



# About this Guide

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This is a summary of the employer contribution obligations applying to Full Participating Employers and their employees who are members of the Permanent (Defined Benefit), Accumulation Plus and Accumulation Basic categories in Maritime Super. It does not replace the rules of Maritime Super and all Full Participating Employers should familiarise themselves with the contribution rules in the Trust Deed

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Issued by Maritime Financial Services Pty Limited ABN 16 105 319 202 AFS Lic. 241735. This document contains general information only and has not been prepared having regard to your or your employees' objectives, financial situation or needs. The rules and taxation implications outlined are based on the Trust Deed for Maritime Super and laws and their interpretation at 1 July 2009 and are subject to change. You should consult a professional adviser for information regarding the tax, industrial and Superannuation Guarantee implications of contributing to the Fund specific to your workplace.

Under the rules of Maritime Super, Full Participating Employers can also apply to become Contributory Employers to sponsor employees who do not work as stevedores (or in a related occupation) and are not members of the Maritime Union of Australia for Accumulation Standard membership. This guide does not cover the contribution obligations of Contributory Employers in respect of Accumulation Standard members. Full Participating Employers who also participate as Contributory Employers should refer to the Accumulation Standard Member Guide for more information.

Maritime Super Pty Limited ABN 43 058 013 773, RSE Licence No. L0000932 is the corporate trustee of Maritime Super ABN 77 455 663 441 RSE Reg. No. R1001747 and the issuer of the Product Disclosure Statement ('PDS'). The PDSs are currently available from the Maritime Super website located at [www.maritimesuper.com.au](http://www.maritimesuper.com.au) or by calling Member Services toll free on 1800 757 607.

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## About Maritime Super

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Maritime Super is an industry fund specifically for employers and employees in the maritime industry

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Maritime Super was formed by the merger on 1 March 2009 of two maritime industry funds, the Seafarers Retirement Fund (SRF) and the Stevedoring Employees Retirement Fund (SERF).

SERF was established in 1967 and SRF in 1973 and both funds have long, proud histories of providing retirement security for the maritime industry. Maritime Super continues this tradition, offering value-for-money superannuation and retirement services for maritime workers and their families.

Maritime Super is designed specifically for employers and employees in the maritime industry and their families. It is not open to the general public.

Maritime Super is a regulated and complying superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 and is governed by a legally binding document known as the Trust Deed. This sets out the responsibilities of the Trustee and employers and the entitlements of members.

### About the Trustee

Responsibility for the proper administration of the Fund lies with the Directors of the Trustee company, Maritime Super Pty Limited. The Board of Directors of the Trustee company is made up of an equal number of employer and member representatives and two independent Directors. The current Board of Directors comprises:

- four employee Directors who are appointed by the Maritime Union of Australia (MUA) and represent members
- two employer Directors elected by participating employers in the seafaring industry
- two employer Directors appointed by Full Participating Employers in the stevedoring industry; and
- two independent Directors.

For a list of the current Directors, please refer to our website [www.maritimesuper.com.au](http://www.maritimesuper.com.au).

### Service providers

The Fund's administration, accounting and communications services are provided by an administration company called Maritime Financial Services Pty Limited (MFS). MFS is a wholly owned subsidiary of the Trustee. The Trustee also employs external asset consultants, custodians, professional investment managers, auditors, lawyers, actuaries and insurers. You will find details of these providers on the Maritime Super website at [www.maritimesuper.com.au](http://www.maritimesuper.com.au).



# Understanding your contribution obligations

The contribution rules of Maritime Super, which are the same as the contribution rules in the Stevedoring Employees Retirement Fund before it, include different rules for each membership category. As a Full Participating Employer, you must ensure that you comply with the contribution rules for each category in which you have or enrol members.

## Permanent (Defined Benefit) members

The Permanent (Defined Benefit) category of Maritime Super is closed to new members. However, if you have existing employee members, the following contributions must be made in respect of each:

### Member contributions

Each DB Contributing member is required to contribute 4.8% of their Classification Base Wage if made on an after-tax basis or 5.65% if made on a before-tax (salary sacrifice) basis, until age 70. If a member ceases making compulsory member contributions, the member will become a DB Non-contributing member and his/her benefit entitlements will change.

See page 4 for more information on Classification Base Wage.

