

Employer Handbook & Registration

Inside:

- > how to pay contributions
- > benefits of employer online
- > Club Super at a glance

This document is issued by
Club Super (ABN 12 737 334 298)
by the Trustee of the Fund, Club Plus
Qld Pty Ltd (ABN 30 010 892 396)
Authorised representative number
268814 Under AFSL number 238507



Contents

How Club Super works	2
Who can join Club Super	3
The Fund at a glance.....	4
Contributions	6
How to calculate	7
What limits apply.....	8
When to pay	9
How to pay	10
Employer Online	11
Responsibilities	12
Keeping in touch.....	13
Your Client Services Managers	13
Superclub.....	14
Employer Application form	15

Contact Details

Postal address: PO Box 2239
MILTON QLD 4064

Phone: 1300 369 330

Email: info@clubsuper.com.au

Business address: Level 1,
424 Upper Roma Street, BRISBANE

Fax: (07) 3236 0555

Website: www.clubsuper.com.au

This Employer Handbook was prepared and issued in January 2011 for Club Super (ABN 12 737 334 298) by the Trustee of the Fund, Club Plus Qld Pty. Ltd. (ABN 30 010 892 396).

This Employer Handbook does not and is not intended to contain any recommendations, statements of opinion or advice. By law you, the employer, must not provide financial product advice or recommend a fund, unless you are an Australian Financial Services Licensee.

Club Super employers should also read the Club Super Product Disclosure Statement for information about the Fund's investment options and insurance benefits for members. It is located on our website, www.clubsuper.com.au or you can call 1300 369 330 for a copy.

Disclaimer

The information contained in this document is correct at the date of issue. Changes to Government legislation or superannuation rules made after this date may affect its accuracy. Unless the changed information is materially adverse to members, we may not always update or replace this document to reflect the changes.

The information provided in this document is of a general nature and does not take into account your individual financial situation, objectives or needs. If you require such specific advice, you should contact a licensed financial adviser.

Printed: January 2011. Please note that this Employer Handbook is not a substitute for the Trust Deed which is the legal document governing Club Super. A copy of the Trust Deed is available on request. Any questions about the Trust Deed or the Handbook should be directed to Club Super.

How Club Super works

Club Super has been taking care of employers' superannuation needs in the sporting, recreational club and associated industries since 1989. Club Super now has over 2,500 employers and 36,000 members.

The Trustee company of Club Super is Club Plus Qld Pty Ltd.

There are three Employer Directors and three Employee Directors. Alternate Directors can be appointed by sponsoring organisations to act in the Director's place at a Board or Committee meeting in the event that the Director is not available.

The Fund complies with Commonwealth Government Superannuation legislation and

hence has the approval of the Australian Taxation Office, meaning that it qualifies for concessional tax rates.

It also means that the Fund can accept Superannuation Guarantee contributions.

Club Super satisfies the insurance requirements under Choice of Fund legislation and as such is able to operate as an employer (default) fund.

Member benefits are transferable from one employer to another, provided the employer is willing to contribute to the Fund.

On retirement, a member's benefit may be paid to the member as a lump sum or as a pension.

Benefit for Members

Club Super is an Industry Fund and all profits are given back to our members through lower fees and improved services.



SuperRatings Pty Limited (ABN 95 100 192 283) holds AFSL No. 311880.

Who can join Club Super



Any employer who completes an Employer Application Form can contribute to Club Super. Employees are eligible to become members of the Fund, whether full time, part time or casual.

How do Employers register with the Fund?

To register your details with the Fund, complete and sign the Employer Application Form on pages 15 and 16 of this Handbook and send it to Club Super. Club Super will send you a welcome letter and a Contribution Return and any other items you request on the form.

Send the Employer Application Form to:

Club Super
PO Box 2239
MILTON QLD 4064

OR

info@clubsuper.com.au

OR

Fax: (07) 3236 0555

The Fund at a glance



The Fund

Club Super was established to provide superannuation benefits for all employees in the sporting, recreational clubs and associated industries.

