

Member guide

Super SA Select



**Product
Disclosure
Statement**


Date of issue: 30 November 2022



Super SA

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 This Product Disclosure Statement (PDS) is a summary of significant information and contains references to the:

- Super SA Select Reference Guide
- Super SA Select Investment Guide
- Triple S Income Protection Insurance fact sheet
- Triple S Insurance Restrictions fact sheet and
- Triple S Death and TPD and Death Only Insurance fact sheet

which form part of the PDS. You should consider this information before making any decisions concerning Super SA Select.

The information contained in this PDS is general in nature and does not take into account your personal financial situation, objectives or needs. Before making a financial decision about Super SA Select, you should consider the information contained in this PDS and its appropriateness with regards to your personal financial situation, objectives and needs. You may also consider obtaining personal financial advice.

Up to date copies of this PDS and incorporated documents are available at supersa.sa.gov.au or by calling **1300 369 315**.

Changes to the information in this PDS will be notified on the Super SA website. Where changes are of a materially adverse nature, Super SA will also issue a replacement PDS.

Please note

For the complete rules of Super SA Select, please refer to the Trust Deed and Rules found at supersa.sa.gov.au. These set out the rules under which Super SA Select is administered and entitlements are paid.

Super SA Select (ABN 98 513 958 004; USI 9851 3958 0040 01) is an exempt public sector superannuation scheme (EPSSS). Super SA Select is not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA).

The Southern Select Super Corporation (ABN 49 880 057 610), as Trustee of Super SA Select is responsible for the Administration of Super SA Select (excluding investments). Super SA is the administrator of Super SA Select on behalf of the Trustee.¹

PRIVACY STATEMENT

Super SA collects the personal information of members for the administration of superannuation benefits on behalf of members under the Act. Personal information collected for these purposes may be disclosed as required to administer superannuation benefits and in accordance with law to regulatory authorities, including the Australian Taxation Office and Centrelink. For further details on our Privacy Policy, please refer to supersa.sa.gov.au.

1. About Super SA Select

Super SA Select is an accumulation scheme, which was launched in 2013.

About Super SA

Super SA is a superannuation fund provider who, for over 100 years, has been helping South Australian Government employees secure their financial future.

We know how important superannuation is – it may be the biggest investment you ever make. That's why we are committed to helping you achieve your financial goals in retirement with competitive long term returns.

We also understand what you need from your super because we are South Australian Government employees and Super SA members ourselves. We're as local as you are.

Trust Deed and Rules

The Southern Select Super Corporation is established under the *Public Corporations (Southern Select Super Corporation) Regulations 2012*. Southern Select Super Corporation is Trustee of Super SA Select which is established and governed by a Trust Deed and Rules. Super SA is the administrator of Super SA Select.

Super SA Select

South Australian Government Employees can make a fund selection to have their employer contributions paid to Super SA Select.

Eligible Super SA Select and Triple S members who have employment outside of SA Government can also direct their superannuation contributions from their non-SA Government employers (private employers) into the fund.

To be eligible to receive contributions from a non-SA Government employer into Super SA Select, you must continue to hold at least one of the following Super SA accounts (and continue to do so to maintain ongoing eligibility):

- a) an open Triple S account¹ with a balance greater than \$0,
- b) an open Super SA Select account to which SA Government employer contributions are required to be directed (i.e no fund selection has been made out of Super SA Select).

⚠ Further relevant information is contained in section 9 How to open an account.

¹ Other than as a spouse member or non-member spouse.

2. How super works

Super is a powerful way of saving for retirement.

While you are working it's compulsory for your employer to make contributions into your super.

The Commonwealth Government's tax concessions and incentives are there to help boost your super savings.

Super SA Select is subject to Commonwealth preservation rules which are different from the preservation rules for Triple S (where you can access your super from age 55²). You need to be aware of this if you are transferring into Super SA Select from Triple S.

! Further relevant information is contained in section 9, How to open an account and in the Super SA Select Reference Guide.

Types of contributions

- Employer contributions
- Voluntary contributions:
 - after-tax contribution: paying money into your super from your take-home pay. You have the option to claim a tax deduction for your after-tax contributions.
 - salary sacrifice contribution: asking your employer to deduct extra money from your pay, before tax is taken out and to pay this into your Super SA Select account.
- Government co-contribution is a payment you could receive from the Commonwealth Government, if you qualify, for making after-tax contributions to your super.
- Low Income Superannuation Tax Offset (LISTO) is a payment of up to \$500 per annum from the Commonwealth Government to people with an adjusted taxable income of less than \$37,000. It is calculated as 15 per cent of the concessional (before tax) contributions your employer makes.

