Member guide
Triple S

Product Disclosure Statement

Date of issue: 30 September 2020

SUPER SA
contributing to your future

Contents

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of resource references, each of which forms part of the PDS. You should consider this information before making any decisions concerning Triple S.

The information provided in this PDS is general information only and does not take into account your personal financial situation or needs. You should therefore obtain financial advice that is tailored to your personal circumstances.

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.

For the complete rules of Triple S, please refer to the *Southern State Superannuation Act 2009* and Southern State Superannuation Regulations 2009. The Act and accompanying Regulations set out the rules under which Triple S is administered and entitlements are paid.

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 **www.supersa.sa.gov.au/privacy_ statement**.

1. About Triple S

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 with the greatest returns.

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

As a member, you have access to benefits unavailable to most other super funds. For example, as South Australia's only untaxed superannuation fund, you won't pay tax upfront. Instead, you'll only pay upon withdrawal, which means you have more invested to build on and grow, ultimately generating a larger return on your super.

Did you know that Triple S is the name of your super scheme?

Triple S stands for Southern State Superannuation and is the super scheme for South Australian Government employees. Triple S is an exempt public sector super scheme (EPSSS) and is also constitutionally protected. This means that your contributions are taxed differently to other funds (such as APRA regulated funds), which may benefit you.

Why? Instead of your employer and salary sacrifice contributions, and earnings being taxed on entry into your account (as with taxed funds), taxation is applied upon withdrawal. Therefore you get the benefit of compounding investment returns on a higher account balance throughout your membership.

Triple S is an accumulation scheme which is the type most commonly used across Australia.

Here are some of the benefits associated with Triple S:

- Not for profit
- Tax applied upon withdrawal
- Financial wellbeing, online tools, calculators, free online webinars and face-to-face seminars
- Triple S members are exempt from concessional contribution caps[1]

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 of 9.5% of your salary into your super scheme. These contributions are known as the Superannuation Guarantee (SG).

The Commonwealth Government's tax concessions and incentives are there to help boost your super savings. And while most people can choose which super fund they would like their super paid into, as an South Australian Government employee, it's mandatory for you to become a member of Super SA's 'Triple S', the State Government's super scheme.

Types of Contributions

- Employer contributions include your minimum 9.5% (Superannuation Guarantee) and voluntary salary sacrifice contributions.
- Voluntary contributions:
  - after-tax contribution: paying money into your super from your take-home pay. You can't claim a tax deduction for these.
  - salary sacrifice contribution: asking your employer to deduct extra money from your pay, before tax is taken out and pay this into your Triple S account. These contributions will be subject to tax on exit from the Triple S scheme.
- Government co-contribution is a payment you could receive from the Commonwealth Government, if you qualify, for making after-tax contributions to your super.

With Triple S you can access your super from age 55[2], subject to applicable tax rates.

With Triple S, when you stop working you can (subject to preservation rules) choose access your super, but while you remain a South Australian Government employee you cannot access any portion of your entitlement, including any amounts rolled in, whether or not these are preserved or non-preserved.

Tax savings are provided by the Commonwealth Government through the concessional tax rates applied to super.

There is a lifetime cap of $1.565 million for concessional contributions (employer and salary sacrifice) and earnings taxed at concessional tax rates. Amounts above this will be taxed at a higher rate.

[1] Rather than contributions being subject to an annual cap (currently $25,000), yours are subject to a lifetime cap ($1.565 million – for the 2020–21 financial year). If you also receive concessional contributions in a taxed fund, any concessional contributions made to Triple S will be counted towards your concessional contributions cap.

[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)

Some super tax rates depend on your Commonwealth Government preservation age, which you'll find listed in the Additional information section of this PDS. 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 Triple S.

However, once you have rolled in super from other funds, that super cannot be rolled out again while you are still employed by the South Australian Government. It's also important to keep in mind that any part of your rollover that was subject to preservation before it was transferred to Triple S will remain subject to the Commonwealth Government's preservation requirements. You also need to consider if you have insurance or other benefits with the 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 40 651 037 780

USI 4065 1037 7800 01

- 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 Southern State Superannuation Scheme**'.

