

## Member Update

September 2010  
Newsletter

**This Update is important to members of the Government Superannuation Fund (GSF)** – it confirms procedures and requirements which relate to future GSF entitlements. Further information can be found on the following web sites: [www.datacomgsf.co.nz](http://www.datacomgsf.co.nz) and [www.gsfa.govt.nz](http://www.gsfa.govt.nz)

### Change of personal details

To protect against the possibility of fraud, all changes to personal details such as address and bank account number must be in writing and signed by the member.

### Leave without pay (LWOP)

LWOP refers to any period when a contributor is not being paid their normal pay and the regular flow of member contributions is interrupted. Reasons for unpaid absences vary, but may include parental leave, sick leave without pay, personal reasons or industrial action (strike days).

It is the member's responsibility to inform GSF of their intention to take unpaid leave before the period of leave commences. You should not assume that your employer will advise Datacom.

**What should I do if I have already taken LWOP and GSF has not been notified yet?** To minimise the cost to you at retirement, you should contact Datacom as soon as possible. Your LWOP history will be reviewed and the amount of any arrears (including interest) due will be calculated. You will be given repayment options, from which you can select the option that best suits your circumstances.

### Cease to be a contributor

**When ceasing contributions** the options available to you vary by scheme and whether or not you are ceasing Government service. There are also different eligibility criteria for the different options.

If you wish to cease contributions to GSF but are not ceasing Government service (i.e. you are not ceasing employment with your current employer), you must inform Datacom in writing in advance, advising of your intent to cease contributions and stating which option you choose to elect.

If you are ceasing Government service (i.e. you are ceasing employment with your current employer) you should inform Datacom as soon as possible. If you wish to continue contributing to GSF after ceasing Government service, for example to bridge a small gap between employers, you must make an election to do so before you cease employment.

For members of the New General Scheme, more information can be found in GSF Booklets GS6, GS19, GS96 and GS20, or by contacting Datacom.

### Before taking any action – call Datacom

**Before taking any action which may affect your GSF salary or service, please contact Datacom.**

### Former higher salary (FHS)

**Can I make a FHS election if my hours of work reduce?** FHS elections cannot be made due to a reduction in hours of work only. Your GSF pension is based on length of contributory service, the average of your last five years annual salary (or salary in the last year, if less) and age at retirement.

If you work part time hours, the salary used in the calculation of your retiring allowance is your full time salary and the length of your contributory service is adjusted accordingly to account for reduced working hours.

There is no provision to allow a contributor to purchase additional service for any period during which they did not work (such as when a member works part time) therefore the option to make a former higher salary election does not apply if your income is reduced solely as a result of a reduction in hours worked. However, if your rate of salary is also reduced when moving to part time hours, you may elect to contribute on the part time equivalent of the former higher salary rate.

If your hours of work are reduced in the future, please contact Datacom to discuss whether a FHS election option is available to you.

Please note: Once you make a FHS election, you cannot revoke it. If you are on a total remuneration package from which the GSF subsidy is deducted, you should be aware that any future increases in subsidy rates will reduce your base salary. A future reduction in subsidy rate will increase your base salary.

FHS elections must be received by Datacom within 3 months of the reduction in salary. Late elections are subject to approval by the Authority

### Joining a new employer (including changing employers)

If you are joining a new employer (including changing employer, even within the Public Service), please contact Datacom as soon as possible. We will check if the new employer is a GSF contributing employer, if you are eligible to recommence contributions or continue to contribute to GSF, and if so, that contributions start immediately with the new employer and that contributions from the old employer cease at the correct time. If you are not eligible to recommence or continue contributions to GSF this will also ensure that you are provided with information on the options available to you, in a timely manner.

All members who wish to recommence or continue contributions on joining a new employer must complete Form GS1. The form is available on the GSF Authority's website (see below) or by contacting Datacom.

### Interest on amounts owing to GSF

It is GSF policy to charge interest on any amounts payable by members over and above normal payday contributions. It is essential that any such amounts are settled within the timeframe stated to avoid additional interest charges for late payment.

### Amendments to the terms and conditions of employment

You must inform Datacom of changes in employment conditions, such as:

- moving from full time to part time, or vice versa
- changes in your hours
- changes in employment arrangements to, or from, temporary or casual contracts

In some cases, changes in employment conditions may mean that you are no longer eligible to contribute to GSF. For example, you may not contribute to GSF if your employment is casual or for a fixed short term. If you are considering changes to your employment please contact Datacom to confirm if, and how, those changes may affect your GSF entitlement.

### GSF booklets and FAQs

Copies of GSF booklets, and questions and answers about matters of interest with respect to GSF, are available on the Government Superannuation Fund Authority (GSFA) website – [www.gsfa.govt.nz](http://www.gsfa.govt.nz).

### Contact details

If you have any queries or require any further information please contact:

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