

Disclaimer

This manual describes various provisions of the Government Superannuation Fund Act 1956 (The Act) and incorporates the policy determined as at 28 September 2001 by the then Superintendent of the Government Superannuation Fund.

Whilst every effort has been made to ensure the accuracy of the information in this manual, it is intended as a guide only and is in no way binding on the Schemes Administrator, the Government Superannuation Fund Authority, the Appeals Board or the Crown. Further, these parties will not be liable for any inaccuracy or omission in this manual. The GSF schemes are subject to the provisions of the Act under which the schemes must operate. This manual is not intended to, and does not create any legal or equitable rights exercisable by any recipient of this manual.

If you have any queries about the provisions or policy, or require any further information please contact the Schemes Administrator:

AXA New Zealand
Government Superannuation Schemes Administration
P O Box 3614, Wellington www.axa.co.nz
Telephone: (04) 470 6348, or 0800 654 731 Facsimile: (04) 470 6366 Email: gssa@axa.co.nz

Further copies of this manual, booklets, leaflets and forms are available from AXA New Zealand, and may be accessed at the above website.

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1. Introduction

The day to day administration of the GSF Schemes continues to be handled by AXA New Zealand. An amendment to the GSF Act transferred responsibility for managing the Government Superannuation Fund to a new Crown Entity, The Government Superannuation Fund Authority with effect from 2 October 2001. The Government Superannuation Fund Authority (GSFA) will be responsible for all the functions previously carried out by the Superintendent of the Government Superannuation Fund.

These include:

- performing the statutory functions as set out in the Government Superannuation Fund Act
- providing policy advice on the Government Superannuation Schemes
- managing the assets of the GSF
- administering the administration contract between the Crown and AXA New Zealand.

A joint venture company called Annuitas Management Ltd has been established to provide executive support to the Government Superannuation Fund Authority. Communications with Annuitas should be addressed to:

The Chief Executive
Annuitas Management Ltd
P O Box 3390
WELLINGTON

National Mutual Corporate Superannuation Services Limited (trading as AXA New Zealand) is contracted by the Crown pursuant to S19 of the Government Superannuation Fund Act 1956 to manage the administration of the following Government Superannuation Schemes.

- Government Service Superannuation
- New Government Service Superannuation Scheme
- Superannuation of Members of the Armed Forces
- Superannuation of Members of the Armed Forces after 4 December 1986
- Superannuation of Judges and Solicitor-General
- Superannuation of Judges and Solicitor-General as from commencement of 1 April 1998
- Superannuation of Masters
- Parliamentary Superannuation
- Superannuation of Members of Police
- Superannuation of Members of Prisons Service

AXA New Zealand does not have the authority to interpret the Act or to make any determination on questions arising under the Act. All interpretative issues and determinations are referred to the Government Superannuation Fund Authority (GSFA) for a decision.

If there is any doubt about a matter, e.g. how an allowance is calculated, the GSFA will be approached to give a determination. In such cases the member's concern would be referred to the GSFA by the Schemes Administrator who would advise the member of the GSFA's decision. If the member disagrees with, or is dissatisfied with the GSFA's decision he/she has the right to appeal to the Government Superannuation Fund Appeals Board against that decision.

Appeals must be made in writing within 28 days of the GSFA's decision being advised to the member. The appeal will then be presented to the Appeals Board at their next meeting. The Appeals Board considers all written and oral evidence made by the member or his/her representative as well as the GSFA's report, the interests of the Crown and the interest of the member before making its decision. The Appeals Board decision is final and the member will be advised of the outcome.

Appeals should be lodged with Annuitas Management Ltd which has been authorised by the Government Superannuation Fund Authority to receive them on its behalf. Secretarial services for the Appeals Board are provided by the Treasury.

2. Background and History

2.1 What is the Government Superannuation Fund?

The Government Superannuation Fund (GSF) provides a number of defined benefit superannuation schemes designed to provide the Public Service in respect of its employees and other public sector employees, with an income when they retire from Government service. Members of the GSF may contribute to the Fund while employed by Government or various crown entities. Employers of GSF members are required to make a contribution deduction from an employee's salary. The employer is also required to make contributions.

2.2 History

The Fund was established in 1948 as the consolidation of earlier schemes going back to 1908. The rules of the different schemes within the Government Superannuation Fund are contained in the Government Superannuation Fund Act 1956 and subsequent amendments.

On 1 May 1985, the schemes were re-designed and many of the conditions of membership were altered. In most cases contributors to the Fund became contributors to the new scheme. However there are some instances where members elected to remain under pre May 1985 conditions.

On 30 June 1992, the Fund was closed to new enrolments.

2.3 Continued Rights of Membership

Various Crown Entities, SOEs, previous government entities and health sector organisations have restricted rights of continued membership to the Government Superannuation Fund. There are restricted rights of transfer between these organisations when members transfer their employment between these groups. These rights are complex and employers should consult with AXA if there is any doubt about an employee's right to contribute to the Fund.

3. Salary for Superannuation Purposes

Salary, for superannuation purposes, means salary or wages paid regularly in return for services.

Salary **does not** include bonus payments, payments for overtime, allowances paid for special work performed, the reimbursement of expenses, lump sums paid in lieu of notice, retiring gratuities (including redundancy gratuities) and contributions paid for or in respect of employer contributions. Salary at retirement/resignation may include a period of paid leave, annual or retirement or any other leave paid before a contributor ceases government service.

3.1 Superannuation deductions

Superannuation contributions should be deducted from:

- annual, retirement or any other leave paid before the member ceases Government service;
- components built into remuneration for recurrence of additional responsibilities;
- any other allowances that the Government Superannuation Fund Authority deems to be superable. As a general rule, these allowances must be regular, ongoing and paid in return for services.

Please note: While the employer is responsible for ensuring that the correct GSF deductions are made, the employer does not have the authority to decide what is included in "salary for GSF purposes". If there is any query as to what constitutes salary please contact AXA New Zealand. In such circumstances AXA New Zealand may have to get a ruling from the Government Superannuation Fund Authority.

3.2 Payments which do not attract superannuation deductions:

Superannuation contributions should not be deducted from:

- overtime
- lump sum in lieu of notice
- bonus payments
- retirement leave
- allowances paid for special work performed
- the reimbursement of expenses
- retiring gratuities
- redundancy gratuities
- contributions paid for or in respect of employer contributions
- any other allowances that the Government Superannuation Fund Authority determines not to be superable.

3.3 Retrospective salary increase

Contributions should always be deducted on a salary increase from the effective date of the increase. The amount deducted from the backdated salary and the normal pay period deduction should be included as one amount for superannuation purposes. Employer contribution is also always payable on any backdated increase.

3.4 Annual leave

If annual leave is paid in a lump sum while the contributor is still in service a superannuation contribution should not be deducted. When a contributor ceases Government service a superannuation contribution is only deducted from any outstanding annual leave if the employer and employee agree that the employment relationship continues until the annual leave expires.

3.5 Bonus payments

A one-off bonus payment for performance is not superable. It does not form part of the annual salary.

3.6 "At Risk" payments

If part of the salary is held back until the employee has met the requirements of the position, often referred to as an "at risk" payment, any payment representing the withheld salary may be superable, depending on the circumstances. Please contact AXA New Zealand to clarify whether a particular payment is superable.

Any "at risk" payments that are deemed to be superable should be treated in the same way as a backdated salary increase and will also attract employer contribution.

