

Catholic Super has a team of Business Relationship Managers (BRMs) who are ready and available to help you and your employees with your super. They can visit your workplace to keep you informed about super and assist your staff to understand the benefits of being a member of Catholic Super.

## Member and Employer Services Team



*Back row L – R. Paul Steward, Loretta Drago, Ian Geach  
Front row L – R. John Frogley, Ray Sibraa, Eric Marshall*

Each member of the team takes care of a particular region, with the Greater Melbourne area allocated to a number of the BRMs. The following information should assist you to identify which BRM to contact for support and assistance with your super.

State	Business Relationship Manager	Phone	Mobile	Email
Western Australia	Paul Steward	03 9648 4728	0408 552 461	psteward@csf.com.au
Queensland	Ian Geach	07 3227 9206	0448 404 970	igeach@csf.com.au
South Australia	Paul Steward	03 9648 4728	0408 552 461	psteward@csf.com.au
Northern NSW	Ian Geach	07 3227 9206	0448 404 970	igeach@csf.com.au
Southern NSW	Paul Steward	03 9648 4728	0408 552 461	psteward@csf.com.au
Sandhurst Diocese	Paul Steward	03 9648 4728	0408 552 461	psteward@csf.com.au
Sale Diocese	John Frogley	03 9648 4704	0409 003 433	jfrogley@csf.com.au
Ballarat Diocese	Eric Marshall	03 9648 4709	0409 797 271	emarshall@csf.com.au
Metropolitan Melbourne	Various	1300 655 002	N/A	info@csf.com.au
Australian Capital Territory	Paul Steward	03 9648 4728	0408 552 461	psteward@csf.com.au
Northern Territory	Craig Voyer	03 9648 4713	0417 037 075	cvoyer@csf.com.au
Tasmania	John Frogley	03 9648 4704	0409 003 433	jfrogley@csf.com.au

## 2010 - 2011 CONTRIBUTIONS

Annual member statements for the financial year ending 30 June 2011 will only show contributions received by Catholic Super administration by 30 June 2011. Any contributions received after that date will appear on the member statement for the following financial year.

### CONTRIBUTION CAPS

**Some Catholic Super members have received notification from the Tax Office that they have exceeded their contribution caps and the excess will attract a higher tax rate.**

**Some of these members have been caught out because the concessional contribution limit was reduced from \$50,000 to \$25,000 in 2009-2010, remaining in place only for over 50s until June next year.**

Concessional contributions (i.e. pre-tax contributions which include employer contributions and salary sacrifice contributions) are subject to a cap. Members under the age of 50 can contribute up to \$25,000 per financial year at the 15% tax rate. Any pre-tax amount that exceeds this cap will be taxed at the highest marginal tax rate of 46.5% including the Medicare levy.

Until 1 July 2012, there are transitional arrangements in place enabling members aged 50 or older to contribute up to \$50,000 per financial year at the 15% tax rate. Any pre-tax amount that exceeds this cap will be taxed at the highest marginal tax rate of 46.5% including the Medicare levy.

In some cases we have found that the cap has been exceeded because contributions have been received after 30 June and therefore applied to the subsequent financial year inadvertently increasing the concessional contribution for that year. In other cases, the payment of a significant amount of back pay has caused the cap to be exceeded.

Please ensure that contributions are paid in advance so that they reach our bank account no later than 30 June 2011. This will ensure they are included on the member statement for the financial year ending 30 June 2011.

We would appreciate your assistance in this matter by alerting members who are making salary sacrifice contributions to review their arrangements regularly and particularly when there is a pay rise. It is also worth reminding them that the concessional contributions amount includes the employer contribution.

### Co-contributions

Some members rely on personal contributions being deducted from their salary after-tax and paid into their super, in order to receive the Government co-contribution. Any personal contributions deducted from salary must be received by the super fund within 28 days of the month in which the deduction occurred. This is a legal requirement of the Superannuation Industry (SIS) Act.

### REMINDER – When paying by Electronic Funds Transfer

Please ensure you quote your employer number as the reference through your online banking facility. This appears on our bank statement and ensures prompt receipting of your remittances. Contribution schedules should also include your employer number and be forwarded at the time the money is remitted.



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