Contribution caps

The Commonwealth Government has set certain contribution caps on the amount of concessional tax super you can contribute or receive.

Further information on tax rates and caps is available in the How super is taxed section.

Bring your money together

If you've had more than one employer, chances are you've got more than one super fund. It may make sense to consolidate them by rolling them into Super SA Select.

You need to consider if you have insurance or other benefits with the other funds that would cease if you rolled your money out.



HOW TO ROLL IN SUPER FROM OTHER FUNDS

Consolidate through myGov

- Sign in to myGov account and link it to the Australian Tax Office (ATO).
- Go to the 'Super' tab to view details of your super accounts and then click on 'Transfer'.
- Super SA details:

ABN (Select) 98 513 958 004

USI (Select) 98513958004001

- You will be able to see your super funds and choose which accounts you want to roll into Super SA.

! In myGov Super SA is listed as '**The Trustee for Super SA Select**'.

Consolidate through Super SA

- Complete one Consolidate your Super form for each super account you want to roll in.
- Send your form to Super SA and we will organise the transfer with your other super fund(s).

² Subject to ceasing employment within the South Australian Government. Additional tax may be payable if under the Commonwealth Preservation Age.

2. How super works (continued)

Accessing your super

You can access your super when you meet a condition of release such as retiring once you reach your preservation age, ceasing an employment arrangement after reaching age 60 or turning age 65.

You can also access your super when you reach your Commonwealth Government preservation age while still working, through an arrangement known as Transition to Retirement (TTR). Please refer to the Super SA Select Reference Guide for further details.

Protecting Your Super

If you terminate employment and your account becomes retained, your account may be transferred to the ATO if it meets the definition of an Inactive Low Balance Account, Lost Account or Unclaimed Benefit. We will attempt to contact you prior to any transfer taking place. To find out more please refer to the Super SA Select Reference Guide.

Get Informed

You should read the important information about how super works in the Super SA Select Reference Guide before making decisions. Go to supersa.sa.gov.au to view this guide. The material in the guide may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing with Super SA Select

Super SA Select can help you make the most of your super!



Competitive Admin Fees and Insurance

- Competitive administration fee: Just \$1.35 a week plus an asset-based fee of 0.05% of your Super SA Select balance (to a maximum of \$325 per year), equalling a maximum total of \$395.20 a year.³
- Insurance: Super SA Select members may be entitled to insurance in the Triple S Scheme. Through Triple S most members have access to Death and Total and Permanent Disablement Insurance and Income Protection Insurance, while employed within the South Australian Government.



Great Ways to Grow Your Super

- Flexible contributions: Choice of making after-tax and salary sacrifice contributions.
- Choice of two investment options: Choose to have your super invested either in one or across both investment options.



Access to your Super while you're working

Please refer to the end of section 2 for further details.



Access to the First Home Super Saver scheme

You could be eligible to access any voluntary contributions you've made into your Super SA Select account to take advantage of the First Home Super Saver (FHSS) scheme. You should confirm your eligibility at www.ato.gov.au.

Super SA Select and the LISTO

Subject to qualifying terms and conditions, members may be eligible to receive the Commonwealth Government's Low Income Superannuation Tax Offset (LISTO).

Members of the Triple S Scheme, do not meet qualifying eligibility for LISTO. Members who decide that it would be advantageous to receive the LISTO can do so by joining Super SA Select. They also need to ensure the other eligibility criteria for LISTO are met.

³ Due to the timing of deductions a variation of up to \$1.35 could occur in a year. An additional 0.05% p.a. administration fee and cost is deducted from your investment.

4. Risks of super

All investments have some type of risk and super is no different.

Different investment options may carry different levels of risk, depending on the assets that make up that option.

Generally, the investment options that offer the highest long term returns may also carry the highest level of short term risk.

So when it comes to your super, it's important to know:

- the value of your super investment may go up and down
- the level of your returns will vary
- returns are not guaranteed and you may lose some of your money
- future returns may differ from past returns
- laws affecting super may change.

Your risk level will vary with your choice of Investment option and will depend on a range of factors including your age, investment time frame, your other investments and your risk tolerance.

