STATE SUPER
SAS Trustee Corporation

OCT 2015

SASS

REVEAL... your new **Annual Statements** are here!

See page 5

SuperViews

ALSO INSIDE...

State Super update

The NSW Government's Amalgamation Project

As previously communicated, the NSW Government announced its intent to amalgamate the funds management activities of the State's financial assets within NSW Treasury Corporation (TCorp) in March 2014. For State Super, this relates to the defined benefit[1] (DB) assets within the STC Pooled Fund.

In response to this, over the past year, State Super has been assessing the benefit and suitability of outsourcing certain funds management activities to TCorp.

After a full due diligence process, the State Super Board resolved to appoint TCorp as an outsourced service provider of certain funds management activities in relation to DB assets. This arrangement became effective on 15 June 2015.

TCorp now provide funds management services in relation to the Trustee Selection Strategy (formerly called the Growth Strategy), which primarily invests the DB assets. TCorp's services include undertaking functions such as recommending investment managers, conducting due diligence, funds administration and operations and reporting activities.

State Super will maintain the resources and staff required to continue to meet our regulatory and fiduciary obligations, which include retaining responsibility for member services and investment governance (including setting investment objectives and strategies, risk management and asset allocation) for all the State Super investment strategies. State Super will also continue to manage the four member investment choice strategies (Growth, Balanced, Conservative and Cash) in which SASS defined contribution[2] (DC) assets are primarily invested and the two university investment strategies (University Conservative Diversified[3] and University Cash) in which university employer reserves are invested.

What does this mean for members?

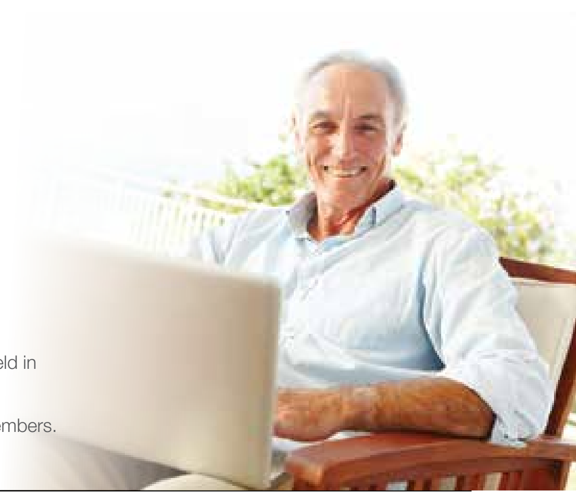
There is no change to benefit design or entitlement and all benefits will continue to be paid in accordance with the relevant scheme legislation. All assets, whether they are member or employer funded will remain in the State Super Pooled Fund and the strategy they are currently allocated to (other than the DB assets which sit within the Trustee Selection Strategy).

About TCorp

New South Wales Treasury Corporation (known as TCorp) is the central borrowing authority for the State of New South Wales. In addition to TCorp's role as the central financing authority for the State of New South Wales, TCorp is also a manager of asset and liability portfolios on behalf of clients, providing financial risk management and investment management services to the NSW Government and its constituent businesses.

2015 Federal Budget update

Legislation has now been passed which changes how defined benefit income will be taken into account under the Social Security income test from 1 January 2016. If you have a pension option as part of your SASS membership, these changes may affect you. Please visit the News section on our website via **www.statesuper.nsw.gov.au** for more information.



1. Defined benefit assets are the assets within the STC Pooled Fund that support employer reserves which are held in order to meet the New South Wales (NSW) Government's obligation to provide defined superannuation benefits.

2. Defined contribution assets are the assets within the STC Pooled Fund that support contributions made by members.

3. Prior to 1 September 2015 the University Conservative Diversified Strategy was called University Diversified.

Investment market overview

Domestic growth

Growth in the first half of 2015 was at the lower end of expectations, prompting the Reserve Bank of Australia (RBA) to make two rate reductions each of 0.25% during this period. The signals were mixed domestically, with housing construction and consumer spending being the positives (thanks largely to low interest rates), and weak business investment the negative. In a speech given at the time, RBA Governor, Glen Stevens, hinted at the limitations of monetary policy to drive growth in isolation and the need for more robust public spending on infrastructure to support growth and confidence.

