

Please find attached a response to the question on notice I understand I was asked by the Acting Chair Senator Bragg on page 52 of transcript.

I made the comment that:

If you're receiving 17 per cent employer contributions from your employer and, as a result of the removal of this exemption, your superannuation may become 9½ per cent, I put it to you that the losers there are not the super funds; the losers there are the individuals who lose a very significant part of their retirement savings.

Senator Bragg responded (in part) by asking:

You might want to take on notice any examples that you can find of that.

The attached document provides examples of Enterprise Bargaining Agreements that nominate a specific super fund and also provide benefits in excess of the Superannuation Guarantee.

I do not wish to make any corrections to the transcript.

Regards, David

David Haynes

Senior Policy Manager

Australian Institute of Superannuation Trustees

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Examples of EBAs nominating a super fund with benefits in excess of the Superannuation Guarantee

Construction

Agreement	Agreed super	Choice
<p>CFMEU COLLECTIVE AGREEMENT 2019-2022 Building, metal and civil construction industries</p> <p>PTWORKS (NSW) PTY LTD BLH NSW PTY LTD BLUE STEEL AUSTRALIA PTY LTD TRANSFORM FORMWORK CONTRACTORS PTY. LTD. SOUTHERN LABOUR HIRE (NSW) PTY LTD PREMIER LABOUR RESOURCE PTY LTD THE EUROPEAN GROUP PTY LTD GZ CONSTRUCTION GROUP PTY. LTD. AZZURRI CONCRETE GROUP PTY LIMITED GVK NSW REO PTY LTD etc</p>	<p>b) The Company shall make superannuation payments monthly into Cbus in accordance with the Superannuation Guarantee Levy (SGL) + 2.5% for all employees, including Apprentices however engaged, and in compliance with the Trust Deed and in accordance with Appendix C under this Agreement.</p>	<p>a) The Company shall be, and remain during the life of this Agreement, a participating employer in the Construction and Building Unions Superannuation Fund (Cbus).</p>
<p>GVK ACT REO PTY LTD AND CFMEU ACT STEEL-FIXING SECTOR AGREEMENT 2019 Building, metal and civil construction industries</p>	<p>2.3 Superannuation (\$ per week) Superannuation will be paid at the rate of 10% of ordinary time earnings or as per the Superannuation Guarantee Levy as amended from time to time as defined in Clause Part 7-, whichever is the greatest.</p>	<p>On commencement, and in accordance with each fund or scheme's procedures, the Company shall register each Employee with the relevant industry funds in accordance with the requirements set out elsewhere in this agreement. These are: (a) CBUS or BUSSQ for superannuation, (b) ACIRT for severance pay, (c) BuiltPlus for income protection insurance, (d) The ACT Long Service Leave Authority for long service entitlements, and (e) CCW for EAP services. 17.4 It Is a specific requirement that the Company shall ensure that all payments to the abovementioned funds and</p>

		schemes are up to date and made in full in accordance with the relevant Trust Deed or other arrangement of the scheme or fund.
<p>HEINRICH FORMWORK PTY LTD (QUEENS WHARF PROJECT) UNION COLLECTIVE AGREEMENT 2018</p> <p>HEINRICH CONSTRUCTIONS PTY. LTD. (QUEENS WHARF PROJECT) UNION COLLECTIVE AGREEMENT 2018</p> <p>Building, metal and civil construction industries</p>	<p>All Employees shall be entitled to receive Employer superannuation contributions and shall also cocontribute a minimum amount from their wages. The Employer will contribute on behalf of each Employee the following minimum weekly amount (the formula in APPENDIX FIVE will apply to rates in this Agreement from 1 January 2016)</p> <p>The rates as calculated in clause 25.2 above of this Agreement have been calculated using the agreed industry formula as follows: Employer Contribution 12% of the sum of:...</p> <p>Co-contribution 3% of the sum of:...</p> <p>Contributions for apprentices shall be calculated at 12% of ordinary time earnings. 25.7 Apprentices shall co-contribute by the way of salary sacrifice 3% of ordinary time earnings.</p> <p>INCOME PROTECTION To provide make up pay for any absence without pay due to the incapacitation of the employee, the Company will contribute an "Employer's Contribution" amount as outline in the table below {or such other amount as determined by the provider) per week to provide Income Insurance on the basis: a) the amount will not be paid directly to the employee; b) The level of insurance will ensure the employee receives 90% of their income, as defined in the Energy Super Insurance Guide; c) the premium will only be paid into Income Protection for Electrical Workers as administered by Energy Super, monthly, in alignment with superannuation payments.</p>	<p>All Employees shall be entitled to receive Employer superannuation contributions and shall also cocontribute a minimum amount from their wages. For Employees other than Electrical Workers and Metals and Engineering Trades Workers, such contributions will be paid to CBUS or BUSS(Q) or Australian Super. For Employees employed as Electrical Workers, such contributions will be paid to Energy Super. For employees employed as Metals and Engineering Trades workers, such contributions will be paid to Australian Super.</p>
<p>CALEDONIA NSW PTY LTD AND CFMEU ACT ENTERPRISE AGREEMENT 2016-</p>	<p>Superannuation will be paid at the rate of 10% of ordinary time earnings or in accordance with the Superannuation Guarantee Levy as amended from time</p>	<p>19.2 The Company is, and will remain during the life of this Agreement, a participating company in the Construction and Building Unions Superannuation Scheme (CBUS) or the Building</p>