Club Super is a 'Profit for Member' fund, which means that all profits are returned to members.

Club Super provides employers with a simple and efficient way to fulfill their superannuation obligations.

Competitive Fees

There are no fees payable by Club Super employers.

For full details and explanations of the fees and costs charged to members including how and when they are charged, please refer to the latest Club Super PDS.

Investment options

Club Super members can choose how their retirement savings are invested. Club Super offers a choice of eight investment options to suit the different needs and objectives of members. Members can choose to invest in one or more of the following investment options, if they wish, provided the percentage in each option is a multiple of 5% and the total adds to 100%. Members can choose to invest in:

- Balanced
- Growth
- Capital Stable
- Cash
- Property
- Australian Shares
- International Shares
- Fixed Interest.

Members who do not make an investment choice will be invested in the default option, the Balanced option.

The Club Super PDS and Member Investment Choice and Asset Classes Fact Sheet, available at www.clubsuper.com.au, provides information relating to recent crediting rates, investment objectives and asset allocations for each investment option.

Contributions

Club Super accepts the following contributions:

- Employer contributions – including contributions made under Award and Superannuation Guarantee requirements, SG shortfall payments made by the ATO and additional voluntary employer contributions;
- Salary sacrifice contributions;
- Voluntary member contributions;
- Government co-contributions;
- Spouse contributions;
- Self employed contributions; and
- Money rolled over from other superannuation Funds.

The Fund at a glance (cont)

Death, TPD and Income Protection benefits

Club Super provides members with low cost comprehensive insurance cover including Death, Total and Permanent Disablement (TPD) insurance and SalarySafe Income Protection benefits.

All eligible members automatically receive Income Protection (SalarySafe) insurance cover. If they're aged 24 or under, they get one unit of Death cover and two units of Total and Permanent Disablement (TPD) cover. Their Death cover will automatically be updated to 2 units of cover on their 25th birthday. If they're aged 25 or over they get two units of Death cover and two units of TPD insurance cover. This level of cover is known as the default level of insurance cover. This is provided an up to date Superannuation Guarantee contribution is received by Club Super on their behalf within 6 months of commencement of their employment provided and they are not off work due to sickness or injury.

All members of Club Super are eligible to apply for up to a maximum of \$10 million Death insurance cover. TPD insurance is limited to \$3 million. Members may opt out of insurance by writing to the Fund.

SalarySafe provides members with income protection benefits up to 100% of their pre-disability income, plus a further 9% SG contribution to superannuation. SalarySafe benefits are also available to casual and part-time employees.

Waiting periods apply. Please refer to the latest Combined PDS and Financial Services Guide and the Insurance Guide (available at www.clubsuper.com.au) for more information. Alternatively, please obtain a copy of the full policy document by contacting Club Super Administration. Spouse members are not eligible for Death, TPD or Salary Sacrifice Insurance.

Access to Benefits

Superannuation is a long-term investment. The Government has placed restrictions on when a member's superannuation can be accessed. A member's benefit can be released from the Fund on:

- Permanent retirement after preservation age (age 55 to 60 depending on date of birth);
- Total and permanent disablement or permanent incapacity;
- Terminal medical condition;
- Death;
- Severe financial hardship;
- Ceasing employment after age 60;
- Anytime after age 65;
- Specified compassionate grounds; and
- Departing Australia (conditions apply).

Club Super members can either leave their superannuation funds in Club Super or transfer their benefits to another complying superannuation fund when they cease employment with a Club Super employer.

For further information please refer to the 'Claiming a Benefit' Fact Sheet available at www.clubsuper.com.au.

Federal Government Taxes

Club Super is a regulated complying fund under superannuation law. This means Club Super is eligible for concessional tax rates, which benefits members through the interest rates credited to members.

