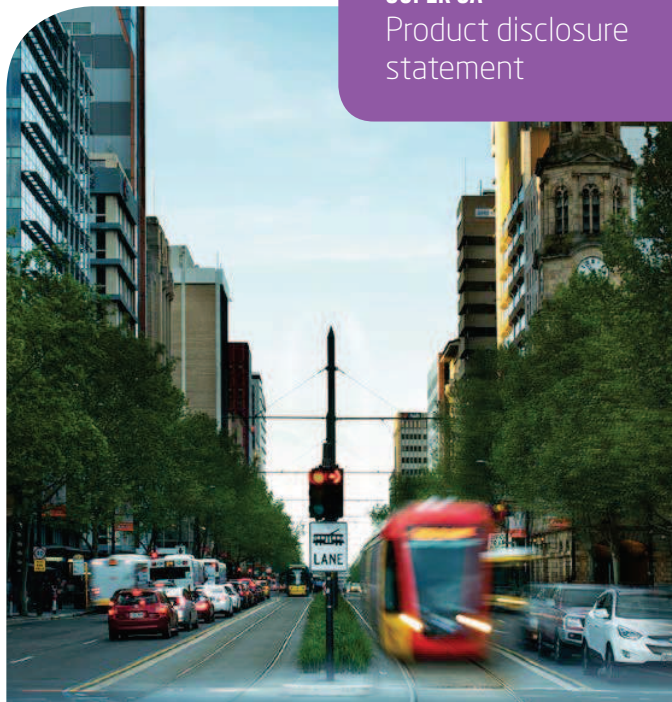


Member guide: Income Stream

SUPER SA
Product disclosure
statement



SUPER SA
contributing to your future

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This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information (each of which forms part of the PDS). You should consider this information before making any decisions about the Super SA Income Stream.

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.

Up to date copies of this PDS and incorporated documents are available at www.supersa.sa.gov.au or by calling (08) 8207 2094.

Super SA reserves the right to change the information in this PDS from time to time where the change:

- only gives additional rights to investors and does not derogate from their existing rights, or
- is necessary or desirable, in the opinion of Super SA, to ensure that Super SA, as administrator of the Income Stream, complies with applicable laws, or
- in the opinion of Super SA, is in the best interests of investors generally.

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.

1. About the Super SA Income Stream

The award-winning Super SA Income Stream allows you to keep your money with someone you trust.

If you've reached your Commonwealth Government preservation age¹ you can make the Super SA Income Stream² a key part of your retirement plans.

It works by giving you regular access to your super via a steady income stream plus significant tax benefits. If you're over 60 payments are tax free.

If you have super invested in several funds you can bring it all together by rolling it into the Super SA Flexible Rollover Product before investing in the Super SA Income Stream. See the *Flexible Rollover Product PDS* for more information.

The Super SA Income Stream is a not for profit product and that means it's here solely for the benefit of its investors.

So, if you're close to retirement or retiring and you:

- » want to keep your money invested in a tax effective super environment
- » want to use your super as a regular income, and
- » don't want to withdraw your super as a lump sum,

then the Super SA Income Stream may be a good option for you.

Across all schemes and products, Super SA manages the super of:

- over 216,000³ members and
- has over \$27.5 billion³ funds under management.



¹ Commonwealth Government preservation ages are listed on page 21.
² There is a \$1.6 million limit across all income products (refer to page 19).
³ Figures current at June 2018.

2. How super works

Super is a powerful way of saving for your retirement because super investments attract Government tax concessions which aren't available for other types of investments.

While you're working, it's compulsory for your employer to make contributions of 9.5% of your salary into your super scheme, otherwise known as the Superannuation Guarantee (SG).

Before retirement other contributions can be made into super, such as voluntary employee contributions (after-tax or salary sacrifice) and Commonwealth Government co-contributions.

While most people can choose which super fund they would like their super paid into, SA public sector employees are members of a State Government super scheme.

For more information about how super works visit the Government website www.moneysmart.gov.au.

About the Income Stream

As a current member (active or preserved) of one of the SA public sector super schemes you can invest in the Super SA Income Stream. Once you're over your Commonwealth Government preservation age, the award-winning Super SA Income Stream is a good option if you want to keep your money in a tax effective super environment.

The minimum opening balance for your Super SA Income Stream is \$30,000. If you want to make further contributions, you'll need to commence a second Income Stream with a minimum amount of \$10,000.