Through Super SA

- Complete one Easy Roll In 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).

Get informed

You should read the important information about how super works in the Triple S Reference Guide before making a decision. Go to **www.supersa.sa.gov.au** to view this guide. The material relating to growing and accessing your super may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing with Triple S

Triple S 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 Triple S balance (to a maximum of $325 per year) equalling a maximum total of $395.20 a year[3].
- Insurance: Most members have access to Income Protection Insurance and Death and Total and Permanent Disablement Insurance while employed within the South Australian Government.

Great Ways to Grow Your Super

- Flexible contributions: Choice of after-tax and salary sacrifice contributions.
- Choice of investment options: Choose to have your super invested in any number of the available investment options.
- Additional employer contribution: You are entitled to receive an employer contribution of 10% if you contribute 4.5% or more of your salary after tax.

It should be noted that benefits that apply to Police (contributions and minimum guaranteed benefit) and SA Ambulance (contributions) are outlined in the Triple S Reference Guide.

Options for Your Spouse

- Spouse Account: You have the option to open an account for your spouse or putative spouse[4].
- Contribution splitting: You can split employer and salary sacrifice contributions with your spouse or putative spouse[4].

Access to your Super while you're working

You can also access your super when you reach your Commonwealth Government preservation age through an arrangement known as Early Access to Super (EATS). Please refer to the Triple S Reference Guide for further details.

[3] Due to the timing of a deductions a variation of up to $1.35 could occur in a year.

[4] For definition refer to the Glossary on the Super SA website.

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 choice of risk level will vary depending on a range of factors including your age, investment time frame, your other investments and your risk tolerance.

As a Triple S member, you should be aware that capital losses are possible, depending on the investment options you choose and their 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 Triple S Investment Guide at **www.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

Triple S has a range of investment options for members to invest in.

When you join Triple S, your super is invested in the Balanced option, however you can choose to invest your super in any of the investment options available. Choose one, or a combination of options to best suit your needs. If you don't make a choice your super remains invested in the Balanced option.

Investment Option	Target rate of return	Investment horizon
High Growth	CPI + 4.5%	10 yrs +
Socially Responsible	risk and return likely to be similar to that of an industry growth fund	
Growth[5]	CPI + 4.0%	10 yrs +
Balanced	CPI + 3.5%	10 yrs +
Moderate	CPI + 3.0%	6 yrs +
Conservative	CPI + 2.0%	4 yrs +
Capital Defensive[6]	CPI + 1.5%	2 yrs +
Cash	RBA cash rate	0 yrs +

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

Use the What Type of Investor Am I? calculator at **www.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 timeframe.

[5] Growth option will no longer be available after 25 January 2021.

[6] Target rate of return changing to CPI + 1% from 1 January 2021.

5. How we invest your money (continued)

Switching Options

To switch investment options log into our online member portal or complete the Investment Choice form and return it to Super SA. You can choose to switch your super across any number of the available investment options.

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

The first switch in any financial year is free and there's a fee for subsequent switches in the same financial year.

There's no switching fee for redirecting the investment of future contributions.

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

Next steps

You should read the important investments information in the Triple S Investment Guide before making a decision. Go to the guide at **www.supersa.sa.gov.au** for information about switching timeframes, responsible investing, 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

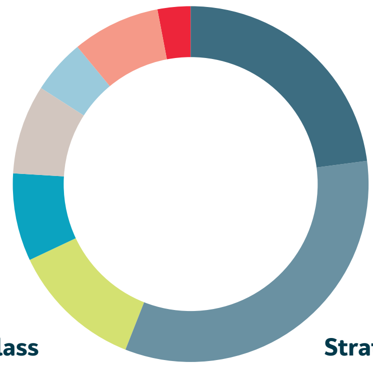
This option is structured for investors with an investment time horizon of at least ten years. Annual returns may be volatile.