3.7 Employee ceases to be a contributor to the GSF

If the employee elects to cease contributing to the Fund while still in service, AXA New Zealand will advise the employer of the date deductions should cease. Deductions may not recommence after the withdrawal date.

If the employee ceases employment, makes an election to receive a GSF entitlement, then returns to Government service at a future date, deductions should not be recommenced.

Deductions may only recommence if the member made an election to leave the contributions in the Fund and makes a subsequent election to resume contributions. Such an election can be accepted if the person is in Government service and he/she is under age 50 when making the election.

Refer to section 6.7 "Withdrawal" and section 6.8 "Ceasing Employment: General" for further information.

3.8 Payment of Entitlements/Allowances on Retirement

A member becomes entitled to the payment of an allowance on the day after he/she ceases to be employed in Government service.

What this means in practice is that entitlements are payable from the date the employer and member agree the employment relationship has ceased. A period of leave may or may not precede that date, depending on the circumstances surrounding each case (please contact AXA New Zealand if you require clarification). Both employee and employer contributions are payable up to that date.

3.9 Total Remuneration packages

Salary for superannuation purposes is the cash component of a total remuneration package. If the employer subsidy is included in the total remuneration this **must not** form part of the superable salary. A member may not pay employee contributions on the employer contribution.

For example:

Members Total Remuneration \$100,000

(Including \$10,000 vehicle cost and the employer contribution)

XYZ Employer Contribution rate prior to 10/10/2001 = 9.5%

XYZ Employer Contribution rate after 10/10/2001 = 11.00%

Prior to 10/10/2001 (employer contribution rate of 9.5%)

Total remuneration 100,000

Less motor vehicle 10,000

90,000

Employer contribution 7,808

GSF Superable salary 82,192

Employee and Employer contributions are paid on \$82,192

(Calculation for determining employer contribution is total cash benefits divided by Employer contribution rate, i.e. \$90,000 ÷ 1.095)

Post 10/10/2001 (employer contribution rate of 11.00%)

Total remuneration 100,000

Less motor vehicle 10,000

90,000

Employer contribution 8,919

GSF Superable salary 81,081

Employee and Employer contributions are paid on \$81,081

(Calculation for determining employer contribution is total cash benefits divided by Employer contribution rate, i.e. \$90,000 ÷ 1.11)

4. Contribution Deduction and Advice

4.1 Introduction

The employer contribution is reconciled by comparing:

- information held by the schemes administrator (i.e. the expected contribution); against
- information provided by the employer (i.e. the advised contribution).

Any differences are discussed with the employer and/or payroll administrator

4.2 The Role of the Employer/Payroll Administrator

The role of the employer or payroll administrator is to provide information that enables the Schemes administrator to reconcile the member's record. This ensures that correct entitlements are paid when a member exits the scheme.

4.3 Contribution Rate

The contribution rate is specified in the GSF Act and varies from scheme to scheme. The member's contribution is deducted each pay period and is calculated using the relevant contribution rate and the member's **gross annualised superable salary**. See Appendix 5 for the relevant contribution rate.

The employer also pays a contribution. This is known as the employer contribution and is paid for every employee who is a member of the GSF. The rate is determined by the Government Actuary, taking into account the cost of providing future inflation-adjusted benefits to members, spouses and children.

Employer contribution rates are reviewed annually and adjusted where there is an actuarial justification for doing so. If you are in doubt about the rate that is applicable for your organisation please contact AXA New Zealand.

4.4 Contribution Advice

The contribution advice may be provided by diskette or hard copy. Files can also be emailed.

4.4.1 File Format

See appendix 1 for details.

4.5 Frequency of data

The advice of contributions and other payments made to the Government Superannuation Fund via employer payrolls should be forwarded at the same frequency as the employer's pay cycle i.e. weekly, fortnightly or monthly. The information sent to AXA New Zealand should be sorted by employer payroll and frequency.

4.6 Data back-up

It is the employer's responsibility to re-supply the most recent data if AXA New Zealand receives it in a corrupt, unreadable or infected manner, or if the data is missing for some GSF members.

It is very important that a copy of the data is taken before sending it to AXA New Zealand.

4.7 Transmission of Data

The diskette or printed schedule and associated reports should be emailed to:

<p style="text-align: center;">gsfmedia@axa.co.nz Or sent to: AXA New Zealand Government Superannuation Schemes Administration P.O Box 3614 Wellington</p>
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When posting, clearly mark disk to show the employer name, code, payroll number and period end-date.

4.8 Employer relations

The administration of the Fund has undergone many changes in recent times. We therefore recognise the need to keep employers informed of developments and of any legislative changes which directly affect member's rights and entitlements. You have in the past, and will in the future, receive a copy of the 'GSF News' (Employer Newsletter) and information regarding any changes.

5. Payment of Contributions and Arrears

5.1 Introduction

This section explains how to make payment of employee contributions, arrears and employer contributions.

5.2 Employee Contributions

Money deducted from members' salary by employers and paid to the Fund as "contribution" or as "debt" is to be credited to the following Government Superannuation Fund account:

ANZ Banking Group,
North End Branch, 86-90 Lambton Quay,
Wellington
01-0527-0138786-00

These payments are required to be made by the employer on the same date as the deductions are made from the employee's salary.

5.3 Employer Contributions

The Fund has two classes of employers – those whose employees' salaries are paid from public money and those which are not.

5.3.1 Public Money Contributions (Non-Funding Employers)

These employers include Government departments, Offices of Parliament and any other entities so deemed by the Minister of Finance and are required to make 'notional contributions' directly to the Crown. The level of contributions for each employer is determined by the Minister of Finance on the recommendation of the Government Actuary.

In accordance with the GSF Act 1956, this form of contribution is to be made only by employers who pay their staff from public money. Public money, in terms of the Public Finance Act 1989, means all money received by the Crown but excludes money that has been paid to a Crown entity.

If you have any doubt about the category into which you fit as an employer please consult AXA New Zealand.

These employer contributions are paid directly to the following Crown Bank account:

WestpacTrust,
New Zealand Government Branch,
256 Lambton Quay,
Wellington
03-0049-0004475-26

These contributions are required to be paid by employers on the same date as employee deductions are paid to the Fund.

Note: Such employer contributions are not paid to a superannuation fund as defined in the Income Tax Act 1994 and are therefore not subject to Specified Superannuation Contribution Withholding Tax (SSCWT).

5.3.2 Non Public Money Contributions (Funding Employers)

The GSF Act requires employers who pay salaries which do not come out of public money to contribute directly to the Government Superannuation Fund, each at a rate which has been actuarially determined to provide the full cost of the benefit the member is entitled to.

Funding employer payments are paid directly to the following Government Superannuation Fund account:

ANZ Banking Group,
North End Branch, 86-90 Lambton Quay,
Wellington
01-0527-0138786-00

Payments are required to be paid by employers on the same date as employee deductions are paid to the Fund.

Note: As Funding Employer contribution payments are paid directly into a superannuation fund as defined in the Income Act 1994, they are subject to specified superannuation contribution withholding tax. It is the employer's responsibility to pay withholding tax.

5.4 GSF Administration Charge

As from 1 November 2001 employers will no longer be required to forward an administration fee on behalf of their members.

The August 2001 amendments to the Government Superannuation Fund Act provide for the administration costs attributable to current contributors to be incorporated into the employers' contributions. The amount is relatively small, and will be absorbed within the existing contribution rates.

5.5 Payment Method for Contributions

The preferred method of payment for all GSF Employers is by direct credit.