Federal Government contributions tax of 15% is deducted from employer contributions (including salary sacrifice contributions). Voluntary contributions that are made on a post PAYG tax basis are not taxed when received by the Fund. However, if a member is able to and chooses to claim a tax deduction for personal contributions, the Fund must tax those contributions at 15%.

Superannuation surcharge tax was first introduced in 1996 as an additional tax on the superannuation contributions of high-income earners. This tax has been abolished from 1 July 2005, however, the ATO is continuing to issue assessments for previous financial years.

Tax may also be payable when benefits are withdrawn from the Fund. The tax deducted depends on the components of a member's benefit, the type of benefit and the member's age at the date of withdrawal. All lump sum or pension payments made on or after age 60 are tax free.

Tax will also be payable if the contributions made on a member's behalf exceed one or both of the contribution caps.

Late SG payments could mean no insurance cover!

Did you know that your employees' insurance cover is linked with your Superannuation Guarantee (SG) contributions?

If you do not pay contributions on time, your employees may not receive their insurance cover if they make a claim. Some important things you need to know about how to not only make sure your employees are covered but keep them covered are:

1. Automatic Death and TPD insurance cover commences from the date your employee starts work with you, provided you make an SG contribution on the member's behalf within 6 months of the date they start working with you.
2. Automatic SalarySafe cover will commence from the start of the first month for which a valid employer contribution is received on your employee's behalf, provided they are actively at work. If they are not actively at work, cover will commence when they recommence employment and are actively at work.

SalarySafe cover will then continue for any months for which SG contributions are received. If no contributions are received, SalarySafe cover will cease.

Note: You may currently be paying SG contributions for some of your employees to funds other than Club Super. These employees are not covered for SalarySafe under Club Super.

For more information, please read the Club Super Product Disclosure Statement and Insurance Guide available on our website www.clubsuper.com.au or call 1300 369 330 to speak to a Club Super administrator.

Contributions

How to add Employees

New Members

New employees who are not already Club Super members must complete a Member Application form (attached to the Club Super Combined PDS and Financial Services Guide).

If a new member does not complete a Member Application form, the Fund may be unable to properly administer their account and be unable to make benefit payments.

Your Contribution Return for each period will indicate where a Member Application form has not been received for a member.

The Member Application form must be signed in order for Club Super to accept it and completed forms should be forwarded to Club Super with your next Contribution Return.

To confirm membership, new members are issued with a membership card showing their membership number.

Existing Members

Existing members do not need to complete a Member Application form, but should produce their Club Super membership card when starting with a new employer.

Note their membership number on your next Contribution Return.

Rolling over money from other Funds

Club Super can accept rollovers from other Funds. Members wishing to rollover should complete the 'Member Rollover Authorisation Form' which is attached to the Club Super Combined Product Disclosure Statement (PDS) and Financial Services Guide, or can be downloaded from www.clubsuper.com.au.

Tax File Number (TFN)

Employers are required to pass a new employee's TFN to Club Super or penalties apply.

You must provide new employees' TFN to the superannuation fund within 14 days.

If you do not make a contribution for the employee in that period, you may pass the employee's TFN on to Club Super at the time when you first make such a contribution after receiving the TFN declaration.

New members joining Club Super may provide their TFN on their Member Application form.

For employees who commenced prior to 1 July 2007 you may forward their TFN on the monthly Contribution Return if they have given you permission to do so.

It is an offence not to provide an employee's TFN to their super fund within the required timeframe. The maximum penalty that can be imposed is 10 penalty units (currently \$1,100). However, the courts may increase the maximum penalty payable by a body corporate to 50 penalty units (currently \$5,500).

The maximum penalty applies for each employee, so if an employer fails to report five TFNs to the relevant super fund, five penalties can apply.

For information on how the new TFN legislation affects contributions please read the Club Super PDS.

Contributions - How to Calculate



Superannuation Guarantee Contributions

As an employer you have a responsibility to pay superannuation for your employees. Club Super is a complying superannuation fund, and can accept Superannuation Guarantee (SG) Contributions. The current SG requirement for employers is 9% of employees' gross ordinary time earnings. Refer to the table on the right.

