1. MESSAGE FROM THE PRESIDING MEMBER

I am pleased to present the Annual Report for the year ending 30 June 2016. 2015-16 was another significant year in superannuation, with several proposed Federal legislative changes that aim to create a fairer outcome for Australians working towards their retirement, whether this is soon or in many years’ time.

SA Ambulance Super membership is now 829 with 739 active contributors. For the sixth consecutive year Super SA, which includes SA Ambulance Super, was ranked in the top 300 superannuation funds in the world. It is placed at 245, amongst funds from North America, Europe, the UK and Japan, according to the latest Pension & Investments/Willis Towers Watson Global 300 research.

Super SA is one of only 16 Australian funds to be included in this listing. Sovereign and public sector funds, like Super SA, account for 67% of the total assets of the top 300 funds.

Investments
This year’s returns are lower than the last few years with the Scheme’s balanced investment strategy returning 3.31% for the year. However, standard contributory members should note that a significant part of their retirement entitlement comprises a defined benefit which is not affected by the Scheme’s investment performance. These lower returns reflect what is happening economically, both here and overseas and are expected to continue for the short to medium term.

We continue to work closely with Funds SA on how to effectively manage the portfolio in the current economic environment. For many years it has been a strategic objective of Funds SA to build portfolios using asset classes that can be expected to perform in different yet complementary ways, in various economic and financial market environments. This has resulted in highly diversified investment portfolios, thereby providing a more stable return for members.

Investment market returns 2015-16

| Australian Cash | 2.2% |
| Australian Government Fixed Income | 1.9% |
| Australian United Properties | 12.7% |
| Australian Equities | 3.3% |
| Global Equities | 2.7% |

Community involvement
In 2016 Super SA was once again a proud sponsor of the Women in Super Mother’s Day Classic walk/run in the Adelaide parklands. Growing from 3,000 participants in 1998, the Mother’s Day Classic is now a national event celebrated by over 135,000 Australians across Australia. We continue to provide member education services across the State. Seminars are free and each one targets members at a different stage on their super journey. Our Member Education Team visited a number of SA Ambulance workplaces, meeting with over 120 members over the financial year, including suburban and regional locations.

Super SA previously developed its own values for staff with underpinning behaviours. Since its inception the business has promoted these values through the delivery of regular training programs, social events, and staff recognition. A review of these values and their behaviours was conducted during the year, refining them to five succinct behaviours for each value to accurately reflect the office culture.

With thanks
On behalf of the board, I thank all current and past Super SA staff and the executive team led by John Montague for their efforts.

I would like to take the opportunity to acknowledge the contribution to the Super SA Board of former Board members Deb Black and Don Farrell. Deb’s appointment expired in July 2015 and Don resigned in late June 2016. As Board members both brought considerable experience and expertise to the Board and made valuable contributions to Board decision making.

I also take this opportunity to thank the other members of the Board: Virginia Deegan, Jan McMahon, and Bill Griggs and deputy members Liz Hipkiss, Leah York, Aaron Chia and John Wright for their support and assistance.

I look forward to another year of growth and development for Super SA in 2016–17.

Philip Jackson
Presiding Member, Super SA Board
2. YOUR BOARD FOR 2015 – 16

3. ABOUT YOUR SCHEME

Key features of the SA Ambulance Service Superannuation Scheme

If you are a contributory member of the Scheme, a lump sum entitlement is payable upon:

- retirement
- resignation
- retrenchment
- retirement due to serious ill health
- total and permanent disablement
- terminal illness
- death.

If you are a Non-contributory member, a lump sum entitlement is payable upon:

- retirement
- resignation
- total and permanent disablement
- death.

Scheme membership

On 30 June 2016, the SA Ambulance Service Superannuation Scheme had 829 members, comprising:

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributory</td>
<td>726</td>
</tr>
<tr>
<td>Non-contributory</td>
<td>11</td>
</tr>
<tr>
<td>Spouse</td>
<td>2</td>
</tr>
<tr>
<td>Preserved</td>
<td>90</td>
</tr>
<tr>
<td>Total</td>
<td>829</td>
</tr>
</tbody>
</table>

Member benefits

Member benefits include:

- no administration fee (this is paid by your employer)
- low investment fees
- option to make additional personal contributions
- ability to take out extra voluntary insurance cover
- option to set up a spouse account
- ability to roll in super from other funds
- ability to nominate your preferred beneficiary
- ability to split your super contributions with your spouse
- commission-free financial planning services through Industry Fund Services
- access to your account details online where you can view your current balance.

For more information about your super, visit the Scheme website www.ambsuper.sa.gov.au.

Virginia Deegan
Appointed by the Governor

Jan McMahon
Elected by Members

Bill Griggs
Elected by Members

Board update

With effect from 9 September 2016, Ms Annette Hurley was appointed by the Governor to the position of Presiding Member of the Board for a term of three years expiring on 8 September 2019, to replace Mr Philip Jackson, whose term of appointment as Presiding Member expired on 8 September 2016.