A separate direct credit payment should be made for each payroll, each pay period and each type of payment using your trading bank's Money Transfer System (MTS).

The payment for all GSF schemes should be made into the following accounts:

Employee Contributions and Debts ANZ Banking Group 01-0527-0138786-00
Employer Contribution <i>Funding Employers</i> ANZ Banking Group 01-0527-0138786-00
Notional Employer Contribution: <i>Non-Funding Employers</i> WestpacTrust 03-0049-0004475-26

Please ask your bank to accompany the transfer with the following information:

- Record the payment type (contribution; debt; subsidy or charge) in the space provided for the "Payee Particulars".
- Record your unique GSF 3 digit employer number in the space provided for "Payee code".
- Record the payroll code in the space provided for "Payee reference".

Example:

Payee Particulars

OR

C	O	N	T	R	I	B	U	T	I	O	N								
S	U	B	S	I	D	Y													

OR

D	E	B	T																
---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Payee Code

0	0	0																	
---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Payee Reference

T	9	G	O	V	T	C	O												
---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--

Any employer who does not have the ability to make payment by direct credit is required to make separate cheque payments

- (I). Employee Contribution and Debt
- (II). Employer Contribution

To be sent to:

AXA New Zealand Government Superannuation Schemes Administration PO Box 3614, WELLINGTON
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5.6 Reconciling Payments to media

As described in section 4.4, in order to allocate contributions to the correct member and scheme, all Employers are required to supply details of contributions to the GSF by emailed file, on diskette or printed schedule for each pay period. Where the amount advised is different to the amount paid, employers need to supply details of this to the scheme administrator.

5.7 Remittance Advice

All payments that include more than one payroll and/or pay period or do not meet the specifications in section 5.5 must be accompanied by a Remittance Advice.

For each payment the Remittance Advice should clearly show:

- The employer name and employer identity number
- A breakdown by payroll and by period (identified by pay period ending date)
- The payroll code
- Total employee contributions
- Total employee debt payments
- Total employer contributions
- The total value of the payment
- The date that payment was made

6. Information Regarding Contributing Employees

6.1 Introduction

The current provisions, policies and procedures of the Government Superannuation Fund can be accessed on the GSF website: www.axa.co.nz

6.2 Arrears of Contributions

Unless a member has elected to cease to be a contributor arrears of contributions will occur:

- when contributions are owing in respect of any break in service, or any leave without pay period;
- when contributions did not start immediately after transferring to a new employer or payroll service;
- when contributions are being paid in respect of prior service;
- when errors have occurred – e.g. an incorrect contribution rate, deductions not made on correct superable salary or contributions stopped in error.

Arrears may be paid by:

- deduction/s from salary by the employer; or
- direct credit to the Fund's bank account; or
- in cash; or
- by cheque payable to the Government Superannuation Fund.

Interest accrues on all unpaid arrears. Payment of arrears may be made in full or by instalments.

Compound interest is charged if payments are made by instalment. The maximum period for spreading payment is 10 years

Any interest charged is not refundable in the event of a refund of contributions.

Arrears can include an amount representative of the employer contributions, this portion of any arrears is not refundable if a member elects to receive a refund of contributions.

6.3 Reduction in Salary

A contributor to the Fund who has a reduction in salary for any reason except misconduct, may make an election to contribute at the previous higher salary rate. An election may be made as soon as the contributor has been advised that the salary is to be reduced, but should be made within 3 months of the reduction. Elections made after the 3 month period are considered on a case by case basis by the Government Superannuation Fund Authority.

To make a late election, a member needs to state in writing the reasons for the delay, and forward these to their employer with the election.

One of the three factors used in the calculation of a retiring allowance is the member's average earnings over the final 5 years of employment in Government service.

A reduction in salary will lower the level of retiring allowance and other benefits payable, unless an election is made to continue contributions at the previous salary rate. Even though a member may not be near retirement age at the date of the salary reduction, an election to contribute at the previous salary rate may result in greater benefits in the event of death, or in the event that the member becomes medically unfit to continue employment.

To assist in deciding whether or not to contribute on the former higher salary, a member may wish to request from AXA New Zealand, estimates of the retiring allowance payable with or without an election to contribute on the higher salary rate.

The ongoing contribution rate will be based on either:

- The salary for the previous position. This will be used in cases where there is a clearly identifiable salary and position; or
- The former higher salary being indexed to the Consumer Price Index. Should the former higher salary, including indexation, become less than the current actual salary then the election becomes ineffective and contributions are payable on the member's actual salary.
- The employing authority must also advise the member and AXA New Zealand whether the employer will be paying employer contribution on actual salary or the former higher salary. If the employer advises that they will only pay subsidy on the actual salary, the member must also pay the difference between the full cost and the standard employee contribution on the difference in salaries.

Any additional amount paid by the member over and above the standard employee rate will not be included in any refund of contributions or transfer value to another registered superannuation scheme.

The rate of employer contributions that may be payable by the member may vary on an annual basis and by GSF Scheme type. Therefore the rates have not been included in this booklet.

To receive an indication of the total cost to contribute if the employer will not contribute their contribution at the higher salary, please contact AXA New Zealand.

Please see booklet GS21 'Election to contribute at a previous salary rate following a reduction in salary' for further details on this option and the election form to be completed by both employee and employer.

6.4 Contributing in Respect of Prior or Interrupted Service

The length of contributory service is one of the three factors used in calculating a retiring allowance. The greater the length of service, the higher the retiring allowance. If a contributor has prior Government service that is not included as part of their contributory service, an election may be made to "purchase" this service.

Members may contribute for the following types of service:

Government service

- Members can elect to contribute in respect of any previous Government service which is not already included as contributory service.
- Members may apply to contribute in respect of periods of part-time service. Government Superannuation Fund Authority's approval is needed in such cases.
- Those working on a part-time basis may apply to purchase previous service and also require the Government Superannuation Fund Authority's approval to do so.
- The Government Superannuation Fund Authority's approval is needed in all cases where the member is 50 years or older.

Pre-entry training or pre-entry service

- Pre-entry training is defined as study or training leading to a recognised degree, diploma or certificate; including apprenticeships, which the Government Superannuation Fund Authority considers a requirement of, and relevant to the position held by the contributor at the time of the initial appointment. The period which may be contributed in respect of must not exceed the period normally required to obtain the qualification concerned.
- Pre-entry service includes employment as a practitioner, tradesperson or employee in a type of work providing a specialised skill or knowledge which in the opinion of the Government Superannuation Fund Authority has been a requirement of, and relevant, to the position held by the member at the time of the initial appointment.

Contributions in respect of prior service made by persons aged 50 years or more will be required to be made at the full cost to the contributor. If the contributor elects to receive a refund of contributions and interest on ceasing Government service only the amount representing actual employee contributions would be refunded.

Please see booklet GS22 "Contributing in Respect of Prior or Interrupted Service", for further details on this option, the costs involved and the election form to be completed by both employee and employer.

6.5 Leave without pay

A contributor who has been granted leave without pay by their employer may continue contributing to the Fund. It is important that AXA New Zealand is notified of the period of leave as soon as approval has been received from the employer.

Section 32 of the Government Superannuation Act 1956 requires members who are on leave without pay to continue making contributions during the period of leave. The period of leave counts as contributory service for the purpose of calculating any benefits payable by the Fund as long as contributions continue to be paid.

A member under age 50 may elect to cease to be a contributor during the period of leave .

The election to suspend must be made at the time the leave is taken. It is not possible to retrospectively suspend for this period. If contributions have not been resumed by the age of 50 the past contributions will be refunded with any applicable interest.