If you ever need additional cash, you can withdraw lump sum amounts of \$1,000 or more (subject to preservation rules and tax if under age 60).

Commonwealth Government preservation age

For information on your Commonwealth Government preservation age, see the preservation age table on page 21 and the *Accessing Your Super* fact sheet available on the Super SA website.

2. How super works (cont.)

Want to cut back your working hours or boost your super?

If you're a Triple S member and have reached your Commonwealth Government preservation age you can access your super while you're still working, through an Early Access to Super (EATS) or Transition to Retirement (TTR) arrangement.

Invest all or part of your super

EATS lets you invest all or a part of your super in an income stream, where you access your money through regular income stream payments. This can be an effective strategy to supplement your income in the following circumstances:

- » Wealth creation: salary sacrifice into Triple S and supplement your reduced income through an income stream. You'll reduce your tax so you can put what you save into your super.
- » Easing into retirement: reduce your working hours and use an income stream to make up any income shortfall.

There are limitations on the ability to withdraw lump sum amounts from your Super SA Income Stream if you purchase it as part of an EATS or TTR arrangement.

If you're a Lump Sum Scheme member you're able to take advantage of a Transition to Retirement arrangement. Refer to the *Transition to Retirement* fact sheet on the Super SA website.

Financial advice is strongly recommended when considering an EATS or TTR arrangement. It is also important to note that by drawing down on your super earlier, it may not last as long in retirement.



You should read the important information about the Income Stream including EATS, TTR and Commonwealth preservation age before making a decision. Go to the *Accessing Your Super* fact sheet at www.supersa.sa.gov.au. The material relating to EATS, TTR or the Income Stream may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing in an Income Stream

The Super SA Income Stream can help you make the most of your super!

Flexible payment options

- Choose how and when you're paid: you can select how often and how much your regular payments are, within government limits. You can choose fortnightly, monthly, quarterly, half-yearly or annually.
- Access your money via lump sum withdrawals when you need it. Conditions apply.

Investment choice

- Choice of investment options: you can choose to invest your super in any number of the eight available investment options. Choose one, or a combination of options.

Tax advantages and low fees

- Tax advantages: you receive tax-free income and withdrawals from age 60.
- Low fees: compare our fees to those of other funds.

Options for your spouse

- Your spouse or putative spouse¹ can also purchase a Super SA Income Stream.
- Spouse payment: your income stream payment can be paid to your spouse or putative spouse on your death.

Leave your super to your spouse or your estate

- You can nominate your spouse/putative spouse as your reversionary beneficiary when purchasing an income stream.
- Alternatively, you have the option to nominate a legal personal representative (LPR) (estate) so that your death benefit is paid to your estate and distributed according to your will.
- You can nominate both your spouse and an LPR, however the LPR will only come into effect if there is no reversionary beneficiary at the time of your death.
- Your spouse also has the option to roll in death benefits to commence a new or second income stream.

¹For definition refer to the Glossary on the Super SA website.

3. Benefits of investing in an Income Stream

Minimum income limits

The Commonwealth Government sets the minimum income amount that you must receive each year. The minimum income is determined by multiplying your Super SA Income Stream account balance by the percentage minimum factor that applies for your age on the date your income stream payments commence and each 1 July in subsequent years. The minimum income limits are shown in the table below:

Minimum income limit	
Age	Standard
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Maximum income limits

If you're under age 65 and commenced an income stream as part of an EATS or TTR arrangement, in addition to a minimum income amount, there's a maximum Commonwealth Government limit of 10% of your account balance that you can take each year. If you're permanently retired, there is no maximum limit on your annual income.



Use the **Super SA Income Stream Estimator Calculator** at www.supersa.sa.gov.au to see how the Income Stream could work for you.



You should read the important information about the Income Stream before making a decision. Go to the **Accessing Your Super** fact sheet 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.

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.

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 frames, your other investments and your risk tolerance.

As a Super SA Income Stream investor, 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.

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

In the Super SA Income Stream you can choose to invest across any number of the eight available investment options, providing the total allocation is equal to 100%. Choose one, or a combination of options to best suit your needs. If you don't make a choice, your super will automatically be invested in the Balanced option.

If you are in the Retirement Income Stream phase then investment income earnings from your Super SA Income Stream are tax free.