During periods of unpaid leave, the member may apply to the Trustee to continue making contributions and remain a DB Contributing member. The Trustee will generally seek your approval before agreeing to the continuance of contributions during periods of unpaid leave.

### Employer contributions

You are required to contribute 12.6% of each DB Contributing member's Classification Base Wage for each week your employee makes the minimum member contribution<sup>1</sup>

<sup>1</sup> This category of membership provides defined benefits and the rate of compulsory contributions may be changed by the Trustee on the advice of the Fund's Actuary. Historically, at times this category of membership has been in surplus, from which distributions and contribution concessions have resulted. The 2004 surplus distribution included an employer contribution holiday, which has not yet been exhausted by all employers. The 2006 surplus distribution also included an employer contribution holiday, which expired for all employers on 1 April 2009. Contact Member Services to find out whether any of the 2004 surplus distribution is available to you to use to fund contributions.

## Accumulation Plus members

### Member contributions

Member contributions to this category are compulsory to age 75. When your employee applies (or you nominate them) for membership, you must agree with your employee whether compulsory member contributions will be made on an after-tax or salary sacrifice basis and advise Maritime Super on the application for membership.

Contributions must be made at 4.0% of Salary or Wages if made on an after-tax basis or 4.7%<sup>2</sup> if made on a before-tax (salary sacrifice) basis until age 75. In exceptional circumstances, the Trustee may approve the suspension of, or reduction in, compulsory member contributions. Employee members wishing to reduce the rate at which they make member contributions should be referred to Member Services on 1800 757 607.

See pages 4-5 for more information on the payments which comprise Salary or Wages.

### Employer contributions

You must contribute 9.45% of Salary or Wages for each employee member of Accumulation Plus; of which 9% will be credited directly to the member's account and 0.45% will be used to fund basic insured benefits for Accumulation Plus and Accumulation Basic members.

Under the rules of Maritime Super the obligation to contribute 9% of Salary or Wages extends to periods when the member does not receive Salary or Wages (for example, during periods of unpaid leave), where the member elects, with the Trustee's consent, to continue making compulsory member contributions to the Fund (and for this purpose, Salary or Wage is deemed to be the Salary or Wage the member last received).

Additionally, if you sponsor any employees who are former members of the Permanent (Defined Benefit) category (whether or not you sponsored them in that category) you will also need to ensure that you make the minimum 'savings clause' contribution for each such employee member. The 'savings clause' contribution is calculated as 12.6% of Classification Base Wage on the day before the member transferred from the Permanent (Defined Benefit) category to the Accumulation Plus category and is payable if it is greater than the employer contribution otherwise payable and credited to the member's account. If the member was not in your employ at the time of transfer to Accumulation Plus, call Member Services to find out if, and the amount of, the minimum 'savings clause' contribution you are required to make for your Accumulation Plus employee member(s).

## Accumulation Basic members

### Member contributions

Member contributions are made on a purely voluntary basis. Employee members may nominate voluntary contributions to be made by payroll deduction on their application form and may nominate whether those contributions are made on an after-tax or salary sacrifice basis.

### Employer contributions

Employers are required to contribute:

- 9% of Ordinary Time Earnings (or such greater amount as required under a workplace agreement) credited to the member's account; plus
- an additional 0.45% of Salary or Wages as an insurance levy payment (credited to an insurance reserve).

### Voluntary contributions

Subject to the contribution restrictions described on page 7, you and your employee members (or another person on their behalf) may make additional voluntary contributions to the Fund, through payroll deduction or by ad hoc payment. One-off amounts can be deposited using the *Deposit form*. Your employees can also use our *Voluntary Contributions form* to increase or change voluntary contributions via payroll deduction to their own account or the account of another (e.g. their spouse).

<sup>2</sup> The additional 0.7% allows for the 15% contributions tax, which will be deducted in the Fund.

## Other information about your contribution obligations

### The calculation basis for contributing<sup>3</sup>

- Contributions for Permanent (Defined Benefit) members and the 'savings clause' minimum applying to Accumulation Plus members who are former Permanent (Defined Benefit) category members are made on Classification Base Wage
- Contributions for Accumulation Plus members and the insurance levy (for both Accumulation Plus and Accumulation Basic members) should be made on Salary or Wages; and
- Compulsory contributions for Accumulation Basic members should be made on Ordinary Time Earnings.