6.5.1 What contribution rate is paid?

A member's employer is not required to make contributions during the leave period.

Contributions during the leave period are on a full cost basis. This will be actuarially determined and will include a component equivalent to the employer contributions.

Note: If the member elects to take a refund of contributions on ceasing Government service or elects to transfer contributions to an alternative scheme at a later date the employer contribution portion of the contributions is not refundable.

6.5.2 When can contributions be paid?

Payments for contributions can be made:

- Before the leave commences;
- During the period of leave;
- On return to work, as a one-off payment or by regular deductions from salary.

Interest accrues on all unpaid arrears. If payments are made by instalment on return to work then interest must be paid. The maximum period to spread payments is 10 years.

Note: Any interest charged is not refundable in the event of a refund of contributions.

Any payments in respect of leave without pay made during the period of leave should be paid directly to AXA New Zealand either by direct credit or by cheque made payable to the Government Superannuation Fund.

6.5.3 What action is required on return from leave without pay?

The member should notify AXA New Zealand when the period of leave finishes.

AXA New Zealand will assess the amount of any arrears owing once the relevant information has been provided. The member will be advised of:

- The amount owing
- Interest charges
- Options for repayment

Note: As noted above, any interest charged is not refundable in the event of a refund of contributions.

Should a member resign while on leave without pay, AXA New Zealand should be advised immediately of the effective date of the resignation.

6.6 Transfer to another eligible contributing employer

Members may continue membership if transferring from one eligible contributing employer to another. These rights are very restricted between organisations and all members should check their eligibility with AXA before changing employment. Members cannot transfer to another scheme within the Fund. A table of eligible employers can be found in Appendix 4.

An election to remain in the fund is required from the member when they are changing employers (See Appendix 7). Such an election may be sent by the member directly to AXA New Zealand. The employer will then be asked to complete the form GS1000: Government Superannuation Fund Advice (See Appendix 12).

If the election made on cessation is received directly by the employer, the election must be date stamped and forwarded to AXA New Zealand promptly.

The member may only continue membership with the new employer if the break between cessation date with the previous employer and date of appointment with the new employer is no greater than 3 months. If the break is greater than 3 months, the member must make a cessation election on form GS20/1. Please see booklet GS20 Options Available on Cessation of Government Service, which includes form GS20/1 (see Appendix 8).

6.7 Withdrawal

A contributor who is not ceasing service may withdraw from the Fund and receive a refund of contributions **without interest**. Any interest or employer contributions paid or owed to the Fund for any arrears during membership does not form part of the refund e.g. interest charged on the repayment of arrears.

If the election to withdraw is received directly by AXA New Zealand, the employer will be notified of the exact date to cease contributions.

This withdrawal option does not apply to the compulsory schemes i.e. Police, Armed Forces, Judges, MPs.

Please see booklet GS19 Options Available While Remaining in Government Service, which includes form GS19/1 (See Appendix 7).

Note: A member who has withdrawn cannot rejoin the Fund once payment has been made.

6.8 Ceasing employment

A member may cease employment for a variety of reasons which may include:

- resignation
- redundancy
- retirement
- dismissal

The options available to members will depend on the member's age and length of contributory service. An election in respect of these options is required from the member on form GS20/1. Please see booklet GS20 Options Available on Cessation of Government Service, which includes form GS20/1.

An election may be sent by the member directly to AXA New Zealand. The employer will then be asked to confirm the last day of paid service.

If the election made on cessation is received directly by the employer, the election must be date stamped and forwarded to AXA New Zealand promptly with advice of the last day of paid service.

Completion of the form GS1000 and further information may be required from the employer before an assessment of the member's entitlements can be given which may include:

- confirmation of the last day of employment
- various consents
- confirmation of total contributions
- confirmation of salary history

Note: It is important that details of the employee's date of cessation etc are forwarded promptly to AXA New Zealand so that payments can be made when due.

6.9 Ceasing employment: Medical

The Act allows the Government Superannuation Fund Authority to approve the payment of a medical retiring allowance to a member who is under 60 years of age i.e. before he/she is otherwise entitled to receive such an allowance. In such cases the member ceases Government service with the consent of their controlling authority on the grounds of being medically unfit for further duty.

In order to receive such an allowance the Government Superannuation Fund Authority has to be satisfied that the member is, and is likely to remain, substantially unable to perform any duties that the controlling authority and the Government Superannuation Fund Authority consider to be suitable and reasonable for the member.

Medical retirement of a GSF contributor is subject to the prior approval of the Authority. Contributors should not be advised that they have been medically retired until approval is obtained from the Authority. The member is required to obtain evidence from at least two registered medical practitioners that he/she is medically unfit. The Government Superannuation Fund Authority has to approve the registered medical practitioners used.

Please see form GS922 (See Appendix 11)

A medical retiring allowance is generally subject to review. The review will be held at regular intervals, as determined by the Superintendent.

The Government Superannuation Fund Authority may suspend, reduce, or cancel any medical retiring allowance if:

- the member resumes employment, whether in the Government service or elsewhere, or becomes gainfully self-employed; or
- the member has ceased to be medically unfit and fails to accept any employment that is considered by the Government Superannuation Fund Authority to be suitable and reasonable; or
- the Government Superannuation Fund Authority is satisfied that the degree of disability is not sufficient to justify the payment of part or all of the allowance; or
- the member fails without sufficient justification to obtain a medical examination when and as often as required by the Government Superannuation Fund Authority; or
- the Government Superannuation Fund Authority does not know the whereabouts of the member, or whether the member is alive or dead.

6.10 Seminars

AXA New Zealand provides education seminars to members on their rights and entitlements under the GSF Act and current policy. These can be tailored to meet employer's needs or to address specific issues. These seminars are available at no charge, however we require reimbursement of any travel and accommodation expenses.

6.11 Death of a contributor

Notification in writing of a member's death should be given to AXA New Zealand as soon as possible.

The notification should include:

- the date of death;
- a contact name and address;
- advice as to whether or not there is a surviving spouse and/or children.

If you have any queries on any of the Schemes please contact :

AXA New Zealand
Government Superannuation Schemes Administration
P O Box 3614
Wellington

Website: www.axa.co.nz

Telephone: (04) 470 6348, or 0800 654 731

Facsimile: (04) 470 6366

Email: gssa@axa.co.nz

GOVERNMENT SUPERANNUATION FUND

File Formats

1. What Media can be used?

Diskette

All diskettes supplied should be MS DOS format and should conform to the capacity and size listed below.

Disk Capacity	Physical size
720 Kb	3.5 inch
1.44 Mb	3.5 inch

The naming conventions that should be adopted for the diskettes are as follows:

- The preferred file name is GSF.DAT.
- Other file names are acceptable as long as the file name is clearly noted on the outside of the diskette.
- There may be multiple payroll batched on one diskette, each with its own header and trailer.

Email: Payroll files may be emailed to AXA at gsfmedia@axa.co.nz and must be sent as an attachment, not plain text.

2. What File Formats may be used?

The file format may be produced in either a fixed length or a comma delimited (comma separated values) – CSV format.

