

i intrustsuper
at your service

Employer Guide

[Issued 17 August 2015]



Award winning fund: Intrust Super is a multi award winning Fund from independent agencies for our super products and services.



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Thank you for letting us make super easy for you

Intrust Super is a Platinum-rated 100% Industry Super Fund that has been delivering first-class service to businesses and their employees across Australia for more than 25 years.

At Intrust Super, we're big enough to be a top performer, but small enough to know that the service we provide is just as important as our performance. We are completely focussed on building retirement savings for you and your employees and we're constantly striving to make your super obligations easier for you.

We provide you with easy and efficient super management.

- Easy online administration and payment systems.
- A clearing house called SCH Online, that enables easy payment to all super funds.
- Over 25 years experience working side by side with the hospitality and tourism industries.
- Dedicated support, education and advice.
- Regular communication and legislative updates via our quarterly employer newsletter and our website **intrust.com.au**
- MySuper authorised fund.

We provide more for your employees.

- Low administration fees.
- Award winning insurance options.
- Workplace seminars are available.
- Strong long-term investment performance.
- Assistance from our Super Concierge service to help find lost super accounts and bring multiple accounts together to help save on fees.
- Special deals through our Member Rewards program.

You and your employees have access to our financial planners with Intrust360°:

- Our not for profit service means you only pay for what is needed.
- Our qualified advisers can provide you with strategic financial advice designed to suit your needs.
- The advice provided includes but is not limited to areas such as retirement income, wealth creation, wealth protection and estate planning.
- Free online education and access to their account.

IMPORTANT

This guide is intended for the use of organisations that use Intrust Super as their default superannuation fund. The provision of the services, features and benefits described in this guide depend on individual arrangements agreed to between an organisation and Intrust Super. Speak with your Business Development Manager or Client Service Manager for more information.

Know your obligations

We know superannuation isn't your core business – but there are rules the Government has put in place and penalties that apply for non-compliance.

The Superannuation Guarantee Act regulates how superannuation must be administered by employers. We'll do our best to help keep you compliant with the legislation through our administration support and services, newsletters, our website at [intrust.com.au](https://www.intrust.com.au) and this guide.

Please read this section carefully as it is designed as an introduction to legislation and your obligations.

These obligations include:

1. paying Superannuation Guarantee [SG] on behalf of eligible employees;
2. ensuring your default fund is MySuper compliant;
3. offering choice of super fund to employees that are eligible for choice;
4. paying superannuation contributions on time and
5. meeting certain data and payment standards when making a contribution.



1

Paying superannuation on behalf of eligible employees

For certain employees, the legislation requires that a percentage of their income, over and above their wages and salary, is paid into a complying super fund. These minimum payments are known as Superannuation Guarantee [SG] contributions. Under legislation, employers must contribute SG on behalf of employees who:

- earn at least \$450 in a calendar month [or a lesser amount if specified in a relevant award – please check if an award applies to your company e.g. \$350 per calendar month for the Hospitality Industry [General] Award 2010 [HIGA 2010]] and
- are aged over 18 or, if under age 18, are working at least 30 hours per week.

For more information, you can contact us on **132 467**, or visit the ATO website at: www.ato.gov.au

Calculating your employees' SG contributions

The current minimum SG rate you must pay is 9.5% of each employee's ordinary time earnings [i.e. the amount they earn for their ordinary hours of work]. This includes:

- over-award payments;
- commissions;
- shift-loading;
- allowances and
- bonuses.

2

Ensuring your default fund is compliant

Not all super funds can be used as a default fund. The Government introduced legislation that standardises the types and features of products that can be used as default super funds.

The Government called this standard MySuper. Super funds are required to gain authorisation to offer a MySuper product before the fund can be used as a default option.

Intrust Super was one of the first funds to gain an authority to offer a MySuper product in early 2013. Our fully compliant Core Super | MySuper option has all your default superannuation requirements.



IMPORTANT:

Failure to meet legislated deadlines may also impact any insurance cover your employees have with their super fund [e.g. Life, Total and Permanent Disability [TPD] and Income Protection]. This is potentially a significant risk both for the employee who may unwittingly be without cover as a result, and for the employer who may be exposed to legal recourse in the event of financial loss to the employee.