The Australian dollar depreciated, especially against the U.S. dollar, on the back of falling commodity prices and lower interest rates. This helped support net export figures and provided a positive offset to weaker domestic demand.

The U.S. Federal Reserve is expected to commence raising interest rates later in the year in response to a more buoyant economy.

U.S. optimism

Falling unemployment and growth in wages were two of the tell-tale signs that the U.S. economy was heading in the right direction. After weak first quarter growth in 2015, partially due to harsh winter conditions, a rebound was expected for the rest of the year, propelled by the service and housing sectors and increases in consumer spending and business investment.

The U.S. Federal Reserve is expected to commence raising interest rates later in the year, in response to a more buoyant economy. It has been widely telegraphed that the Federal Reserve would increase interest rates when the economy has reached a sustainable growth path. When U.S. interest rates actually increase it should come as no surprise to global financial markets.

Chinese reductions

The Chinese slowdown continues to cause some concerns as it makes the transition from dependence on fixed asset investment to an economy underpinned by domestic consumption. Nevertheless the Chinese authorities have a number of policy levers available to them to stimulate the economy, should this be needed. The stock market tumble that occurred mid this year was a result of a significant increase in margin lending accounts earlier in the year. Many investors, retail investors among them, borrowed heavily to invest in the stock market. To avoid the volatility in the stock market spilling over into the economy, Chinese authorities have stepped in with extraordinary interventions to halt the slide, including the suspension of trading and moving against short selling.

The impact on the Chinese economy is uncertain, but expected to be minimal, because less than 10% of consumers are invested in equities.

Europe battles on

A modest return to growth is pleasing, as are budget restraint and other economic reforms, but the turmoil over Greece in the middle of this year has overshadowed these developments. The protracted discussions about debt refinancing have been temporarily concluded. Greece averted an exit from the Eurozone by agreeing to a package of austerity reforms. This opened the door to European support for Greek banks and negotiation of debt relief. It is difficult to envisage a sustainable solution to Greece's debt problem without some level of debt forgiveness.

What the markets are doing

The dramas in both Greece and China resulted in increased market volatility around the globe, but the impact is fading. Corrections will occur from time to time, which is common in investment markets. It is important not to overreact to short-term events, but to maintain a disciplined investment approach. Despite increased market volatility at the end of the financial year, the investment returns generated by all of State Super's diversified investment options were well ahead of their respective objectives for the year ended 30 June 2015.

Expectations on returns in the short-term should be kept modest, however, returns are expected to start heading in the right direction leading to a positive outlook for the longer term.

State Super's investment **performance**

Despite an uncertain global market, STC achieved competitive investment returns for the year ending 30 June 2015.

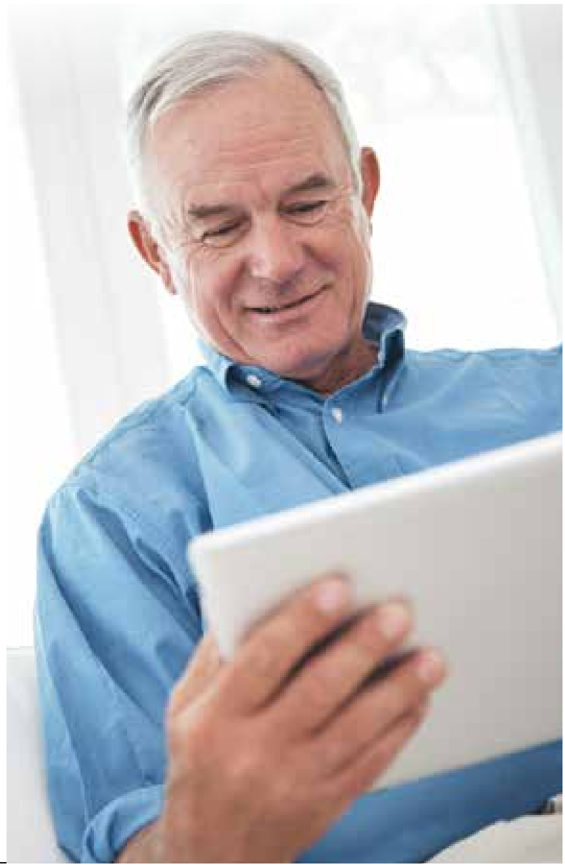
Equity markets were highly volatile towards the end of the financial year as investors reacted to the debt situation in Greece and the negative impact the increase in marginal loans (the practice of borrowing money to invest) has had on the Chinese stock market. Nevertheless, it was another year of strong performance for each of State Super's investment strategies.

