2025

State Sector Retirement Savings Scheme Employers' Guide

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Te Kāwanatanga o Aotearoa
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Contents

1 Introduction

The State Sector Retirement Savings Scheme (SSRSS) is administered by two Scheme Providers (providers) as two separate retirement savings schemes. Each scheme operates under the same SSRSS rules. The schemes are part of superannuation master trusts operated under trust deeds that conform to the provisions of the Financial Markets Conduct Act 2013.

The SSRSS schemes stopped accepting applications for membership from employees of Public Service and non-Public Service agencies, crown entities and kindergartens on 31 March 2008, and from State and State-integrated schools on 30 September 2008. The SSRSS continues to operate for existing members. Members are no longer able to transfer from one scheme to another.

This Guide covers all the common situations you may encounter as a participating employer for the SSRSS. It provides you with information about handling scheme transactions quickly and effectively. It also contains some background information and explanation of scheme rules that employers may need to discuss with their employees. This Guide is a companion to the *SSRSS Members' Guide December 2023 and also the Comparison of SSRSS and KiwiSaver December 2023.*

If you have any questions you can contact either of the providers whose contact details are listed below.

1.1 Provider contact details

AMP	**SUPERLIFE**
www.amp.co.nz	Government (superlife.co.nz)
0800 800 267	0800 27 87 37
workplaceadmin@amp.co.nz	wpsadmin@superlife.co.nz
AMP SSRSS Freepost 170 P O Box 55 Shortland Street Auckland	Contact form: Contact Us (superlife.co.nz)

1.2 Employer Toolbox and forms

1.2.1 AMP employer toolbox (portal)

AMP hosts an Employer Toolbox (or portal), which provides a repository of many of the things related to your relationship with AMP, so all your AMP-related HR or Payroll functions can be found in one place, including:

- member information – all your member details searchable in one location
- dashboards – interactive management tool showcasing dynamic data and reporting
- view your NZRT plan and total funds under management – up to date information on your flexible workplace retirement savings scheme
- managing contribution schedules – easy to use function to upload your monthly member contributions
- submitting new starter forms and employee leaving forms – easy submission function for all employees joining or leaving your organisation
- storehouse for documents and forms – a selection of all the forms and documents you require at your fingertips
- employer benefits page – a reminder of all your AMP benefits
- content depository and announcements – stay up to date with all the latest news, tips and developments
- how to guides – easy to use guides with simple to manage content
- FAQs – if you have a question which is not included here contact your AMP Partnership Manager.

There are two types of access to the Employer Toolbox:

- your payroll team can access it from a process perspective
- key members of your HR team can have visibility of information.

We encourage you to register for the Employer Toolbox and once registered, you will receive individual log on details.

Once you are registered for the Employer Toolbox just insert your username and password to access the employer through this link https://employertoolbox.amp.co.nz

1.2.2 SuperLife forms

Resources for employers can be found at this link [Forms (superlife.co.nz)](superlife.co.nz) by scrolling to the SSRSS section.

2 Participating employers' obligations

2.1 Summary of responsibilities for SSRSS participating employers

Participating employers' obligations are to:

- keep the following records for each member (while they remain a current employee):
    - whether the member is currently contributing
    - the scheme to which the member is currently contributing
    - member's current contribution rate
    - whether the member is eligible for compulsory employer contributions or not
    - if member receives a compulsory employer contribution what the current contribution rate is
    - whether the member has entered into a salary sacrifice arrangement, and if so the documentation recording that arrangement
- make the required payroll deductions and calculate employer contributions and employer superannuation contribution tax (ESCT)[1]
- forward the contribution advice to each provider and pay the contributions to each provider immediately after each payroll run
- work with the providers to resolve issues where contributions paid do not match the schedule provided, or where the member queries contribution transactions
- notify the provider in the event of the following member events:
    - new employee is an SSRSS member
    - exit, including death, of member
- provide annual contribution declarations to the providers.

2.2 New employees who are existing SSRSS members

Though SSRSS is closed to new members, if a new employee is an existing member of SSRSS the employee is entitled to continue their SSRSS contributions and is potentially eligible for employer contributions for as long as your organisation is a participating employer in SSRSS. It is up to the member to notify you that they are an SSRSS member.

See section 7 for more details on members changing employers.

3 Payroll activities

3.1 Keeping records of contributions

A participating employer needs to calculate and keep records of the following types of contributions to SSRSS that are generated through the employer's payroll activities. These are all the contribution types permitted under the SSRSS rules:

- member contributions that are eligible for compulsory employer contributions[2]

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[1] Refer to the Inland Revenue ESCT guidance [Deduct ESCT from each employer contribution (ird.govt.nz)]

- compulsory employer contributions
- member voluntary contributions
- employer voluntary contributions (including salary sacrifice contributions).

3.2 Member and employer contributions

3.2.1 Contributions that are payable

The contributions payable by or for each member will depend on:

- written instructions the employer has received from the member about preferred contribution levels
- the member's status (whether receiving compulsory employer contribution or not) and eligibility for the maximum contribution rate and for other superannuation contributions or allowances
- the level of any additional voluntary employer contribution offered to eligible members
- any documented salary sacrifice agreements in place.

Further details about each contribution type and when it is payable are noted in the sections 3.2.2 to 3.2.10 below.