3

Offering choice of super fund to relevant employees

Depending on the award or industrial agreement a person is employed under, they may be eligible to choose their super fund. If you are not sure what award or industrial agreement an employee is covered by, visit www.fairwork.gov.au.

If your employees are eligible to choose:

For employees who are eligible to choose a super fund, the law requires that you:

1. provide new employees with the Australian Taxation Office [ATO] Standard Choice Form within 28 days from their start date, or within 28 days of when a current employee asks for one;
2. act on their choice by arranging to pay contributions into their chosen fund within two months of your employee submitting back to you a completed Standard Choice Form – employees who do not complete and return a Standard Choice Form can be placed in your default fund;
3. allow employees to change their super fund once every 12 months and
4. keep records of employees' choices and evidence that you have offered them a choice of super fund.

4

Paying superannuation contributions on time

You can make SG payments monthly or quarterly. The ATO requires that you pay your SG contributions by the following due dates:

SG Quarter	Due date of SG payment
1 July- 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

In the case where the due date falls on a weekend or a public holiday, then the SG payment must be made by the next business day.

What if I miss a payment deadline?

When the quarterly SG contribution deadline is missed, the ATO requires employers to lodge a statement. A **financial penalty** also applies, known as the "SG Charge". The SG Charge equals the amount of shortfall super that needs to be paid for the employee(s), plus interest, plus an administration fee. Unlike SG contributions that are paid on time, no part of the SG Charge is tax deductible – this increases the extent of the financial penalty.

What records do I need to keep?

The ATO states you need to keep records for five years that show:

- the date and amount of super you paid for each employee,
- how you worked out the level of super you paid,
- that you have offered your eligible employees a choice of super fund and
- the details of the super fund that you paid your employee's super into.

5

Meeting data standards

There are certain standards relating to the transfer of data between an employer and a super fund. These standards help ensure each individual receives their superannuation entitlement and can locate their superannuation. The information below represents the minimum data requirements that should accompany SG contributions.

Employer details:

- Name
- ABN
- Address
- Mobile phone
- Work phone
- Email

Employee details:

- First name Last name
- TFN [if provided]
- Member ID
- Gender or Title
- Date of birth
- Address [including country]
- Mobile phone
- Email
- Contribution type and amount

Payment details:

- Payment date
- Payment type
- Payment reference number
- Fund bank account details
- Fund name

Super Fund details [for SCH Online]:

- Fund name
- ABN
- Unique superannuation identifier [USI]
- Electronic service address [ESA] for self managed super funds

Tax File Numbers [TFN]

By law, an employee's Tax File Number (TFN) must be passed on to their superannuation fund with their first SG Contribution, or within 14 days from the time a TFN is provided to you. You are not obliged to pass on a TFN if an employee has not provided it to you. Where no TFN is provided, the superannuation fund is limited in the types of contributions it can receive from that employee, and the super fund is required to charge the **highest marginal tax rate** on the employee's SG contributions.

Multiple contributions made easy

- One log in
- One upload
- One payment

See page 8 for details about how our clearing house, SCH Online, can address all these requirements easily.

Sounds complicated?

Don't worry – as your default super fund, we're here to help:

- **intrust.com.au**, together with this guide, offers a lot of information and tools.
- Our Supermatters newsletter is issued quarterly to keep you up to date with the latest changes.
- As a default employer, you have a dedicated Client Services Manager who is only ever a phone call away.
- We'll send you an email reminding you of upcoming contribution deadlines – provided we have an up to date email address for you.
- Keep us up-to-date with your contact details, so we can provide you with current industry news.

At your service

As your default super fund, we want to make everything as easy as possible. Please call our contact centre on **132 467** if you'd like some help in joining up.

Join Intrust Super

Joining Intrust Super is easy, it's free and you can do it right now online!

