accept late contribution payments but this doesn't remove your obligations to pay any penalties as charged by the ATO, nor can we refund your contributions.

Choice liability

The choice liability is part of the SG charge and is payable if you don't meet your choice of fund obligations.

General interest charge (GIC)

If you lodge a superannuation guarantee charge statement but don't pay the SG charge by the lodgement date, you will incur an additional GIC. The GIC accrues from the date your SG charge is due, up to the date you pay your SG account in full. The GIC is calculated on a daily compounding basis and is tax deductible in the year you incur it.

Other penalties

There are a number of additional administrative penalties that you may be liable for. A full list of these can be found on the ATO website www.ato.gov.au/super

! Not so super

Unlike super contributions, the SG charge is not tax deductible. This makes for a great incentive to pay your SG contributions on time and to the right fund.



PROCESSING SUPER CONTRIBUTIONS

SuperStream

The Federal Government is making some changes to the superannuation system that it believes will reduce costs, improve efficiency and provide better retirement outcomes for Australians. A key initiative that impacts employers is SuperStream. SuperStream is a package of measures designed to enhance the 'back office' of superannuation.

As employers making contributions to super funds play a large role in the efficiency of many 'back office' processes, a large number of the detailed reforms have implications for employers' processes for paying super contributions, including payroll payment processes and employee reporting processes.

SuperStream deals with administrative processes and includes proposals to:

- implement standardised forms and common data standards for electronic transactions;
- impose data requirements for processing rollovers and contributions;
- allow the use of tax file numbers (TFNs) as the primary account identifier; and
- encourage the use of technology to improve processing efficiency.

Data and e-commerce standards

Generally, the SuperStream reforms will require employers to adopt a range of data and e-commerce standards that it is hoped will automate the processing of contributions so that employees will have contributions allocated to their super accounts more quickly and accurately. The measures will require employers to:

- provide information to the super fund about employees in a standard electronic format; and
- send contributions to the super fund in a standard electronic format.

Meeting the standard can be done in a number of ways. Options include:

- engaging a payroll provider
- speaking to your software provider and upgrading your payroll software
- using a clearing house
- discussing things with your accountant or bookkeeper
- speaking to your default fund about what support they can provide.

Timing

The Government has made a distinction between 'large', 'medium' and 'small' employers and your classification will impact when you are expected to comply with the new standards.

The data standards and use of e-commerce will be compulsory from 1 July 2014 for large and medium employers. Small employers have until 1 July 2015.

Size of employer	Number of employees	Date you're expected to comply
Large	500+	1 July 2014
Medium	20-500	1 July 2014
Small	Less than 20	1 July 2015

You don't have to wait to start making your contributions electronically.

Prime Super has a secure online system to enable employers to process contribution payments directly to employee member accounts. Further details are provided on page 18 of this Guide.

KEEPING PROPER RECORDS

The ATO has a number of requirements relating to keeping proper records.

You can use whichever method best suits you to keep records of your SG and Choice of Fund obligations.

However, your records must be written in English (or in a format that can be easily accessed and converted into written English) and must be kept for five years. If you keep electronic records, you must have sufficient software so that older floppy disks, CDs and computer records can be viewed.

SG records

As with your other business records, you must keep records that affect the amount you have to pay, such as advice from trustees about the funds you are contributing to. There are penalties for failing to keep accurate records.

You must also keep records showing the amount of super you have paid for each employee and any documents that helped you calculate your super contributions.

If you ever incur a SG charge, you must also keep records of how you worked out the amounts shown in your *Superannuation guarantee charge statement*.

There are tough penalties for individuals and corporations who fail to keep adequate records. If you pay super under an award, you may have additional record keeping obligations.

Choice of Fund records

You must keep the following records to show you have offered your employees a choice of super fund:

- Details of employees who you do not have to offer a choice of super fund to.
- Confirmation that your default fund meets the insurance requirements, for example, a copy of the Fund PDS.
- Evidence that you have provided the *Standard choice form* to all eligible employees, for example, letters and emails.
- Receipts or other documents issued by each Fund showing you have made super contributions for employees to their chosen fund.
- You don't actually have to send a copy of the *Standard choice form* to the super fund or the Australian Tax Office (ATO). However you are required to keep a copy of the form for your own records for five years.

Employee payslips

Some employers who are covered under workplace legislation, awards or agreements have an obligation to report super contributions on payslips.

Under tax law, other employers do not have to report SG super contributions to their employees, but doing so may help you manage employee relationships and staff enquiries, especially if you already have sufficient reporting systems in place.