**Classification Base Wage** takes its meaning from the Trust Deed and is generally the greater of the following amounts:

- 75% of the member's base salary (excluding overtime, productivity, incentives and bonuses) set out in the workplace agreement or industrial instrument which applies to the employee, subject to the SG maximum contribution base
- if the member is a permanent part-time employee or a Guarantee Wage Earner \$650 per week, otherwise \$950 per week; and
- the member's Classification Base Wage under the rules of the Stevedoring Employees Retirement Fund on 30 June 2000.

**Ordinary Time Earnings<sup>4</sup>** (OTE) is as defined in Superannuation Guarantee legislation. At 1 July 2009, in summary this means the total of:

- earnings in respect of ordinary hours of work (other than certain lump sum payments made on termination of employment); and
- earnings consisting of over award payments, shift loading and commission

subject to the maximum contribution base.

'**Salary or Wages**' takes its meaning from the Superannuation Guarantee legislation. Under the Maritime Super Trust Deed the term Salary or Wages has the meaning given to it by the Australian Taxation Office (ATO) in Superannuation Guarantee Ruling (SGR) 94/5 and includes, for contribution purposes, contributions made to the Fund under a salary sacrifice arrangement.

<sup>3</sup> This summary of information is not intended to replace the definition of Classification Base Wage, Ordinary Time Earnings and Salary or Wages as defined in the Trust Deed or relevant law.

<sup>4</sup> 'Ordinary Time Earnings' is defined in section 6(1) of the Superannuation Guarantee (Administration) Act 1992. At 1 July 2009, the Australian Taxation Office's interpretation of Ordinary Time Earnings (OTE) is outlined in SGR 2009/2.

Employers should contact the Australian Taxation Office (ATO) with any questions they have about Ordinary Time Earnings in SGR 2009/2. Employees of Maritime Super and its Administrator (Maritime Financial Services Pty Limited) are not able to provide taxation advice or an interpretation of taxation legislation or rulings.

For contributions to the Stevedores division made from 1 July 2009, the following checklist of payments applies:

Checklist - Salary/Wages and OTE payment type	OTE? Ref SGR 2009/2	Salary or Wages? Ref SGR 94/5
Contributions salary sacrificed to Maritime Super (refer to Trust Deed)	No	Yes
Allowances paid (other than a reimbursement of expenses)	Yes	Yes
Reimbursement of expenses (e.g. travel costs)	No	No
Performance bonus	Yes	Yes
Bonuses labeled as ex-gratia but in respect of ordinary hours of work	Yes	Yes
Christmas bonus	Yes	Yes
Bonus in respect of overtime only	No	Yes
Commissions	Yes	Yes
Over award payments	Yes	Yes
Shift loading	Yes	Yes
Simple overtime	No	Yes
Overtime hours - agreement prevailing over award	No	Yes
Agreement supplanting award removes distinction between ordinary hours and other hours	Yes	Yes
Agreement or award - no ordinary hours of work stipulated	Yes	Yes
Casual loading	Yes	Yes
Benefits subject to fringe benefits tax	No	No
Workers compensation payments, including top-up payments, where no work is performed	No	No
Workers compensation payments, including top-up payments, paid by the employer, where work is performed	Yes	Yes
Top-up payments, e.g. when serving on jury duty or with reserve forces	Not defined*	Yes
Payments when on maternity or paternity leave	Not defined*	Yes
Pay for annual holiday leave taken	Yes	Yes
Government (wage) subsidies, e.g. jobstart allowance	Yes	Yes
Annual leave loading	No	Yes
Pay for sick leave taken	Yes	Yes
Pay for long service leave taken	Yes	Yes
Accrued annual leave, long service leave and sick leave paid as a lump sum on termination	No	Yes
Payments in lieu of notice	Yes	Yes
Redundancy payments	No	Yes
Other payments made by an employer on termination of employment	No	Yes
Director's fees	Yes	Yes
Payments for performance in, or provision of services relating to, entertainment, sport, promotions, films, discs, tapes, TV or radio	Yes	Yes
Payments to a contractor who is an employee under the <i>Superannuation Guarantee (Administration) Act 1992</i> (labour portion only)	Yes	Yes
Dividends	No	No
Partnership and trust distributions	No	No
Payments for entering into a restraint of trade agreement	No	No
Payments for domestic or private work under 30 hours per week	No	No

\* The Ruling does not deal with parental leave or certain top-up payments, such as those made while serving on jury duty or with defence reserve forces. The Government has announced that it will separately clarify the status of these payments.

