

SIGNIFICANT EVENT NOTICE

The following page outlines a change which may affect you from 30 November 2023.





Change to the compulsory contribution requirement

Super SA Select members employed in an operational role with the SA Ambulance Service (and contributory members of the SA Ambulance Service Superannuation Scheme who transferred to Triple S before joining Super SA Select) must make after-tax contributions to their super of at least 4.5% of their salary. This requirement does not apply to those operational employees who are employed on a casual basis (casual employees), or those transferred members who are over age 60.

What is changing?

From 30 November 2023, SA Ambulance operational employees also have the option of satisfying their compulsory contribution requirement with before-tax (also known as a salary sacrifice) contributions.

Requirement prior to 30 November 2023	NEW requirement options from 30 November 2023
You must make after-tax contributions of at least 4.5% of your gross super salary.	You must make after-tax contributions of at least 4.5% of your gross super salary unless you elect to make before-tax contributions of at least 5.3% of your gross super salary.
 An after-tax contribution is made to your super from your net, or after-tax, salary.	 A before-tax contribution is made to your super from your before-tax salary

What do I need to do?

If you are happy to continue with your current arrangement of making after-tax contributions to your super, there's nothing you need to do. But from 30 November 2023 you have the option to change your compulsory contribution arrangement to before-tax contributions.

How do I decide between making before-tax and after-tax contributions?

Before-tax (or salary sacrifice) contributions are contributions made to super from your before-tax pay. This can reduce your overall taxable income

After-tax contributions are contributions made to super after tax has been deducted from your pay.

You should consider your own personal circumstances before making a decision about your compulsory contributions. We encourage you to seek expert financial advice regarding your contributions and associated tax matters before making a decision.

How do I change my compulsory contributions?

Simply complete the Ambulance Officers regular superannuation contributions form and give it to your employer. This form allows you to switch between the compulsory after-tax or before-tax (salary sacrifice) contributions, and make changes or cancel your additional voluntary contributions.

Download the form on our website at supersa.sa.gov.au. Click on tools and resources and then forms and fact sheets.

When does my compulsory contributions requirement cease?

In some circumstances, the obligation to compulsorily contribute ceases (eg where an operational employee changes to casual employment or a transferred member reaches age 60).

However, from 30 November 2023, where compulsory contributions cease to be required to be made, such contributions will continue as voluntary contributions, unless you elect to vary or cease these contributions.

If you wish to make changes (for example, to increase, reduce or cancel any compulsory or voluntary after-tax or salary sacrifice contributions), simply complete the Ambulance Officers regular superannuation contribution form and give it to your employer.

Where can I learn more?

You can read about your compulsory contribution options in the Super SA Select Reference Guide. It's available on our website at supersa.sa.gov.au/tools-and-resources/product-disclosure-statements. Click on Super SA Select and choose the Reference Guide



Contact Us

For further information visit supersa.sa.gov.au, or contact our local Member Services team via email at supersa@sa.gov.au or phone (08) 8214 7800.

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