As at the time of publication, it is still uncertain whether the government will press ahead with rules requiring employers to report on payslips for both the amount of super contributions as well as the date paid. The changes were expected to commence from 1 July 2013. Regulations prescribing the information to be included on payslips are yet to be released and the ATO will provide updates on their website about the changes to payslip obligations as information becomes available. We encourage you to check the ATO website at www.ato.gov.au for the most up-to-date information on this new measure.

**We are actively involved
in the communities in which
we operate**

PRIME SUPER'S RANGE OF CONTRIBUTION METHOD AND PAYMENT OPTIONS

Your contribution method and payment options

At Prime Super we understand the time and complexities that can be involved in meeting your SG and other super payment obligations. That's why we offer you a variety of options for paying contributions allowing you to choose the method that best suits you and your business.

We understand that 'one size doesn't fit all' so we have options available to you that take into account the number of employees you are paying for, the technology you have access to, your business systems and most importantly, your operational preferences. The best option for you will depend on the number of employees you have to pay contributions for, your payroll systems and your personal preferences.

The SuperStream reforms intend to phase-out paper-based transactions for all employers by 1 July 2015, with employers with 20 or more employees expected to comply by 1 July 2014 (further information about SuperStream can be found on page 16 of this Guide). For this reason, Prime Super encourages all employers to consider using electronic methods to handle their super obligations in preparation for the date when this becomes compulsory.

Employers without online access, or those not confident with online transacting, may wish to speak with an accountant to help them prepare to transact online.

The table opposite outlines your contribution method and payment options.

Prime Super's *EmployerOnline* service

Prime Super's *EmployerOnline* is a secure internet-based system that allows you to manage all of your super obligations online.

You can use *EmployerOnline* to manage contribution payments, access and edit member information, upload or download member records and payment history, and edit employee status. Prime Super's *EmployerOnline* service complies with SuperStream requirements for online transacting from 1 July 2014.

Until 1 July 2015, employers with fewer than 20 employees have the option of using *EmployerOnline* to submit required information through direct data entry, uploading an Excel spreadsheet, downloading payroll data from your own database directly to the system, or we can help you create a custom-made spreadsheet that's easy for you to use but also provides us with all the information we need to process your contributions.

Prime Super's team of Client Service Consultants and Regional Managers are available to provide employers with one-on-one support and assistance. They can personally demonstrate how to use *EmployerOnline* and can help you register for this service.

To contact your local consultant or manager phone **1800 675 839** or visit **www.primesuper.com.au**

Prime Super clearing house

Prime Super now offers employers a clearing house solution should they need to direct their SG contributions into a range of funds on behalf of employees. The Prime Super clearing house offers cutting-edge functionality and integrated capabilities, meaning default and Choice funds can be catered for concurrently. If Prime Super is your default fund this solution *may* be available to you at no cost.

For further details about the features of the Prime Super clearing house and whether it might be the right solution for you, contact us on **1800 675 839**.