STC was more heavily invested in international equities in comparison to Australian equities, which meant we were well positioned to benefit from the lift in global share markets that flowed from improved investor confidence for most of the year. STC's investments in international assets also benefited from the fall in the Australian dollar that occurred during the year.

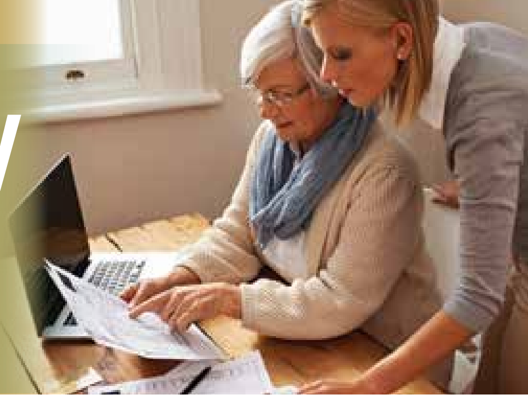
> ...it was another year of strong performance for each of State Super's investment strategies.

The declared return to members for the four investment choice strategies as at 30 June 2015 are as follows:

Strategy	Crediting rate over 12 months	Crediting rate over 5 years	Crediting rate over 10 years
Growth	**10.2%**	**9.6%**	**6.7%**
Balanced	**8.9%**	**8.7%**	**6.6%**
Conservative	**6.9%**	**7.1%**	**6.0%**
Cash	**2.4%**	**3.3%**	**4.1%**



Introducing your NEW Annual Statement



We've made understanding your benefits easier…

STATE SUPER
SAS Trustee Corporation

SASS

your **Super** statement

Member name: Sally Sample

Member Number: 123456

Sally Sample
1 Sample Street
SAMPLEVILLE NSW 2000

Changed your details?

Have you recently changed your contact details? If so, you can update your details by going to the **secure** member area of the State Super website at **www.statesuper.nsw.gov.au/sass,** complete and return the *update your contact details* section of the enclosed form or contact Customer Service on **1300 130 095**.

YOUR BENEFIT SUMMARY

Balance at 30 June 2015

$149,000.00
Account balance

$270,000.00
Immediate withdrawal benefit

$415,000.00
Deferred benefit

$475,000.00
Retirement benefit at age 58

This is a summary of your benefits at 30 June 2015. Refer to the retirement and alternative benefit sections of this statement for full details.

This is a statement of your benefit entitlements in the State Authorities Superannuation Scheme (SASS) and the State Authorities Non-contributory Superannuation Scheme (SANCS). You should read your statement with the enclosed explanatory notes and literature. If you do not understand some of the information on your statement or think there may be an error, please contact Customer Service on **1300 130 095** between 8:30am and 5:30pm, Monday to Friday.

YOUR BENEFIT POINTS

At 30 June 2015

Contributed points	80.00
Maximum points	120.00
Accrued points	80.000

pts

SASS State Authorities Superannuation Scheme | Page **1**

Look inside for **useful tips** on how to read your new statement and find **the information you need**.

Your Annual Statement **explained**

Page 1

YOUR **BENEFIT SUMMARY**

Here you'll find a summary of **the benefits you are entitled to** at the end of the statement period and a projection of your retirement benefit if you are younger than your eligible retirement age.

STATE SUPER
SAS Trustee Corporation

SASS

your **Super** statement

Member name: Sally Sample

Member Number: 123456

Balance at 30 June 2015

$149,000.00
Account balance

$270,000.00
Immediate withdrawal benefit

$415,000.00
Deferred benefit

$475,000.00
Retirement benefit at age 58

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YOUR **BENEFIT POINTS**

At 30 June 2015

Contributed points	80.00
Maximum points	120.00
Accrued points	80.000

pts

Here's a quick snapshot of your **benefit points**.

A more detailed summary is on **page 2** of your statement.

continued overleaf

Here you can see the number of contributed, maximum and accrued benefit points you have contributed for throughout the year.

Your **accrued points** are used to **calculate** your benefit.