2.1 Fixed Length Format Specification

FILE FORMAT	=	Fixed Block
RECORD LENGTH	=	80 Characters
CHARACTER SET	=	Ascii

Field Name	Field Type/Length	Date Requirement
File Header		
Transaction Type	X(5)	'00000'
GSF'S Employer Number	9(3)	
Payroll ID	X(8)	
Payroll Frequency	X(1)	
Date of Payment	X(8)	DDMMYYYY
Payroll Description	X(20)	
Filler (not currently used)	X(35)	
Detail Record		
Transaction Type	X(5)	
GSF Reference	X(8)	
Amount	9(9)v99	\$\$\$\$\$\$CC
Superable Salary	9(9)v99	\$\$\$\$\$\$CC
Effective Date of Salary	X(6)	DDMMYYYY
Employer Reference	X(10)	
Last day of Paid Service	X(6)	DDMMYYYY
Part-time Service	X(5)	
Location Code	X(5)	
Filler (not currently used)	X(17)	
Trailer Record		
Transaction Type	X(5)	'99999'
Total Transactions	9(5)	
Amount Total	9(11)v99	
Superable Salary Total	9(11)v99	
Filler (not currently used)	X(44)	

2.2 Comma Delimited Format Specification

Note that date fields within this format may be in any easily generated form. The preferred format is dd/mm/yyyy, but our system will correctly interpret dates provided that the day, month and year sections are separated by any non numeric character other than a comma and are in that order. The month may also be a 3 character month (ie. JAN) The date is not case sensitive. A straight 8 digit number will be interpreted as ddmccyy.

Any lines before a payroll header record, or after the trailer record that do not contain a valid transaction type in the first field will be ignored and discarded. This will allow files created using a spreadsheet to contain column headings, or additional totals after the trailer record. All lines (records) between the header record and the trailed record must be valid.

Field Name	Field Type/Length	Date Requirement
File Header		
Transaction Type	X(5)	'GSFHD'
GSF'S Employer Number		
Payroll ID		
Payroll Frequency		W, T, F or M
Date of Payment		
Payroll Description		This is optional.
Detail Record		
Transaction Type		'GSF10', 'GSF20', or 'GSF40'
GSF Reference		
Amount		dddd.cc
Superable Salary		ddddddd.cc
Effective Date of Salary		
Employer Reference		Up to 10 characters long.
Last day of Paid Service		
Parttime Service		50.00 for 50%. May be blank for full time members.
Location Code		This is optional.
Trailer Record		
Transaction Type		'99999'
Total Transactions		nnn
Amount Total		ddddddd.cc
Total Superable Salaries		ddddddd or ddddddd.cc

3. What Data Should be Supplied?

3.1 File Header

Field 1 Transaction Type

Each of the three records will begin with a transaction type to enable each record to be identified.

Field 2 GSF's Employer Number

This is a three character numeric reference, unique to each GSF employer, that should be quoted in all correspondence. An AXA New Zealand representative will advise you of what your reference number is.

Field 3 Payroll ID

This is an eight character reference that will identify each employer payroll. AXA New Zealand will allocate this ID after discussion with employers or payroll centres.

Field 4 Payroll Frequency

This is the cycle at which payrolls occur . The codes are as follows:

Code	Paycycle
W	WEEKLY
T	FORTNIGHTLY
M	MONTHLY
F	FOUR - WEEKLY

Field 5 Date of Payment

This is the last day of the pay period (not the date payment of salary is actually made, unless it is the same). AXA New Zealand will establish a list of paydates for each employer pay cycle and will use this to control the process.

Field 6 Payroll Description

This should be the same description that appears on the cover sheet that accompanies the media.

3.2 Detail Record

Field 1 Transaction Types

Listed below are the different transaction types. AXA New Zealand will advise employers what the appropriate transaction type is when a new payment is being made.

Code	Description
GSF10	Normal pay period deduction Arrears for backdated salary Arrears for former higher salary Arrears of contributions, i.e. missed periods that are not LWOP, Under/over adjustments.
GSF20	Contributions in respect of prior service LWOP arrears paid by instalments/lumpsums LWOP payments if paid during the period of leave Transfer arrears paid by instalments/lumpsums Employer contribution on former higher salary being met by employee

Field 2 GSF Reference Number

This is a unique six digit reference that identifies each record that a person has and will enable the money to be allocated to the correct account. AXA New Zealand advises employers of the correct reference number for each member as each contract is confirmed.

Field 3 Amount

The amount of money that has been deducted for this transaction type for the current employer period. All "Amounts" should be stated in dollars and cents even though there is no decimal point or dollar sign shown on the record. *Note: This is employee contributions only and does not include employer contributions.*

Field 4 Superable Salary

The annualised salary that a person's superannuation deductions are based on. This should also be expressed in dollars and cents even though there is no decimal point. This should be the annualised full-time superable salary for those who are part time. A new record is required for all salary changes (see section 3 for superable salary).

Field 5 Effective Date of Salary

The date that the person's superable salary is effective from. This will enable AXA New Zealand to reconcile our expectation against what has been received. A new effective date is required for all changes. A correcting entry is also required for any previously supplied records that are affected by these changes.

Field 6 Employer Reference

This is the 'employee number' on the payroll system. It is the code you use to identify the employee in your HR system. It will be used to assist in identifying anomalies or queries should they arise.

Field 7 Last Day of Paid Service

The 'Last day of paid service' is the last day deductions are made. Also known as 'effective date' when someone ceases.

Field 8 Part-time

If a member is working part-time the employer must show this as a percentage of the full-time employment that the employee has been working for that period. (This section should be blank for those working full-time). The salary shown should be the full-time salary.

The percentage should be shown as follows and must change as the percentage of full time changes:

80% to be shown as 08000

79.5% to be shown as 07950

where a member has previously been on a part-time rate and returns to fulltime employment, the part-time rate should show as 10000 from that date. A new transaction is required for all changes to part-time rates. *Note: If the employer is unable to provide a part-time percentage they should contact the Payroll Reconciliation area of AXA New Zealand for options or alternative information.*

3.3 Trailer Record

Field 1 Transaction Type

The standard transaction type that will allow AXA New Zealand to identify the trailer record on each file.

Field 2 Total Transactions

The total number of transactions on each file. The header and trailer records are not included in this total.

Field 3 Amount Total

The total of all entries in the "Amount" field in the detail record. This should be stated in dollars and cents the same as the above items.

Field 4 Superable Salary Total

The total of all the entries in the "Superable Salary" field in the detail record. This should be stated in dollars and cents the same as above.

GOVERNMENT SUPERANNUATION FUND

Verification of Compulsory Cessation of Service

Name _____

GSF No _____

The cessation of service is compulsory and I confirm that the terms of this contributor's cessation meet the conditions of section 42(5) of the Government Superannuation Fund Act 1956.

Signature _____

Designation _____

Date _____

Section 42 Refund of contributions on retiring before entitled retiring allowance

5. For the purposes of this Act no retirement of a contributor from the Government service shall be deemed to be compulsory merely because the contributor is deprived of the position held by him in that service if at any time within 3 months before the deprivation he has been offered and has failed or refused to accept some other position in the Government service which the controlling authority considers suitable for him at a salary not less than the position so held by him.

GOVERNMENT SUPERANNUATION FUND

Controlling Authority Consent

Name _____

GSF No _____

As per section 61 (I) 4. of the Government Superannuation Fund Act 1956, _____
(*name of employer.*.. approves of the above contributor receiving payment of a retiring allowance from the Government Superannuation Fund.

Signature _____

Designation _____

Date _____

Section 61 I Entitlement to retiring allowance -

4. This section also applies to all contributors under this Part of the Act -

- a. Who have attained the age of 50 years; and
- b. Who have completed not less than 10 years' contributory service; and
- c. Who have agreed in writing that this section should apply to them; and
- d. Whose controlling authority has agreed in writing that this section should apply to them.