Your contribution method and payment options				
Method	Description	Payment Options	Benefits	SuperStream compatibility status
<i>EmployerOnline</i>	<p>Use <i>EmployerOnline</i> to process contribution payments directly to your employees' member accounts. Input your current employee and payment information directly online.</p> <p>You can also add new members, remove former employees, save and print data.</p>	BPAY EFT Direct Debit	<p>Secure and efficient payment method.</p> <p>Easy to use.</p> <p>Acts as a great record-keeping tool for your business.</p> <p>Available 24 hours a day, 7 days a week.</p>	SuperStream compliant.
Payroll file	<p>Download payroll data from your own database directly to <i>EmployerOnline</i>.</p> <p>We can help you determine if your payroll system is compatible with <i>EmployerOnline</i> and can assist you with any changes you may need to make.</p>	BPAY EFT Direct Debit	<p>Secure, easy and efficient to use.</p> <p>Reduces double handling as information comes directly from your payroll system. Also reduces the likelihood of error.</p> <p>Available 24 hours a day, 7 days a week.</p>	SuperStream compliant.
Clearing house	Use the Prime Super clearing house or clearing house option of your choice.	BPAY EFT Direct Debit	Manage all your SG requirement regardless of fund in one transaction.	SuperStream compliant.
Excel spreadsheet	<p>We will provide you with an Excel spreadsheet that you update, save for your own records and then upload to <i>EmployerOnline</i>.</p> <p>We also have an online workbook that you can use to enter data from your own Excel spreadsheet. The workbook checks your data, summarises, displays and saves your records.</p>	BPAY EFT Direct Debit	<p>Secure alternative to an electronic payroll file.</p> <p>Available 24 hours a day, 7 days a week.</p>	<p>Permitted for all employers until 30 June 2014 and smaller employers until 30 June 2015.</p> <p>This option is ideal for employers with payroll systems that do not generate super files.</p>
Custom-made file	<p>Rather than using our Excel spreadsheet (as detailed above) we can help you set up a tailor-made spreadsheet that's easy for you to use but also provides us with all the information we need to process your contributions.</p> <p>You can send us your own spreadsheet as long as we agree that it contains all the information we require.</p>	BPAY EFT Direct Debit	<p>Secure alternative to an electronic payroll file.</p> <p>Available 24 hours a day, 7 days a week.</p>	<p>Permitted for all employers until 30 June 2014 and smaller employers until 30 June 2015.</p> <p>Suitable for employers needing a bespoke record-keeping solution.</p>
Prime Super paper contribution payment form	We send you a personalised contribution payment form that contains details of your employees who are members of the fund. In addition to providing details of their current contribution amount, you can add new employees and delete past employees.	BPAY EFT Direct Debit Cheque	Does not require internet access.	<p>Permitted for all employers until 30 June 2014 and smaller employers until 30 June 2015.</p> <p>Suitable for employers without internet access or who prefer not to transact online.</p>
Your own paper-based printouts	You can send us your employee information directly from your own records. You just need to make sure that the information you send us includes the same information as requested on the contribution payment form including name, type of contribution and any new or terminated employees.	BPAY EFT Direct Debit Cheque	Does not require internet access.	<p>Permitted for all employers until 30 June 2014 and smaller employers until 30 June 2015.</p> <p>This process is often preferred by employers who have a small number of employees contributing to Prime Super.</p>

For more information about the date you are expected to comply with SuperStream online transaction requirements, see page 16 of this Guide.

Show me the money

Once you've worked out how much you need to pay and for whom, it's time to make the contribution payment.

Once again we have a number of payment options available to you. Please remember that you must send in your paperwork (either in the post or by using our online service) when you make your payment or else we won't know where to allocate your money.

BPAY®

With BPAY®, you can pay your contributions quickly and securely, 24/7 through your internet or phone banking service. Prime Super's biller code is shown below. You'll need to log on to your online services account for your personal reference number or call us on 1800 675 839.



Biller Name: Prime Super Employer Contribution

Biller Code: 584573

Direct debit

You can authorise us to debit your bank account for the amount of the contribution you need to pay. As your contribution amount may not be the same each quarter, you must complete a new direct debit request form each time you need to make a payment.

EFT

EFT transfers money directly from your bank account into ours. It's done using your bank's online banking service so you will need to be registered to take advantage of this option.

It is important that you always include your Employer Number in the narrative section of the EFT payment whenever you make a payment otherwise we may have trouble matching your payment with your employee member accounts.

Cheque

Until 30 June 2014, all employers are able to make contributions by cheque. If you are using a paper-based option, you can attach a cheque to your contribution form and send it to us. Your cheque should be made payable to Prime Super. Please note, you are still able to pay your super contributions via EFT, direct debit or BPAY, even if you send us a paper contribution form.

From 1 July 2014, due to SuperStream requirements, employers with 20 or more staff will no longer be permitted to pay by cheque. These employers can choose from the other payment options listed above.

From 1 July 2015 Prime Super will no longer be able to accept payments by cheque and paper-based contribution forms from any employer regardless of size.

Additional information on acceptance as a Prime Super *HIP division* employer

Unlike Prime Super's *Prime division*, Prime Super's *HIP division* is not open to all employers.
Prime Super's *HIP division* is only open to employers in the health or related industries.

What makes up health or related industries?

The following industries are eligible to join Prime Super's *HIP division*:

Administration (health)	Education and training	Natural therapies	Podiatry
Aged care	Environmental services	Nursing	Psychology
Allied health services	General practitioners	Occupational therapy	Registrars
Alternative medicine	Management (health)	Oncology	Rehabilitation
Ambulance	Medical administration	Optical	Residential care services
Childcare	Medical assistant	Osteopathic	Residents
Chiropractic	Medical devices	Paediatrics	Retail (health related)
Clinical research	Medical imaging	Paramedics	Sales (health related)
Community health	Medical research	Pathology	Social services
Counselling	Medical services	Patient services	Social work
Dental	Medical specialists	Pharmaceuticals	Speech therapy
Dieticians	Mental health	Pharmacy	Support staff (health related)
Disabled care	Midwifery	Physiotherapy	Surgical

The detail you provide about yourself as an employer when you apply determines whether you are eligible to join the *HIP division*. If you work in an industry that is not listed above but you believe meets the criteria of a health or related industry, please contact us 1800 675 8739.