Page 2

YOUR **BENEFIT POINTS**

your **Super** staten

SASS

YOUR **BENEFIT POINTS** - CON

	Contributed	Maximum	Accrued
Points at 1 July 2014	78.00	112.00	78.00
Points accrued this year	2.00	6.00	2.00
Points at 30 June 2015	80.00	118.00	80.00

Your contributed rate: as at 30 June 2015 was **2.00%**.

Contributed benefit points: The total points you have accumulated since you joined SASS by making your contributions.

Maximum benefit points: The total number of points (up to 180) you could have accrued had you contributed at an average of 6% for the duration of your SASS membership.

Accrued benefit points: The points used to calculate your benefit. This is always the lower of your contributed or maximum benefit points.

MAXIMISE YOUR EMPLOYER-FINANCED BENEFIT

The maximum employer-financed

ARE YOU ON TARGET?

Our records indicate that

Important!

are salary sacrificing your
nal contributions increasing
contribution rate may affect the
essional contributions amount
ted to the Australian Taxation
. It is important that you refer
supporting information listed
or seek financial advice
e making any changes to your
bution rate.

to **www.statesuper.nsw.**
v.au/sass and download
copy of SASS Fact Sheet
: Concessional
ntributions cap.

ll Customer Service on
00 130 095.

uperannuation Scheme | Page **2**

If you are not contributing at a rate that will see you maximise your employer-financed benefit by age 65, you will see this section on your statement.

It even shows what you would need to contribute to help you get back on target!

ARE YOU ON TARGET?

Our records indicate that if you continue to make personal contributions at your current rate of **2.00%** and retire at age 65, you may receive less than your maximum employer-financed benefit.

To maximise your employer-financed benefit at age 65 you would need to contribute at a rate not less than **8.00%**.

Your Annual Statement **explained** - continued

Look out for **these symbols!**

If you see this symbol on your statement, it is highlighting **must know** information.

Important!

This symbol shows you where to find **more information** on a topic.

YOUR **MEMBERSHIP** DETAILS

The Your membership details section of your statement is where you will find a summary of all your membership details in one handy snapshot. The table includes information such as your eligible retirement age, current contribution rate, salary, whether you have a pension option, are contributing via salary sacrifice and much more. You will find it all here so make sure to check out this section on **page 3** of your statement.

YOUR **ACCOUNTS**

In the Your accounts section you will see your current account balance, a breakdown of the before-tax (salary sacrifice) and after-tax contributions you have made, your investment earnings/losses for the year as well as any other transactions that affect your personal account and any Government contributions you may have.

YOUR **INVESTMENT CHOICE DETAILS**

Here you will find a snapshot of how your benefit is being invested and what investment choice changes you have made throughout the year. It's important to keep an eye on this section as you head towards retirement as you may want to start thinking about adjusting your investment strategy.

YOUR **RETIREMENT BENEFIT**

If you want to see what your total benefit will be when you retire, this is the section for you! You can find a breakdown of your benefit which is projected at retirement ages 58 and 70 so you can get an idea of how much you are entitled to at either age. The total benefit amounts are based on a number of factors, such as how much you have contributed in the past or are currently contributing from your salary, whether you have any debts and are calculated on the current reported salary we have on record. If you are older than your scheme retirement age, you will see your benefit at 30 June and age 70.

YOUR **ALTERNATIVE BENEFITS**

Here you can see a summary of the alterative benefits you are entitled to if you exit the Scheme before your eligible retirement age due to either resignation, discharge or dismissal, retrenchment or partial and permanent invalidity or death.

FAMILY LAW **SPLIT**

If you have a Family Law split (either pending or already paid), you will have a Family Law split section shown on your statement. Here you can see a breakdown of the percentage reductions that have been calculated as a result of the Family Law split or a breakdown of the pending Family Law split amounts that will be calculated once the split has been processed.

ACCESS TO YOUR **SUPERANNUATION BENEFIT**

To see more information on your Commonwealth preservation age, a breakdown and explanation of the lump sum amounts available to you and when they will be available, take a look at the Access to your superannuation benefit section.