## Your contribution remittance cycle

Whilst Superannuation Guarantee legislation only requires superannuation contributions to be made to the superannuation fund of the employee's choice (if applicable) within 28 days following each quarter end, there are other obligations which may require you to contribute more frequently:

1. If you sponsor Permanent (Defined Benefit) category members, the rules of Maritime Super require you to contribute in respect of these employee members within 28 days of the end of the month, otherwise interest is payable on the contributions
2. The rules of Maritime Super generally require you to contribute any amounts you withhold from an employee's salary immediately; and
3. In any event, superannuation law requires you to contribute any amounts you withhold from an employee's salary within 28 days of the end of the month in which you withhold the amount.

It is your responsibility to ensure that you comply with these contribution obligations (and any other obligations that exist in any certified industrial award or agreement which applies in your workplace).

### Will Maritime Super check my contributions and remind me when they are due?

No, we can't check whether your contributions are correct or remind you when to make contributions. You need to be responsible for determining the amount and timing of contributions, based on the rules of Maritime Super outlined in the Trust Deed and any other obligations you have (for example, under certified industrial award(s) or agreement(s) operating in your workplace).

Because the Trustee can't know all your contribution obligations, we rely on the contributions you make and other information you provide as correct under the rules of the Fund.

## Insurance levy contributions

All Full Participating Employers are required to make a contribution of 0.45% of Salary or Wages for all Accumulation Plus and Accumulation Basic members to fund Basic Death and Total and Permanent Disability (TPD) insured benefits<sup>5</sup>.

This amount is not credited to members' accounts.

If you are not up to date with insurance levy payments, Basic Death (and TPD, if applicable) cover will not be provided to your employee members. Where we are aware that insurance levy contributions are not up to date, we may write to you and advise you to bring them up to date within 30 days, otherwise we may advise your employee members that their Basic insurance cover has been cancelled.

If you subsequently bring all outstanding insurance levy contributions up to date, you must apply to the Trustee in writing to review the status of insurance levy payments. If the Trustee is then satisfied that all outstanding amounts have been paid, we will advise your employee members that their Basic insurance cover has been reinstated.

It is important that you know that, in the event of the death or disablement of an employee member, Basic insurance cover may not be paid if your insurance levy payments are found to be in arrears, even if we have not written to you to advise you about this.

You must remember to make your insurance levy payments every time you contribute to the Fund (and at least quarterly).

## Meeting Superannuation Guarantee (SG) obligations

A Benefit Certificate, prepared by the Fund's Actuary, operates in respect of the Fund for SG purposes. The certificate confirms, for your taxation records, that if you contribute in accordance with the contribution rules of the Fund by the Superannuation Guarantee (SG) contribution dates, you will meet your SG obligations for those employees (subject to compliance with any *Choice of fund* obligations).

You will be provided with a copy of the Benefit Certificate for Maritime Super, which you should keep with your taxation records.

<sup>5</sup> Accumulation Basic Members are not provided Basic TPD cover under the rules of the Fund.



# Contribution limitations

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Superannuation law prescribes the following limitations on contributions, which must be complied with at all times

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## Prohibited contributions

The Trustee of Maritime Super is not able to accept the following contributions:

- any after-tax member contributions if Maritime Super does not hold the member's TFN;
- contributions made after the 28th day in the month following the member's 75th birthday;
- contributions made on or after the 65th birthday of a member unless the member has worked 40 hours in a period of no more than 30 consecutive days in that financial year;
- member contributions that are more than three (3) times the non-concessional contributions cap in a financial year (that is, \$450,000 for the 2009/10 financial year); and
- if the member is 65 or more, member contributions more than the non-concessional contributions cap in a financial year (that is, \$150,000 for the 2009/10 financial year).

Contributions may only be made outside these restrictions if required under the SG legislation or a certified industrial award or agreement. If any prohibited contributions are received by Maritime Super, they will be refunded to the contributor (subject to permitted adjustments), generally within 30 days.

## Contributions cap

There are limits (caps) on the amount of contributions that can be made to a superannuation fund. These caps apply to all contributions made by or on behalf of members, across all superannuation funds.