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 a growth fund	
Growth	CPI + 4.0%	8 yrs +
Balanced - default	CPI + 3.5%	7 yrs +
Moderate	CPI + 3.0%	6 yrs +
Conservative	CPI + 2.0%	4 yrs +
Capital Defensive	CPI + 1.5%	2 yrs +
Cash	maintain capital value	0 yrs +

You should seek independent financial advice to ensure that your chosen investments are suited to your personal needs.



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

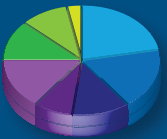
- the likely investment return
- the level of risk
- your investment timeframe



Use the **What Type of Investor Am I?** calculator at www.supersa.sa.gov.au to find out what level of risk you are comfortable with.

5. How we invest your money (cont.)

Investment details for the Balanced (default) option¹

Description	This option is structured for investors with an investment time horizon of at least seven years. Annual returns may be volatile.
Investment return objective	Inflation + 3.5%
Asset allocation	This option is invested in the range of 55 – 75% 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).
Strategic Asset Allocation	 <ul style="list-style-type: none"> ■ Australian Equities 23% ■ International Equities 19% ■ Property 12% ■ Diversified Strategies (Growth) 8% ■ Diversified Strategies (Income) 16% ■ Inflation Linked Securities 9% ■ Fixed Interest 11% ■ Cash 2%
Min suggested time frame	7 years
Summary risk level	It is likely that a negative return might be expected to occur between three and four years in 20.
Risk classification	Medium to high risk (Risk Band 5) ²

¹ Figures current at 1 July 2018.

² The Standard Risk Measure is based on industry guidance.

5. How we invest your money (cont.)

Switching options

If you decide to switch your investment options you need to keep in mind that you can't switch within seven business days of opening your account.

To switch your investment option, visit www.supersa.sa.gov.au and log into our online member portal or complete and sign the Super SA Income Stream *Investment Choice* form available to download from the website, and return it to Super SA.

You can switch all or part of your investment across the investment options by nominating a whole percentage to be invested in those options. Choose one, or a combination of options to best suit your needs. If you are investing in more than one investment option, you must make sure the total of your investment allocations is equal to 100%.

The first switch to your current balance in any financial year is free and there's a \$20 fee for every subsequent switch in the same financial year.

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. Check the Super SA website for any variation to this.

If switching via the member portal, a switch made to future contributions will take effect immediately.



You should read the important information about investments, including each of the other investment options, responsible investing, and how investment options may be changed, before making a decision. Go to the *Investment* fact sheet at www.supersa.sa.gov.au. The material relating to investments may change between the time when you read this PDS and the day when you acquire the product.

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.

Main fees and other costs for the Balanced (default) 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.

6. Fees and costs (cont.)

Balanced option		
Type of Fee	Amount	How and when paid
Investment fee	Nil	The applicable investment costs are included in the indirect cost ratio below.
Administration fee	0.3% of your account balance	Subject to the minimum (\$120 pa) and maximum (\$700 pa). Deducted from your account on a monthly basis.
Buy-sell spread	Nil	Not applicable
Switching fee	\$20 for each switch, cost of the first switch waived each financial year.	The fee for the second and subsequent switches are deducted from your account at the time of the switch.
Exit Fee	Nil	Not applicable
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 costs¹		
Indirect cost² ratio (ICR)	1.13%	Fee deducted from the product's investment returns before earnings are allocated to your account (not deducted directly from your account).

¹ For information on other fees and costs such as activity fees (Family Law) and insurance fees refer to the additional explanation of fees and costs in the *Fees & Costs* fact sheet.

² The ICR represents investment management costs for the 2017-18 year and varies across investment options. Investment costs vary from year to year.

6. Fees and costs (cont.)

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 Option		Balance of \$50,000
Investment fees	Nil	For every \$50,000 you have in Balanced you will be charged \$0 each year.
PLUS: Administration fees	0.3% of your account balance	And, you will be charged \$150 in administration fees.
PLUS: Indirect costs for Balanced	1.13%	And, indirect costs of \$565 each year will be deducted from your investment.
EQUALS: Cost of product	\$715	If your balance was \$50,000, then for that year you will be charged fees of \$715 for the Balanced investment option.

Additional fees may apply.

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



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

6. Fees and costs (cont.)

Changes to fees and costs

The Income Stream is a not for profit product and Super SA endeavours to keep fees and costs low for investors.

As our fees are already as low as possible, it's not possible to negotiate lower fees.

Occasionally, fees might need to rise to cover costs without your consent. If this happens, we'll give you 30 days' prior written notice.



