Super SA members have the choice of several methods of payment when they access financial advice from Industry Fund Services (IFS).

**Payment options**

If you have a Triple S account, Super SA Select account or Flexible Rollover Product account, you can request that Super SA deduct IFS’s fees from this account.

Alternatively, if you are retiring or resigning from the SA public sector and intend to roll over part or all of your benefit into the Super SA Income Stream or Super SA Flexible Rollover Product, you can request that Super SA deduct IFS’s fees from your balance in these products.

If you wish to use either of these payment options, you need to tell your IFS adviser and complete the appropriate details when you accept a fixed price quote for planning services.

Alternatively, you can choose to pay IFS’s fees with a cheque or money order.

Your IFS adviser will be able to help you decide which payment option is best for you.

**Spouse members**

If you are a spouse member, you have the same payment options set out above. However, if you choose to pay for IFS’s services by having the fee deducted from your super account, a minimum of $1,000 needs to remain in your account. If your remaining balance would be less than $1,000 after payment of IFS’s fees your request to pay using this method will be declined.

**Defined benefit schemes**

The cost of IFS’s fees cannot be taken from a defined benefit scheme, such as the Pension Scheme or Lump Sum Scheme.

**Disclaimer**

The superannuation schemes administered by Super SA are exempt public sector superannuation schemes which are not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about its products.

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