You should be aware that capital losses are possible, depending on the investment option you choose and its performance over time. This is due to the volatility of investment markets.

It's also important to keep in mind that your future super savings, including contributions and investment earnings, might not be enough to provide you with the lifestyle you want in retirement.

Next Steps

You should read the important information about risks of super before making a decision. Go to the Super SA Select Investment Guide at supersa.sa.gov.au. The material relating to risks of super may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

Your super is generally invested across a range of assets including cash, fixed interest, property and shares.



Investment options

Super SA Select has two investment options for members to choose from.

When you join Super SA Select, you have the choice of investing your super in either the Balanced or Cash option, or investing percentages across both options. If you don't make a choice, your super is invested in the Balanced option.

Investment Option	Target rate of return	Investment horizon
Balanced – default	CPI + 3.5%	10 yrs +
Cash	RBA cash rate	0 yrs +

You should seek professional financial advice to ensure that your investment option is suited to your personal needs.

  Use the Risk profiler calculator at supersa.sa.gov.au to find out what level of risk you may be comfortable with.

ⓘ When choosing an investment option or investment allocations, you should consider:

- the likely investment return
- the level of risk
- your investment time frame.

5. How we invest your money (continued)

Switching options

To switch investment options log into our online member portal.

You can invest your super in either the Balanced or Cash option, or invest across both options.

You can nominate different investment options and percentages for your current super balance and your future contributions.

There are no fees to switch your investment options or for redirecting the investment of future contributions.

Switching investment options is an important decision and you should seek professional financial advice.

⌚ Switching timeframes

The unit price applied to a switch will represent the market value of an investment option calculated **after** the request to switch is received.

A request to switch your current super balance received before 5pm on a business day will generally be processed on the third business day following the date of receipt.

No additional investment switches can be processed online until the previous investment switch has been completed.

Check the Super SA website for any variation to this. If switching via the member portal, a switch made to future contributions (including rollovers) will take effect immediately.

Next steps

You should read the important investments information in the Super SA Select Investment Guide before making a decision. Go to the guide at supersa.sa.gov.au for information about switching time frames, investment options, etc. The material relating to investments may change between the time when you read this PDS and the day when you acquire the product.

Investment details for the Balanced (default) option

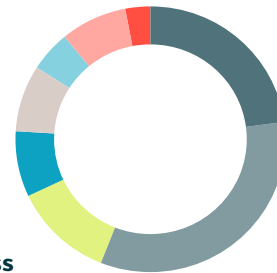
This option is structured for investors with an investment time horizon of at least ten years. Annual returns may be volatile.

Asset allocation

This option is invested in 60-90% in growth assets (shares, certain types of property, private equity and other growth opportunities) and the balance in defensive assets (such as cash and fixed interest).

How often can you expect a negative annual return

Approximately between four and six years in 20.



Asset class	Strategic ⁴ asset allocation %	Range %
Australian Equities	26%	10-40
International Equities	30%	20-45
Property	12%	0-25
Diversified Strategies Growth	8%	0-20
Diversified Strategies Income	8%	0-20
Inflation Linked Securities	4%	0-15
Fixed Interest	9%	0-25
Cash	3%	0-20

Investment return objective	Min suggested time frame	Risk
CPI + 3.5%	10 years	High risk ⁵ (Risk band 6)

The asset allocations and strategic asset allocations in each of the investment options available in Super SA Select are constantly under review. You should check the Super SA website, for up-to-date asset allocation information.

⁴ Long-Term Strategic Asset Allocation (LTSAA).

⁵ The Standard Risk Measure is based on industry guidance.

6. Fees and costs

Fees and costs summary

Super SA Select Balanced option		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs ⁶		
Administration fees and costs	\$70.20 p.a. (\$1.35 per week)	Deducted from your account on a weekly basis.
	Plus 0.05% p.a. of your account balance, capped at \$325 p.a.	Deducted from your account monthly, based on your account balance at the end of the month.
	Plus 0.05% p.a.	Deducted from scheme's investment returns before earnings are allocated to your account.
Investment fees and costs ⁷	0.75% p.a.	Deducted from scheme's investment returns, before earnings are allocated to your account.
Transaction costs	0.04% p.a.	Deducted from scheme's investment returns, before earnings are allocated to your account.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs ⁸	Other fees and costs may apply.	Insurance premiums for any cover are deducted from your Super SA Select account and paid into your Triple S account. Personal advice fees are deducted from your account where permitted and agreed or you may choose to pay the fee directly.