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 Income Stream account.



You should read the important information about fees and costs including fees applicable to each of the other investment options in the *Fees and Costs* fact sheet 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

You should read the important information about how super is taxed before making a decision. Go to the *Tax* fact sheet at www.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.



Tax on entry

When your funds are transferred to a taxed super product like the Super SA Income Stream, from an untaxed SA Government super scheme, the following tax applies:

% tax	Cap for rollovers from untaxed schemes (eg Triple S) to the Super SA Income Stream
Tax free (no tax payable)	Tax free component
15%	Taxable (untaxed) component of your super lump sum, under \$1,480,000 ¹ .
Top marginal rate	Taxable (untaxed) component of your super lump sum above \$1,480,000 ¹ .

¹ From 1 July 2018. Assumes tax file number (TFN) provided. If you do not provide your TFN you will be taxed at the highest marginal rate plus Medicare levy.

No tax on transfers from the Super SA Flexible Rollover Product

If you transfer a lump sum from your Super SA Flexible Rollover Product, no tax will apply on transfer. Any contributions tax will already have been applied on exit from your previous Super SA scheme.

Tax on income

Your age affects how your income stream is taxed.

- » *If you are age 60 or over* then all the payments you receive from the Super SA Income Stream are tax free.
- » *If you are under age 60* then part of the income stream payment you receive may be tax free and the remainder may receive a tax rebate of 15%. Tax at a specific rate may be deducted from your payments before they go into your bank account. You will receive a Payment Summary at the end of each financial year for your tax return.

7. How super is taxed (cont.)

Tax free portion

If you are under age 60, a portion of your income stream payments may be tax free. This amount is determined when you commence an income stream.

The percentage of tax free amounts rolled into the Super SA Income Stream will be used to determine the portion of income and any lump sum withdrawals that will be tax free.

Tax on investment earnings

Investment income from assets supporting Early Access to Super (EATS) and Transition to Retirement (TTR) income streams is no longer tax exempt which means that the investment earnings on EATS/TTR pensions will be taxed at up to 15%.

If you are age 60 or over then all payments you receive from the Super SA Income Stream are tax free. If you are under 60 then part of the income stream payment you receive may be tax free and the remainder may receive a tax rebate of 15%.

Tax rebate

The superannuation tax offset, also known as a super rebate, is applicable for investors between Commonwealth Government preservation age (see page 21) and age 60 and is 15% of the taxable income (ie total income stream payments less the tax free portion).

You may also be eligible for a Low Income Tax Offset, a Low and Middle Income Tax Offset or rebates relating to certain Centrelink benefits.

Tax on lump sum withdrawals

The lump sum withdrawal will be treated as a superannuation lump sum and the amount of tax deducted will depend on the components that make up the superannuation lump sum.

You cannot select which components you withdraw as a lump sum. Tax components are calculated in the same proportions as the components that make up your total account balance and you may need to pay tax on your lump sum withdrawal.

7. How super is taxed (cont.)

Tax limits and thresholds

Tax on lump sum withdrawals is affected by limits set by the Commonwealth Government that determine how much money you can take under tax-advantaged conditions.

If you are over your Commonwealth Government preservation age, but less than age 60, the tax treatment of your additional lump sum withdrawals will depend on whether you have reached the low-rate threshold, which for 2018-19 is \$205,000.

The threshold applies to the Taxable (taxed) component of all superannuation lump sums you receive. Below the threshold, the Taxable (taxed) component is not taxed if it comes from a taxed super fund.

The threshold is a lifetime limit and increases each year on 1 July.

Your age	Tax on taxable (taxed) component ³
Under Commonwealth preservation age ¹	20% maximum rate (no limit)
Commonwealth preservation age up to age 59 ¹	Taxed at 0% up to \$205,000 ² 15% tax on balance (no limit)
60 or over	Tax free

Please note that the 2% Medicare levy is also payable where tax is payable.

¹ Commonwealth Government preservation ages are on page 21.

² From 1 July 2018.

³ Assumes TFN provided. If you do not provide your TFN, you will be taxed at the highest marginal rate plus Medicare levy.



Supplying your tax file number

It is important that you provide Super SA with your tax file number (TFN). If we do not have your TFN, tax will be deducted from your payments and lump sum withdrawals at the highest marginal rate plus the 2% Medicare levy.

You can provide your TFN online in our member portal.

