

How leave affects your AvSuper benefit

To help you fully understand the effect taking leave will have on your super entitlements, a brief summary of how your benefits accrue normally is provided below.

Accumulation Members

Your employer contributes a percentage of your eligible pay. The percentage used depends on your employment arrangements; the law provides a minimum 9%.

Most employer payments you receive are eligible for super contribution calculations. However, some of the common excluded payments are overtime, payments in lieu of leave and payments on termination (e.g. redundancy payments, payments in lieu of notice and payments for unused leave).

Defined Benefit Members

Defined benefit members accrue a multiple of their Final Average Salary (FAS) for each day of membership.

For CSS defined benefit members the annual growth of the multiple is .03 and for full defined benefit members it is between .1 and .3 depending on your contribution rate and your previous contribution history. The tables on page 3 provide detailed information on the relevant multiple.

Periods of part-time service affect the growth of the multiple, e.g. if you work 50% of standard full-time hours the multiple growth, and any member contributions to the defined benefit division, will be halved while you work part-time.

The Final Average Salary is the average of the super salaries on your last three birthdays prior to ending employment with Airservices Australia or CASA. This salary is always the full-time equivalent salary, even if you work part-time.

Under the Fund rules a Final Average Salary cannot reduce. Therefore if you have a reduction in your salary for any reason, your benefits will continue to be based on your earlier higher salary and increased by AWOTE for future years.

1. Paid leave

Accumulation members

As accumulation members receive an employer contribution based on their pay, employer contributions are not affected by leave on full pay. However, if leave is taken on reduced pay, this will affect the employer contributions - for example, if you take long service leave on half pay, your super contributions would also be halved.

If you are making personal contributions from your pay on a regular basis, you may choose to change the amount while you are on reduced pay - simply complete the [Change of Contributions](#) form (available from our website) and give it to your pay office. It is not necessary to advise us.

Defined Benefit Members

The benefit accrual of defined benefit members is not affected in any way by leave on full or reduced pay.

Contributions to your defined benefit account will continue to be deducted at your chosen rate. Please give your payroll area a completed [Change of Contributions](#) form if you want to vary the defined benefit contribution.



FS0110.2 02.2011

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This information is of a general nature only and does not take into account your personal objectives, situation or needs. Before making a decision about AvSuper, you should consider your own requirements and the relevant Product Disclosure Statement (PDS). For a copy call us or visit the AvSuper website, www.avsuper.com.au. AvSuper Pty Ltd (ABN 46 050 431 797, AFSL 239078) is the Trustee of the AvSuper Fund (ABN 84 421 446 069).

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2. UNPAID LEAVE

Accumulation Members

As accumulation members receive an employer contribution based on actual earnings, no employer contributions are paid when you are not receiving any salary.

If you start working with another employer while on unpaid leave, your new employer can contribute to your AvSuper account.

Personal contributions can also be made to AvSuper either via another employer or by lump sum payments via cheque or direct deposit to our bank account.

Defined Benefit Members

Defined benefit members will continue to accrue benefits in the normal way for the first 84 days on leave without pay. Unless you are on sick leave without pay (see below), no benefits will accrue after 84 days.

As your defined benefit accrual is calculated using your contribution rate, contributions must be paid for the 84 day period if your rate is greater than 0%. Arrangements can be made for these contributions to be deducted from your pay in advance. Alternatively, they may be paid by cheque or direct deposit during the absence, or request to pay these contributions on return to work. If the contributions remain outstanding when you leave ASA or CASA employment, they will be deducted from the benefit payable as described in AvSuper's Trust Deed.

If you do not want to pay any defined benefit contributions for the 84 day period, simply reduce your rate to 0%. This change will only be effective from the first day of the pay period after it is signed, and contributions will be payable up to that point. Remember that this will affect your overall benefit accrual and any death and total and permanent disablement cover you may have.

Sick leave without pay – if you are on unpaid leave due to illness, you will continue to accrue full benefits.

If you want to continue contributing to your defined benefit, you can pay in advance, by cheque or direct deposit during the absence, or request to pay these contributions on return to duty. If the contributions remain outstanding when you leave ASA or CASA employment, they will be deducted from the benefit payable as described in AvSuper's Trust Deed.

If you do not want to make contributions during your sick leave, simply reduce your rate to 0%. This change will only be effective from the first day of the pay period after it is signed, and contributions will be payable up to that point.

Remember that this will affect your overall benefit accrual and any death and total and permanent disablement cover you may have.

3. INSURANCE COVER

It is important to note that any AvSuper Corporate death and total and permanent disablement cover will cease if you have been absent on leave without pay for more than twelve months (including for parental leave). If cover is required beyond this point, you must get advance approval from our insurer.

Therefore, it is important to advise AvSuper when you are applying for extended leave without pay, or when unplanned absences extend beyond twelve months.



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Benefit multiple

If your average annual contribution rate over the total period of your defined benefit membership is 5% or less, your benefit multiple will build up as shown in Table 1 below. If your average contribution rate over the total period of defined benefit membership is more than 5%, the benefit multiple builds up as shown in Table 2 below.

Table 1 – average rate is 5% or less

Contribution rate as % of annual salary	Benefit multiple build up to apply to each year or part year of contributory membership (% of FAS)
0%	10%
1%	12%
2%	14%
3%	16%
4%	18%
5%	20%
6%	22%
7%	24%
8%	26%
9%	28%
10%	30%

Table 2 – average rate is greater than 5%

Contribution rate as % of annual salary	Benefit multiple build up to apply to each year or part year of contributory membership (% of FAS)
0%	10%
1%	12%
2%	14%
3%	16%
4%	18%
5%	20%
6%	21.2%
7%	22.4%
8%	23.6%
9%	24.8%
10%	26%