3.2.2 What remuneration payments attract superannuation compulsory employer and member contributions for SSRSS members?

Regular contributions for both the employee and employer are calculated as a percentage of gross base salary paid in each payroll run. This includes payments made for periods of annual leave.

Other payments in the way of remuneration to employees that do not attract superannuation contributions should not be included in compulsory employer contribution calculations. Non-superable remuneration payments include payments such as performance bonuses, overtime payments, redundancy, retirement leave and other payments that do not form part of the member's "annual before-tax amount of base salary or wages", such as holiday or leave payments paid on termination of employment or cashed-up during service.

3.2.3 Members' contributions that attract compulsory employer contributions

Members' regular contributions are contributions made through payroll deduction which are eligible for compulsory employer contributions to the same amount. The minimum member contribution is 1.5 percent of gross base salary, and members may contribute higher amounts at 0.5 percent increments. The maximum amount of members' compulsory employer contributions is 3 percent of gross base salary in most cases, though this will vary if you offer a higher maximum contribution rate to some or all of your SSRSS members.

[2] These are regular member contributions (up to 3%) that are eligible for employer contributions (up to 3%) as opposed to voluntary contributions which are not regular and not eligible for employer contributions.

Members can continue to make contributions when eligible for compulsory employer contributions through payroll deduction to SSRSS for as long as they maintain an SSRSS account balance and are employed by an SSRSS participating employer. There is no upper age limit on contributory membership to SSRSS.

3.2.4 Member voluntary contributions

Most member voluntary contributions are any contributions over and above those that attract compulsory employer contributions. For eligible members, this means any member contributions over 3 percent of gross base salary, as all contributions up to 3 percent must be matched by the employer. If you are offering a higher maximum contribution rate (ie, over 3%) then member voluntary contributions will be any amount over the employer contribution rate being paid.

For members not eligible and receiving an employer subsidy) all contributions are member voluntary contributions. The minimum contribution through payroll deduction for ineligible members is 1.5 percent of gross base salary. There is no maximum contribution level.

Note that in addition to payroll deduction, members can also arrange with their provider to make voluntary lump sum deposits or employer matched contributions. This may be useful to members who are taking a period of parental leave or a secondment to a non-participating employer but are keen to continue to build their SSRSS balance. In these circumstances, the member should contact their provider for more details.

3.2.5 Compulsory employer contributions

Employer contributions are contributions made by your organisation to match eligible member contributions up to the maximum contribution rate of 3 percent of gross base salary. The rate is stated net of ESCT. See section 5 for more details on ESCT.

Employers can choose to pay a higher Maximum Subsidy Rate for some or all their employees; and if so, this should be documented as agreed by the employer and the employee.

3.2.6 Eligibility for employer contributions

You must determine whether the member is eligible for any employer contributions. Eligibility for employer contributions may change over time, particularly if the member also belongs to other workplace savings schemes. See section 3.2.7 below, *Members who aren't eligible for an SSRSS employer contribution*.

In general, SSRSS members will be eligible for compulsory employer contributions to SSRSS if they:

- are employed by your agency on New Zealand employment terms and conditions, and
- are employed either full-time or part-time, and
- are contributing to SSRSS by payroll deduction, and
- are not receiving employer contributions to another workplace savings scheme.

There is no upper age limit on receiving compulsory employer contributions to SSRSS.

3.2.7 Members who aren't eligible for an SSRSS compulsory employer contribution

You must not pay a compulsory employer contribution to SSRSS if:

- the member joined SSRSS while employed on a short-term agreement of less than four months' duration and has never become eligible for a compulsory employer contribution
- you are paying KiwiSaver compulsory employer contributions for the member
- the member is contributing to the Government Superannuation Fund (GSF)
- the member already receives:
    - a compulsory employer contribution for another superannuation scheme that (after tax) is equal to or higher than the SSRSS contribution, and is not eligible for salary sacrifice for any part of gross base salary, or
    - a superannuation allowance from your agency that (after tax) is equal to or higher than the SSRSS contribution.

  Note that if the member is otherwise eligible for the SSRSS compulsory employer contribution, they can receive an employer contribution to their SSRSS scheme if they forgo a portion of that other scheme compulsory employer contribution or allowance equivalent to the SSRSS contribution. However, this does not apply if the other scheme subsidy is payable to KiwiSaver or to GSF as employer contributions to these schemes and SSRSS are mutually exclusive.

3.2.8 Ineligible members who become eligible for an SSRSS compulsory employer contribution

You must pay a compulsory employer contribution for members who are currently contributing to SSRSS and were previously ineligible where:

- since joining an SSRSS scheme as an ineligible member on a fixed-term agreement of less than four months, they have completed 4 or more consecutive months' service with an employer or employers under one or more fixed-term agreements, and are otherwise now eligible for an SSRSS compulsory employer contribution
- the member is receiving a retirement benefit from GSF, having ceased being a contributing GSF member, and is otherwise eligible for an SSRSS compulsory employer contribution
- the member was originally an eligible member, became ineligible after joining KiwiSaver but is not currently receiving a superannuation allowance or employer contributions to KiwiSaver or some other scheme.

3.2.9 Employer voluntary contributions

Employers can choose to contribute to their employees' SSRSS accounts at a rate above the designated maximum contribution rate of 3 percent of gross base salary. Such an offer could be specific to individual members or a standard offer to all members of SSRSS. If your agency chooses to offer a higher employer contribution rate you should document that offer for the members who are eligible.