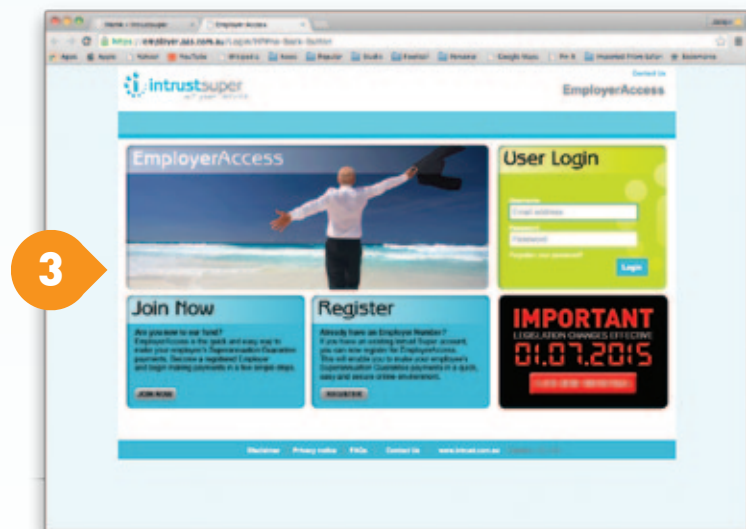
Simply have your ABN or ACN, your contact details including your postal and email address and phone number[s] and your bank account details handy.

1. Go to intrust.com.au
2. Click the *EmployerAccess* tab on the top of your screen.
3. Click *Join Now* and complete the online form.

That's it! You are now with a super fund that makes super administration easy for you!

If you prefer to join using a paper Employer Application Form, please refer to the back of this guide. Simply complete the form and return it to us at:

Intrust Super
GPO Box 1416
Brisbane QLD 4001



Contribution payment options

We service over 13,000 employers in the hospitality and tourism industries, and they all have unique needs. So we offer a range of payment options to suit clients' existing needs and also to help them transition towards any future legislative requirements.

Online via Employer Access

Through your EmployerAccess portal, you can submit your contribution details via an excel spreadsheet or compatible payroll file, or you can enter the details into our online form. Payments can be made via BPAY, EFT and Authorised Bank Transfer [ABT].

Important information

Properties that employ 20 or more people will need to comply with Government-mandated superannuation reporting standards. Paper won't meet this requirement, but we have programs in place to help our clients' transition. We will ensure that you have access to any transition periods or temporary exemptions that the regulators may make available.

SCH Online® Clearing House Facility

To make paying super contributions as easy as possible, we provide the SCH Online Clearing House service as an option. It is one of the leading clearing houses in the marketplace. In one log in and one upload, it achieves what other clearing houses require multiple log ins to achieve. SCH Online allows you to submit all of your contribution and payment instructions online, regardless of how many super funds your employees have. Contributions can be paid with one log in and one file upload.

Uploading a file in the SuperStream Alternative File Format [SAFF]

Where employers are able to supply their data in this format, the SAFF is a preferred contribution method. The benefit for employers is that SCH Online is "pre-mapped" for the SAFF data elements, so mapping of individual data fields to our system is not required. All the employer needs to do is select SAFF upload from the contribution method selection screen.

SCH Online is a market leading superannuation clearing house. It enables employers to pay super contributions on behalf of many employees, to many super funds, through one log in and payment.



Quick direct entry.

Simple, intuitive and fast. For a small number of Employees direct entry allows quick and accurate super payments. Error notification drives accuracy and efficiency further. Controls such as secondary authorisers can be established. Seasonal or casual-heavy businesses benefit from the one button terminate and re-hire function, which saves time and effort.



Easy payroll file upload.

Uploading a payroll file couldn't be easier. One upload file for all employees, no matter which fund they are in. The import wizard helps even inexperienced users get started straight away by accepting files from most payroll systems.



Pay the super contribution.

Once the contribution detail has been submitted, SCH Online estimates the payment due and provides a reference number. A range of options including EFT, BPay and ABT provides flexibility. A receipt and tax invoice is available once the payment has been fully processed.



SCH Online distributes contributions to destination funds.

SCH Online matches the payment with the contribution data using the payment reference number. Accidental overpayments are refunded and underpayments are addressed by a request to make up the shortfall. Once processed, SCH Online splits and sends the payment and contribution information to the destination funds. Where a destination fund cannot process the payment, for example due to insufficient information, the destination fund will return the payment to the user's bank account.



Complete Payment History and Reports.