Your Commonwealth preservation age is 55

	Amount	
Preserved	$446,963.01	You cannot access this until you reach your Commonwealth preservation age and meet a condition of release.
Restricted non-preserved	$129,907.18	You cannot access this until you resign from your current employment.
Unrestricted non-preserved	$0.00	

TAXATION INFORMATION

Here you will find your eligible service period start date and your tax free amount for tax purposes at 30 June. If you have a Division 293 tax debt account, we will notify you in this section.

CHANGES TO YOUR **EMPLOYMENT STATUS**

If you have made any changes to your employment such as taking leave without pay or working part-time, you will find the details of the change here. If you have worked full-time and have not taken any leave without pay for the whole statement period you will not see this section. This information will have been provided to State Super by your employer so it is important to keep an eye on this and make sure that the changes shown here are accurate and complete.

YOUR **DEBT ACCOUNTS**

If you have a debt account, for example an early release, surcharge or no TFN debt, it will show in the Your debts section of your statement. If you do not have a debt account, this section will not appear.

YOUR **TRANSACTIONS**

The transactions that occurred on your account during the statement period are listed here. This will include items such as management fees, contributions along with payments made to debt accounts and Additional Benefit Cover premiums if they apply to you.

FEES AND **COSTS**

A breakdown of the fees and costs you have been charged in the statement year are included in the Fees and costs section of your statement. There is also a useful explanation around each of the possible fee types.

Explanatory notes about your 2015 SASS statement

The Explanatory notes are an accompaniment to your statement and provide further detailed information to help you understand your statement.

Need **help understanding** your **new** Annual **Statement**?

You can contact the State Super Customer Service Team on **1300 130 095** if you need assistance locating particular information or if you don't understand some of the information that is contained in either your annual statement or the explanatory notes.

We're moving forward

StatePlus

Formerly State Super Financial Services

"Quality financial planning advice changes lives. It improves wellbeing and fulfils personal and financial goals that would otherwise go unachieved. The right advice can reduce feelings of uncertainty, providing peace of mind for individuals throughout their life."

Michael Monaghan, Managing Director
State Super Financial Services

At State Super Financial Services we're taking a fresh look at how we do things. Over the past year we focused on delivering an even better experience to our clients while we prepare for the future and make sure we move with the times.

An important step in this journey has been to refresh our brand.

We're excited to have a new brand that looks and feels more like we do – **generous, knowledgeable and positive**. We want to share our brand story with you.

Our brand story

Our core values have always been clear to us. We have deep roots in the public sector and we are proud of our heritage. Our commitment to putting **our clients' interests first** has always been our priority.

We know from our clients, that our planners have an impact well beyond the financial. As part of our brand development we wanted to capture what it is about our culture that provides this positive experience and has helped us win our clients, **trust and loyalty**.

Our new brand has been developed based on our values, culture and the insights and feedback from our clients, staff, planners and partners. We hope you like the result as much as we do.

Our new look

Our trading name is changing from State Super Financial Services to **StatePlus**.

The development of a new name has allowed us to both acknowledge our heritage and look to our future. The word 'State' references not only our foundation, but also our deep expertise in mastering financial matters for our clients in the public sector. And 'Plus' refers to our flexibility to **go that extra mile** to meet the needs of our clients.

Our new logo and colours reflect our generosity of spirit and positive outlook on wealth management and life. The colour orange is warm, optimistic and friendly. And we have chosen photography that enables us to tell the unique stories of our clients' **fulfilling and enriching lives**.

A new website

Our website will have a great new look. It will be easier to view on a mobile and tablet and there'll be insights and education designed especially for retirees or those thinking about retirement.

State Super Financial Services (SSFS) was established by the Trustee of your superannuation scheme over 25 years ago to provide specialist financial planning advice to public sector employees and their families. With over 60,500 clients, SSFS has helped thousands of people just like you to achieve their lifestyle goals now and throughout retirement. To find out how SSFS can help you get the most out of your money in retirement call **1800 620 305**.

Watch this space

Our new website will be rolled out at the end of October. You can find out more at **www.stateplus.com.au/preview**. If you are already a client of SSFS, it's important to remember that your trusted planner will continue working with you. Your investments won't change and you can still do all the things you do now.

For more information on the relationship between State Super and SSFS, refer to the back page of this Newsletter.

The importance of **planning for aged care**

Did you know?

- Approximately 45% of people over age 70 will use aged care services at some time in their future.
- Accommodation payments can range from $350,000 to $550,000.