3.2.10 Salary sacrifice contributions

Employers can choose to allow employees to make salary sacrifice arrangements to increase the level of employer contributions to SSRSS in exchange for a reduced salary. Any such arrangement should be documented and must be in place before the affected salary is earned.

Points to note:

- It is entirely voluntary for employers to support salary sacrifice arrangements - if available it is voluntary for employees to enter into such an arrangement.
- Any salary sacrifice amounts are treated as voluntary employer contributions for SSRSS purposes and are subject to the applicable ESCT rate.
- The lower salary amount (ie, after the salary sacrifice amount) must apply for any other calculations based on taxable earnings, eg ACC levy, income tax calculations and KiwiSaver contributions. It will be a matter of negotiation and agreement with employees as to whether performance bonus and other payments that are proportional to salary are calculated on the pre-salary-sacrifice amount or the post-salary-sacrifice amount.
- Any salary sacrifice amount can be treated as a substitute for a member's compulsory employer contribution and so will attract the normal employer contribution for eligible members. The salary sacrifice amount must be at least 3 percent plus ESCT in order to qualify for the full rate of 3 percent compulsory employer contributions.

See Appendix One for more details on salary sacrifice arrangements.

3.3 Backdating employer contributions

The traditional arrangements for "buying-back" contributory service or employer contributions for a period when employee contributions were not paid do not exist as a general concept in the SSRSS rules[3]. However, it is always possible to add lump sum or additional employer matched contributions to SSRSS accounts.

From time to time, members may approach you to ask for a buy-back option. This could occur where they have had a period of non-contributory service and realise they've also missed out on receiving employer contributions.

Apart from cases of parental leave, it is not appropriate to agree to make up the employer contributions, even if the employee decides to make extra contributions, except in the following circumstances:

- in the initial few weeks in which a member is employed, or
- where the contributions have stopped through a fault of the employer.

3.3.1 Initial weeks of employment

There may be some delay in starting contributions to SSRSS when an SSRSS member is recruited, especially where the new employee is not given the opportunity to confirm SSRSS membership prior to starting work[4]. This may also occur where KiwiSaver auto-enrolment applies. It would be reasonable, within the first month of employment, to backdate employer

[3] This is different from the arrangements for GSF. Because the member's entitlements to GSF are dependent on years of contributory service, GSF allows for buy-back options.

[4] Employers should attempt to ascertain membership status of new recruits at an early stage either as part of the recruitment administration process or in the letter of offer.

contributions to the start of employment, provided the employee has made the required regular contributions through payroll deduction and is not receiving employer contributions to KiwiSaver. However, where the SSRSS member has failed to advise you of their SSRSS membership until some months later, employer contributions should start from the next practically available payroll, and not be backdated, even if the member has decided to make up their own missing contributions.

3.3.2 To correct employer error

Where contributions have stopped due to a mistake by the employer, the employer must make up the employer contributions (if the member also contributes the required amount). In fairness to the member, the employer may need to determine whether an additional amount representing lost earnings should also be paid to the member's account. The provider should be able to help you determine an appropriate amount of compensatory interest. In such cases of employer error, you are not eligible to claim reimbursement of the backdated employer contributions and any compensatory interest from Vote Public Service.

3.4 Parental leave

3.4.1 Parental leave provision

SSRSS has an explicit provision to support the savings of employees who take time out for parental leave. Employers should ensure that SSRSS members know of this provision before they go on parental leave.

3.4.2 Arrangement during period of parental leave

During parental leave, salary payments stop and therefore there will be no employee contributions and no compulsory employer contributions payable.

By arrangement with the provider, the employee on parental leave may choose to make voluntary contributions to their SSRSS account. In this case the employee must contact their provider to set up an automatic payment or direct debit from their bank account.

3.4.3 On return to work

On return to work, if within seven months of returning to work, the member makes up some or all of their employer matched contributions missed during the parental leave, these must be matched by employer contributions, up to a maximum of 3 percent of gross base salary for the pay periods during parental leave, or for some of those pay periods if the member prefers not to make up the full amount.

If the member returns to work on a different salary they can choose whether either the salary just before parental leave or the salary on re-starting work is the basis for the contributions and can choose the higher of the two salaries.

The member does not have to make up all the missing employer matched contributions. The minimum amount the member must contribute to take advantage of this facility is 1.5 percent of the salary they would have received for one or more pay periods during the period of leave.

The basis of making up the missing employee contributions is by agreement with the employer, either through a lump sum deposit or an increase in employer matched contributions for up to seven months after returning from work, or some combination of the two.

Where the member has made voluntary contributions while on parental leave, they can ask their provider to re-classify these contributions as employee contributions within seven months of returning to work and can then qualify for compulsory employer contributions.

3.4.4 In event of redundancy/retrenchment

If the member is made redundant during or on return from a period of parental leave, they can still make up the employee contributions for some or all of the time on parental leave and receive the matching compulsory employer contributions, as long as payment is made with respect to periods ended on or before the effective date of the redundancy/retrenchment.

4 Contributions payments – interface with the providers

4.1 Contributions are funds held in trust for members

The contributions you have deducted from members' salaries together with the employer contributions must be passed to the providers in a timely manner. This is money that you are now holding in trust for your employees - for the time that it is not invested with the provider the member is missing out on investment earnings.