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^ asset allocation %	Range %
Australian Equities		23%	10-40
International Equities		33%	20-45
Property		12%	0-25
Diversified Strategies Growth		8%	0-20
Diversified Strategies Income		8%	0-20
Inflation Linked Securities		5%	0-15
Fixed Interest		8%	0-25
Cash		3%	0-20

Investment return objective	Min suggested time frame	Risk
CPI + 3.5%	10 years	High risk [7] (Risk band 6)

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

^ Long-Term Strategic Asset Allocation (LTSAA).

[7] The Standard Risk Measure is based on industry guidance.

6. Fees and costs

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.

Fees and other costs for the Balanced investment option

The table on the next page shows fees and costs that you may be charged for the Balanced investment option and can be used to compare costs between different super products.

These fees and costs may be paid directly from your super account or deducted from your investment earnings, depending on the fee or cost.

Balanced option		
Type of fee	**Amount**	**How and when paid**
Investment fee	Nil	No investment fees are charged directly to your account. The applicable investment costs are included in the indirect cost ratio below.
Administration fee	$1.35 per week ($70.20 p.a.)	Deducted from your account on a weekly basis.
	PLUS 0.05% of your account balance, capped at $325 p.a[8].	Deducted from your account on a monthly basis.
Buy-sell spread	Nil	Not applicable
Switching fee[9]	One free investment switch each financial year. Any additional investment switch will cost $20 each.	The fee for the second and subsequent switches are deducted from your account at the time of the switch.
Advice fees	Nil	You will only be charged an Adviser fee if you agree to receive financial advice. These fees will be discussed and agreed with you.
Other fees and costs[10]		
Indirect cost ratio (ICR)[11]	0.79% p.a.	Fee deducted from the Scheme's investment returns before earnings are allocated to your account which occurs through unit prices (not deducted directly from your account).

[8] Based on the account balance at the end of the month.

[9] There is no switching fee for redirecting future contributions.

[10] For information on other fees and costs such as activity fees (Family Law) and insurance fees, refer to the Triple S Reference Guide.

[11] The ICR represents investment management costs for the 2019–20 year and varies across investment options. Investment management costs vary from year to year. If your Triple S 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, subject to a maximum refund limit of administration fee deductions during the year.

6. Fees and costs (continued)

Balanced option – Fee Example

This table gives an example of how the fees and costs in the Balanced option for this product can affect your super investment over a one year period.

You should use this table to compare this product with other superannuation products.

Example: Balanced investment option		
Balance of $50,000		
Investment Fees[12]	Nil	For every $50,000 you have in the Balanced option, you will be charged $0 p.a.
PLUS: Administration fees	$70.20 p.a. ($1.35 per week)	**And,** you will be charged $70.20 p.a. regardless of your account balance.
	PLUS: 0.05% p.a. of your account balance, capped at $325 p.a.	**And,** you will be charged $25 p.a.
PLUS: Indirect costs for Balanced (know as ICR)	0.79% p.a.	**And,** indirect costs of $395 p.a. will be deducted from your investment.
EQUALS: Cost of product	$490.20	If your balance was $50,000, then for that year you will be charged fees of $490.20 for the Balanced investment option.

Note: Additional fees may apply.

Super SA does not charge or receive commissions from financial advisers, sales agents or any other person or entity.

Competitive fees

It is not possible to negotiate lower fees within the Triple S Scheme.

[12] Members do not directly pay investment fees. Instead, the estimated cost of investment management is incorporated in the Indirect Cost Ratio (ICR) which is deducted from the investment returns of all Triple S funds under management as a whole before unit prices are applied to your individual account balance. All super funds are required to specify their investment fees.

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. If you get financial advice from Industry Fund Services (IFS) you can pay for the financial planning service direct from your Triple S 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.

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 Triple S Reference Guide at **www.supersa.sa.gov.au** before making a decision.

Further information about the defined fees can be found at **www.supersa.sa.gov.au/knowledge_centre/glossary**. 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.