If contributions are made in excess of the caps, the excess contributions will be subject to tax at 46.5% or more.

## Concessional contributions

Concessional contributions are those contributions subject to tax (generally at a concessional rate) in a superannuation fund. All employer contributions, including Superannuation Guarantee and any member contributions made under a before-tax salary sacrifice arrangement, are 'concessional contributions'.

The concessional contributions cap for the 2009/10 financial year is \$25,000. This amount will be indexed in \$5,000 increments from time to time. For updated cap amounts, refer to our website [www.maritimesuper.com.au](http://www.maritimesuper.com.au) or contact us on 1800 757 607.

A transitional arrangement applies to people aged 50 or more, who are able to make contributions of up to \$50,000 a year until 30 June 2012. A person turning 50 during this period will be able to take advantage of the transitional arrangements from the time they turn 50.

Any concessional contributions above the cap are counted toward the non-concessional contributions cap (explained on the next page).

## Non-concessional contributions

Non-concessional contributions are those contributions that are generally not subject to tax in a superannuation fund (that is, personal and other after-tax contributions (not claimed as a tax deduction) and spouse contributions) but not Government co-contributions. Excess concessional contributions are taken into account as part of the non-concessional contributions cap.

The non-concessional contributions cap is six times the concessional contributions cap and for the 2009/10 year is \$150,000.

## Contribution adjustments and refunds

Superannuation law requires a contribution, once made to a superannuation fund, to be preserved within the superannuation system, generally until retirement.

Therefore, contributions can only be refunded where a genuine 'mistake' is proven to the Trustee.

This means, if you make a contribution to Maritime Super in respect of a member and you subsequently determine that the amount of the contribution was overstated, you must set out the 'mistake' for the Trustee's consideration.

This requirement applies not only when you are requesting a refund of contributions, but also where you adjust the contributions of one member for the benefit of another member on a contribution remittance advice.

Where you have made a mistake in your contributions, and would like an amount refunded or used to fund another member's contributions, you should make your request using the *Contribution adjustment/refund request form*, otherwise we may not be able to accept the adjustment nor process your contribution remittance advice. Your request for a refund or adjustment must also be reviewed and accepted by the Trustee.

Where the contribution the subject of the refund request has been confirmed on a Member Statement or in other correspondence with a member, the member will be given 30 days notice of the refund request, to discuss any issues with you, before it is processed. We therefore suggest that you do not request an adjustment to a contribution made more than one month previously on your contribution remittance advice, because if we need to advise the member it may delay processing of the remainder of your contribution.



# Payment of contributions

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Maritime Super gives  
you two easy options for  
making your contributions

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## The deposit

You may make contributions by:

1. Sending a cheque made payable to Maritime Super, to us at:  
Locked Bag 2001, QVB Post Office, NSW 1230; or
2. Depositing the amount directly to our bank account.  
Maritime Super's bank details for the Stevedores division are:

Commonwealth Bank of Australia  
BSB: 062 000  
Account No: 1006 4581  
Account name: Maritime Super

When depositing directly to our bank account, it is important that you reference the deposit with details to enable us to match it to your paperwork. If you are using internet banking, insert your company's name and Employer ID in the 'Reference to' field.

If you are using a cheque deposit envelope, you must attach a separate piece of paper to the cheque and write the words 'Agent number', followed by your company's name and your Employer ID.

In each case, you must also send us information to enable us to allocate the contribution to your employee members that same day. We would prefer you provide this information in electronic format (including in something as simple as a text or Excel file), which will minimise any delays in allocating amounts to employee member accounts. Electronic files should be sent to us at [info@maritimesuper.com.au](mailto:info@maritimesuper.com.au).

If you don't have the facilities to create or send the information electronically, you can mail or fax your contribution remittance details to us at:

Locked Bag 2001  
QVB Post Office NSW 1230  
Facsimile: 02 9261 3683

## Basic information we require

### Information about your company

The following information about your company and the total contribution:

- name of company and port (if applicable)
- contact person and phone number
- contribution period
- contribution types and totals; and
- total amount paid, payment method and date of payment.