<p>2019 Building, metal and civil construction industries</p>	<p>to time as defined in Clause 19, whichever is the greatest.</p>	<p>Unions Superannuation Scheme (Queensland) (BUSSQ) and all Employees will be enrolled in CBUS or BUSSQ and be entitled to Superannuation benefits in accordance with the respective terms of CBUS or BUSSQ. 19.3 The level of contributions to be paid into the Fund by the Company on behalf of each Employee for ordinary time earnings is outlined in Clause 2.3 of this Agreement. 15 19.4 All other Award provisions shall apply. 19.5 The Company will pay weekly superannuation contributions for Employees on a monthly basis { no later than the 14th day of the following month) into CBUS or BUSSQ fund for Employees who are engaged under the Agreement. 19.6 No Employee shall be disadvantaged by the application of this clause. 19.7 Following consultation between the Employee and the CBUS Regional Coordinator, or the BUSSQ Regional Coordinator (as appropriate), an Employee may elect to make arrangements in relation to their superannuation other than in accordance with Clause 19.2,19.5 and 19.8. 19.8 No Employee shall commence employment unless he/she is a registered worker in the CBUS or BUSSQ Scheme.</p>
<p>CALEDONIA SCAFFOLDING SERVICES PTY LTD ENTERPRISE AGREEMENT 2017 Building, metal and civil construction industries</p>	<p>4.6.3 Employer Contributions The level of contributions to be paid into the Fund by the Company on behalf of each employee will be 10% of the employee's "ordinary time earnings" (as defined) or the levy prescribed by the Superannuation Guarantee Administration Act, whichever is the greater.</p>	<p>The Company is, and will remain during the life of this Agreement, a participating employer in the Construction and Building Unions Superannuation Scheme (C+BUS) and all employees will be enrolled in C+BUS and be entitled to Superannuation benefits in accordance with the terms of C+BUS.</p>
<p>GMR INTERIORS PTY LTD ENTERPRISE AGREEMENT 2019 Building, metal and civil construction industries</p>	<p>5.6.3 Employer Contributions: The level of contributions to be paid into the Fund by the Employer on behalf of each employee for ordinary time earnings are as follows: DATE AMOUNT CURRENT 10%</p>	<p>The Fund: The Employer is, and will remain during the life of this Agreement, a participating employer in the Construction and Building Unions Superannuation Scheme (C+BUS) and all employees will be enrolled in C+BUS and be entitled to Superannuation benefits in accordance with the terms of C+BUS.</p>