GOVERNMENT SUPERANNUATION FUND

Eligibility to Transfer

From	To	Yes/No	Authority
Government	Government	Yes	GSF Act 1956
Government	SOE	Yes*	GSF Act 1956, S2A
Government	DHB	No	Health Reforms (Trans. Provisions) Act 1993 ***
Government	CRI	Yes*	Various Acts setting up CRIs
Government	COE	Yes/No	Various Acts setting up COEs ****
Government	Privatised Company	Yes/No	****
SOE	Government	Yes	GSF Act (Reactivation option)
SOE	SOE	No	GSF Act 1956, S2A
SOE	DHB/COE/CRI	Yes/No	GSF Act 1956, S2A ****
SOE	Privatised Company	Maybe	**
DHB	Government	Yes	GSF Act (Reactivation)
DHB	DHB	Yes	Health Reforms (Trans. Provs) Act 1993 ***
DHB	SOE	Yes*	Health Reforms (Trans. Provs) Act 1993 ***
DHB	COE/CRI	Yes*	Health Reforms (Trans. Provs) Act 1993 ***
DHB	Privatised Company	No	
CRI/COE	Government	Yes	GSF Act (Reactivation)
CRI/COE	SOE	No	Various Acts setting up CRIs/COEs
CRI/COE	DHB	No	Health Reforms (Trans. Provs) Act 1993 ***
CRI	CRI	Yes	Various Acts setting up CRIs
COE	COE	Yes	Various Acts setting up COEs
CRI/COE	Privatised Company	No/ Yes	****

* Must join within 9 months of establishment.

** In cases where there is a partial sale of the SOE by the Government then contributors can continue to contribute but on an individual basis under section 43 of the Act. In cases where the SOE is sold off in its entirety then contributors can continue to contribute.

*** The provisions of this Act are very complex. Each case needs to be looked at individually to see whether the contributor concerned can transfer.

**** Depends on specific legislative provisions

SOE State Owned Enterprise

DHB District Health Board

CRI Crown Research Institute

COE Crown Owned Entity

GOVERNMENT SUPERANNUATION FUND

Employee Contribution Rates

(Current as at 1 December 2001)

General Scheme

Age Under	15 June 1969	1 May 1985 (if joined prior)	1 May 1985 (if joined after)
30	6.0	6.5	6.5
35	7.0	6.5	6.5
40	8.0	7.0	6.5
45	9.0	7.0	6.5
50	10.0	7.0	6.5
50+	11.0	7.0	6.5

Armed Forces Scheme

Age Under	5 December 1986
All Ages	7.6

Police Scheme

Age Under	10 December 1986
All Ages	8.5

Judges/Magistrates Scheme

Age Under	1 January 1981
42	7.0
50	7.5
50+	8.0

Members of Parliament Scheme

Age Under	Years Service	1 April 1970
All Ages	Under 20	11.0
All Ages	From 20	8.0

GOVERNMENT SUPERANNUATION FUND

Leave Without Pay Advice

GS7

Name _____ Date of birth ____ / ____ / ____

Address _____ GSF Reference No _____

Phone: Home _____ Work _____ Fax _____

Email address _____

Employer _____

First day of leave without pay _____

Date of resuming work (if known) _____

I wish to pay contributions for the period of leave

Before I go on leave without pay

While I am on leave without pay

When I return to work

Or

I am under age fifty and do not wish to pay for this period of leave at all.

I elect to suspend contributions in 3 months time

I elect to suspend contributions on ____ / ____ / ____ (if more than 3 months notice is given)

Signed _____ Date ____ / ____ / ____

GOVERNMENT SUPERANNUATION FUND

Change of Status

GS 19/1

To be completed by the contributor and forwarded to the Government Superannuation Schemes Administration, PO Box 3614, Wellington

If you have any queries please do not hesitate to call toll-free 0800 654 731
or (04) 470 6348

Please Note:

1. Only one option can be elected.
2. These options are only available to contributors who are remaining in Government service. If you have any queries regarding your eligibility to elect option 3 please contact the Schemes Administrator.

I elect option ____ (Enter the number of the option as described below).

1. Withdraw from Fund and have payment made to my account as shown on the attached deposit slip.

Payment venue-bank or similar organisation.

Please attach a deposit slip which shows the organisation's name, the branch where your account is held, and your full account number.

2. Suspend contributions; on ____/____/____

3. Remain in Fund when employed by _____
(State name of the new Government service employer)

I am transferring from _____

Title _____ First Name _____ Surname _____

Date of Birth _____

Address _____

Telephone Home _____ Work _____

Fax _____

Name of current employer _____

Address _____

Today's Date ____/____/____

____/____/____ Date Received by

Government Superannuation Schemes Administration

GOVERNMENT SUPERANNUATION FUND

Cessation of Government Service

GS 20

Section A

To be completed by the GSF member and forwarded to AXA New Zealand, P O Box 3614, Wellington.

- Note:
- (i) Only one option may be elected.
 - (ii) If a charge is registered against your contributions, payment of any entitlement shall not be made until the charge is released.

I Elect Option (enter the letter of the option as described below)

- A. Receive a retiring allowance on ceasing service (the opportunity to elect to capitalise will follow).
If you have received an estimate and know whether you wish to capitalise and/or receive the variable allowance you may enter R, RC, V, VC in the box above.
- B. Leave my contributions in the Fund in order to receive a deferred retiring allowance at age 50 years, or later.
If aged 49 years, 9 months or over and the date for the commencement has been decided, enter the date ___ / ___ / ___
(Note: you must have attained age 50 years on that date and the date must be after your last day of paid service.)
- C. Receive payment of contributions and interest and have payment made to my account as shown on the attached deposit slip.

Note: if you choose option A, B or C please provide full bank account number:

 - - -
- D. To continue to contribute to the Fund after cessation of Government service.
- E. Authorise the Fund to pay my transfer value to the scheme as detailed in section B on the reverse of this form.
Please arrange for the Manager of the Scheme to complete section B.
- F. Leave my contributions in the Fund so that my contributory service can be reactivated if I resume Government employment.

Signature _____ Date ___ / ___ / ___

Surname _____ Title _____

First Names _____ Date of Birth ___ / ___ / ___

Address _____

Telephone No. (____) _____ Work (____) _____

Email Address _____

Ceasing Date ___ / ___ / ___ or Estimated last day of paid service ___ / ___ / ___

I am ceasing due to redundancy Yes No (to be completed in all cases)

Note: If you choose option A, B, D or F, please keep the Schemes Administrator informed of your current address.

Section B

To be completed by the Superannuation Scheme Manager.

I certify that the following scheme is currently registered under the Superannuation Schemes Act 1989, and that the Trustees of this scheme are prepared to accept payment of the Government Superannuation Fund transfer value.

Signed _____ Date ____ / ____ / ____

Designation _____

Name of Registered Scheme _____

Registration Number _____

Scheme Manager's Address _____

Client's Policy Number _____

Bank account to which transfer is to be paid (if possible attach a deposit slip):

This form is to be returned to the Member named in section A.

The personal information in this application will be held by the Government Superannuation Schemes Administration as administrator of the schemes governed by the Government Superannuation Fund Act 1956. The information will be used to determine your eligibility for and entitlement to benefits from the fund.

From time to time the Schemes Administrator may disclose this information to the Superintendent of the Government Superannuation Fund and its agents for the purpose of ongoing administration and management of the Fund, and to enable it to fulfil its statutory obligations.