### Information about employee members and contribution type(s)

It is important that we can easily match the member with the contribution and therefore the contribution remittance advice should identify the member by:

- their full name
- their Maritime Super Member Number
- their date of birth
- the amount of the contribution and contribution type, split between the following:
  - compulsory member (after-tax)
  - compulsory member (salary sacrifice)
  - compulsory employer (ex insurance levy)
  - insurance levy
  - voluntary employer contributions
  - voluntary member (after-tax); and
  - voluntary member (salary sacrifice).

The insurance levy contribution may be remitted as a single amount for all employee members and does not need to be split between individual employee members.

Where an employee makes a contribution to another member's account (e.g. a spouse), the name and Member Number of the person to receive the contribution must be quoted on the contribution remittance advice and you must note whether the contribution is made by the member's spouse or by another person. If your contribution remittance advice does not allow you to provide this additional information, you may provide a standing instruction to the Trustee in respect of contributions for the member. Call Member Services to find out how.

All contribution remittances should be sent under signature of an authorised officer.

If we are unable to allocate contributions (or other deposits) to a member's account on the day received, we may hold the money in a trust account until we are able to allocate the amount or we return it to the contributor. Generally, no interest will be paid on amounts whilst retained in this account.

**Remember to reference your deposit, ensure that the contribution remittance advice total exactly matches your deposit and we have at least the full name and date of birth or member number for each employee nominated on the contribution remittance advice.**

## Contribution receipts

Each time you contribute to Maritime Super we will send you a contribution receipt for your records. This should normally be issued within five business days, however, at month end it may take up to ten business days. If you have not heard from us within this time, contact Member Services on 1800 757 607 and we can advise if there are any issues with your contribution remittance advice.

## Contribution ready reckoner for Full Participating Employers

as at 1 July 2009

	Permanent (Defined Benefit)	Accumulation Plus	Accumulation Basic
Rate of compulsory member contributions	<ul style="list-style-type: none"> <li>■ 4.8% on an after-tax basis; or</li> <li>■ 5.65% under a salary sacrifice arrangement.</li> </ul> <p>If the member does not make contributions during a period, the member will be a DB Non-Contributing member during that period.</p>	<ul style="list-style-type: none"> <li>■ 4.0% on an after-tax basis; or</li> <li>■ 4.7% under a salary sacrifice arrangement.</li> </ul> <p>The Member may apply to the Trustee in cases of hardship to temporarily suspend contributions.</p>	Compulsory member contributions are not required.
Rate of compulsory employer contributions	12.6% - required during all periods when compulsory member contributions are made.	<ul style="list-style-type: none"> <li>■ 9.0%, to the member's accumulation account. In the case of a former member of the Permanent category, this is subject to a minimum of 12.6% of CBW, calculated on the day before the member transferred to Accumulation Plus; plus</li> <li>■ 0.45% to the insurance reserve (to fund basic insured benefits for members).</li> </ul>	<ul style="list-style-type: none"> <li>■ 9.0% (or such greater amount as required under a workplace agreement) credited to the member's account; plus</li> <li>■ 0.45% of Salary or Wages as an insurance levy payment (to fund basic insured benefits for members).</li> </ul>
Age compulsory contributions cease	70 years	75 years	70 years (unless a higher age is prescribed in the employee's workplace agreement or award)
Can compulsory member contributions be made during periods of unpaid leave?	Yes – but only with the consent of the Trustee, who will generally first seek your agreement.	Yes – but only with the consent of the Trustee, who will generally first seek your agreement.	N/A
Basis of compulsory contributions	Classification Base Wage (CBW), being the greater of: <ul style="list-style-type: none"> <li>■ \$650 pw for GWE and Permanent P/T employees and \$950 pw for other employee members</li> <li>■ 75% of Base Salary (excluding overtime, productivity, incentives and bonuses) set out in the employee's workplace agreement, subject to the SG maximum contribution base; and</li> <li>■ the member's CBW under SERF rules at 30 June 2000.</li> </ul>	Salary or Wages, which includes: <ul style="list-style-type: none"> <li>■ contributions made to Maritime Super under a salary sacrifice arrangement</li> <li>■ overtime</li> <li>■ over-award payments, shift and casual loadings</li> <li>■ allowances (other than a reimbursement of expenses)</li> <li>■ performance-related bonuses; and</li> <li>■ termination payments</li> </ul> <p>and for an Accumulation Plus member not receiving Salary or Wages but who continues making compulsory contributions with the Trustee's approval, the Salary or Wage last received.</p>	For contributions to the member's account, Ordinary Time Earnings, as defined in SG legislation. At 1 July 2009, this includes: <ul style="list-style-type: none"> <li>■ earnings in respect of ordinary hours of work (other than certain lump sum termination payments)</li> <li>■ earnings consisting of over-award payments and shift and casual loadings; and</li> <li>■ overtime under workplace agreements where ordinary hours are not stipulated</li> </ul> <p>subject to the maximum contribution base.</p> <p>The insurance levy payment is based on Salary or Wages.</p>
Maximum Contribution Base for SG	\$40,170 per quarter for 2009/10	\$40,170 per quarter for 2009/10	\$40,170 per quarter for 2009/10
When must compulsory member contributions be made?	Under the rules of the Fund, contributions withheld from a member's salary must be paid to Maritime Super immediately.	Under the rules of the Fund, contributions withheld from a member's salary must be paid to Maritime Super immediately.	N/A
When must employer contributions be made <sup>6</sup> ?	Within 28 days of the end of the month, otherwise interest is payable.	Within 28 days of the end of the quarter.	Within 28 days of the end of the quarter.
Voluntary contributions	Voluntary contributions can be made by you, the member (on either a before or after-tax basis) and any other person on the member's behalf (subject to the contribution restrictions described overleaf).		