7. How super is taxed

Triple S is classified as an untaxed fund, but that doesn't mean you don't pay tax.

What it does mean is that while your super is growing, no tax is paid on either contributions or scheme earnings. You pay tax when your entitlement is paid to you in line with rules for untaxed funds.

Concessional Tax Rates

Unlike most other savings, super savings are taxed concessionally. Different tax rules apply to the various components that make up your balance.

Annual employer and salary sacrifice limits (or caps) do not apply to concessional contributions which are before-tax contributions (eg employer contributions and salary sacrifice contributions) made to Triple S, as it is an untaxed fund. Therefore, there is generally no limit on concessional contributions that you can make to Triple S each year. Please be aware the Commonwealth Government has set certain caps and limits on the amount of super contributions you can make or receive. For information on these caps please refer to the Triple S Reference Guide.

If you also make or receive concessional contributions into a taxed super fund (such as Super SA Select or another super fund), any concessional contributions made to Triple S will count towards your concessional contributions cap with the taxed fund.

Concessional contributions and scheme earnings have the below tax rate applied, at the time your entitlement is paid to you.

Tax on Withdrawals

After-tax contributions are tax-free when withdrawn. Below is a summary of how tax is calculated for the balance of your account when withdrawing your Triple S entitlement as a lump sum.

Your age	Tax applied for untaxed funds
Under Commonwealth preservation age[13]	30% maximum tax rate up to $1,565,000[14]
Commonwealth preservation age up to age 59[13]	15% tax up to $215,000[14] 30% tax on balance up to $1,565,000[14]
60 or over	15% tax on amounts up to $1,565,000[14]

[13] Commonwealth Government preservation ages are listed in the Additional information section of this PDS.

[14] For the 2020–21 financial year.

Tax and Contribution Limits

The Commonwealth Government has set certain caps and limits on the amount of super contributions you can make or receive. Please refer to the Triple S Reference Guide for more detailed information about cap limits and taxation consequences of breaching them.

Providing Your TFN

To ensure your entitlement is taxed at concessional rates, you should provide your tax file number (TFN) to Super SA.
If you do not, you may pay tax at a higher rate.

You can provide your TFN:

Online: Log into the online member portal at **www.supersa.sa.gov.au**

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 Triple S Reference Guide at **www.supersa.sa.gov.au** and read how taxation affects Triple S. 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.

8. Insurance in your super

Triple S Offers Flexible Insurance Options

Eligible Triple S members automatically receive up to two types of insurance with their super:

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

The types of insurance members may have:

Insurance type	Casuals	Permanent	Police & SA Amb[15]
IP	✗ (but can apply)	✓	✓
Death & TPD	✓ 3 Units of cover	✓ 3 Units of cover	✓ 6 Units of cover

[15] Members of Triple S can cancel their insurance cover, except for those employed as SA Police Officers, SA Ambulance Operational staff and SA Ambulance staff who transferred into Triple S from the SA Ambulance Service Superannuation Scheme under age 60.

The premiums are deducted directly from your Triple S account.

Income Protection Insurance

With IP Insurance, in most circumstances, you are covered until age 65[16] if you are incapacitated for work. Some restrictions apply and not all members are entitled to take out IP Insurance through Triple S.

IP Insurance can provide a fortnightly benefit of up to 75% of your notional salary[17] (plus a contribution[18] to your Triple S account of 9.5% of your fortnightly IP benefit) while you are off work due to temporary incapacity (limits apply[19]). The maximum benefit period is up to 24 months (or up to 12 months for eligible casual staff who have applied for cover), or to age 65. See the IP Insurance fact sheet for more details. Other things to note:

- Members who do not automatically receive IP insurance, such as casual employees, can apply for cover.
- The default waiting period is 30 days, however you can change to a 90 day waiting period.
- The cost of IP Insurance varies from 0.09% to 1.16% of salary, based on your age and waiting period, and the premiums are deducted directly from your Triple S account.