8. How to open an account

Joining the Super SA Income Stream is only three steps away!

1. Complete the *Application to Purchase* form available in the hardcopy or printable PDF version of this PDS.
2. You may also need to complete an *Application for Payment* form for the scheme you are rolling money from, available to download from www.supersa.sa.gov.au.
3. A minimum \$30,000 superannuation lump sum payment that is a transfer or rollover from a super scheme must accompany your forms.

There is a \$1.6 million superannuation Transfer Balance Cap that limits the amount of superannuation that can be transferred into the tax-free retirement phase. Amounts held in Transition to Retirement Income Streams do not count towards the Transfer Balance Cap.

Unless the Income Stream is part of a Transition to Retirement arrangement, the lump sum needs to be unrestricted non-preserved. Your super becomes unrestricted non-preserved when you satisfy a condition of release such as reaching your Commonwealth Government preservation age and ceasing employment.

You can invest in the Super SA Income Stream if you're a current Super SA member (active or preserved) or have received an entitlement from one of the SA public sector super schemes in the last twelve months.

Generally to purchase a Super SA Income Stream, you need to have reached your Commonwealth Government preservation age.

Want an account for your spouse?

You have the option to create an Income Stream for your spouse.

8. How to open an account (cont.)

Cooling off

You have 14 days from the date we acknowledge receipt of your application to decide if the Super SA Income Stream is the right choice for you. During this time you can cancel your Super SA Income Stream.

Cancellation

If you cancel, any administration fees applied to your account will be reversed and the amount returned will be calculated using the unit price effective at the date of cancellation.

The amount you receive will also be less any withdrawals made while you were in receipt of your Super SA Income Stream and any taxes payable.

If you cancel your Super SA Income Stream, the balance can be:

- » rolled over into the Super SA Flexible Rollover Product
- » rolled over into another super fund
- » paid as a lump sum net of tax

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.

If your Super SA Income Stream balance falls below \$1,500, Super SA will close your account and pay your balance in cash, net of fees and taxes.

9. Extra information

Commonwealth Government 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

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 Centre 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.

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

Email: supercomplaints@sa.gov.au

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 *Resolving Your Complaint* fact sheet.



SUPER SA
contributing to your future

**SUPER SA INCOME STREAM
IS19
APPLICATION TO PURCHASE FORM**

Please complete all the details on this form in BLOCK LETTERS and return it to Super SA.

4. TRANSFER DETAILS

Please indicate from which SA public sector scheme you are transferring your funds:

Triple S Lump Sum Pension Super SA Flexible Rollover Product Other (please nominate):

Please note that you will need to complete an *Application for Payment* form to release entitlements from your previous Super SA scheme. If you purchase the Super SA Income Stream as part of a transition to retirement arrangement, you will need to complete your scheme's *Application for Transition to Retirement* form. If you are a Triple S member taking advantage of Early Access to Super you will need to complete a *Triple S Application for Early Access to Super* form. These forms are available at www.supersa.sa.gov.au or by calling Super SA.

When you rollover from an untaxed scheme, such as Triple S, 15% contributions tax will be deducted from the Taxable (untaxed) component. Refer to your Super SA scheme's Tax fact sheet for more information.

Cheques should be made payable to "Super SA Income Stream".

5. INVESTMENT OPTIONS

You can choose to invest your super between any of the eight available investment options. Please indicate the percentage you want to invest in each investment option below using **whole percentages**:

High Growth	<input type="text"/>	%
Socially Responsible	<input type="text"/>	%
Growth	<input type="text"/>	%
Balanced	<input type="text"/>	%
Moderate	<input type="text"/>	%
Conservative	<input type="text"/>	%
Capital Defensive	<input type="text"/>	%
Cash	<input type="text"/>	%
Total	<input type="text"/>	=100%

If you do not make a choice, your super will be invested in the Balanced option.

If you have chosen more than one investment option please indicate the order of options in which you wish to draw down for payment of your income. If you do not specify a choice then your withdrawal will automatically be taken in the order of the investment options specified below.

Default order	Investment Option	Nominated Order
1	Cash	
2	Capital Defensive	
3	Conservative	
4	Moderate	
5	Balanced	
6	Growth	
7	Socially Responsible	
8	High Growth	

For more information about your investment options and their performance, see the *Investment* fact sheet.



SUPER SA
contributing to your future

Please complete all the details on this form in **BLOCK LETTERS** and return it to Super SA.