It is important that as early as possible you supply adequate documentation (a contribution advice or ability to upload this contribution advice to the AMP employer toolbox (portal)) so that the provider can quickly allocate each member's contributions to the right SSRSS member account.

4.2 Completing your contribution advice

4.2.1 Contribution advice details

For each member, complete the following details on the *Contribution Advice*:

- scheme plan number (supplied by the provider where applicable)
- member number (supplied by the provider where applicable)
- member's employee number (which you supply to the provider)
- member's first name and surname
- member's date of birth
- member's employer matched contributions
- member's voluntary contributions (if applicable)
- salary sacrifice contributions (if applicable)
- employer's contributions net of ESCT (formerly SSCWT).

Refer to the two providers for the correct *Contribution Advice* file and instructions on how to complete it and in the case of AMP to upload to the employer toolbox (portal). Each provider must supply you with access to either an electronic template *Contribution Advice* file or in the case of AMP to the employer toolbox (portal).

4.2.2 Total on Contribution Advice to match banking

The total on the *Contribution Advice* must equal the total paid into the provider's bank account.

4.2.3 New employees who are SSRSS members

If you have a new employee who is an SSRSS member, add their details to the bottom of the *Contribution Advice* – just before the total rows.

4.2.4 SSRSS members leaving your employment

When a member is leaving employment with your agency, complete the termination date field on the *Contribution Advice* when sending through the final contribution. You should delete their line on the *Contribution Advice* after their final contribution has been paid.

For AMP members, if you have not already done so, please also upload the member's completed *Leaving Employment* form (see section 7.1) or *Notice of Transfer* (see section 7.3) at the same time that you complete the *Contribution Advice* (see section 4.3).

Note: If superable arrears for an individual are payable after you have made the termination payment (or final payment) and sent/uploaded their leaving employment information to the relevant provider, please send a separate *Contribution Advice* showing the same information as set out above. This will enable contributions to be applied to the correct member's account.

4.2.5 Zero contributions on Contribution Advice

If a member has suspended contributions, please leave the amount as $0.00, rather than changing the field to blank.

4.2.6 Unsubsidised members making voluntary contributions

If a member changes from being eligible for compulsory employer contributions to ineligible (for example, because they are now receiving KiwiSaver employer contributions), you must ensure that any SSRSS contributions they make are now recorded as voluntary contributions on the *Contribution Advice*.

4.2.7 Contribution corrections and adjustments – information to provider

On occasion, you will need to correct a payroll error, for example because an employee is on Leave Without Pay or an incorrect contribution rate was loaded.

If the adjustment results in additional contributions then provide the provider clear written advice about the adjustment as well as including the relevant details on a *Contribution Advice*.

If the adjustment results in a reduction of contributions, the provider will require proof that a refund of contributions is authorised and sanctioned by the member. Once money is credited to member's account it can generally only be withdrawn for payment of fees or scheme benefits under the relevant scheme's trust deed. (This is similar to the situation that applies to cleared funds deposited in bank accounts – the process to reverse such transactions must occur with the knowledge and consent of the account holder.)

Provide the following to the provider:

- the repayment request in writing
- supporting evidence from you regarding the overpayment error including a copy of your notification to the member of the overpayment error
- a copy of a signed authorisation by the member regarding the repayment.

It may be possible to achieve a reversal of a contribution amount within the next pay period as long as the reversal does not result in a negative contribution.

4.3 Forwarding contributions

Each pay period, your agency must direct credit contribution payments to the providers' bank accounts shown below. Email/upload the *Contribution Advice*, showing the details of contribution amounts by members and in total, to each provider's nominated email address.

Emails should be set up as follows:

- subject line
- employer name and plan number – this information is provided by each provider
- body of email
- amount/s to be deposited by direct credit
- date of direct credit/s for cross referencing
- attach the *Contribution Advice* file.

In order to ensure that contributions are allocated correctly and promptly to the members' accounts, send your email/upload either on the day, or the day before, funds are credited to the provider's bank account.

The total of member contributions on the *Contribution Advice* must equal the payment(s) made. The provider will notify you if they have received payments for which they have not received adequate explanation. Payments for which there is no Contribution Advice, no valid explanation, or that do not match the *Contribution Advice* will be returned to you.

AMP

Upload the *Contribution Advice* to nzrt@amp.co.nz and direct credit your payments to:

Name of Bank	ASB Bank Ltd
Bank Account Name	AMP Superannuation NZ Ltd–NZRT
Account Number	12-3113-0129322-00 (ASB)
Code	NZRT
Particulars	(your plan name)
Reference	(your plan number)

SUPERLIFE

Email the *Contribution Advice* to wpsadmin@superlife.co.nz and direct credit your payments to:

Name of Bank	ASB Bank Ltd
Bank Account Name	SuperLife Nominees Limited
Account Number	12-3113-0003586-00
Code	SSRSS
Particulars	Scheme Participant_Code
Reference	(Not essential, could be payroll end date or other payroll reference)

5 Employer superannuation contribution tax (ESCT)

All employer contributions relating to the SSRSS attract ESCT – previously known as Specified Superannuation Contribution Withholding Tax (SSCWT).

The employer contribution rate of up to 3 percent in the SSRSS is stated net of the ESCT. ESCT is a withholding tax payable in addition to the employer contribution at up to 3 percent and should be paid directly to the Inland Revenue at the same time as you send the contributions payment to the provider.

