PROCLAMATION

INDUSTRIAL RELATIONS LEGISLATION AMENDMENT AND REPEAL ACT 1995

INDUSTRIAL RELATIONS ACT 1979

INDUSTRIAL RELATIONS (SUPERANNUATION) REGULATIONS 1997
I, the Lieutenant-Governor and deputy of the Governor, acting under section 3 (2) of the *Industrial Relations Legislation Amendment and Repeal Act 1995* and with the advice and consent of the Executive Council, fix the day after the day on which this proclamation is published in the *Government Gazette* as the day on which section 13 of that Act comes into operation.

Given under my hand and the Public Seal of the State on 30 December 1997.

By Command of the Lieutenant-Governor and deputy of the Governor,

G. D. KIERATH, Minister for Labour Relations.

GOD SAVE THE QUEEN !

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**INDUSTRIAL RELATIONS ACT 1979**

**INDUSTRIAL RELATIONS (SUPERANNUATION) REGULATIONS 1997**

Made by the Lieutenant-Governor and deputy of the Governor in Executive Council.

**Citation**

1. These regulations may be cited as the *Industrial Relations (Superannuation) Regulations 1997*.

**Commencement**

2. These regulations come into operation on the day on which section 13 of the *Industrial Relations Legislation Amendment and Repeal Act 1995* comes into operation.

**Interpretation**

3. In these regulations—

   - "award employee" means an employee who is bound by an award, order or industrial agreement which requires the employer to make superannuation contributions for the employee;
   - "commencement day" means the day on which these regulations come into operation;
   - "fund" means a complying superannuation fund or scheme as defined in section 49C of the Act.

**Notification by employer**

4. (1) The employer of an award employee must give to the employee—

   - (a) a Notification of Choice of Superannuation Fund form in the form of Form 1 in Schedule 1; or
   - (b) a written notice setting out all of the information set out in Form 1 in such a way that it is readily comprehensible to the employee.

(2) The Notification or written notice must be given—

   - (a) if the employee is, on the commencement day, an award employee — as soon as practicable after the commencement day;
   - (b) if the employee commences employment as an award employee after the commencement day — as soon as practicable after the employment commences; or
   - (c) if the employee —
     - (i) becomes an award employee after the commencement day other than by reason of commencing employment; and
     - (ii) immediately prior to becoming an award employee was not subject to any other award, order or industrial agreement which required the employer to make superannuation contributions for the employee, as soon as practicable after the employee becomes an award employee.
Nomination of fund
5. An employee may nominate a fund as the fund to which the employer is to pay superan-
nuation contributions made for the employee by giving notice in writing to that effect to the
employer.

SCHEDULE 1—FORMS

[Regulation 4]

Employer to make superannuation contributions
Your employer is required by an award, order or industrial agreement to make certain
superannuation contributions for you. You may also be able to make contributions of your
own.

Which fund?
You are entitled to choose the superannuation fund to which your contributions will be paid.
You may choose any fund that is —
• a complying fund for the purposes of the Commonwealth Superannuation
  Guarantee (Administration) Act 1992; and
• able to accept contributions from your employer.
The trustee of a fund you wish to join should be able to tell you if the fund complies with
these requirements.
If you do not nominate a fund your contributions will be paid to a fund chosen by your
employer.

How to nominate the fund of your choice
To nominate the fund of your choice you must give notice in writing to your employer speci-
fying which fund you have chosen.

Changing funds
Once you have nominated a fund you cannot change your nomination and choose a differ-
ent fund unless your employer agrees. However, your employer cannot unreasonably refuse
to agree to a change of fund.

MAKE THE RIGHT CHOICE
Choosing the right fund is a complex decision. Before you nominate a fund read the
"Information for Employees" on the back of this form and consult your accountant or an
independent financial adviser to make sure it is the best fund for you.

Information for Employees
Before you nominate a fund there are many things you need to consider to make sure the fund
is suitable for you. Some of the things you should consider are —
• the type and level of benefits provided by the fund
• the fees and charges charged by the fund
• the type and level of insurance provided by the fund
• the preservation requirements applying to benefits in the fund
• any other restrictions on access to benefits
• the trustee’s procedure for checking that employer contributions are being made
• whether the fund permits additional member contributions
the fund’s complaint resolution procedure
what sort of investment options are available to fund members
whether the trustee employs fund managers, actuaries, stockbrokers and other advisers, and if so who they are, what they do and how much they are paid
whether there is a “cooling-off” period for new members
the tax implications of making contributions and receiving benefits
the quality and frequency of information about the fund’s investments and performance provided to fund members by the trustee.

If you are already in a superannuation fund you should also consider the consequences of changing to a new fund. Some of the things you should consider are—

• whether you can transfer benefits from your current fund to the new fund, and whether there are fees for doing this
• whether there will be changes in your contribution and benefit levels
• whether there are any fees or charges to exit from your current fund
• whether changing funds will affect the preservation requirements applying to your benefit
• the tax implications of changing funds.

MAKE THE RIGHT CHOICE
Choosing the right fund is a complex decision. Before you nominate a fund—

• carefully read the member booklet, prospectus or other information provided by the trustee of the fund; and
• consult your accountant or an independent financial adviser,
to make sure it is the best fund for you.

By Command of the Lieutenant-Governor and deputy of the Governor,

ROD SPENCER, Clerk of the Executive Council.