Energy & other utilities

Agreement	Agreed super	Choice
<p>LYNNHURST PTY LTD (T/A ARTHUR CONTRACTING) & ETU POWERLINE ENTERPRISE AGREEMENT 2016-2020 Electrical power industry</p>	<p>The minimum contribution into an employee's superannuation fund will be: (a) 11% of the employees' ordinary time earnings. If the legislated minimum Superannuation Guarantee Charge increases, the Employer shall contribute at least 1% of ordinary time earnings above such minimum; (b) \$120 per week; whichever is greater. For Apprentices option (a) will apply.</p>	<p>24.1 The Superannuation Guarantee (Administration) Act 1992 (SGAA) and the Superannuation Guarantee Charge Act 1992 (SGCA) determines the payment. It is agreed between the parties that the Employer will pay employees their weekly superannuation contributions on a monthly basis, into C+ Bus or other industry funds that employees currently contribute to.</p>
<p>AUSNET SERVICES - ETU ENTERPRISE AGREEMENT 2017 Electrical power industry</p>	<p>30.10 The company shall contribute 11.00% of salary for employees in Division D of Equipsuper. The amount to be paid in Superannuation will not increase further unless the SGC legislated minimum moves beyond 10%. 30.11 For those employees employed by the company the following provisions apply: (a) AusNet Transmission Group will also pay 1.0% of salary into Division D of accumulation account as an AusNet Transmission Group contribution, for employees in Division B and C. (b) AusNet Electricity Services will also pay 0.5% of salary into Division D of accumulation account as an AusNet Electricity Services contribution, for employees in Division B and C. (c) From the date of certification of this Agreement the company agrees, for superannuation purposes, to include availability payments as superable salary.</p>	<p>30.1 The Equipsuper Superannuation Fund (formerly VEI Superannuation) shall continue as the Superannuation fund for employees of the company.</p>
<p>AUSNET SERVICES - ASU/APESMA ENTERPRISE AGREEMENT 2020 Electrical power industry</p>	<p>32.6 The Company shall contribute 11.5% of salary into Superannuation for all employees. For those in the accumulation fund, all contributions will be made to this fund. For those in defined benefit funds, the</p>	<p>32.2 The Equipsuper Superannuation Fund shall continue be the nominated default Superannuation fund for employees of the company. Subject to prevailing legislative requirements, Employees will have the option to elect a superannuation fund of their choice.</p>

	<p>difference between the prescribed SGC legislated minimum and the amounts set out above; will be paid into an accumulation fund on behalf of those employees.</p> <p>32.8 For the term of this Agreement, the percentage (%) amount paid into Superannuation shall be as set out in Clause 32.6, and the amount will not increase further unless the Superannuation Guarantee Contribution legislated minimum moves beyond 10%. This is intended to reflect that the percentage amount paid above the Superannuation Guarantee Charge (1.5%) will be maintained if the SGC contribution increases.</p>	<p>In the event an employee elects to exercise choice, then the employee will be responsible for all charges, cost etc associated with membership of that particular fund.</p>
<p>AUSNET SERVICES (GAS) AGREEMENT 2017 Oil and gas industry</p>	<p>(b) The employer contributions for employees in the accumulation division of the Equisuper fund are currently 10.5%. These employer contributions are currently in excess of the Superannuation Guarantee (Administration) Act 1992 (Cth) requirements.</p>	<p>(a) Equisuper will continue as the superannuation fund for employees of the Company and their successors and transmittes.</p>
<p>ORIGIN ENERGY (ADELAIDE) CUSTOMER CONTACT CENTRE ENTERPRISE AGREEMENT 2019</p>	<p>Origin will meet its obligations under the Superannuation Guarantee (Administration) Act 1992 by making superannuation contributions to a level at least as specified in the Act. EquipSuper has been appointed as the superannuation fund for employees of Origin, and whilst contributions are made to that Fund, they shall be at a level of at least 10% of ordinary time earnings per annum for permanent full-time and part-time staff up to the limit of the SGC Rate applied to the Australian Taxation Office's Maximum Contribution Base. The standard SGC Rate will apply for casuals and employees on limited term contracts less than two years. The default Superannuation Fund to which all eligible employees will contribute shall be Equisuper.</p>	<p>Where Origin offers a choice of superannuation funds, then it will do so with 10% contribution, but will only consider fund administration costs for its default fund (Equisuper).</p>
<p>ORIGIN ENERGY (LPG SOUTH AUSTRALIA) ENTERPRISE AGREEMENT 2018 Plumbing industry</p>	<p>Origin will meet its obligations under the Superannuation Guarantee (Administration) Act 1992 by making superannuation contributions to a level at least as specified in the Act. EquipSuper has been</p>	<p>Where Origin offers choice, then it will do so with 10% contribution, but will only consider Fund administration costs for Origin's default Fund (Equisuper).</p>