<sup>6</sup> You may have other contribution obligations in an award or other industrial agreement which applies in your workplace.

## Contribution restrictions

Age of member	Employer (including salary sacrifice) contributions	Personal contributions	Contributions in respect of another person (e.g. a spouse)
Under 65	You can make contributions for your employee.	Your employee can make contributions provided: <ul style="list-style-type: none"> <li>those contributions do not exceed three times the non-concessional contributions cap in the financial year (\$450,000 for 2009/10); and</li> <li>Maritime Super holds your employee's TFN.</li> </ul>	Another person can make contributions on behalf of a member provided: <ul style="list-style-type: none"> <li>those contributions plus any contributions made by the member do not exceed three times the non-concessional contributions cap in the financial year (\$450,000 for 2009/10); and</li> <li>Maritime Super holds the member's TFN.</li> </ul>
65-69	You can make contributions for your employee if: <ul style="list-style-type: none"> <li>the contributions are required under the Superannuation Guarantee legislation, a workplace agreement or award, or</li> <li>the member has been gainfully employed at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made.</li> </ul>	Your employee can make contributions provided: <ul style="list-style-type: none"> <li>those contributions do not exceed the non-concessional contributions cap for the financial year (\$150,000 for 2009/10)</li> <li>your employee has been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made, and</li> <li>Maritime Super has a record of your employee's TFN.</li> </ul>	Another person can make a contribution on behalf of a member provided: <ul style="list-style-type: none"> <li>those contributions plus any contributions by the member do not exceed the non-concessional contributions cap for the financial year (\$150,000 for 2009/10)</li> <li>the member has been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made, and</li> <li>Maritime Super has a record of the member's TFN.</li> </ul>
70-74 <sup>7</sup>	Same rules as for those aged 65-69 but Superannuation Guarantee contributions are not payable for those aged 70 and over.	Same rules for those aged 65-69.	Another person cannot make contributions on behalf of a member.
75 or more	You can only contribute to the Fund if the contributions are required under an award or workplace agreement for the employee.	The member cannot make contributions.	Another person cannot make contributions on behalf of a member.

<sup>7</sup> Contributions must be received on or before the 28th day after the end of the month in which the member turns 75.

### Need help or additional copies of the forms?

Contact Member Services on 1800 757 607.





## How to contact Maritime Super

You can contact Maritime Super in one of the following ways:

### MEMBER SERVICES

Toll free: 1800 757 607

Monday to Friday 8.30am to 5.30pm (AEST)

### WEBSITE

[www.maritimesuper.com.au](http://www.maritimesuper.com.au)

### EMAIL

[info@maritimesuper.com.au](mailto:info@maritimesuper.com.au)

### POST

Maritime Super

Locked Bag 2001

QVB Post Office NSW 1230

### FAX

(02) 9261 3683

(03) 9686 0377

### IN PERSON

Level 16

31 Market Street

Sydney NSW 2000

OR

Level 4

6 Riverside Quay

Southbank VIC 3006