No more scrambling around running reports in multiple places and pulling all the information together to get a complete picture. SCH Online makes it simple to keep track of all of your super payments. By making all of your super payments in one place, you can see, and download a complete history, for all employees or just one. intrust.com.au



Instant Member Accounts

With SCH Online, hiring a new employee needn't mean setting up details across multiple systems. Once your employee is in your payroll system, simply extracting your file and uploading it the same way each month, will allow us to create a new Intrust Super membership account for that employee.....instantly. By the time you have submitted your contribution information through our online system, the new employee account has been created and the membership number will be available to you straight way. Simply go to the "Manage My Employees" section and the employee will appear with all their Intrust Super membership details.

Then, if your file includes an email address for your new employee, we will email them instantly with their new membership number, and provide them with a link to view their account online. This link will also allow us to capture any other personal information for that employee that we may not have asked for in your file.



Quick direct entry.

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Contributions summary

The following table provides a reference of who you can pay contributions to.

Age Work Test	Age Brackets			
Concessional contributions^{1,2}	<65	65-69	70-74	>75³
Employer SG Contributions	Yes	Yes	Yes	Yes
Voluntary Employer Contributions	Yes	Work test ⁴	Work test ⁴	No
Employer Award Contributions	Yes	Per award	Per award	Per award
Non concessional⁵ contributions	<65	65-69	70-74	>75³
Member contributions	Yes	Work test	Work Test	No

1. These include salary sacrifice and member contributions for which a tax deduction is claimed.
2. If Intrust Super does not have your TFN concessional contributions may be taxed at a maximum of 46.5%.
3. Up to or on the 28th day after the month following their 75th birthday.
4. The Work Test means the member is gainfully employed on at least a part-time basis where the member works a minimum of 40 hours in a consecutive period of 30 days in the financial year which the contribution is made.
5. If Intrust Super does not have an individual's TFN it is unable to accept non-concessional contributions.





Employer Application Form

Please complete this form if you don't have access to the internet. If you do, you can submit your information quickly and easily at: **intrust.com.au**

For assistance & enquiries: **Ph 132 467**. Please send this completed form to:
Intrust Super, GPO Box 1416, Brisbane QLD 4001



Please write in BLOCK letters using a BLUE or BLACK pen. This request will be invalid if it is unsigned or undated.

Section 1: Your default super fund

Yes, I would like to nominate Intrust Super as our default super fund.

If Intrust Super is not your default fund, could you please tell us who is

How many employees do you have? How many other businesses do you have?

Section 2: your organisation's details

Trading name

Registered name

ABN or ACN

Contact name

Contact position [e.g. Payroll Manager]

Phone number

Contact email

STREET ADDRESS:

Street number

Street name

Suburb/town

State

Post code

POSTAL ADDRESS [if different from above]:

Street number/PO Box

Street name

Suburb/town

State

Post code

TYPE OF COMPANY

Accommodation Hotel [Pub] Restaurant Club Cafe Fast Food Other:

Section 3: Contribution reporting method

- EmployerAccess
 Super clearing house facility
 SCH Online
 Other clearing house facility

If so, which clearing house:

Section 4: Contribution payment method

- EFT
 BPay
 Authorised bank transfer

Section 5: Contribution frequency

Monthly Quarterly

Date of your first contribution (DDMMYYYY)

Section 6: Associations

QHA United Voice NRA QRL NSW RU Other:

Section 7: Arrangements

Do you operate under an Enterprise Bargaining Agreement [EBA] or Certified Agreement [CA]?

Yes – please provide name of EBA or CA?

No – what award do your employees fall under?

Section 8: Employer agreement

On behalf of my organisation, I declare that:

- I have read Intrust Super's Employer Guide, relevant Intrust Super PDSs and FSG documents.
- I understand that Intrust Super is our default fund.
- I understand that we can terminate this arrangement at anytime.
- I declare that the details provided on this form are true and correct.

Full name

Signature

Date (DDMMYYYY)

Your Intrust Super representative

Information Collection Notification Statement: IS Industry Fund Pty Ltd advises that information it holds about your organisation [including your organisation's details such as registered company name, address, contact person and contact details] is collected by IS Industry Fund Pty Ltd to administer your employee's superannuation. Some or all of that information may be disclosed to contracted third parties, or related IS Industry Fund Pty Ltd companies in Australia and overseas. That information may also be disclosed to Australian government agencies, law enforcement agencies and regulators, or as required under other Australian law, contract, and court or tribunal order. For further details about our collected information handling practices, including how you may access and correct that information and raise privacy concerns, visit our website at intrust.com.au for a copy of the Intrust Super privacy policy.