The above list is indicative and Prime Super reserves the right to modify the list of industries eligible to join the *HIP division* from time-to-time.

if you are accepted as a Prime Super *HIP division* employer, your employees will be accepted into Prime Super as *HIP division* members.

Additional help!

For personal support in managing your super obligations, or to discuss any of the issues addressed in this Guide, please contact your local Prime Super Regional Manager or Client Service Consultant.

Their contact details can be found at www.primesuper.com.au or by calling **1800 675 839**.



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Letter of compliance

Please use **BLOCK** letters when filling out this form.



To whom it may concern,

I certify, on behalf of Prime Super Pty Ltd (ABN 81 067 241 016; AFSL 219723) as the Trustee of Prime Super (ABN 60 562 335 823) (the Fund), that:

1. The Fund can receive superannuation contributions under the Commonwealth Government's Choice of Fund Scheme.
2. The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 ("SIS Act"). The Fund is a registrable superannuation entity (RN1000276).
3. The Fund is a complying superannuation fund within the meaning of the SIS Act and has never received a notice of non-compliance from the Australian Prudential Regulation Authority.
4. Contributions paid to the Fund will be maintained and subsequently paid only in accordance with the relevant law that applies to regulated and complying superannuation funds.
5. The Fund is not and has never been subject to a direction under section 63 of the SIS Act.
6. The Fund meets the minimum statutory death insurance requirements for Choice of Fund.

Yours Sincerely

Lachlan Baird
Chief Executive Officer
Prime Super

Fund Name: Prime Super

ABN: 60 562 335 823

SPIN: No SPIN Issued

PRIME SUPER – WE'RE EASY TO DO BUSINESS WITH

Employers have the flexibility of choosing one of 4 options to pay their superannuation contributions.

BPAY®	Use internet or phone banking to transfer the funds directly from your account to ours after you have sent us your allocation details.
Direct debit	We can automatically deduct the required amount from your bank account after you have sent us the allocation details.
EFT	Automatically transfer funds from your bank account to ours after you have sent us the allocation details.
Cheque	Send us a cheque together with the allocation details. Please note that from 1 July 2014 cheques can only be accepted from employers with fewer than 20 staff. From 1 July 2015 cheques will no longer be accepted from any employer.





Superannuation Standard choice form

For use by employers when offering employees a choice of fund
and by employees to advise their employer of their chosen fund.

Section A: Employee to complete

1 Choice of superannuation (super) fund

I request that all my future super contributions be paid to: (place an ☒ in one of the boxes below)

The APRA fund or retirement savings account (RSA) I nominate ☐ Complete items 2, 3 and 5

The self-managed super fund (SMSF) I nominate ☐ Complete items 2, 4 and 5

The super fund nominated by my employer (in section B) ☐ Complete items 2 and 5

2 Your details

Name

Employee identification number (if applicable)

Tax file number (TFN)

! You do not have to quote your TFN but if you do not provide it, your contributions may be taxed at a higher rate.
Your TFN also helps you keep track of your super and allows you to make personal contributions to your fund.

3 Nominating your APRA fund or RSA

You will need current details from your APRA regulated fund or RSA to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town State/territory Postcode

Fund phone

Unique superannuation identifier (USI)

Your account name (if applicable)

Your member number (if applicable)

Required documentation

You need to attach a letter from your fund stating that they are a complying fund and that they will accept contributions from your employer. Correct information about your super fund is needed for your employer to pay super contributions.

4 Nominating your self-managed super fund (SMSF)

You will need current details from your SMSF trustee to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town

State/territory

Postcode

Fund phone

Fund electronic service address (ESA)

Fund bank account

BSB code (please include all six numbers)

Account number

Required documentation

You need to attach a document confirming the SMSF is an ATO regulated super fund. You can locate and print a copy of the compliance status for your SMSF by searching using the ABN or fund name in the Super Fund Lookup service at <http://superfundlookup.gov.au/>

If you are the trustee, or a director of the corporate trustee you can confirm that your SMSF will accept contributions from your employer by making the following declaration (place an 'X' in the box below):

☐ I am the trustee, or a director of the corporate trustee of the SMSF and I declare that the SMSF will accept contributions from my employer.