Please check with your agency's tax advisor – the actual rate of ESCT payable is dependent on rules which operate essentially as follows:

- Employer contributions have ESCT deducted from them at the following rates (an income year is 1 April to 31 March):
    - 10.5% if the total of the employee's taxable earnings and the before-tax gross employer superannuation contributions (to any workplace savings scheme or a KiwiSaver scheme) made for their benefit was $18,720 or less in the previous income year
    - 17.5% if the total of those earnings plus gross employer contributions was between $18,721 and $64,200 in the previous income year
    - 30% if the total of those earnings plus gross employer contributions was between $64,201 and $93,720 in the previous income year
    - 33% if the total of those earnings plus gross employer contributions was between $93,721 and $216,000 in the previous income year
    - 39% if the total of those earnings plus gross employer contributions was $216,001 upwards.
- If an employee's current employer did not employ them for all of the previous income year, the above rates must be based on estimates of the employee's expected taxable earnings and employer superannuation contributions for the current income year.

You should not show ESCT on your *Contribution Advice*.

6 Changes to member's accounts with the provider

6.1 Change to member's contribution rate

Twice a year members can choose to:

- increase or decrease their contributions as long as the minimum member contribution is paid (1.5% of gross base salary)
- suspend contributions either for a certain period or indefinitely (in which case compulsory employer contributions are also suspended)
- restart contributions (compulsory employer contributions must restart at the applicable subsidy rate if the member is eligible).

The member must notify you that they want to make a change, and you can then implement the change in contribution rate. Most employers require this notification to be made in writing, and the *Contribution Change* form (available on the http://www.publicservice.govt.nz/ssrss) can be used for this purpose.

6.2 Changes to be notified by the member directly to the provider

6.2.1 Change to investment options or redirecting contributions

Twice during each financial year of the scheme, without charge, members can elect to switch their investment funds or vary the contribution allocation between their investment portfolios. A fee may be charged to the member by the provider for any switches in excess of two in any SSRSS scheme financial year.

The member must complete a *Change of Investments* form and email it to their provider. The forms are available through the relevant provider's website or 0800 number.

The provider will send confirmation directly to the member regarding any changes.

You do not need to be involved in these transactions, as they occur solely within the SSRSS schemes.

6.2.2 Change to member's address

To advise a change of address a member can email their provider or complete a *Change of Membership/Personal Details* form (available from their provider's website or 0800 number).

6.2.3 Change to member's name

To advise a change of name by marriage/civil union or deed poll, the member should complete a *Change of Membership/Personal Details* form (available on the provider's website or 0800 number) attaching a copy of the marriage certificate/civil union/official record to verify the change.

If you have sighted the relevant document relating to a change of name, please provide a copy of this document, clearly marked 'Sighted – True and Correct Copy' and signed. This document will be used to verify the change request and record the new signature.

Ensure you update the *Contribution Advice* with the new name.

6.3 Transfer between SSRSS providers

Members can no longer change from their existing SSRSS provider to another SSRSS provider. The SSRSS schemes are separate legal entities, so SSRSS membership is specific to the scheme the member has joined. Because both SSRSS schemes are closed to new members, neither can enrol any new members.

7 Members changing employer or taking overseas posting

SSRSS members' accounts are linked on the provider's administration system to the member's current employer. When a member leaves your employment, the provider will need to apply final contributions to the member's account before the account is unlinked from your agency.

Help the providers by paying final contributions as soon as possible. This is crucially important when the member is restarting contributions with another participating employer.

7.1 Member moving to a non-participating employer

If the member is moving to a non-participating employer, or is leaving employment permanently, you should advise them to contact their provider to find out what options they have for continuing their savings or accessing their retirement savings if they meet the criteria in the SSRSS rules.

It is important to send the *Leaving Employment* form to the provider as soon as the member gives notice – even when you anticipate a delay between notice and final termination date and payment.

If you have not previously advised AMP by filling in the termination date field in the *Contribution Advice*, you and the member must complete a *Leaving Employment Notification* form.

SuperLife only

SuperLife does not require you to complete a *Leaving Employment* form, relying instead on the termination date field in the *Contribution Advice*. Ensure you use this field when a member leaves employment.

AMP only

1. Member completes the member section of a *Leaving Employment* form and forwards it to you or you can complete the form on the Employer Toolbox.

2. You complete the employer section of the *Leaving Employment* form and send the form to the relevant provider with a clear note confirming when the final contribution will be paid, and how much it is going to be. Please provide:

   - plan number and name
   - first name and surname
   - employee number
   - date of birth
   - termination date
   - current address and phone number (if available).

3. You make the necessary adjustments to the payroll records and note the date of termination on the appropriate *Contribution Advice* forwarded/uploaded to the provider.

7.2 Members moving to another participating employer

A member can move around participating employers within the Public Service (and wider Public Service) and maintain membership of their SSRSS scheme.

The previous employer will need to:

- ensure deductions cease at the appropriate pay period
- complete the termination date field on the *Contribution Advice* when sending through the final contribution

- exit the employee off their payroll records
- remove the line item from the *Contribution Advice* once the final payment from that employer has been made.

The member completes a *Notice of Transfer to a New SSRSS Participating Employer* form (available from their provider website or 0800 number) and emails it to their new employer.

The new employer must:

- complete the employer authorisation section at the bottom of the *Notice of Transfer to a New SSRSS Participating Employer* form
- enter the new employee's provider and contribution details into payroll
- email/upload the form to the provider.