Under the Privacy Act 1993 you are entitled, with certain exceptions, to request access to, and correction of, any personal information held by the Government Superannuation Schemes Administrator.

GOVERNMENT SUPERANNUATION FUND

Election to Contribute at Previous Salary Rate

GS 21

Part A

To be completed by the contributor and forwarded to your payroll office, who should forward it to AXA Corporate Superannuation Services for processing. If you are in the Education Sector please complete the next form as this one does not apply to you.

My salary has been reduced and I elect to continue contributing at my previous salary rate. I understand that the contribution payable will be on the basis of either the:

- rate that has prevailed for the previous position; this will be used in cases where there is a clearly identifiable rate and position, *or*
- former higher salary being indexed to the Consumer Price Index. Should the former higher salary after indexation, become less than the current actual salary then the election becomes ineffective and contributions are payable on the contributor's actual salary.

I further understand that should my employer not pay the subsidy on the higher salary rate and will only pay the subsidy on the actual salary I receive;

I will pay both my own contribution and the difference in the employers contribution – ie the difference between what my employer is paying on my actual salary and what the employer's contribution would be to cover the cost of my estimated benefits and this will be actuarially determined and certified by the Government Actuary.

Signature _____ Date ____ / ____ / ____

Surname _____ Title _____

First Names _____ Date of Birth ____ / ____ / ____

Address _____

Telephone No. (____) _____ Work (____) _____

Email Address _____

Part B

To be completed by the employer and forwarded to AXA New Zealand, PO Box 3614, Wellington

Contributor's GSF Number _____ Contribution Rate _____ %

Former Annual Higher Salary Rate \$ _____

Reduced Annual Salary Rate \$ _____ Effective date of reduction ____ / ____ / ____

Employer Recommendation (please tick either (a) or (b))

- (a) The employer will pay the subsidy on the higher salary rate
- (b) The employer will only pay the subsidy on the actual salary rate received by the employee.

I certify that all the details shown are correct and that the reduction in salary was not due to misconduct.

Signature _____

Printed Name _____

Designation _____ Date ____ / ____ / ____

Name of Employer _____

Employer's GSF Number _____

Employer's Telephone Number (____) _____

Employer's Facsimilie Number (____) _____

Email Address _____

Employer's Address _____

Date form received from Employer ____ / ____ / ____
--

GOVERNMENT SUPERANNUATION FUND

EDUCATION SECTOR

Election to Contribute at Previous Salary Rate

GS 21

Part A

To be completed by the contributor and forwarded to your Board of Trustees. The Board fills out Section 1 of Part B of the form and forwards it to the Ministry of Education, Head Office, Wellington. The Ministry completes Section 2 and then sends it to AXA New Zealand for processing.

My salary has been reduced and I elect to continue contributing at my previous salary rate. I understand that the contribution payable will be on the basis of either the:

- rate that has prevailed for the previous position; this will be used in cases where there is a clearly identifiable rate and position, *or*
- former higher salary being indexed to the Consumer Price Index. Should the former higher salary after indexation, become less than the current actual salary then the election becomes ineffective and contributions are payable on the contributor's actual salary.

I further understand that:

- my employer will not pay the subsidy on the higher salary rate ***and***
- my employer will only pay the subsidy on my lower salary – the actual salary I receive ***and***
- I will pay both my own contribution and the difference in the employers contribution – i.e. the difference between what my employer is paying on my actual salary and what the employer's contribution would be to cover the cost of my estimated benefits ***and***
- The cost that I pay will be actuarially determined and certified by the Government Actuary.

Signature _____ Date ____ / ____ / ____

Surname _____ Title _____

First Names _____ Date of Birth ____ / ____ / ____

Address _____

Telephone No. (____) _____ Work (____) _____

Email Address _____

Part B

Section 1 to be completed by the Board of Trustees Chairperson.

Section 2 to be completed by the Ministry of Education, Head Office and forwarded to
AXA New Zealand, PO Box 3614, Wellington

Section 1

Contributor's GSF Number _____ Contribution Rate _____ %

Former Annual Higher Salary Rate \$ _____

Reduced Annual Salary Rate \$ _____ Effective date of reduction ____ / ____ / ____

I certify that all the details shown are correct and that the reduction in salary was not due to misconduct.

Signature of Chairperson _____

Printed Name of Chairperson _____

Date ____ / ____ / ____

Name of School _____

School Telephone Number (____) _____

School Facsimilie Number (____) _____

School Email _____

School Address _____

Section 2

1. Date received from Board of Trustees ____ / ____ / ____

2. Details noted by _____ date ____ / ____ / ____

and forwarded to AXA Corporate Superannuation Services

GOVERNMENT SUPERANNUATION FUND

Purchase of Prior or Interrupted Government Service

GS 22

To be completed by the contributor and forwarded to the employer OR direct to AXA New Zealand, at P O Box 3614, Wellington, Attn: Client Services.

Section A

Surname _____ GSF No _____

First Names _____ Date of Birth ____ / ____ / ____

Postal Address _____

Telephone No. (____) _____ Employer's Name _____

Work (____) _____ Employer's Address _____

Contact Fax Number (____) _____ E-mail address _____

Please provide an offer to elect to purchase additional contributory service as detailed below:

Type of Service	From	To
_____	____ / ____ / ____	____ / ____ / ____
_____	____ / ____ / ____	____ / ____ / ____
_____	____ / ____ / ____	____ / ____ / ____

Is there a maximum \$ value that you wish to purchase? Yes No

If yes, please state amount \$ _____

Have you even been on leave without pay while in Government Service? Yes No

If yes, was it during the period you wish to purchase? Yes No

Period of LWOP. From ____ / ____ / ____ to ____ / ____ / ____

Have you ever suspended contributions to the Fund? Yes No

Did you remain in Government service while contributions were suspended? Yes No

Does the period for the proposed purchase relate to a period of training, e.g. full or part-time study or Apprenticeship? Yes No

If yes, please provide certificates obtained, and your employer's recommendation.

Is the period being applied for Government service? Yes No

You will need to please provide evidence of employment in Government for the period covered by your application.

Have you ever received a salary higher than the salary you were receiving at the date you signed this form? Yes No

Are you over the age of 50 at the date of this election? Yes No

If yes, please attach your employer's recommendation, and your reason for the late application.

Tick if required:

Please provide a comparison of the retiring allowance payable at age _____, based on acceptance of the offer and on completion of payment. I understand that the figures provided will be an estimate only.

Signature _____ Date ____ / ____ / ____

NOTE: If you are employed in the education sector, your Board of Trustee is your employer.

Section B

VERIFICATION OF SERVICE (to be completed by Payroll Office)

I confirm that the above named was employed in the Government Service for the period/s stated above.

Is the contributor wanting to purchase any of the following type of service; study, training or non-Government service?

Yes No

If yes, please complete the following statement:

I confirm that the above service is a requirement of the contributor's position held at the time of initial appointment.

The position was _____

Signature: _____

Designation/Job Title: _____

Name and Contact phone number: _____

The personal information contained in this application will be held by AXA New Zealand as administrator of the schemes governed by the Government Superannuation Fund 1956. The information will be used to determine your eligibility for and entitlement to benefits from the Fund.

From time to time AXA New Zealand may disclose this information to the Superintendent of the Fund and its agents for the purpose of the ongoing administration and management of the Fund, and to enable it to fulfil its statutory obligations.