⁶ The investment management costs for the 2021-22 year and varies across investment options. Investment management costs vary from year to year. If your Super SA Select account balance is less than \$6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance.

⁷ Investment fees and costs includes an amount of 0.19% for performance fees. The calculation basis for this amount is set out under "Additional explanation of fees and costs" available in the Super SA Select Reference Guide.

⁸ For information on other fees and costs such as activity fees (Family Law), advice fees and insurance premiums, refer to the "Additional explanation of fees and costs" in the Super SA Select Reference Guide. An amount equal to the premiums for any Income Protection and Death & Total and Permanent Disablement (TPD) Insurance you have with the Triple S Scheme will be deducted from your Super SA Select Account and paid into your Triple S Account.

Fees & other costs for the Balanced investment option

The table on the prior page shows the main fees and costs for the Super SA Select Balanced Option, which may be deducted directly from your account or from investment returns before they are allocated to your account. Other Fees, as set out in the Super SA Select Reference Guide may also be charged. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Example of annual fees and costs

This table gives an example of how the ongoing annual fees and costs for the Balanced option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Competitive fees

It is not possible to negotiate lower fees within the Super SA Select Scheme.

Example:		
Balanced investment option	BALANCE OF \$50,000	
Administration fees and costs	\$70.20 p.a. (\$1.35 per week) Plus 0.05% p.a. of your account balance, capped at \$325 p.a. Plus 0.05% p.a.	For every \$50,000 you have in the Balanced option, you will be charged or have deducted from your investment \$50 in administration fees and costs, plus \$70.20 regardless of your balance
PLUS Investment fees and costs	0.75% p.a.	And , you will be charged or have deducted from your investment \$375 in investment fees and costs
PLUS Transaction costs	0.04% p.a.	And , you will be charged or have deducted from your investment \$20 in transaction costs
EQUALS Cost of product		If your balance was \$50,000, at the beginning of the year, then for that year you will be charged fees and costs of \$515.20 for the Balanced option.

Note: Additional fees may apply.

Fees Paid to Financial Advisers

If you consult a financial adviser additional fees will be payable. For more information refer to the Statement of Advice (SOA) received from your financial adviser.

6. Fees and costs (continued)

If you get financial advice from Industry Fund Services (IFS) you can pay for the financial planning service direct from your Super SA Select account.

Changes to Fees and Costs

Occasionally, fees might need to rise to cover costs without your consent. If this happens, we'll give you 30 days' prior written notice of any changes being implemented. Other changes requiring notice will generally occur not more than three months from the change or event occurring.

 To see how fees and costs may affect your account balance use the calculator on the ASIC website at www.moneysmart.gov.au.

Next steps

You should read the important information about fees and costs including fees applicable to each of the other investment options in the Super SA Select Reference Guide at supersa.sa.gov.au before making a decision. Further information about the defined fees can be found at supersa.sa.gov.au. The material relating to fees and costs may change between the time when you read this PDS and the day when you acquire the product.

Consumer Advisory Warning

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period. For example reduce it from \$100,000 to \$80,000.

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website, www.moneysmart.gov.au has a superannuation calculator to help you check out different fee options.

7. How super is taxed

Unlike many other forms of savings, super is concessional tax. Your super is generally taxed at three different stages.

1. Tax on contributions

Some super contributions, including employer and salary sacrificed contributions, are taxed at 15% at the time they are paid into a taxed super fund. However some government schemes, such as Triple S, Lump Sum and Pension schemes are "untaxed" funds, which means that contributions tax was not deducted from contributions when they were paid into these schemes. Instead, when money from these schemes is rolled over into another scheme (such as the Super SA Select), tax of 15% will be deducted by the new fund. However, any after-tax contributions you have made to your super are tax free, including when you withdraw your super.

Contribution	Example	Contributions Tax
Before-tax contributions (concessional)	Employer contributions Salary sacrifice	15%
After-tax contributions (non-concessional)	Personal after-tax contributions	0%

2. Tax on investment earnings

Super SA Select is required to pay up to 15% tax on its investment earnings.⁹

3. Tax on withdrawals and lump sum payments

Withdrawals from your account may be taxed if you're under age 60 (refer to table on the next page). Once you turn 60, generally no tax will apply to withdrawals.