The new employer must enrol the employee in KiwiSaver, if eligible and not already enrolled (unless one of a group of employees moving as a business unit to another agency – see Section 7.3). The member has two choices as detailed below.

i) Stay in KiwiSaver and also continue SSRSS employer matched contributions
The member can stay in KiwiSaver, make KiwiSaver contributions and receive ongoing KiwiSaver member tax credits. As long as they also continue their SSRSS employer matched contributions, they will continue to receive the SSRSS compulsory employer contributions (if eligible) of up to 3 percent of their gross base salary, but will not receive the KiwiSaver compulsory employer contribution. They can use the *Notice of Transfer to a New SSRSS Participating Employer* form to confirm their preferred level of contributions to SSRSS and email to their new employer.

ii) Opt out of KiwiSaver and continue SSRSS employer matched contributions
The member can opt out of KiwiSaver during weeks two to eight of their new employment, continue to contribute to their SSRSS scheme and receive the SSRSS compulsory employer contribution (if eligible) of up to 3 percent of their gross base salary. They can use the *Notice of Transfer to a New SSRSS Participating Employer* form to confirm their preferred level of contributions to SSRSS and email it to their new employer.

The new employer will need to update their payroll system and other records to ensure the SSRSS contributions restart.

The first KiwiSaver contribution and compulsory employer contribution may have to be paid, even if the employee opts out. These contributions will be refunded. The SSRSS compulsory employer contribution can then be backdated to the date the member started contributions to SSRSS with the new employer.

The new employer needs to:

- confirm their new employee meets the membership and eligibility criteria for compulsory employer contributions of the SSRSS
- check to see if the terms and conditions of employment have changed and whether this affects the contribution amount and eligibility for compulsory employer contributions offered
- set up the new employee's SSRSS record in their payroll system to enable contributions to be deducted and paid

- add the new employee's details to the *Contribution Advice*
- note the appropriate first payroll deduction date on the *SSRSS Application to Transfer to KiwiSaver* form (available on the http://www.publicservice.govt.nz/ssrss) and forward/upload the completed form to the provider to update their system.

7.3 Group of employees transferring as part of business unit to another agency

On occasion, a group of SSRSS members will transfer as part of a business unit to another participating employer or to a new agency.

If the employees transfer to another participating employer employees can continue their SSRSS contributions and (if eligible) will continue to receive SSRSS employer contributions

If the employees transfer to a newly established agency it will not be an SSRSS participating employer:

- their SSRSS membership continues but they can only make voluntary contributions to SSRSS, and no SSRSS employer contributions are payable
- under section 11(1) KiwiSaver Act 2006 these employees do not need to be auto-enrolled in KiwiSaver, although they may opt in to a KiwiSaver scheme, if eligible.

In order to meet the requirements of section 11(1)(c) of the KiwiSaver Act 2006, a "same business" test applies (section 11(2)) of the KiwiSaver Act 2006.

7.4 Employees seconded to another employer

Members can stay in the SSRSS if they go on secondment.

The SSRSS membership conditions that apply to seconded employees will depend on which employer pays the employee's salary. The rules in sections 8.1 or 8.2 of this Guide will apply except that KiwiSaver auto-enrolment does not apply even if the seconded employee changes payrolls during/after the secondment.

If the member stays on the payroll of their pre-secondment employer, arrangements continue unchanged and the employer contributions continue.

If the member moves to the payroll of their secondment employer who is:

- *a participating employer* – it can continue to make employer contributions for the member and arrange for their contributions to continue unaffected. In this situation the member needs to complete Notice of Transfer form (available from provider's website or 0800 number) and give to their new Payroll. The KiwiSaver automatic enrolment rules will apply (unless the member's secondment period is 28 or fewer days) and they will have the choices available under section 7.2, Moving to another participating employer
- *not a participating employer* – the member will be ineligible for employer contributions while seconded, but can continue to make their contributions (by arrangement with their provider) and these become voluntary contributions to the SSRSS[5]. If the member does not make arrangements with their provider their contributions will automatically

[5] If the employer is a Public Service (or wider Public Service) agency the Public Service Commission can invite them to be an SSRSS participating employer and once this process is complete contributions can continue and may be backdated.

cease. The KiwiSaver automatic enrolment rules will apply (unless the secondment period is 28 or fewer days) and they will have the choices available under section 7.1, Moving to a non-participating employer.

On the member's return to the pre-secondment employer, SSRSS arrangements can be resumed as before. The KiwiSaver automatic enrolment rules will not apply when the member returns to that employer.

If the member is over 50, also see section 8.3, *50 years or over and left the Public Service (or wider Public Service).*

7.4 Overseas postings

As with a secondment, a member can stay in the SSRSS if they are posted overseas.

If the member continues on the payroll of their New Zealand employer, arrangements continue unchanged.

If they move to the payroll of their overseas employer, they can continue in the SSRSS as an unsubsidised member, making voluntary contributions, or can suspend contributions.

On return to their participating employer in New Zealand they will have the same choices available as someone who is moving permanently to another participating employer (see section 7.2).

7.5 Leave of absence

If the member takes leave of absence from employment without pay, they can continue to make voluntary contributions (but will not be eligible for employer contributions). Or they can suspend contributions (this will happen automatically unless they advise their provider otherwise).

8 Withdrawals

For any withdrawal, the member should contact their provider for details on how to make a withdrawal request and for the necessary forms.