The SG Act requires employers to provide a minimum level of superannuation for employees:

- who earn at least \$450 gross in a calendar month;
- who are under 70 years of age; and
- who are aged 18 or more, or if under age 18, are working more than 30 hours per week.

Employers unsure of their SG obligations should call the Australian Tax Office employer help line on 13 10 20 or go to www.ato.gov.au.

What is included in Ordinary Time Earnings?

INCLUDED	EXCLUDED
Annual leave, sick leave and long service leave	Overtime payments (subject to certain exceptions)
Casual loadings	Annual leave loading
Government wage subsidies	Payments when on maternity or paternity leave
Allowances	Benefits subject to fringe benefits tax
Directors fees	Christmas bonuses and ex gratia payments
Bonuses related to work undertaken or sales made during ordinary time work	Redundancy payments
	Payments in lieu of notice
	Re-imbursement of expenses
	Lump sum paid on termination of employment in respect of accrued annual, long service or sick leave

Contributions - What Limits Apply

Concessional contributions

'Concessional contributions' (previously referred to as deductible or taxable contributions) are capped at \$25,000 per individual per financial year ended 30 June. Indexing will apply.

Members over 50, or turning 50 before 30 June 2012, may take advantage of transitional arrangements. For the 2007/08 and 2008/09 financial years a transitional cap of \$100,000 applied. For the 2009/10, 2010/11 and 2011/12 financial years the transitional cap is set at \$50,000 and is not indexed. From 1 July 2012 the limit will revert to \$25,000 per financial year and will be subject to indexation in future years.

Concessional contributions in excess of the relevant cap will also count towards the non-concessional cap.

These concessional contributions include:

- Employer SG contributions, SG shortfall payments made by the ATO, plus any additional employer contributions
- Award contributions
- Contributions made by the self-employed for which a tax deduction is claimed. (A self-employed person is a person who has no employer superannuation support or is substantially self-employed with some support from an employer. To be substantially self-employed the income from the employment has to be less than 10% of the sum of the taxpayer's assessable income, reportable fringe benefits and from 1 July 2009, Reportable Employer Superannuation Contributions (RESC)*.)

* RESC are generally superannuation contributions which an employee has asked their employer to make as salary sacrifice (before tax) or additional employer contributions (in addition to Superannuation Guarantee or award contributions) paid on their behalf as part of a remuneration package. Your employee

may consult you (the employer) to identify the likely RESC for the financial year.

- Salary sacrifice contributions - that is, an arrangement where employees under the age of 75 agree to give up part of their taxable income in return for an additional contribution to Club Super.

Any concessional contributions in excess of the \$25,000 cap per individual per financial year ended 30 June will be treated as excess concessional contributions and the individual will be taxed at an additional 31.5% (on top of the standard 15% tax applying to such contributions).

The excess concessional contributions will also count towards the non-concessional contributions cap.

Non-concessional contributions

After-tax contributions are known as 'non-concessional contributions'. The non-concessional contributions cap is six times the concessional contributions cap and is \$150,000 per financial year ended 30 June.

People aged under 65 can bring forward two years of future entitlements to non-concessional contributions giving them a cap of \$450,000 over three years.

However, members over 50 who qualify for the transitional concessional contributions cap of \$50,000 will not be eligible for a non-concessional contributions cap of \$300,000 (i.e. bringing forward two years of future entitlements).

Non-concessional contributions that exceed the relevant cap will be taxed at 46.5%, payable by the member.

These after-tax non-concessional contributions include:

- Member voluntary contributions. Made from a member's after-tax income.
- Spouse contributions. Made for the

- spouse of a Club Super member.
- Excess concessional contributions.

The following are not counted towards an individual's non-concessional cap, but are accepted by Club Super.

