If you work part-time, your unit (benefit) entitlement and contributions are adjusted on a pro rata basis, as described below. Contributions paid before the change to part-time employment are used to buy fully-paid units in the scheme — you don’t have to make any further contributions for these units.

Your adjusted unit entitlement is determined with reference to the equivalent full-time salary for the position after a deduction factor is applied. In essence, the deduction factor is calculated by comparing:

- the period of potential full-time service you could have given over your whole period of membership, with
- the reduced service that will now be given as a result of the period of your part-time employment or part-time leave without pay (see below).

Contributions are payable for the difference between fully-paid units and your adjusted unit entitlement.

### Part-time leave without pay

If you take any form of leave without pay on a part-time basis you may elect to be treated as a part-time employee for the period of the leave. This option is available, irrespective of whether the part-time leave without pay is ordinary leave without pay (including extended leave), or prescribed leave without pay e.g. maternity leave. (You may choose this option to reduce the amount of your personal contributions to the scheme. If you do so, your end benefit will be lower).

Calculation of the deduction factor is based on:

- advice provided by your employer as to the expected date on which the part-time employment will cease, or
- in the case of part-time leave without pay which is being treated as part-time employment, the length of time between the commencement date of your part-time employment and your normal retirement date.

The deduction factor is adjusted if:

- the length of time on part-time employment or leave without pay is different from the time that was planned, or
- the ratio of part-time to full-time salary changes during the period, or
- in the case of part-time employment or part-time leave without pay which is being treated as part-time employment, you return to full-time employment (the deduction factor is recalculated at your next Annual Adjustment Day).

It is important to realise that the reduction in unit entitlement for periods of part-time employment and leave without pay is a permanent one that will reduce the amount of the benefit you would otherwise have received if you had worked full-time throughout your membership, or had not elected to have a period of part-time leave without pay treated as part-time employment.

### Fact Sheets about related topics are:

- SSS 2: Unit entitlement
- SSS 3: Contributions

The State Superannuation Scheme (SSS) is administered by Mercer Administration Services (Australia) Pty Ltd on behalf of the Trustee, SAS Trustee Corporation (STC). SSS is governed by the Superannuation Act 1916, the State Authorities Non-contributory Superannuation Act 1987 and the Superannuation Administration Act 1996. The scheme is also subject to Commonwealth superannuation and tax legislation.

STC has published this Fact Sheet. STC is not licensed to provide financial product advice in relation to SSS.

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