	<p>appointed as the superannuation fund for Employees of Origin, and whilst contributions are made to that Fund, they shall be at a level of at least 10% of ordinary time earnings per annum for permanent full-time staff and part-time staff up to the limit of the SGC Rate applied to the Australian Taxation Office's Maximum Contribution Base. The standard SGC rate will apply for casuals and Employees on temporary/limited term contracts less than 2 years.</p>	
<p>Q ELECTRICAL SERVICES PTY LTD AND CEPU ELECTRICAL DIVISION QUEENSLAND ENTERPRISE AGREEMENT 2019 - 2023 Electrical contracting industry</p>	<p>4.4 INCOME INSURANCE To provide make up pay for any absence without pay due to the incapacitation of the employee, the Company will contribute an "Additional Employer's Contribution" amount as outlined below (or such other amount as determined by the provider) per week to provide Income Insurance on the following basis: (a) The amount will not be paid directly to the employee; (b) The level of insurance will be sufficient to ensure that each employee can access the maximum benefit available to them, based on their individual gross income (that is, their total income including overtime and allowances) and paid to them after a maximum 14 day waiting period; - 26 - (c) The premium will only be paid into Income Protection for Electrical Workers as administered by Energy Super, monthly, in alignment with superannuation payments. Income Insurance Premiums will be paid by the Employer, as Additional Employer Contributions to Energy Super.</p> <p>To ensure that Energy Super both meets legislative requirements in relation to Superannuation, and provides Income Insurance as set out in this Agreement, each month the Employer will provide information to Energy Super about the number of units of cover for each Employee for whom the Employer is paying the Additional Employer Contributions for Income Insurance Premiums. Prior to 1 July 2020 Category &</p>	<p>Except as provided below, the Employer will ensure that all employees covered by this Agreement are members of Energy Super (or its successor). All Superannuation contributions will be paid as required by the trust deed of Energy Super.</p>

	<p>Income needed Benefit Level Employer's (per week) Weekly Description per annum (Gross) Contribution Category A \$256,102.31 \$4,432.54 \$74.47 Category B \$170,724.09 \$2,954.84 \$41.37 Category C \$136,579.73 \$2,363.88 \$33.10 Category D \$102,434.22 \$1,772.90 \$24.82 Category E \$85,345.29 \$1,477.13 \$18.61 Category F \$68,289.29 \$1,181.93 \$14.43 Category G \$44,244.49 \$765.77 \$11.40 From 1 July 2020 Income Insurance Premiums will be calculated on the basis of "units" as follows: Units of Gross Income Benefit Level Employer's cover per annum (per week, Weekly per unit of per unit) Contribution cover (Gross) per unit* 1 \$7 500 \$115 \$1.72 All employees (other than apprentices): ~ Units of cover Maximum Employer's Benefit Level per Weekly week (Gross) Contribution 20 \$2,308 \$34.40 Apprentices: Apprentices' Income Insurance Premiums will be calculated on the basis of "units" for example; Where an Employee's income is \$75,000 per annum, the number of units of cover required is $75000/7500 = 10$ units. . . Therefore the Additional Employer Contribution for Income Insurance Premiums is $10 \times 1.72 = \\$17.20$ per week</p>	
<p>ESSENTIAL WATER ENTERPRISE AGREEMENT 2019 Water, sewerage and drainage services</p>	<p>1.22.1 Additional Superannuation Contribution a) At the commencement date of this Agreement, employees covered by the Agreement will receive a 15% employer contribution to superannuation. b) Any legislated increases in the Superannuation Guarantee Contribution (SGC) during the term of this Agreement will be absorbed within the 15% employer contribution set out in clause a) above.</p>	<p>c) Subject to the provision of relevant superannuation legislation, employees under this Agreement will have their superannuation contributions paid into the Energy industries Superannuation Scheme (EISS).</p>

Manufacturing/Timber

Agreement	Agreed super	Choice
<p>VISY (SMITHFIELD, WARWICK FARM, DANDENONG, O'CONNOR) ENTERPRISE AGREEMENT 2019 Manufacturing and associated industries</p>	<p>19.1 Visy Industries will make superannuation contributions at a rate consistent with the percentage prescribed by the Superannuation Guarantee (Charge) Act 1992 (Cth). 19.6 Where an employee is a member of the Visy Industries Superannuation Fund (or its successor fund), the 2.5% matching contributions benefit shall continue to apply. 19.7 Where an employee exercises his/her choice to be a member of an alternate fund, the Company will not offer 2.5% matching contributions benefit.</p>	<p>19.2 From July 1, 2005, superannuation contributions will be paid into the superannuation fund (or their successors) selected by the employee from: Visy Industries Superannuation Fund; Media Super Ltd; or Another complying fund nominated by the employees at each site covered by this Agreement. 19.3 Employees may change their fund nomination once each calendar year. 19.6 Where an employee is a member of the Visy Industries Superannuation Fund (or its successor fund), the 2.5% matching contributions benefit shall continue to apply. 19.7 Where an employee exercises his/her choice to be a member of an alternate fund, the Company will not offer 2.5% matching contributions benefit.</p>
<p>JALNA DAIRY FOODS PTY LTD ENTERPRISE AGREEMENT 2019- 2022 Food, beverages and tobacco manufacturing industry</p>	<p>20.1. Jalna will contribute to an agreed specified fund as set out in 20.2 of this agreement, on behalf of all Employees, without exception, 10%. 20.2. In addition to the above contributions, all Employees covered by this Agreement will contribute 1 % into their superannuation fund from 1st July 2005. Jalna shall match that 1 % contribution.</p>	<p>20.3. The specified agreed fund will be either a complying fund nominated by Jalna, or the Labor Union Co-operative Retirement Fund (LUCRF).</p>
<p>PPG CLAYTON SITE ENTERPRISE AGREEMENT 2017 – 2020 PPG CLAYTON SITE ENGINEERING AGREEMENT - 2019 Manufacturing and associated industries</p>	<p>15.4 The company will contribute 12.5% of the annualised rate to the employee's nominated superannuation fund on the employee's behalf. If the employee contributes at least 5% per week (of the annualised rate) to their nominated fund as a salary sacrifice option, the company will increase their contribution to 13.5% that is an extra 1 %. 15.5 If the Government increases the superannuation guarantee</p>	<p>15.2 Where an employee elects to leave the PPG Australia Superannuation Fund, the company shall pay the employee's exit fee in the first instance only.</p>