[16] Only to age 60 for members who held IP cover in Triple S and turned 60 before 3 September 2018. Such members need to apply for cover to age 65.
[17] Notional salary is explained in the IP Insurance fact sheet.
[18] Known as a Contribution Replacement Benefit (CRB). Conditions apply.
[19] See the IP Insurance fact sheet for information on upper salary and benefit limits.

Cancel or change your level of IP cover

Most Triple S members can cancel IP Insurance at any time[20].

If you cancel or decrease your IP Insurance cover and subsequently wish to reapply for cover in the future, you will need to provide information about your health and limitations may apply.

If your Triple S membership commenced on or after 3 September 2018, your notional salary[21] is limited to an Automatic Acceptance Limit (AAL) of $122,000. This means that if your actual salary is over $122,000, your IP Insurance premiums and benefits will be based on the AAL, not your salary[22]. If your income is over $122,000, you can apply to increase your IP cover up to a maximum salary of $584,000.

Members who joined Triple S before 3 September 2018 are not subject to the AAL (but if your income is over the AAL, you may elect to fix your notional salary at the AAL).

Details on changing or cancelling your insurance cover, AAL or Salary Cap can be found in the IP Insurance fact sheet.

Cost of Death and TPD Standard Insurance

The first three units of Standard Insurance cover cost $0.75 per unit per week (ie 3 x $0.75 = $2.25 a week). Additional units cost $1 per unit per week.

See the following table for the value of each Standard Death and TPD Insurance unit.

Value of Standard Death and TPD Insurance			
Age last birthday	Unit value ($)	Age last birthday	Unit value ($)
Up to 34	75,000	50	27,000
35	72,000	51	24,000
36	69,000	52	22,000
37	66,000	53	20,000
38	63,000	54	18,000
39	60,000	55	16,000
40	57,000	56	14,000
41	54,000	57	12,500
42	51,000	58	11,000
43	48,000	59	10,000
44	45,000	60	9,000
45	42,000	61	8,000
46	39,000	62	7,000
47	36,000	63	6,000
48	33,000	64 to 69	5,000
49	30,000		

[20] Police and SA Ambulance members must maintain Income Protection Insurance to age 60.
[21] Notional salary is explained in the IP Insurance fact sheet.
[22] Members subject to the AAL may apply to increase their IP Insurance cover (limitations may apply).

8. Insurance in your super (continued)

Death and TPD & Death Only Insurance

With Triple S insurance, under most circumstances, you're covered until age 70 if you become permanently disabled, terminally ill or die. Some restrictions apply and not all members are eligible. See the Triple S Insurance Restrictions and Death and TPD and Death Only fact sheets for details.

There are two types of insurance cover available: Standard (the default cover) and Fixed Benefit. The cost of your insurance will depend on which of these two types of insurance you choose, as well as your age and your level of cover.

Standard Death and TPD Insurance

The type of insurance available by default to eligible members is three units of Standard Death and TPD Insurance cover. Each unit of Standard Death and TPD Insurance decreases in value as you age, once you reach age 35. The premiums don't change as you age. Refer to the table over the page for the premiums of Standard Death and TPD Insurance. You may also apply to purchase additional units of Standard Death and TPD cover (conditions apply).

Fixed Benefit Death and TPD Insurance

Fixed Benefit Death and TPD Insurance cover is also available. Fixed Benefit Insurance can provide you with a fixed level of cover up to and including age 69. Each unit has a value of $10,000. The premium payable on each unit is based on your current age and will increase in line with your age each year. Refer to the Death and TPD and Death Only fact sheets for details, including the premiums for Fixed Benefit cover.

Death Only Insurance

Standard or Fixed Benefit Death Only cover is available to Triple S Spouse members. Spouse members need to apply for this cover, as it is not automatically provided.

The value of each Standard unit is based on your age. Standard Death Only Insurance costs $0.50 per unit per week.

Each Fixed Benefit Insurance unit has a value of $10,000 with the premium payable for each unit based on your age each year.