Aged care is a growing issue facing many Australians. Whether you're making decisions for a parent, elderly relative, partner or planning ahead for your own needs, getting the right advice is important.

All too often, we fail to make any preparations for moving ourselves or a loved one into an aged care facility potentially causing emotional turmoil for everyone involved. Planning ahead for aged care can help:

- ensure the right outcome for yourself or your loved one
- remove unnecessary stress
- limit the potential for family conflict

> With an ageing population, the demand and cost for aged care is increasing

Currently, more than two million people in Australia are aged 70 and over, and approximately 45% of these will use aged care services at some point in the future. With an ageing population, the demand and cost for aged care is increasing. So, we all need to carefully consider how we will be affected and how we will access the help we need now and in the future.

For anybody entering aged care, planning ahead can have a significant impact on their options for lifestyle and comfort, entitlement to the Age Pension and the fees paid to access aged care services.

The earlier you can start planning, the more lifestyle choices you and your loved ones may have, such as receiving care in your own home in order to maintain independence, as well as strategies to fund the costs involved.

While the Government generally subsidises a significant portion of aged care costs, the fees for a residential aged care service tend to be significant and require careful planning before you reach the point where a decision needs to be made.

There are four types of fees that may be payable in regards to residential aged care:

- **Accommodation payments –** this pays for the bed/room at the care facility (i.e. accommodation cost) and can range from $350,000 to $550,000 in regional and capital cities. Payment options for accommodation costs are flexible, they can be made upfront, periodically or a combination of the two. In some cases, a refund may be available for upfront payments when the person leaves the facility.
- **Basic daily care fees –** this covers living costs such as meals, electricity, cleaning and laundry services. This fee is payable by everyone and is set at 85% of the basic Age Pension rate for a single person.
- **Care fee –** This is an additional daily contribution towards the cost of care that some clients may be required to pay, depending on their level of assessable assets and income.
- **Extra or additional services –** This may be an optional fee for residents for 'hotel-like' services to increase a resident's comfort of stay, such as a bigger room, choice of menu, glass of wine with dinner, daily newspaper and recreational activities.

Strategies to manage costs and plan a transition into aged care can be implemented, but it is important you get advice early as these strategies may require some lead time in advance of moving into the aged care facility.

If you're planning your retirement or helping a family member deal with the challenges as they age, State Super Financial Services can help.

For more information on the relationship between State Super and SSFS, refer to the back page of this Newsletter.

Don’t miss out… **Maximise your employer-financed benefit**

The amount of personal contributions you make is ‘matched’ to the employer-financed benefit you receive (up to a limit*).

The matching works as follows:

- You contribute between 1% and 9% of your annual salary. For each 1% of salary you contribute in a year you accrue approximately one benefit point in that year. (members working part-time receive benefit points in proportion to their part-time employment).
- On retirement each benefit point accrued provides an employer-financed benefit of 2.5% of your final average salary (approximately 2.12% after the reduction for the tax on employer contributions payable by the Fund since 1 July 1988. Employer-financed benefits attributable to membership prior to 1 July 1988 do not attract contributions tax).
- You can accrue a maximum average of 6 benefit points for each year of your scheme membership and a lifetime maximum of 180 points[1]. See your 2015 Annual Statement or contact us to determine how many benefit points you accrued as at 30 June 2015.

If you contribute an average 6% of your salary over the whole period of your SASS membership, you will receive the maximum employer-financed benefit to which you are entitled. If your average contributions are lower, then your employer-financed benefit will also be lower.

For example, if you were contributing just 4% of your salary, your employer-financed benefit would be two-thirds of what it would have been if you contributed 6%. Your personal account balance would also be much lower.

CASE STUDIES

Lisa (aged 54)

Lisa has been a member of SASS since 1992 (23 years) and has accrued 108 benefit points to date. She plans to retire in 8 years when she reaches age 62. If Lisa maintains her current contributions at 4% p.a. she will have accrued 140 benefit points.

However, Lisa could increase her after-tax contribution rate to 9% p.a. in order to catch up and retire with maximum benefit points. Let’s assume Lisa’s final average salary (FAS) is $65,000 (in today’s dollars) and she has a current personal account balance of $80,000. The table below explains what Lisa may gain by increasing her contribution rate (in today’s dollars).

