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Rules of the Ministers' and Employees' Benefits Scheme

**The Council of Churches of Christ in Australia
ACN 139 998 422**

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Rules of the Ministers' and Employees' Benefits Scheme (Scheme)

1. Introduction

- 1.1 CCCA operates the Scheme to provide portable long service leave, relief benefits and funeral benefits in respect of certain Members of its Affiliated Bodies (**Scheme**).
- 1.2 The Scheme is operated pursuant to these Rules.

2. Definitions

2.1 In these Rules:

- (1) **Board** means the board of directors of CCCA;
- (2) **Committee** means the committee of the Board to which responsibility for the management and administration of the Scheme has been delegated pursuant to CCCA's constitution or any other person or entity authorised by the Committee to administer and/or manage the Scheme on its behalf;
- (3) **Contribution Amount** means the amount to be contributed to the Scheme annually by Affiliated Bodies in respect of each Member; recommended to be 1.3 times the actual weekly wage paid to each Member;
- (4) **Earning Rate** means the amount determined from time to time by the Committee;
- (5) **Member** means any Minister or employee (such as church employees or Christian workers) of an Affiliated Body:
 - (a) whose application for membership is accepted by the Committee; and
 - (b) who has been notified by the Committee that the Member's application for admission has been accepted;
- (6) **Member's LSL Account** means in relation to each Member the account in the books of the Scheme established by the Committee to receive contributions on account of the Member in respect of the Member's long service leave entitlements;
- (7) **Affiliated Body** means any organisation which is affiliated to CCCA and which makes contributions to the Scheme in respect of its Members;

- (8) **Memorial Account** means an account established by the Committee to receive contributions from Affiliated Bodies from which payments may be made to Members as:
- (a) relief benefits; and
 - (b) in respect of Members who are Ministers, funeral benefits; and
- (9) **Minister** means a minister engaged in the Christian ministry of CCCA or its Affiliated Bodies.

3. Application for admission

3.1 The Scheme is a scheme for the provision of:

- (1) long service leave benefits;
- (2) relief payments; and
- (3) funeral benefits;

to Members or, in the case of funeral benefits, to Ministers.

3.2 Any person wishing to become a Member must apply for admission to the Scheme by submitting to the Committee an application form in the form determined by the Committee from time to time.

3.3 The Committee must promptly determine and process the application and notify the person of their acceptance or otherwise to the Scheme.

4. Contributions

4.1 Affiliated Bodies whose ministers and/or employees have been accepted as Members under the Scheme are encouraged to contribute to the Scheme the Contribution Amount in respect of each Member each year.

4.2 The Contribution Amount is due and payable on 1 March each year.

4.3 Affiliated Bodies must regard such contributions as an obligation arising from the engagement of ministers and/or employees, and as being independent of any other contributions, offerings and donations that would be made otherwise to the Scheme, including contributions to the Memorial Account.

4.4 The Committee may accept on behalf of a Member, additional contributions from the Member's Affiliated Body.

5. Application of contributions and donations

5.1 Contributions under Rule 4 will be allocated as received by crediting the relevant Member's LSL Account with the amount designated by the Affiliated Body making payment of the contribution as a contribution for long service leave in respect of that

Member. Such account will participate in the distribution of investment income in accordance with Rule 8.

5.2 Other receipts will be credited to the Memorial Account.

6. Long Service Leave Benefit

6.1 Long service leave benefits are available to all Members.

6.2 All amounts contributed pursuant to the provisions of Rule 4, and accepted by the Committee as contributions for long service leave benefits in the name of the Member will accumulate (or depreciate, as the case may be) according to the Earning Rate .

6.3 Contributions will be available to Members as long service leave at the time at which full long service leave entitlements become available under the applicable state or federal legislation (**Entitlement Date**). Applications for long service leave benefits prior to the Entitlement Date will be considered by the Committee and determined in accordance with the applicable state or federal legislation and otherwise, at the sole discretion of the Committee.

6.4 If long service leave is not taken on the Entitlement Date, further accumulations of contributions and income from the application of Earning Rates will be added to the Member's LSL Account. If the Member dies, the amount standing to the Member's Credit Member's LSL Account shall be paid to the Member's estate.

6.5 If:

- (1) a Member ceases to be engaged by a Affiliated Body; and
- (2) the Member leaves CCCA; and
- (3) the Member's Affiliated Body advises the Committee of the events referred to in sub-paragraphs 6.5(1) and 6.5(2) of this paragraph 6.5;

all within five (5) years from date on which the Member was engaged by a Affiliated Body (**Commencing Date**), the Committee shall pay the amount standing to the Member's Credit Member's LSL Account to the Member's former Affiliated Body or Bodies in proportion to the amount of payments made for the Member by such former Affiliated Body or Bodies.

6.6 If any of the three events referred to in paragraph 6.5 of these Rules does NOT occur within five (5) years from the Commencing Date, the Member will be entitled to draw the amount standing to the Member's Credit in the Member's LSL Account when the Member leaves the Affiliated Body's employ.

6.7 **Credit** means, in respect of a Member's LSL Account, that amount equal to:

- (1) the balance of the Member's LSL Account at the preceding 30 June, and
- (2) the amount of any contributions made in respect of the Member since that date,

increased or decreased in accordance with the Earning Rate since the preceding 30 June applied in accordance with the practice adopted by the Committee from time to time,

less

- (3) any amount debited to the Member's LSL Account by the Committee in accordance with these Rules.

7. Relief payments

7.1 Applications for relief payments from Members or their dependants will be considered by the Committee. Payments, if granted, will be made out of the Memorial Account and the granting of benefits shall be at the absolute discretion of the Committee. The Committee will consider granting benefits:

- (1) for the relief of Members who may suffer prolonged illness or who incur or are likely to incur large medical expenses either for themselves or their dependants;
- (2) to spouses and others dependants of deceased Members who are not adequately provided for; and
- (3) in such other cases as the Committee considers to be worthy of receiving benefit.

8. Distribution of investment income

8.1 The Earning Rate as determined by the Committee shall be applied to all Member LSL Accounts each year in accordance with the practice adopted by the Committee from time to time. In the case of a Member withdrawing or retiring during the year, the increase or decrease to the Member's LSL Account, as the case may be, shall be calculated as at the date of final payment.

9. Funeral benefits

9.1 A gift will be made at the discretion of the Committee to help defray funeral expenses of any Minister who dies whilst in the ministry, or after retirement, whether or not they are or were a Member. The gift will be paid out of the Memorial Account.

9.2 Members who are not Ministers are not entitled to funeral benefits.