Sections 8.1 to 8.9 below describe the types of withdrawals permitted under the SSRSS rules – specific conditions apply in each case. In most cases the employer is not involved in the withdrawal transaction, however, where your input is or may be required, this is described in the following sections.

8.1 New Zealand Superannuation qualifying age

A member who has reached New Zealand Superannuation qualifying age (65 years at the date of publication) may choose to withdraw part or all of the total value of their savings.

The member does not need to retire from employment in order to uplift this benefit and is still entitled to make contributions and receive the applicable employer contributions for as long as they continue to work in the Public Service (or wider Public Service).

This is a transaction that does not require your involvement.

8.2 Partial retirement within 10 years of New Zealand Superannuation qualifying age

A member who is within 10 years of reaching New Zealand Superannuation qualifying age (55 years or over as at the date of publication), and meets all of the following criteria may choose to withdraw part or all of the total value of their savings:

- is employed by you for 30 or fewer hours per week, and
- has reduced their working hours from full time (more than 30 hours per week), and
- has notified the provider, in writing, that they do not intend to increase their hours in paid employment in the future.

You must provide the member with a signed statement, to attach to their withdrawal request, noting your understanding that the member's hours in paid employment with you have reduced from full-time to 30 or fewer hours a week, and that these hours will not increase.

A member can make further partial retirement withdrawal requests by completing a withdrawal form without additional documentation, as long as, at the time of the withdrawal, the member's intention not to increase hours in paid employment has not changed.

8.3 50 years or over and left the Public Service (or wider Public Service)

A member who is 50 years old or over, and meets all of the following criteria may choose to withdraw part or all of the total value of their savings:

- who is no longer employed by any participating employer, and
- whose most recent employer has notified the provider that the member has ceased employment with that employer, and
- who satisfies the provider that they have no intention of being re-employed by any participating employer, either permanently or under a fixed-term agreement.

If the member is a teacher or principal and has reached 50 years of age they can withdraw part or all of the balance in their scheme account relating to their own contributions (but not employer contributions or earnings on them), whether or not they have left the teaching profession or their employer.

The provider will need to verify that the member has left your employment – if you've included the termination date on the *Contribution Advice*, this should be sufficient information for the provider.

8.4 Significant financial hardship

The relevant scheme's Trustee may, at its sole discretion, permit a member to withdraw from the scheme part, or all, of the total value of their savings. The Trustee must be satisfied, based on whatever supporting evidence it may reasonably require, that the withdrawal is necessary to alleviate significant financial hardship on the member's part.

This is a transaction that does not require your involvement.

8.5 First home purchase

If a member is purchasing a first home, they can apply to their provider to withdraw part, or all, of the total value of their savings to help pay for the purchase. To be eligible the member must satisfy the provider that, if their SSRSS membership were treated as KiwiSaver membership, they would be eligible under the KiwiSaver Scheme Rules to make a first home purchase withdrawal.

A member who has already owned a home may also qualify to make a first home purchase withdrawal if they are assessed by Kāinga Ora as being in the same financial position as a first home buyer. See https://kaingaora.govt.nz/home-ownership/ for details.

SSRSS members may also be eligible for the KiwiSaver First Home Grant if they meet the criteria. See https://kaingaora.govt.nz/home-ownership/ for details.

This is a transaction that does not require your involvement.

8.6 Permanent emigration

If a member has permanently emigrated, except to Australia, they can withdraw the total value of their savings in their SSRSS account 12 months after they emigrate[6].

Alternatively, they can apply to transfer the total value of their savings into another similarly locked-in superannuation scheme overseas.

You will not be involved with either of these options for members who have permanently emigrated as the member must have already left your employment. The member should contact their provider to confirm the documentary evidence required to support the request for a permanent emigration benefit.

8.7 Death benefits

As a general rule, the provider requires the following information to be able to process a death benefit request:

- contact details of the member's legal personal representative
- certified copy of the member's death certificate
- certified copy of Proof of Probate or Letters of Administration
- completed *Withdrawal Request* for (available from provider), signed by the executor/s of the estate.

The member's legal personal representative will normally supply this information to the provider. The provider will pay the total credit to the member's appointed legal personal representative once the death benefit request has been approved.

If a member dies while in your employment, you can help the provider by asking the informant for the contact details of the member’s legal personal representative (if known) and passing this on to the provider.

You will need to ensure deductions cease at the appropriate pay period and complete the termination date field on the *Contribution Advice* when sending through the final contribution. You should remove the member from the *Contribution Advice* once you have made the final payment.

[6] Schedule 14B of Schedule 1 of the KiwiSaver Act 206.

8.8 Serious illness or Total and Permanent Disablement (TPD) benefit requests

The member or their representative should call the member's provider to discuss any potential request and what process the member should follow.

Serious Illness means -

"an injury, illness or disability:

(i) *that results in the member being unable to engage in work for which they are suited by reason of experience, education, or training, or any combination of those things; or*

(ii) *that poses a serious and imminent risk of death."*

Total and Permanent Disablement means –

"absence from service with the Member's Employer for six consecutive months (or such lesser period as the Trustee may determine) by reason or injury or illness of such extent that in the Trustee's opinion (after obtaining and considering such medical evidence as it considers appropriate) the Member is unlikely ever to engage in or work for reward to a significant extent in any occupation or work for which the Member is reasonably qualified by education, training or experience."