	levy beyond 9.5% during the term of this 4 year Agreement the company will enter into negotiation with the Union if requested.	
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Shipping

Agreement	Agreed super	Choice
<p>TOLL SHIPPING/MUA BASS STRAIT SEAGOING ENTERPRISE AGREEMENT 2019 Maritime industry</p>	<p>21.3 Employer Contributions a. The Company's contributions to an Employees Superannuation Fund (Permanent and Casual) shall be at the rate of 14% based upon the applicable gross salary as described in clause 14 of this agreement. b. The level of Salary Continuance Insurance and Total & Permanent Disability Insurance coverage is to be chosen by the employee and is payable by the employee with premiums being deducted from the individual employee's Superannuation Fund.</p>	<p>Subject to paragraphs (b), (c) and (d), the Company must: (i) pay its employer superannuation contributions in respect of each employee to Maritime Super; (ii) pay the employer superannuation contributions in respect of each employee at a level which is not less than that required to satisfy the minimum contribution requirements of the SGA Act in respect of the employee; and (iii) Comply with all of its obligations as an employer under the Trust Deed, and accordingly must pay its employer superannuation contributions in accordance with the Trust Deed. b. Paragraph (a) is subject to: (i) Maritime Super being an eligible choice fund; and (ii) An employee being eligible and accepted for membership of Maritime Super. c. If an employee does not become a member of Maritime Super for any reason or Maritime Super ceases to be an eligible choice fund, then the Company must pay its employer superannuation contributions in respect of the employee in accordance with Part 3A of the SGA Act at a level which is not less than that required to satisfy the minimum contribution requirements of the SGA Act in respect of the employee. d. If an employee covered by this Agreement is transferred to a Successor Fund of Maritime Super, this clause will apply to, and in respect of, that employee as if each reference to 'Maritime Super' in this Clause were instead a reference to the 'Successor Fund'.</p>
<p>PATRICKS TERMINALS ENTERPRISE AGREEMENT 2016 Stevedoring industry</p>	<p>29.2 The Company agrees to pay contributions for those employees who are members of the Maritime Super at the rate contained in the Maritime Super Trust Deed and Rules unless otherwise agreed between the parties. In this regard, it is agreed that employees who are on workers compensation shall have their normal employee contributions deducted from any workers compensation payments and I or suitable duties</p>	<p>29.1 The Company will make superannuation contributions on behalf of its employees to the Maritime Super where the employee is eligible to join, and joins the Maritime Super, and has not made an election to join another complying superannuation fund. 29.3 For employees who are eligible to join the Maritime Super but elect not to do so, the Company will pay the Employees nominated Fund the minimum benefit payment in accordance with the Superannuation Guarantee legislation.</p>

	<p>earnings during a period of workers compensation, unless the Company is otherwise advised by the employee. Where such contributions are deducted and paid to Maritime Super on behalf of the employee, the Company will also make the normal employer contribution as required by the Maritime Super Trust Deed.</p> <p>In addition to the contribution in clause 29.2 above, the Company will make additional contributions to Maritime Super and/or an Employee nominated Fund for all employees up to a total maximum of 12% in lieu of the amount set out in the Maritime Super Trust Deed. for the life of this Agreement. For the avoidance of doubt, 12% superannuation will be the maximum contribution paid by the Company inclusive of the superannuation guarantee and any increase to it that may be legislated.</p>	
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Transport

Agreement	Agreed super	Choice / Default
ARMAGUARD CLERICAL QLD METROPOLITAN COLLECTIVE AGREEMENT 2018 Security services	17 .1 Armaguard will make superannuation contributions at the rate of 12% of ordinary time earnings.	Contributions will be paid to CARE and Australian Super unless statutory legislative changes preclude this.