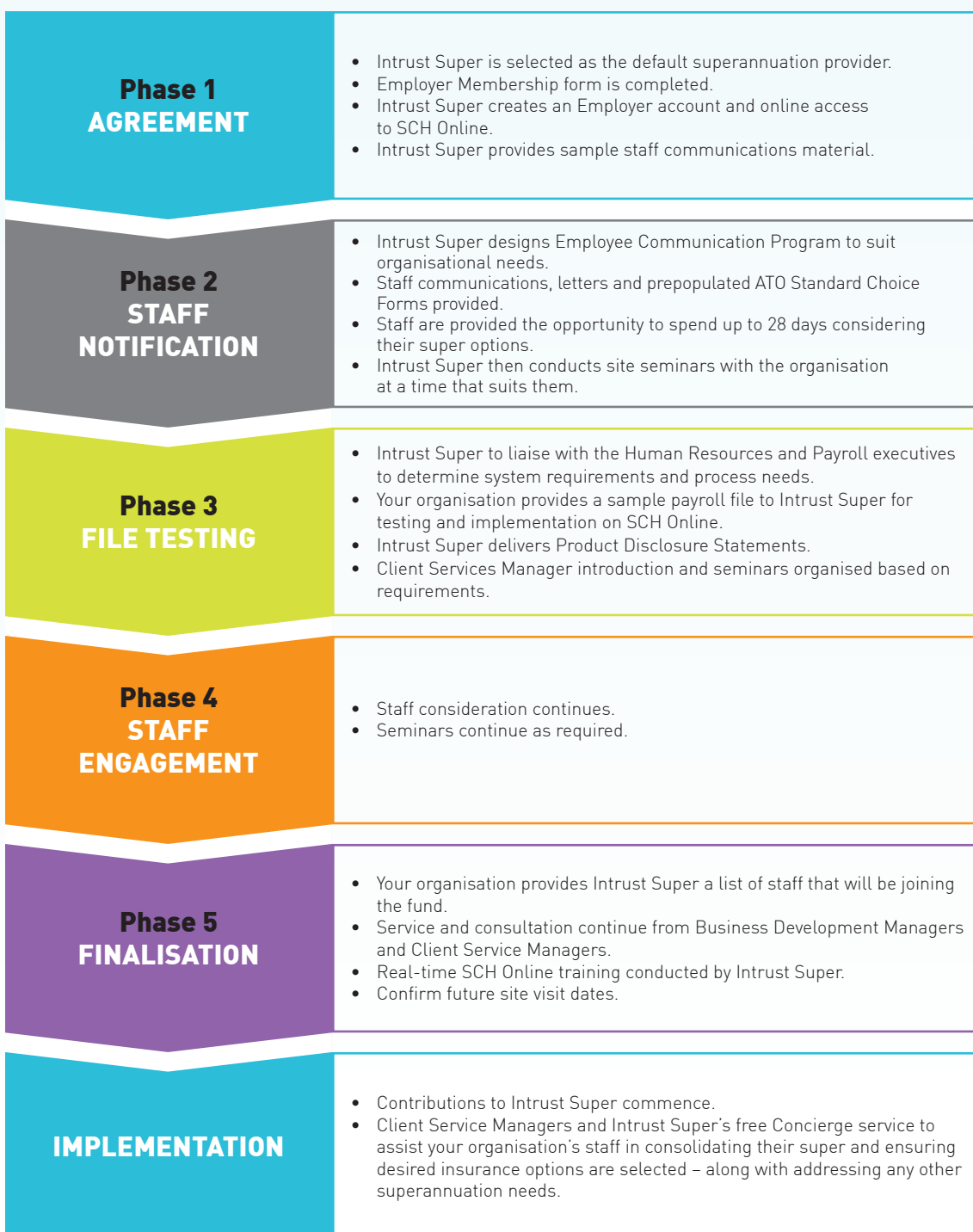
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Proposed transition plan

This sample transition plan gives an indication of some of the processes Intrust Super will go through to implement our service offering.

Most of the items in this list will be managed by Intrust Super. The process can be longer or shorter, depending entirely on the needs and preferences of your organisation. This flowchart simply gives an indication of the processes we would go through in implementation.





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