SUPER SA INCOME STREAM
IS19
APPLICATION TO PURCHASE FORM

6. INCOME PAYMENT DETAILS

Income stream amount

To calculate your income stream amount please refer to page 7 in this PDS.

This Income Stream is being purchased as part of my transition to retirement (please tick if applicable).

Please select your preferred **annual** income stream amount (tick one):

- Minimum income amount
- Full 10% maximum income amount for this financial year (for transition to retirement only)¹
- Specific amount between the minimum and maximum \$ _____ **per annum** (gross) (before tax is deducted, if any)

Please note: If you do not nominate an amount you will be paid the minimum income amount.

Frequency of payment

Please select your payment frequency (tick one)

- Fortnightly Monthly Quarterly Half-yearly Annually

If you do not make a selection your income stream will be paid monthly.

Fortnightly income stream payments will be made on alternate Thursdays. All other payments will be made on the 15th day of the month.

For quarterly, half-yearly and annual payments, please specify the month you want to receive your first payment. If you do not make a selection, the following default commencement dates for your payments will apply:

- Quarterly payments are made on the 15th of September, December, March and June each year
- Half-yearly payments are made on the 15th of December and June each year
- Annual payments are made on the 15th of June each year.

Month

Year

(If your income stream commences in June you do not need to commence your income stream payments until the next financial year.)

7. PAYMENT DETAILS

Financial institution details

Please nominate the account into which you want your income stream payments to be paid. Payments cannot be made to third party accounts, credit cards or overseas accounts. Account numbers should not be more than nine digits. Please contact your financial institution if you need to confirm your banking details.

Name of financial institution

Branch

BSB number (compulsory)

-

Account number

Account name (account holder name)

¹ Not applicable if over age 65 at commencement of the Income Stream.



SUPER SA
contributing to your future

**Please complete all the details on
this form in BLOCK LETTERS and
return it to Super SA.**

SUPER SA INCOME STREAM IS19 APPLICATION TO PURCHASE FORM

8. FINANCIAL ADVISER AUTHORISATION (optional)

I authorise my financial adviser to enquire about my Super SA Income Stream details.

I understand that this authorisation will be effective for two years, unless revoked in writing by me before that time.

Financial adviser details:

Name	Company name
Address	Postcode
Telephone number	Facsimile
Email	

9. RECIPIENT DECLARATION

Please tick one of the following:

- I am over Commonwealth Government preservation age and have permanently retired.
- I have ceased an employment arrangement after the age of 60.
- I am under Commonwealth Government preservation age but have retired due to total and permanent disablement.
- I am aged 65 or over.
- I am over Commonwealth Government preservation age but have not retired permanently from the workforce (transition to retirement only).

I hereby apply to purchase a Super SA Income Stream and declare that:

- I understand that the Super SA Income Stream Product Disclosure Statement is a general guide and does not contain financial advice.
- I accept full responsibility for the investment choice(s) I have selected in Section 5 of this form, and I am aware of the consequences of making such an election.
- The information supplied on this form is true and correct.
- I understand that the Super SA Income Stream Product Disclosure Statement dated 13 August 2018 represents the terms and conditions under which the Super SA Board offers this Super SA Income Stream. The terms and conditions are subject to any changes in Commonwealth Acts and Regulations.
- I have read the Super SA Income Stream Product Disclosure Statement dated 13 August 2018 and I fully understand its contents and accept the terms and conditions set out in it.
- I have provided the required proof of identity documents.

Income Stream Applicant

Signature _____ Date ____ / ____ / ____

Income Stream ratings:



For further information about the ratings methodology used by Chant West, see www.chantwest.com.au. Chant West has given its consent to the inclusion in this Product Disclosure Statement of the references to Chant West and the inclusion of the ratings, logo or rating in the form and context in which they are included. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria.

If you require further information
please contact Super SA:

Website

www.supersa.sa.gov.au

Email

supersa@sa.gov.au

Member Services

Ground Floor
151 Pirie Street
(enter from Pulteney Street)
Adelaide SA 5000

Telephone

(08) 8207 2094
or 1300 369 315
(for regional callers)

Facsimile

(08) 8115 1296

ABN

74 841 225 193

Postal address

GPO Box 48, Adelaide, SA 5001

Cover photographs:
Adelaide Oval, South Australian Tourism Commission
DECD; SA Water; SA Ambulance

To find out more visit supersa.sa.gov.au

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