Tax treatment of lump sum withdrawals when taken in cash

The tax that applies to lump sum withdrawals from your Super SA Select account will depend on your age and the different components that make up your super.

You cannot select which components you withdraw as a lump sum. Tax components will be calculated in the same proportion as the components that make up your total account balance.

The table on the next page sets out the taxation on the most common components of your superannuation lump sum.

⁹ Deducted from the investment returns of all Super SA Select funds under management as a whole before unit prices are applied to your individual account balance.

7. How super is taxed (continued)

Tax on withdrawals

After-tax contributions (plus any eligible component of rolled in benefit) are tax-free when withdrawn. This is how tax is calculated for the balance of your account when withdrawing your Super SA Select entitlement as a lump sum:

Your age	Tax on taxable (taxed) component
Under Commonwealth preservation age ¹⁰	20% maximum rate (no limit)
Commonwealth preservation age up to age 59 ¹⁰	0% tax up to \$230,000 ¹¹ 15% tax on balance (no limit)
60 or over	Tax free

Please note: This table assumes tax file number (TFN) provided. If you do not provide your TFN you will be taxed at the highest marginal tax rate plus Medicare levy. The 2% Medicare levy is deducted when tax is payable if you take your entitlement in cash.

Tax and breach of caps

The Commonwealth Government has set certain caps on the amount of super contributions you can make or receive.

Information about these caps can be found in the Super SA Select Reference Guide.

Exceeding caps

If you exceed the caps you may incur tax at the highest marginal rate plus Medicare levy on the excess amount.

Providing your TFN

To ensure your entitlement is taxed at concessional rates, provide your tax file number (TFN) to Super SA. If you do not, you will be taxed at the highest marginal tax rate plus 2% Medicare levy.

You can provide your TFN:

Online: Log into the member portal at supersa.sa.gov.au and type your TFN into the My Details page.

Via post: Download and complete the Tax File Number Notification form and send it to Super SA.

Next steps

You should read the important information about how super is taxed before making a decision. Go to the Tax section of the Super SA Select Reference Guide at supersa.sa.gov.au and read how taxation affects the Super SA Select. The material relating to how super is taxed may change between the time when you read this PDS and the day when you acquire the product.

¹⁰ Commonwealth Government preservation ages are listed in the Additional information section of this PDS.

¹¹ For the 2022–23 financial year.

8. Insurance in your super

Super SA Select members who continue their SA Government employment can take advantage of cost effective insurance cover through Triple S. The size and scale of Triple S means it can provide flexible insurance options. Maintaining insurance through a scheme with a larger pool of members means that premiums can be kept as low as possible for eligible Super SA Select members.

Eligible members of Super SA Select automatically receive up to two types of insurance - through Triple S

- Income Protection (IP) Insurance
- Standard Death and Total & Permanent Disablement (TPD) Insurance

Refer to the Triple S PDS for further information on insurance.

Casual employees and insurance

Casual employees are not automatically provided with Income Protection insurance. If you are a casual employee, you will need to apply for Income Protection insurance if you wish to be covered. Speak to Super SA for more information.

Members only receiving non-SA Government contributions into Select, are not provided with insurance and are not able to apply for insurance through Triple S.

Insurance premiums and Triple S

An amount equal to the premiums for any Income Protection or Death and Total & Permanent Disablement (TPD) Insurance you have within Triple S will be deducted from your Super SA Select account and paid into your Triple S account. If there are no longer enough funds to cover insurance premiums in your Super SA Select account, premiums will be deducted from your Triple S account and cover will continue, subject to you retaining a sufficient Triple S account balance to meet insurance premiums.

You will see these transactions summarised on your annual statement for your Triple S and Super SA Select accounts. Even if you transfer your Triple S balance to Super SA Select, your Triple S account will remain open for the purpose of maintaining any Triple S insurance.

Get informed

You should read the important information about Insurance in the Income Protection Insurance fact sheet, Triple S Insurance Restrictions fact sheet and the Death and TPD and Death Only Insurance fact sheet on the Super SA website supersa.sa.gov.au. The material relating to insurance may change between the time when you read this PDS and the day when you acquire the product.

9. How to open an account

Joining Super SA Select is only a step away!

Complete the application form located at the back of this PDS and return it to Super SA.

Cooling off

You have 19 calendar days from when you join to decide if Super SA Select is the right choice for you. During this time you can cancel your membership of Super SA Select.