The relevant scheme Trustee will decide whether a valid case for a Serious Illness or Total and Permanent Disablement benefit has been made under the SSRSS rules.

If the member is still in your employment at the time of serious illness or injury, the provider may ask you to help with information-gathering to enable the scheme Trustee to make an informed decision.

When a member starts a period of extended leave of this nature, continuation of contributions will be affected. As a general rule, if the member is on paid sick leave contributions may continue from both member and employer. Once paid sick leave is used up, contribution deductions and employer contributions cease (unless by agreement the member is able to use other leave).

8.9 Voluntary account balance

Members are able to withdraw part or all of any member voluntary account (subject to withdrawal amount limits and frequency restrictions) at any time.

This is a transaction that occurs between the member and their provider and does not need notification to or authorisation from you.

9 Annual activities

9.1 Contribution declaration

Each employer is responsible for paying the correct amount of members' and employer contributions to the provider. Each year, the two providers will require you to sign and return a *Contribution Declaration*. By doing so you are stating that:

- all contributions since the last annual update have been made in accordance with the Trust Deed, Specification Agreement, Employer Agreement, Admission Deed and other relevant scheme documentation, and
- no contributions remain unpaid.

9.2 Providers' Annual Report to members

Following each of the SSRSS scheme balance dates, providers produce an Annual Report for their members. This follows completion of the scheme end of year processes, including finalising the scheme financial statements, audits, membership reconciliation, and collation of investment commentary and other statutory information. The providers are required to prepare the Annual Report within four months after the balance date and distribute it to members within a further 28 days.

Because each SSRSS scheme has a different scheme balance date, these reports are sent to members at different times of the year as noted in the table below.

Scheme provider	Balance date	Annual Report sent by
AMP	30 June	28 November
SuperLife	31 March	28 August

9.3 Benefit statement to members

At least once a year providers send each member a detailed personal benefit statement showing the funds held in their name. This must be produced within three months after each scheme's balance date. SuperLife also produces a second statement six months after its balance date. Members can request an updated statement at any time. They can also view the balances in their member account online on their provider's website.

9.4 Annual tax certificate to members

Each year providers send members a tax certificate showing income tax paid and tax refunded on the member's behalf. This will be produced as at 31 March.

Appendix One Salary sacrifice - questions and answers for employers

Question 1 What is “salary sacrifice”?

Salary sacrifice is an additional employer contributions facility that participating employers can choose to make available to employees who are members.

Salary sacrifice involves:

- an employee agreeing with an employer to reduce pre-tax salary (and/or bonus income) for future work periods
- the employer agreeing to contribute to the SSRSS, for the employee’s benefit, additional before-tax amounts equal to the agreed reduction in the employee’s salary.

With the tax regime that has been in place since 1 October 2010, there are no longer any significant tax savings to be gained through salary sacrifice.

Question 2 Can salary sacrifice contributions replace member contributions?

Yes. After entering into a salary sacrifice arrangement, an employee can choose to:

- continue contributing to the SSRSS from after-tax income, as well as sacrificing salary, or
- stop making employer matched contributions to the SSRSS.

For an employee to stop making employer matched contributions, the net (ie, after tax) employer contributions made to the SSRSS for the employee’s benefit under the salary sacrifice arrangement must total at least 1.5 percent of the employee’s salary.

If compulsory employer contributions are replaced by salary sacrifice contributions then, if an employee is eligible for an SSRSS employer contribution, that contribution entitlement will be unaffected, meaning:

- the employer’s net contributions under the salary sacrifice arrangement will be matched by employer contributions in the same manner (and to the same extent) as member contributions, and
- the maximum contribution rate for the employee will be calculable based on the combined total of reduced salary plus the before-tax amount “sacrificed” (ie, the subsidy amount will not reduce).

Question 3 What are the wider effects of salary sacrifice?

1) Wider employment benefits
If an employee enters into a salary sacrifice arrangement the employer can (and usually will) agree to continue calculating any salary-based components of the employee’s wider remuneration package based on reduced salary plus the amount sacrificed. This ensures that all employment benefits other than salary are unaffected.

2) Lock-in
A voluntary member contribution (ie, an employee contribution exceeding the maximum subsidy rate) can be withdrawn from the SSRSS at will. However, an employer contribution made under a salary

sacrifice arrangement is “locked in” in materially the same manner as an employer subsidy contribution.

3) Salary “sacrificed” ceases to be income
Choosing to sacrifice salary has the effect of reducing salary for any external purpose. Accordingly, each of the following salary-based entitlements or obligations, and possibly others, can be affected (for better or worse):

- ACC entitlements and ACC earner premium payment obligations
- social welfare and child support entitlements
- child support payment obligations
- student loan repayment obligations
- entitlements under insurance policies (such as income protection insurance)
- KiwiSaver employee contribution obligations and any KiwiSaver employer contribution entitlements.

Question 4 How much can an employee choose to sacrifice?

There is currently no upper limit on the amount of salary (and/or bonus income) that an employee can agree to sacrifice if permitted by the employer, though a salary sacrifice arrangement can apply only to **future** pay periods and/or future bonuses – an employee cannot elect to sacrifice salary, or a bonus, after it is earned.

Question 5 Should employees seek independent advice about a possible salary sacrifice?

Employees should be encouraged to obtain independent advice on the ramifications of salary sacrifice for them personally.