If you are not the trustee, or a director of the corporate trustee of the SMSF, then you must attach a letter from the trustee confirming that the fund will accept contributions from your employer.

5 Signature and date

If you have nominated your own fund in Item 3 or 4, check that you have attached the required documentation and then place an 'X' in the box below.

☐ I have attached the relevant documentation.

Signature

Date

Day

Month

Year

 / /

Return the completed form to your employer as soon as possible.

Section B: Employer to complete

You must complete this section before giving the form to an employee who is eligible to choose the super fund into which you pay their super contributions.

! Sign and date the form when you give it to your employee.

6 Your details

Business name

ABN

Signature

Date

Day / Month / Year
 / /

7 Your nominated super fund

If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to the fund that you have nominated below:

Super fund name

Unique superannuation identifier (USI)

Phone (for the product disclosure statement for this fund)

Super fund website address

Section C: Employer to complete

! Complete this section when your employee returns the form to you with section A completed.

8 Record of choice acceptance

In the two months after you receive the form from your employee you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.

! If you don't meet your obligations, including paying your employee superannuation contributions to the correct fund, you may face penalties.

Date employee's choice is received Day / Month / Year
 / /

Date you act on your employee's choice Day / Month / Year
 / /

! Employers must keep the completed form for their own record for five years. **Do not send it to the Australian Taxation Office, the employer's nominated fund or the employee's nominated fund.**

PRIVACY STATEMENT

The ATO does not collect this information; we provide this form as a means for employees to identify and provide necessary information to their employer. An employer is authorised to collect an employee's TFN under the *Superannuation Industry (Supervision) Act 1993*. It is not an offence for an employee not to quote their TFN. However, quoting a TFN reduces the risk of administrative errors and if the employee does not quote their TFN their contributions may be taxed at a higher rate. An employee can get more details regarding their privacy rights by contacting their superannuation fund.

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<input type="checkbox"/> Administration (health)	<input type="checkbox"/> Education and training	<input type="checkbox"/> Natural therapies
<input type="checkbox"/> Aged care	<input type="checkbox"/> Environmental services	<input type="checkbox"/> Nursing
<input type="checkbox"/> Allied health services	<input type="checkbox"/> General practitioners	<input type="checkbox"/> Occupational therapy
<input type="checkbox"/> Alternative medicine	<input type="checkbox"/> Management (health)	<input type="checkbox"/> Oncology
<input type="checkbox"/> Ambulance	<input type="checkbox"/> Medical administration	<input type="checkbox"/> Optical
<input type="checkbox"/> Childcare	<input type="checkbox"/> Medical assistant	<input type="checkbox"/> Osteopathic
<input type="checkbox"/> Chiropractic	<input type="checkbox"/> Medical devices	<input type="checkbox"/> Paediatrics
<input type="checkbox"/> Clinical research	<input type="checkbox"/> Medical imaging	<input type="checkbox"/> Paramedics
<input type="checkbox"/> Community health	<input type="checkbox"/> Medical research	<input type="checkbox"/> Pathology
<input type="checkbox"/> Counselling	<input type="checkbox"/> Medical services	<input type="checkbox"/> Patient services
<input type="checkbox"/> Dental	<input type="checkbox"/> Medical specialists	<input type="checkbox"/> Pharmaceuticals
<input type="checkbox"/> Dieticians	<input type="checkbox"/> Mental health	<input type="checkbox"/> Pharmacy
<input type="checkbox"/> Disabled care	<input type="checkbox"/> Midwifery	<input type="checkbox"/> Physiotherapy
<input type="checkbox"/> Podiatry	<input type="checkbox"/> Residents	<input type="checkbox"/> Social work
<input type="checkbox"/> Psychology	<input type="checkbox"/> Retail	<input type="checkbox"/> Speech therapy
<input type="checkbox"/> Registrars	<input type="checkbox"/> Sales (health related)	<input type="checkbox"/> Support staff (health related)
<input type="checkbox"/> Rehabilitation	<input type="checkbox"/> Social services	<input type="checkbox"/> Surgical
<input type="checkbox"/> Residential care services	<input type="checkbox"/> Other	

CONTRIBUTION FREQUENCY

☐ Quarterly

☐ Yes, please email me the details

☐ No, not at this time

I/We Agree to be bound by the Trust Deed as amended from time to time, governing the superannuation fund known as Prime Super.
I/We agree to provide the Trustee with all information and to do all such things as the Trustee requires to comply with the Superannuation Guarantee legislation.
I/We declare that the details in this form are true and correct.
I/We declare that if I/We have applied to join the *HIP* division that I/We operate in the health, aged care or related industries and am eligible to join the *HIP* division of Prime Super.