- The Federal Government co-contribution
- Rollovers received into the Fund
- The Small Business CGT retirement exemption of up to \$1 million (indexed)
- Payments for personal injury claims, (e.g. payments from WorkCover or compensation payments)

For more information contact Club Super on 1300 369 330.

How can members make non-concessional contributions?

Non-concessional contributions can be made via;

- Authorised payroll deduction
- BPAY
- Cheque
- Direct Debit through their bank

If members are able to use payroll deduction, the amount deducted must be entered in the "Member Voluntary" column on your Contribution Return.

Under Federal Government Law, any member voluntary contributions must be received by Club Super within 28 days of the end of the month in which you deducted the contribution from the member's pay. Failure to do so may result in a penalty between \$5,500 and \$55,000.

If members wish to pay by BPAY, cheque or Direct Debit, they should contact Club Super on 1300 369 330.

Contributions - When to pay



You can nominate whether you wish to pay monthly or quarterly contributions on the Employer Application form, but contributions must be remitted at least quarterly – and preferably monthly.

You may also have an obligation under an Award or EBA to remit superannuation contributions to Club Super on at least a monthly basis.

Contribution returns

The Contribution Return is not an invoice or billing statement, it is simply an aid to assist you in paying your contributions. You should check all entries each month to avoid mistakes. The Contribution Return lists all members for whom you contributed the previous month (or quarter), unless you have advised otherwise.

Your completed Contribution Return and payment should be with Club Super by the 14th day of the following month, or if you are making quarterly payments, prior to the 28th day of the month following the end of the quarter.

Prompt payment of your contributions will give us time to process all information and make any necessary changes before your Contribution Return for the next period is printed, thus ensuring your Contribution Return is sent out with accurate and current information.

Contributions - How to pay



How to submit Contribution Returns

There are several ways to submit your Contribution Return to Club Super:

Employer Online: Allows you to easily submit and pay your Contribution Return online. Your Contribution Return will appear online for each monthly (or quarterly if you are registered for quarterly payments) period. See page 11 for full details and an example.

Electronic Data Interface (EDI): This is typically suited to employers with more than 30 employees. Contact Club Super for information on how to submit your Contribution Return using EDI.

Contribution Return: You can complete a paper Contribution Return that will be sent to you each month/quarter and post this with your payment to Club Super.

BPAY

Your contribution return will contain Club Super's Employer Biller Code and the reference number. Payments are made from your bank account to Club Super using internet or phone banking. Contact your financial institution to check you can make payments via BPAY. You can pay via BPAY if you use Employer Online or the Contribution Return.

Direct Debit

This payment method is suitable for Contribution Returns submitted via Employer Online. Once you submit your Contribution Return via Employer Online, we will submit a Direct Debit to your bank account for the total amount of the payment.

EFT

This payment method is suitable if you use Employer Online; Electronic Data Interface (EDI) or the Contribution Return. Contact Club Super for account details.

Cheque

You can pay your contributions via cheque payable to Club Plus Qld Pty Ltd.

You can nominate your preferred contribution remittance method on the Employer Application form.

Contact Club Super on 1300 369 330 for further assistance.

Contributions - Employer Online

What is Employer Online?

The Employer Online facility allows you to pay contributions electronically; submit and access your contribution details and view historical contribution information via the Internet.

Why use it?

Employer Online is flexible and allows you to save time and paper. Which means less hassle for you!

How do I join?

Please contact us on 1300 369 330 to register or visit our website for further information. Once you are registered, we will issue you with a password via email. You should change this password to one of your choice when you first use Employer Online.

Is it secure?

Of course! For your employees' protection your contribution records are only accessible through your employer number and a unique password. To view a demonstration of Employer Online go to www.clubsuper.com.au and click on the 'Login to Employer Online' button on the homepage. Login using the Employer ID **123456** and password of **demo**.

Save Data allows you to enter contributions at different times and save date until you are ready for the contribution to be processed.