If you cancel your Super SA Select membership in the cooling off period any administration fees applied to your account will be reversed and the balance of your account will be transferred to another fund of your choice, using the unit price effective at the date of cancellation.

The amount you receive will also be less any withdrawals made during your membership and any taxes payable.

To close your account during the cooling-off period, you need to send a written request to Super SA at the address shown on the back cover of this PDS.

! Other important information

If any amounts have been rolled in to Super SA Select from Triple S they can be returned, however they will be subject to Commonwealth Preservation Rules (i.e. the ability to access your super from age 55 as described in the Triple S PDS will not be reinstated for any portion of your benefit that is returned to Triple S).

10. Additional information

It is important that you seek professional advice from a licensed financial adviser on whether Super SA Select is right for you.

Commonwealth Preservation Age

Your Commonwealth Government preservation age depends on your date of birth:

Date of birth	Commonwealth Government preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
After 30 June 1964	60

Disputes Resolution Process

Super SA aims to resolve all matters through its internal enquiry and disputes resolution processes.

If you are dissatisfied with a product or service provided by Super SA, you can escalate the matter by lodging a formal complaint with Super SA. Complaints may be submitted in the following ways:

Website: Complete and submit the Member Complaint Form online or download the Member Complaint Form and send to Super SA via email or post.

Email: supercomplaints@sa.gov.au

Mail: Dispute Resolution Team, Super SA, GPO Box 48, Adelaide SA 5001

Member Centre: 151 Pirie Street, Adelaide

Telephone: 1300 369 315

If you are dissatisfied with the decision made by Super SA, you may request a review of the decision in writing to the Super SA Board or the South Australian Civil and Administrative Tribunal (SACAT). An application to review a decision must be lodged within 21 days of the date of the decision. Alternatively, you may refer the matter to the State Ombudsman.

For further information regarding Super SA's complaint and external resolution process, including relevant timeframes, please refer to supersa.sa.gov.au.

Super SA Select Application Form



Super SA



Please complete this form in **BLOCK LETTERS** using a **BLACK PEN** and return the signed original form to Super SA.

! How to contribute

After-tax

- Download and complete the **Change to after-tax contribution rate** form
- Send it to Super SA

Salary Sacrifice

- Download and complete the **Salary Sacrifice for Superannuation** form
- Forward it to your payroll office


! SA Police Officers, SA Ambulance Operational staff and SA Ambulance Service Superannuation Scheme members ONLY:

- You are required to make contributions to your superannuation as a percentage of your salary.
- Download and complete the "My regular superannuation contributions" form.
- Send it to your Payroll office.

4. Applicant Declaration

I hereby apply to become a member of Super SA Select and declare that:

- I have read and accept the Super SA Select PDS and related information.
- I understand that the Southern Select Super Corporation, as Trustee, will invest my super according to my choice of investment option or options and I accept full responsibility for my investment choice and acknowledge that I am aware of the consequences of making such an election.
- I understand/acknowledge that any of my personal information, including but not limited to medical, non-medical and employment information, can be exchanged between Super SA Select and Triple S.
- The information supplied on this form is true and correct.
- I understand that as a member of Super SA Select I am bound by the rules set out in the Trust Deed and Rules.
- I understand that the Super SA Select PDS represents a summary of the terms and conditions under which the Southern Select Super Corporation, as Trustee, offers this product and that the complete terms and conditions are set out in the Trust Deed and Rules. The terms and conditions are subject to any changes in Commonwealth Acts and Regulations.
- I understand that the Super SA Select PDS is a general guide and does not contain personal financial advice.
- I understand that Super SA may use the information I have provided to send me extra information about my super or to conduct surveys regarding current or future services.

Signature 

Date / /

Please complete all the details on this form and return the signed original to Super SA via post or email.

Contact us



EMAIL supersa@sa.gov.au, or



WEBSITE supersa.sa.gov.au



PHONE 1300 369 315



POST GPO Box 48, Adelaide SA 5001



MEMBER CENTRE (by appointment only) 151 Pirie St, Adelaide, SA 5000

We're happy to help, give us a call, send us an email or book an appointment.

Member Services

By appointment only

151 Pirie Street
Adelaide SA 5000

Post

GPO Box 48, Adelaide SA 5001

Email

supersa@sa.gov.au

Call

1300 369 315

Web

supersa.sa.gov.au

ABN (Super SA Select)

98 513 958 004

USI (Super SA Select)

98513958004001

SSA1500



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of South Australia**

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