

Member Update – Education Sector

What type of scheme is GSF?

GSF is a defined benefit scheme. Your entitlement is determined by reference to your age, your length of Government service (contributory service) and your salary, whilst contributing to the Fund in the 5 years preceding your retirement. Your entitlement is not based on the contributions paid by you or the subsidy paid by your employer on your behalf. Every day of contributory service must be paid for.

Amendments to the terms and conditions of employment

As per section 61A of the Government Superannuation Fund Act 1956 (the **Act**), elections to contribute to GSF may only be made by persons who are in permanent, full-time employment in Government service. Changes in employment conditions may mean that you are no longer eligible to continue to contribute to GSF.

You must inform Datacom of any changes to your current employment conditions such as:

- changes in your employment arrangements to, or from, temporary (fixed term) or casual contracts
- moving from full time to part time service, or vice versa
- changes in your hours of work
- changes to your employer (i.e. between schools)

If you are considering any changes to your employment it is important that you contact Datacom before the change is implemented to confirm if and how those changes may affect your GSF membership status and entitlements. Please note the Board of Trustees is your employer. Consequently, if you change schools you are changing employer and you must inform Datacom.

Leave without pay (LWOP)

When planning, and before taking LWOP, GSF members must contact Datacom. We will then calculate the amount owed for the period of LWOP. Payment of both GSF contributions and subsidy for LWOP must be arranged within one month of returning from leave. If payment has not been arranged, interest on any LWOP arrears will be charged from the day you return from leave. Interest is calculated at the GSF Fund earning rate (or the 90 day bill rate where the GSF Fund earning rate is not available).

Unpaid strike time is treated as leave without pay (LWOP) for GSF purposes.

In some collective agreements, consecutive days of LWOP taken within a school year reduce holiday pay entitlements. These reductions are treated as LWOP.

Variable part time hours

GSF members whose hours of work are not fixed, or frequently change, are required to complete an annual Part Time Certificate.

In order to complete the certificate, members and their employers need to agree in advance the hours of work for the year ahead and provide GSF with copies of employment contracts and any other correspondence confirming those hours of work.

If you are working part time and your hours are likely to change more than once in any 12 month period you may fit the variable part time criteria. Please refer to booklet GS6 (on the Government Superannuation Fund Authority's (**the Authority**) website - www.gsfa.govt.nz) or contact Datacom for a copy of the Part Time Certificate.

Multiple part time positions

Please note that GSF members may only contribute to GSF through one employer at any time. GSF will not accept contributions from multiple employers. For example, if a member is working 40% part time for one employer (or school) and 60% part time for another employer (or school), we would recommend the member contributes to GSF in relation to the 60% part time position. GSF will not accept contributions from the member in relation to both positions.

Superable salary

Unlike KiwiSaver, most allowances are **not** superable for GSF purposes. Salary, for GSF purposes, means “salary or wages paid regularly in return for services”. It does not include any non taxable payments or other payments such as bonus payments, overtime payments, payments for special work performed, reimbursement of expenses, lump sums paid in lieu of notice or leave, retiring or redundancy gratuities, or contributions paid for, or in respect of the employer subsidy. Broadly speaking, superable salary means basic (ordinary) salary. Employers should contact Datacom for confirmation **prior** to including any allowances in superable pay.

Reduction in salary

GSF members who have received a reduction in their full time equivalent superable salary rate have the option to continue contributing to GSF as if their salary rate had not reduced. To maintain the higher salary rate, the GSF member will need to make a Former Higher Salary (FHS) election within 3 months of the effective date of the reduction.

The FHS salary rate is only reviewed annually on the anniversary of the FHS election. If the FHS salary rate is linked to a previous position and the rate for that position changes more frequently than once per year, the most recent change will be used at the annual review.

Further information is available in the GSF booklet ‘Election to Contribute at Previous Salary Rate Following Reduction in Superable Salary (GS21)’ (available on the Authority’s website - www.gsfa.govt.nz) or on request from Datacom.

Payment of GSF retiring allowances

To commence payment of your GSF retiring allowance from the date you cease Government service, you must have contacted Datacom within three months after your last day of paid service. If you make contact after three months, payments will not be backdated to your last day of paid service. The earliest you will be eligible to receive your GSF retiring allowance will be the date you first make contact with Datacom regarding commencement of payments.

To ensure your retiring allowance is paid at the earliest entitlement date after your last day of paid Government service, we recommend you contact Datacom at least two months prior to the date on which you plan to retire or are entitled to receive your GSF retiring allowance. This will help to ensure that your GSF entitlements are paid correctly and on time.

GSF information booklets

Booklets can be obtained from the Authority’s website - www.gsfa.govt.nz under the section ‘Schemes Publications and Booklets’. These booklets contain information and forms for GSF members and employers for each action or request.

Queries relating to GSF

As part of our service commitment to GSF members and their employers, we ask that any queries you have or receive in relation to GSF are referred to our administration team. We can be contacted by phone on 470 6348 or 0800 654 731, or by email to gsf@datacom.co.nz. If known, you should quote your GSF reference number when contacting us.

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 by completing a Change in Personal Details Form, which must be signed by the GSF member. The Form is available on the Authority’s website - www.gsfa.govt.nz, or on request from Datacom.

Contact Details

Datacom GSF Schemes Administration

Phone: (04) 470 6348

Fax: (04) 470 6366

Email: gsf@datacom.co.nz

Freephone: 0800 654 731

Address: PO Box 3614,
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Disclaimer

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