



# Leave Without Pay (LWOP)

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## What you should know upfront

It is important that you read the disclaimer below. Before making any decisions, please read the CSS **Product Disclosure Statement (PDS)** and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

## What are the LWOP arrangements?

If you are on a period of LWOP (except maternity or parental LWOP) for 12 weeks or less, including the specified categories of LWOP listed on page 2, you can make basic contributions of 5% or not contribute at all (0%) and the period of leave will count as service.

If you are on a period of LWOP for 12 weeks or more (that is not one of the specified categories on page 2) you are not required to pay contributions and the period does not count as service.

## Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call **1300 277 777** during business hours.

## Who should read this?

CSS members who are going on Leave Without Pay (LWOP).



Commonwealth  
Superannuation  
Scheme

However, if your employer agrees to make contributions during this period of LWOP then you may elect to contribute at a rate of 5% or more. You cannot, however, elect to pay contributions at the rate of zero (0%).

Your employer will continue to pay the productivity contributions and your benefit will continue to accrue.

Arrears will accrue for all periods of LWOP to count as service, unless you make a prior arrangement to pay these during the period of LWOP. In the event that your member contributions fall into arrears while you are on LWOP you must make arrangements with your employer to repay these amounts.

## How does this affect my super?

If you make contributions while on LWOP, your benefit will continue to accrue in exactly the same way as before you started your LWOP. For more information about contributing, see **The facts about Contributing to CSS** factsheet.

If you are on LWOP and are not eligible to make contributions, then your benefit will not accrue during the period of the leave. However, we will continue to apply the earnings of the Fund to the member and productivity components of your benefit.

## What are the specified categories of LWOP for which I must make contributions?

The specified categories of LWOP include the following types of leave:

- leave without pay in the public interest
- sick leave without pay
- leave without pay where the employer agrees to meet employer liability.

During periods of leave for 12 weeks or more you must pay at least 5% contributions. If your basic contribution rate was 0% prior to this period of LWOP and you do not elect a new contribution rate, the default rate of 5% will apply.

You cannot elect to pay contributions at the rate of 0% during these periods of leave, even if you were already paying 0% before starting the LWOP.

If you were paying 0% before your LWOP started then your contribution rate will revert back to 0% when your period of leave finishes. There is no need for you to elect again.

## Compensation leave

If you are on compensation leave you cannot elect a 0% basic contribution rate if the leave exceeds 12 weeks.

You must contribute at a minimum of 5%, even if you were paying 0% before commencing this leave. This 5% rate is from the original date the leave commenced.

## What rate am I required to contribute at on maternity or parental LWOP?

Member contributions are optional during maternity and parental LWOP regardless of the length of the leave. You may elect to pay contributions at a rate of 5% or more.

You cannot elect to pay contributions at the rate of 0% during maternity or parental LWOP even if you were already paying 0% before the leave started. If you were paying 0% before the maternity or parental LWOP started then your contribution rate will revert back to 0% when your period of leave finishes. There is no need for you to elect again.

If you elect to pay contributions your benefit will also continue to accrue. If you don't elect to pay contributions your benefit will not accrue during the period of leave.

## What do I need to do?

If you are going on LWOP for 12 weeks or more (excluding specified categories) and wish to contribute, you will need to discuss this with your employer. If your employer agrees to make contributions during this period, you are also required to contribute a minimum of 5% of your salary.

If you wish to change your contribution rate, please contact your personnel section. You may also be able to change your contribution rate by emailing your request to your employer. Check with your personnel section to see which method they prefer.

## How can I get more information?



**EMAIL** [members@css.gov.au](mailto:members@css.gov.au)

**PHONE** 1300 000 277

**FAX** 02 6275 7010

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GPO Box 2252  
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