After you have entered the contribution amounts, this button takes you to the payment authorisation screen

Member Number	Date of Birth	Member Name	Weeks	Employer (\$)	Additional Employer (\$)	Salary Sacrifice (\$)	Member Voluntary (\$)	Total (\$)	Date Ceased
3	1/04/1947	McIntyre, James Martin * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
5	12/02/1967	Porter, Sharon Leigh * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
4	3/05/1978	Solomon, Deborah Rebecca * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
Unknown	asdasd, asdasd	* DOB required * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
20/08/1972		Blogs, Joe * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
12/12/1970		Gloem, Orlando Richard * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
19/12/1901		Oilwell, Fiona	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
1/04/1956		Oilwell, Tom	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
1/02/1983		Howard, Robi Winston * TFN required	<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text"/>
			<input type="text" value="17"/>						

Contributions - Responsibilities

As an employer you have certain obligations to your employees.

When it comes to superannuation your obligations may be prescribed in a Federal or State Award, industrial agreement or employment contract, or by Federal Government legislation.

Under the Superannuation Guarantee legislation (SG) you are required to pay contributions on at least a quarterly basis.

Superannuation Guarantee and the Award

The SG complements existing Award superannuation obligations and is not an additional obligation. However, where the SG and the Award are different, an employer must satisfy the more favourable conditions. Please contact your employer organisation or Fair Work Ombudsman* for details of any Awards covering your employees.

Many Awards, enterprise and workplace agreements covering the sporting and recreational clubs and associated industries require contributions on a monthly basis. Despite the quarterly SG requirements, employers subject to such an Award, enterprise or workplace agreement must pay contributions in accordance with the relevant Award or agreement.

How to avoid penalties

Simply ensure all contributions are received by the due dates.

Overdue contributions can cause a number of problems for you and your employees and to ensure that members' insurance entitlements and Award provisions are maintained, it is preferred that contributions are paid on a monthly basis.

Overdue Contributions – Implications

If your SG obligations are not met within the required time frame you may be required to pay the contribution amount, an administration fee and interest to the Australian Taxation Office (ATO).

These amounts are not tax deductible. The sum of these amounts is known as the SG Charge (SGC).

- Late contributions attract interest costs;
- You may be required to make up interest that members would have gained if contributions were paid by the due date;
- Late contributions also put members' insured benefits at risk. An employer who is in arrears may become liable at law for payment of the insured benefit if a member dies or becomes disabled while insurance premiums are outstanding;
- Overdue contributions may lead to debt recovery action.

Superannuation Trustees are required by law to take appropriate action to protect the interests of their members and recover

outstanding contributions. The Club Super policy is to place overdue contributions from employers in the hands of a debt collector only if they are "Admitted" employers.

Annual Record of Contributions

An employer Record of Contributions will be sent to you annually by Club Super in August showing payments received during the previous financial year.

Back Pay

If you remit to a former employee after that employee has left your employ, you may have to make SG contributions on the back pay. Further information can be found on the ATO website at www.ato.gov.au.

Contributions during leave periods

Contributions continue for members while they are employed by you and absent on paid leave and receiving payment (i.e. while they are on sick leave, annual leave, long service leave, public holidays and bereavement leave). Contributions are not required to be paid during periods of unpaid leave, except for absence on workers compensation.

*The Queensland Government has referred the State's industrial relations powers for the private sector to the Commonwealth effective 1 January 2010. All enquiries about wages and employment conditions in the private sector should be directed to the Fair Work Ombudsman on 13 13 94 or at www.fairwork.gov.au.

Keeping in touch

The Club Super Combined Product Disclosure Statement (PDS) and Financial Services Guide contains information in regard to:

- Investment options available to members;
- Investment strategy and objectives of each investment option;
- Recent investment performance and crediting rates;
- Current fees and costs;
- Taxation;
- Insurance;
- Preservation;
- Payment of benefits;
- Member Online; and
- Member access to Financial Planning services.

For a supply of the PDS, contact Club Super or download from our website, www.clubsuper.com.au.