Change your level or cancel your cover

You may apply to increase your Death and TPD Insurance or Death Only Insurance (subject to limitations). To increase your cover you must provide health information. Casual employees working at least nine hours per week[23] may also increase their cover.

You can choose to decrease or cancel your Death and TPD Insurance or Death Only Insurance[24]. If you decrease or cancel your insurance and subsequently in the future wish to reapply for cover, you will need to provide information about your health. Limitations may be applied to any cover you apply for as a result.

You may choose to transfer Standard Death and TPD Insurance cover to Fixed Benefit Death and TPD cover (conditions apply), but you cannot mix your insurance across these different types. You can have units of either Standard OR Fixed Benefit.

For details on the requirements and conditions of transferring, changing or cancelling insurance see the Death and TPD and Death Only fact sheets.

Limitations

The default cover provided to eligible members is free of limitations. However Triple S Death and TPD Insurance only covers you for a medical condition that existed when you joined Triple S after you've worked within the South Australian Government for six months.

Any additional units of insurance you have applied for may have limitations applied if you have pre-existing medical conditions or take part in prescribed activities (eg smoking) that increase the risk of death or total and permanent disablement.

Fixed Insurance (closed November 2014)

Members can no longer apply for Fixed (closed) Insurance. If you held Fixed (closed) Insurance at 13 November 2014, you retained your cover.

You can transfer your Fixed (closed) Insurance to Standard or Fixed Benefit Insurance at any time (conditions apply). For details and more information about transferring, refer to the Death and TPD and Death Only fact sheets.

Fixed (closed) Insurance ceases at age 65. If eligible, you will then receive default Standard insurance to age 70. Generally, this is three units, valued at $5,000 each. Alternatively, you may choose to transfer your Fixed (closed) Insurance cover to Standard or Fixed Benefit Insurance before age 65. That cover will continue until you turn 70. Refer to the Death and TPD and Death Only fact sheets for information about the requirements and conditions of transferring your cover.

Continuing Insurance After Employment

Your Triple S insurance stops when you leave employment within the South Australian Government, but you can continue the same type and level of Death and TPD insurance if you held Triple S insurance on the last day you worked by investing in the Flexible Rollover Product and making the required insurance election within 60 days of leaving employment.

Get informed

You should read the important information about Insurance in the suite of insurance fact sheets on the Super SA website **www.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.

[23] and casual employees who average at least nine hours a week over a three month period.

[24] Police and SA Ambulance members must maintain the equivalent of six Standard units of Death and TPD Insurance up to age 65.

9. How to open an account

As a South Australian Government employee, you don't need to open an account.

You become a Triple S member automatically.

Cooling Off

As your membership is automatic, there is no cooling off period in Triple S.

Want an account for your spouse?

You can create a Spouse Account for your spouse or putative spouse. Spouse member accounts can receive spouse contributions, contribution splits, Commonwealth Government co-contributions, rollovers, and members can make personal after-tax contributions and apply for voluntary Death Only Insurance cover.

View the Triple S Reference Guide for more information.

10. Additional information

Commonwealth Preservation Age

Your Commonweath 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

Complaints Resolution Process

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

If you have any concerns with a product, service or decision provided by Super SA and our Member Services Team has not been able to provide a satisfactory response, you can escalate the matter by lodging a formal complaint with Super SA. Complaints need to be in writing and may be submitted in the following ways:

Online: Complete and submit the online Member Complaint form.

Download from the website: Download, complete and send the Member Complaint form to Super SA.

Email: supercomplaints@sa.gov.au

Mail: Complaints Officer, Super SA
GPO Box 48, Adelaide SA 5001.

If the Complaints Officer cannot resolve the issue you may choose to refer your complaint to the Super SA Board or have the matter investigated by the State Ombudsman.

An application to the Super SA Board to review a decision must be lodged within three months of receiving notice of the decision.

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

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

Member Services	**By appointment only** Ground Floor, 151 Pirie Street (enter from Pulteney 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 (Triple S)	40 651 037 780
USI (Triple S)	4065 1037 7800 01

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