Based on these assumptions, increasing her contribution rate from 4% to 9% (at an extra cost of $3,250 per year or $26,000 over the 8 years until retirement), Lisa’s SASS benefit could be improved by approximately $84,000.

	Before	After
Final average salary (FAS)	$65,000	$65,000
Current benefit points	108	108
Contribution rate (p.a.)	**4% or $2,600**	**9% or $5,850**
Projected benefit points at retirement	140	180
Projected employer-financed benefit (EFB)[2]	$192,920	$248,040
Projected personal account[3]	$124,462	$153,362
Projected total SASS Benefit	**$317,382**	**$401,402**
Projected basic benefit (BB)[4]	$49,725	$49,725
Potential benefit of additional contributions		**$84,020**

Nick (aged 50)

Nick has been a member of SASS (and a predecessor scheme) since 1986 (29 years) and has accrued 90 benefit points to date. He plans to retire in 10 years when he reaches age 60. If Nick maintains his current contributions at 1% p.a. he will have accrued 100 benefit points.

However, Nick could increase his after-tax contribution rate to 9% p.a. in order to catch up and retire with maximum benefit points. Let's assume Nick's final average salary (FAS) is $76,000 (in today's dollars) and he has a current personal account balance of $65,000. The table below explains what Nick may gain by increasing his contribution rate (in today's dollars).

Based on these assumptions, increasing his contribution rate from 1% to 9%, at an extra cost of $6,080 per year or $60,800 over the 10 years until retirement), Nick's SASS benefit could be improved by approximately $198,600.

	Before	After
Final average salary (FAS)	$76,000	$76,000
Current benefit points	90	90
Contribution rate (p.a.)	**1% or $760**	**9% or $6,840**
Projected benefit points at retirement	100	180
Projected employer-financed benefit (EFB)[2]	$161,120	$290,016
Projected personal account[3]	$96,067	$165,767
Projected total SASS Benefit	**$257,187**	**$455,783**
Projected basic benefit (BB)[4]	$69,768	$69,768
Potential benefit of additional contributions		**$198,596**

1. The maximum average benefit points you can accrue in a year is 6 with most members having a lifetime maximum of 180. Former members of the State Public Service Superannuation Fund (SPSSF) have a lifetime maximum benefit point limit of 162 if retiring at age 55 or 180 if retiring later.
2. EFB = approximately 2.12% x FAS x accrued benefit points (after reduction for the tax on employer contributions payable by the fund since 1 July 1988).
3. In today's dollars, assuming a net earning rate of 6% p.a. discounted for increases in the Consumer Price Index (CPI) of 3% p.a.
4. In addition to the SASS benefit, a basic benefit of 3% x FAS x years of membership (since 1 April 1988) is also payable (approximately 2.55% after reduction for the tax on employer contributions payable by the fund).

Note: Benefits tax may apply if you receive your benefit before age 60.

Important note: The case studies above are provided by way of example only and are based on the factors stated. You should not rely on this in any way.

Take your benefit points **to the max!**

Are you maximising your benefit points?

Now's the time you can elect to change your contribution rate!

You can change your contribution rate once a year by completing and returning an election rate form by 31 December (your actual contributions will not change until the following 1 April).

If the time is right for you to change your contribution rate, simply use the election rate form enclosed with your Annual Statement pack and return it in the reply paid envelope provided.

Beat the
31 December
deadline

Increase your contribution rate
now!

Make the most of your super seminars

State Super seminars are presented by qualified financial planners from State Super Financial Services who can help you understand how to maximise your SASS benefit and plan for your future.

Our seminars will help you to:

- learn more about your scheme – how it works, what your choices are and how to make the most of your benefits
- understand how and when the decisions you make about your employment and superannuation now can affect your retirement benefits
- understand Centrelink rules and the benefits you're eligible for
- find out how a financial plan can help you make the most of your super.

To make a booking to attend one of our seminars, simply visit **statesuper.nsw.gov.au/seminarsass**, where you can also view dates and locations for other seminars or call **1800 620 305**.

Contact us

Phone
1300 130 095

Website
www.statesuper.nsw.gov.au

Mail
State Super, PO Box 1229
Wollongong NSW 2500

Email
enquiries@stc.nsw.gov.au

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