

## LEAVE WITHOUT PAY (LWOP)

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You cannot “catch up” contributions missed during non-contributory periods.

Non-contributory membership occurs when you reduce your contribution rate to 0% or you do not contribute while on LWOP. It is important to ensure that, if you intend to maintain your contributions, you supply Super SA with the relevant forms and information before you commence LWOP.

You must let Super SA know that you are taking LWOP regardless of whether or not you choose to maintain member contributions during your period of LWOP.

**Reasons for leave without pay (LWOP)**

There are a number of reasons that SA public sector employees take Leave Without Pay (LWOP). These include:

- Parental leave
- Extended study leave
- Overseas holidays
- Secondment to another employer
- Overseas aid programs.

You are able to maintain your member contributions for up to **12 months** from the start of your LWOP. Your LWOP may be broken with a period of paid leave, eg annual leave or long service leave. If this is the case, the total periods of LWOP are added together to determine a maximum 12-month period.

If you are taking LWOP you need to contact our Member Services team to discuss your options. However, if you take two weeks or less LWOP you do not need to advise Super SA. Your employer will continue to deduct your contributions during this time.

**Benefits of maintaining member contributions**

By choosing to maintain member contributions during your LWOP:

- Your employer will continue to make contributions, ensuring that your final entitlement continues to accrue.
- You will also maintain your Death and Total and Permanent Disablement cover as if you were in receipt of salary.

If you choose not to maintain your member contributions you will:

- Reduce your final entitlement. Your contribution rate will be deemed to be 0% for your period of LWOP. This is called non-contributory membership and you cannot make up the contributions that you have missed (for more information see the *Points* fact sheet).
- Only receive your accrued entitlement should you become disabled or die during the period that you are not making member contributions.

If you take paid annual leave between two separate periods of LWOP when you have elected not to make member contributions, your employer will deduct your personal contributions during the period of paid annual leave. However, once you start the second period of LWOP you will be unable to make member contributions until you have returned to work.

**What to do when you take LWOP**

You must let Super SA know that you are taking LWOP regardless of whether or not you choose to maintain member contributions during your period of LWOP.

Visit the Super SA website and download the *Leave Without Pay – Election by a Contributor* form or contact Super SA to have one posted to you. This form should be completed and returned to Super SA before you commence your leave.

**Making member contributions while on LWOP**

If you have elected to maintain your personal contributions during your LWOP you can pay by:

- Making a lump sum payment before commencing your LWOP via BPAY, or
- Direct debit. If you choose direct debit as your payment method you need to complete the *DDR* form included with the *Leave Without Pay* form.

Contact Super SA for more details.

**Maintaining member contributions during periods of LWOP longer than 12 months**

Members who are taking LWOP for periods of more than 12 months can seek approval from the Super SA Board to maintain their member contributions if they are:

- participating in an overseas aid program, or
- seconded to another employer, and the new employer meets the cost of employer contributions.

Approval will not be granted where you are on LWOP to pursue alternative career opportunities, even if your host employer is willing to pay employer contributions.

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### Further information

The following fact sheet may be of particular assistance if read in conjunction with the information presented above:

– Points

A full range of fact sheets and other information can be found on the Super SA website. Alternatively, if you have any enquiries regarding LWOP or any other matters raised in this fact sheet, please contact Super SA.

### Contact us

#### Address

Ground floor,  
151 Pirie Street  
Adelaide SA 5000  
(Enter from Pulteney Street)

#### Postal

GPO Box 48, Adelaide,  
SA 5001

**Call** (08) 8207 2094 or  
1300 369 315

**Email** [supersa@sa.gov.au](mailto:supersa@sa.gov.au)

#### Website

[www.supersa.sa.gov.au](http://www.supersa.sa.gov.au)



If you intend to maintain your contributions, you need to supply Super SA with the relevant forms and information before you commence LWOP.

### Disclaimer

The information in this document is intended to help you understand your entitlements in the Pension Scheme or the Lump Sum Scheme. Super SA does its best to make sure the information is accurate and up to date. However, you need to be aware that it may not include all the technical details relevant to the topic. For the complete rules of the Pension Scheme and the Lump Sum Scheme, please refer to the *Superannuation Act 1988*. The Act and accompanying Regulations set out the rules under which the Pension Scheme and the Lump Sum Scheme are administered and entitlements are paid. You can access a copy from the Super SA website.

The Pension Scheme and the Lump Sum Scheme are exempt public sector superannuation schemes and not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about the Pension Scheme and/or the Lump Sum Scheme.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about the Pension Scheme or Lump Sum Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

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