[illegible]

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NEW EMPLOYERS

Download the form from our website at www.primesuper.com.au. Go to 'Tools and resources', 'Forms and publications' then 'Employers and self-employed'. Please note: If any of your employees are already members of Prime Super, we will identify this on our system, and they will be added to your file.

Once completed please return this form to us via mail, fax or email.

Freecall 1800 675 839
Fax 1800 023 662
Email administration@primesuper.com.au

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).

Please provide the following details for all of the employees you are paying contributions for. If you wish to nominate more than two employees, please make/print copies of this form and complete accordingly. Alternatively, provide the details requested below on a blank sheet of paper. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. This form must be completed in full.



PRIME SUPER
Part of your Community

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[illegible][illegible]

7

Mr

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Mrs

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Mis

S

Ms

7

Dr

[illegible]

7

Male

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Female

[illegible][illegible][illegible]

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[illegible][illegible][illegible][illegible]

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EMPLOYEE B

Member Number (if already a member)

Date of Birth (DDMMYYYY)

Tax File Number

Occupation

Date Joined Employer (DDMMYYYY)

\$

Surname

Title

Mr

Mrs

Miss

Ms

Dr

Given Names

Gender

Male

Female

Residential Address

Town/Suburb/City

State

Postcode

Phone Number

Fax Number

Mobile Number

Email

CONTRIBUTION DETAILS

Employer Period – Start Date

End Date (if applicable)

Employer Contribution

Salary Sacrifice

Member Voluntary Contribution

SECTION 3 – EMPLOYER DECLARATION

I confirm the above details are true and correct.

Full Name

Employer Signature

Date (DDMMYYYY)

WHERE TO SEND THIS FORM

Once completed please return this form to us via mail, fax or email.

Mail Prime Super
Locked Bag 5103
Parramatta NSW 2124

Freecall 1800 675 839

Fax 1800 023 662

Email administration@primesuper.com.au

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).

Employer Checklist – Ordinary Time Earning

Payments to an employee in relation to ...	Salary or Wages	Ordinary Time Earnings
Awards and agreements		
Overtime hours – award stipulates ordinary hours to be worked and employee works additional hours for which they are paid overtime rates	✓	✗
Overtime hours – agreement prevailing over award	✓	✗
Agreement supplanting award removes distinction between ordinary hours and other hours	✓	✓
No ordinary hours of work stipulated	✓	✓
Casual employee: shift-loadings	✓	✓
: overtime payments	✓	✗
Casual employee whose hours are paid at overtime rates due to a 'bandwidth' clause	✓	✗
Piece-rates – no ordinary hours of work stipulated	✓	✓
Overtime component of earnings based on 'hourly driving rate' formula stipulated in award	✓	✗
Allowances		
Allowance by way of unconditional extra payment	✓	✓
Expense allowance expected to be fully expended	✗	✗
Danger allowance	✓	✓
Retention allowance	✓	✓
Hourly on-call allowance in relation to ordinary hours of work for doctors	✓	✓
Payment of expenses		
Reimbursement	✗	✗
Petty cash	✗	✗
Reimbursement of travel costs	✗	✗
Payments for unfair dismissal	✗	✗
Workers' compensation: returned to work	✓	✓
: not working	✗	✗
Leave payments		
Annual leave	✓	✓
Parental Leave – maternity, paternity and adoption leave	✗*	✗
Ancillary leave – eg jury duty, defence forces reserves leave	✗*	✗
Termination payments		
Termination payments: in lieu of notice	✓	✓
: unused annual leave	✓	✗
Bonuses		
Performance bonus	✓	✓
Bonus labelled as ex-gratia but in respect of ordinary hours of work	✓	✓
Christmas bonus	✓	✓
Bonus in respect of overtime only	✓	✗

* 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.

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Open from 8.00am-8.00pm, Mon-Fri Sydney time

Free call 1800 675 839 **Free fax** 1800 023 662

Email administration@primesuper.com.au **Web** www.primesuper.com.au

Postal Address Prime Super Locked Bag 5103, Parramatta NSW 2124

asfa member