ARMAGUARD ROAD CREW (SOUTH AUSTRALIA) ENTERPRISE AGREEMENT 2018 Road transport industry	12.2 Armaguard will make contributions at the rate of 12% of each employee's 'ordinary time earnings'.	TWU Super is the preferred fund into which Armaguard will pay superannuation contributions.
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Education

Agreement	Agreed super	Choice
UNIVERSITY OF CANBERRA ENTERPRISE AGREEMENT 2019 - 2022 Educational services	Fixed term Employees whose initial contract is less than twelve (12) months but which is extended past twelve (12) months will receive 17% employer superannuation contribution from the commencement of the thirteenth (13) month. 24.5 From the first full pay period on or after 30 June 2022, all fixed-term Employees will be entitled to receive 17% superannuation.	24.1 For all new and existing Employees the University will provide superannuation arrangements under the UniSuper superannuation fund.
UNIVERSITY OF TASMANIA STAFF AGREEMENT 2017 - 2021 Educational services	(c) From the Commencement Date, the University will make employer contributions as follows: (i) For Continuing Employees, 17% Employer superannuation contributions; (ii) For fixed term Employees employed on a discrete appointment of 2 years' duration or more,	(a) On commencement of employment, the University will provide new Employees information regarding UniSuper and subject to clauses 29(e) and (f) below: (b) Employer contributions for each eligible Employee will be made to UniSuper in accordance with the superannuation guarantee legislation and relevant superannuation

	<p>17% Employer superannuation contributions; (iii) For a Fixed-term Employee appointed for continuous fixed terms of more than four (4) Years - 17% Employer superannuation contributions from the beginning of the fifth (5) year; and (iv) For a Fixed-term Employee with less than five (5) years of consecutive fixed-term employment, compulsory employer contributions as required by the applicable Superannuation Guarantee Charge rate (currently 9.5%). (v) For all Casual Employees - compulsory employer contributions as required by the applicable Superannuation Guarantee Charge rate – currently 9.5%.</p> <p>(d) On or after the first full pay period beginning 1 June 2021: (i) All fixed term and continuing staff will receive 17% employer contributions; and (ii) All casual staff will continue to receive compulsory employer contributions as required by the applicable Superannuation Guarantee Charge rate – currently 9.5%.</p>	<p>arrangements between the University and the superannuation fund.</p>
<p>UNIVERSITY OF THE SUNSHINE COAST ENTERPRISE AGREEMENT 2019 - 2022</p>	<p>The University will increase employer contributions to 17% for all fixed-term staff who are eligible for superannuation under the Superannuation Guarantee Administration Act 1992 from the first full pay period immediately following 12 March 2022.</p>	<p>(a) The nominated Superannuation fund for the University is UniSuper. The University will maintain all superannuation arrangements and entitlements, including employer contribution rates, in effect at the date of certification of the Agreement.</p>
<p>BRISBANE GRAMMAR SCHOOL ENTERPRISE BARGAINING AGREEMENT 2018 Educational services</p>	<p>The School superannuation contributions made by the School shall be:- (a) 13.25% of the employee’s total salary for employees who are members of either Category A or Category A1 of the Brisbane Grammar School Superannuation Plan (“the Plan”); (b) 9.5% (or such other amount specified by the Superannuation Guarantee Legislation) of the employee’s total salary for employees who are members of either Category B or B1 of the Plan.</p>	<p>Superannuation – Industry Funds</p> <p>Some employees, such as instrumental music teachers, who in working for more than one employer, may be required to join a number of industry superannuation schemes. Administration costs are payable in each fund. The School agrees to: (a) Identify those employees who, because of their various places of employment, are making industry superannuation contributions to a number of funds. (b) Identify those industry funds to which such employees' superannuation contributions might be made. (c) Implement appropriate arrangements within the following limits: (i) Any variation in arrangements, as set out in this clause, must be at the</p>

		employee's request; and (ii) Any variation in arrangements, as set out in this clause, shall be at the discretion of the School.
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