Under the Privacy Act 1993 you are entitled, with certain exceptions, to request access to and correction of any personal information held by AXA new Zealand Superannuation Services.

GOVERNMENT SUPERANNUATION FUND

Medical Retiring Allowance

GS922

Section A: General Information

1. Eligibility

A contributor will be considered for a medical retiring allowance when ceasing Government service on medical grounds provided the cessation is:

- a. supported by two medical reports which state the contributor is substantially incapacitated from performing duties whether in Government service or elsewhere; and
- b. is supported by the contributor's employer.

2. Procedure

2.1 The contributor must obtain two independent medical reports in order to be considered for a medical retiring allowance.

2.2 The medical practitioners must complete section B of this form. The first medical practitioner completes section B.2. The second medical practitioner completes section B.3.

2.3 Upon completion by the medical practitioners the report is forwarded directly to the contributor's employer, together with the account for payment. (Each medical practitioner will be reimbursed up to \$42.50, plus GST, towards the medical expenses).

2.4 The employer must:

- take reasonable steps to seek alternative employment for the contributor
- inform the contributor of other options regarding superannuation e.g. early retirement
- complete section C of this form and ensure all other sections of the form are completed before forwarding it to Government Superannuation Schemes Administration.

2.5 If any questions arise while completing this form, please contact Government Superannuation Schemes Administration, telephone 04 470 6348 or freephone 0800 654 731, if living outside the Wellington area.

Note: In accordance with the Privacy Act 1993, the contents of the medical report will be treated as confidential by Government Superannuation Schemes Administration and will not ordinarily be disclosed to anyone, including the contributor. If the contributor requires a copy of the medical report the medical practitioner should be approached directly.

3. Conditions of Medical Retiring Allowance

The Superintendent may suspend, reduce, or cancel any medical retiring allowance payable to a contributor who has not attained the age of 60 years, if:

- the contributor resumes employment, whether in the Government service or elsewhere, or becomes gainfully self-employed; or
- the contributor has ceased to be medically unfit and fails to accept any employment that is considered by the Superintendent to be suitable and reasonable; or
- the Superintendent is satisfied that the degree of disability is not sufficient to justify the payment of part or all of the allowance; or
- the contributor fails without sufficient justification to obtain a medical examination when and as often as required by the Superintendent; or
- the Superintendent does not know the whereabouts of the contribution, or whether the contributor is alive or dead.

Section B: To be completed by the Medical Practitioners
(Please read the instructions in Section A before completing this section)

1. Contributor Details *(to be completed by one medical practitioner)*

Surname _____

First Names _____

Date of Birth _____

Residential Address

Occupation _____

Name of Employer _____

Address of Employer _____

2. First Medical Practitioner

Medical Condition

The contributor is suffering from (state the medical condition)

The effect of the condition and prognosis are

- In your opinion, is the medical condition preventing the above named from working Yes No

- If not fit now, in your opinion, based on the medical condition of the contributor as stated above, will he/she be able to undertake reasonable and suitable employment within his/her normal working lifetime? Yes No

Any further comments on the contributor's incapacity.

Details of Medical Practitioner

Name (Surname and Initials) _____

Address _____

Signature _____

Date Report Completed _____

3. Second Medical Practitioner

Medical Condition

The contributor is suffering from (state the medical condition)

The effect of the condition and prognosis are

■ In your opinion, is the medical condition preventing the above named from working Yes No

■ If not fit now, in your opinion, based on the medical condition of the contributor as stated above, will he/she be able to undertake reasonable and suitable employment within his/her normal working lifetime? Yes No

Any further comments on the contributor's incapacity.

Details of Medical Practitioner

Name (Surname and Initials) _____

Address _____

Signature _____

Date Report Completed _____

Section C: To be completed by the contributor's employer

(Please read the instructions in Section A before completing)

- Based on the medical condition stated above, you have endeavoured to arrange alternative duties that are suitable and reasonable for the contributor? Yes No

- If such suitable and reasonable work were available, in your opinion, due to the medical condition stated above, would the contributor be able to perform such work?
Now? Yes No
In the future? Yes No

If the medical retiring allowance is approved, the contributor's last day of paid service will need to be advised.

Note: This date must be within 6 months of the medical retiring allowance being approved. If the date exceeds 6 months, the contributor must reapply.

If the date is known please insert _____

Name of Employer _____

Name of Person Completing the Form _____

Designation _____

Date _____

Contact Phone Number _____

I consent to the payment of a medical retiring allowance to the contributor

Signed _____

Designation _____

GOVERNMENT SUPERANNUATION FUND

Government Superannuation Fund Advice

GS1000

Contributors Details

Title _____ First Name _____ Surname _____

GSF Number _____ Employee Ref Number _____

Date of Birth ____ / ____ / ____

Section A: Cessation of Service

1. Is the contributor ceasing Government service, i.e. resigning, retiring, redundant, dismissed or deceased? *(Please tick)* Yes No

If Yes, please advise the last date of paid Government service. This is the last date contributions are paid, i.e. after any annual leave etc. has been paid. This is NOT the last date of duty.

Last date of paid service is ____ / ____ / ____

or date of death ____ / ____ / ____

If No, please complete Section B of this form.

2. If the contributor is under age 60, has he/she elected to receive payment of a retiring allowance? Yes No

If Yes, please ensure that a completed copy of the consent form detailed in Appendix 3 of the employer guide is attached and returned together with this form.

3. Has the contributor elected to receive a refund of contributions after ceasing Government service under redundancy conditions? Yes No

If Yes, please ensure that a completed copy of the verification form detailed in Appendix 2 of the employer guide is attached and returned together with this form.

Information verified by *(Please print name)* _____

Signature _____

Date ____ / ____ / ____

Contact person if further information required

Employer Name and Address

Telephone Number _____ Facsimile Number _____

Section B: Change of statue whilst still employed in Government Service

1. Is the contributor currently on Leave Without Pay, or will be in the future? Yes No

If Yes, please advise the type of Leave Without Pay:

- Parental
- Sick
- Study
- Other _____

Periods of Leave Without Pay

From ____ / ____ / ____ to ____ / ____ / ____

From ____ / ____ / ____ to ____ / ____ / ____

2. Is the contributor withdrawing, suspending, transferring from one Government department or another? Yes No

If Yes, please advise the date contributions will/have ceased.

Date deductions cease ____ / ____ / ____

Information verified by *(Please print name)* _____

Signature _____

Date ____ / ____ / ____

Contact person if further information required

Employer Name and Address

Telephone Number _____ Facsimile Number _____

Please return to:

AXA New Zealand

P O Box 3614

WELLINGTON

Fax (04) 470-6366 or Email gssa@axa.co.nz

GOVERNMENT SUPERANNUATION FUND

Booklets Available

General Scheme

GS2	Retirement Information
GS5	Charging Scheme
GS6	General Information
GS7	Information of LWOP
GS19	Change of Status While Remaining in Government Service
GS20	Options Available on Cessation of Government Service
GS21	Election to Contribute at Previous Salary Rate Following a Reduction
GS22	Election to contribute in respect of prior or interrupted Government Service
GS27	Information About the Effect of Part-time Service
GS28	Information About the Effect of Variable % Scheme Membership
GS96	Ceasing Contributions

Armed Forces Scheme

GS8	General Information
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Police Scheme

GS10	General Information
GS95	Ceasing Contributions

Prisons Scheme

GS9	General Information
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Judges/Magistrates Scheme

GS31	General Information
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Members of Parliament Scheme

GS18	General Information
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