Member Application

When new employees join, always ensure that if they are not already members of the Fund, they complete a Club Super Member Application form contained within the Club Super PDS.

Attach the completed Member Application forms to your next Contribution Return.

If your Contribution Return shows that no application has been received for an employee, please ask the employee to complete an application as soon as possible and attach it to your next Contribution Return.




Information about the Fund's privacy policy and its enquiries and complaints arrangements is available in the PDS.

Our friendly Client Services Managers




It's always good to have face to face contact. That's why we have three experienced Client Services Managers (CSMs) to help you. Ben Dahl, Tanja Smith and Karen Hyland are available to visit your workplace and speak to members and answer any questions they may have.

They conduct workplace visits all throughout Queensland and can perform presentations on a wide variety of superannuation topics. Pick up the phone and give one of our CSMs a call and arrange a visit.




Ben Dahl

 (07) 3238 1266
 0409 485 476
 ben.dahl@clubsuper.com.au

Tanja Smith

 (07) 3238 1261
 0429 472 091
 tanja.smith@clubsuper.com.au

Karen Hyland

 (07) 3238 1265
 0408 873 520
 karen.hyland@clubsuper.com.au



Rewarding your industry today...and tomorrow.




clubsupersuperclub
right beside you

A super fund that rewards your industry!

The Club Super superclub is a rewards program aimed at rewarding your industry today...and tomorrow. Joining superclub as a participating club is a great way to help your industry and business grow.

Visit www.clubsuper.com.au/superclub and register today!

Employer Application Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

DECLARATION

The Employer applies to Club Plus Qld Pty Ltd ("Trustee") for the benefit of its employees and the parties agree that in consideration for the Trustee accepting, from the Commencement Date, the Employee's application to participate in the Fund, the Employer agrees to be bound by the terms and conditions of the Trust Deed relating to the Fund, including making contributions monthly as required by the Trustee for its employees who are members of the Fund.

The Employer acknowledges the receipt of an Employer Handbook and the Combined Product Disclosure Statement and Financial Services Guide and agrees that it is liable to pay any costs or loss incurred by the Trustee of the Fund relating to any arrears of contributions payable by the Employer and the recovery of those arrears.

The Employer agrees to provide the Trustee with all information and to do all such things as the Trustee requires to comply with the relevant awards or industrial agreements and the requirements of the Government relating to the Superannuation Guarantee legislation.

The Employer has read the section on "Privacy" in the Combined Product Disclosure Statement & Financial Services Guide and consents to the disclosure of information about it (if required) for the purposes explained in the Handbook.

DECLARATION AND EMPLOYER SIGNATURE

In signing this form, I / we declare that I / we have read and understood the:

- Club Super Employer Handbook; and
- Club Super Combined Product Disclosure Statement and Financial Services Guide

including the section on Privacy, and consent to the disclosure of information about the employer (if required), for the purposes outlined in the PDS. I / we also undertake to provide the Trustee Board with such information in relation to employee members of the Fund as is required to allow the proper administration of the Fund.

Complete only the section below appropriate to your business structure

Company to execute here

SIGNED AND DELIVERED BY

NAME

DATE

			/		/				
--	--	--	---	--	---	--	--	--	--

Being a person duly authorised to sign for and on behalf of the Company in the presence of:

SIGNATURE COMPANY OFFICER

NAME

--	--

SIGNATURE WITNESS

NAME

--	--

Partners or Sole Proprietor to execute here

SIGNATURE

WITNESS SIGNATURE

DATE

			/		/				
--	--	--	---	--	---	--	--	--	--

NAME

WITNESS NAME

DATE

			/		/				
--	--	--	---	--	---	--	--	--	--

SIGNATURE

WITNESS SIGNATURE

DATE

			/		/				
--	--	--	---	--	---	--	--	--	--

NAME

WITNESS NAME

DATE

			/		/				
--	--	--	---	--	---	--	--	--	--

HAVE YOU COMPLETED ALL SECTIONS?

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 2239 MILTON QLD 4064