On 27 May 2016, Mr Don Farrell resigned as a Member and on 8 September 2016, Mr Richard Dennis was appointed by the Governor to fill the vacancy on the Board for a term ending on 22 July 2018.
The committee for 2015–16 comprised the following staff from the SA Ambulance Service and the department of Treasury and Finance:

- Garry Powell, Executive Director, Corporate, Business and Support Services
- John Cahill, Executive Director, Clinical Performance and Patient Safety
- Peter McEntee, Member Representative
- John Cahill, Member Representative
- Garry Powell, Director, Strategy and Business Management, Super SA.

Concessional contribution cap

Employer and salary sacrifice contributions paid into taxed super funds are limited to $35,000 per financial year if you are aged 48 or over at the end of the financial year. They are capped at $30,000 each financial year if you are aged 48 or under (before the start of financial year). Contributions in excess of this cap will be taxed at your highest marginal rate plus Medicare Levy and 2% Temporary Budget Repair Levy on the excess amount. This is in addition to the 15% contributions tax paid by the super fund. SA Ambulance Service Superannuation Scheme concessional contributions include:

- employer funded award contributions
- employer funded notional taxed contributions (ie to fund the defined benefit
- all salary sacrifice contributions

It was proposed in the 2016 Commonwealth Budget that the annual concessional cap be lowered from $30,000 or $35,000, depending on your age, to $25,000. For defined benefit members, the Employer contributions include notional defined benefit contributions that are calculated in accordance with a special formula set out in legislation. Notional taxed contributions can be considered to represent the equivalent employer contributions that your employer would have made if you were a member of an accumulation fund, rather than a defined benefit fund. As the SA Ambulance Service Superannuation Scheme is a defined benefit scheme, “grandfathering” rules may apply to certain members where contributions are made in accordance with scheme rules, including the employer funded award, notional taxed contributions and salary sacrifice contributions. Where these standard contributions exceed the concessional cap, the cap limit is increased to the level of the standard contributions.

Non-concessional contribution cap

The Commonwealth Government has placed a limit on the total amount of after-tax contributions you can make per financial year into taxed superannuation funds, such as the SA Ambulance Service Superannuation Scheme. This limit is $180,000 per financial year. Concessional contributions in excess of the cap limit will also count toward your non-concessional cap. A lifetime limit of $500,000 (on non-concessional contributions) was proposed in the 2016 Commonwealth Budget. If passed, it could replace the current after-tax cap of $180,000 per year (or $540,000 over three years).

Low Income Superannuation Contribution (LISC)

The LISC is a Commonwealth Government super contribution paid into super accounts to help low income earners save for their retirement. It was introduced in July 2012.

Frequently asked questions

Will Super SA let me know when I’m approaching the contribution limits?

Super SA is unable to determine when members exceed these caps during the year as contribution amounts are influenced by a number of factors. Therefore it is recommended that you monitor your contributions.

What happens if I exceed the limits?

Should you exceed either of the limits the Australian Tax Office will issue you with a notice of assessment in the next financial year.

What happens if the contributions made by my employer on my behalf exceed the limits?

Special concessions apply for standard contributory members who have a notional employer contribution above the concessional cap. Contact Super SA for more information.

What strategies can I use to reduce my concessional contributions made to the SA Ambulance Service Superannuation Scheme?

Pay your mandatory member contributions from after-tax salary (instead of before-tax salary).

Reduce the amount of any additional salary sacrifice contributions made to the SA Ambulance Service Superannuation Scheme.

Elect to have your additional salary sacrifice contributions made to the Triple S Scheme as the annual concessional contribution cap does not apply to Triple S.

We suggest you seek financial advice regarding your concessional contributions.

SG increase

The Superannuation Guarantee is 9.5% and will remain at this level until 30 June 2021. It will then increase by 0.5% each year until it reaches 12% of employees’ ordinary time earnings in 2025–26.

This change will only affect Non-contributory SA Ambulance members.

Benefits paid to the standard contributory members (ie Defined benefit) will be no less than those required to meet the requirements of the Commonwealth Government’s Superannuation Guarantee (SG) legislation.

Government Co-Contribution

If you made after-tax contributions into the Scheme during the 2015–16 financial year, you may be eligible for a Government Co-Contribution of up to $500.

To receive the $500 maximum, your total income must have been $36,021 or less and you must have contributed at least $1,000 from your after-tax salary.

The maximum amount reduces by $3.33 for each $100 of income up to an income of $51,021, when it phases out altogether.

The table on the right shows the amount of Co- Contribution payable for the 2015–16 financial year, for a range of income levels, as a guide as to what Co- Contribution you may be eligible for.

Salary Sacrifice contributions do not count towards your eligibility for a Co- Contribution.

Your total income is made up of your assessable income plus any reportable fringe benefits and reportable employer super contributions for the financial year.

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*Non-contributory members are casual employees of the SA Ambulance Service or members who work less than 20 hours per week. See page 22 of the SA Ambulance Product Disclosure Statement for more information on Non-contributory members.*
Options for your entitlement

When you leave the SA Ambulance Service, you can continue accessing Super SA’s great range of member services by investing in the Super SA Flexible Rollover Product or the Super SA Income Stream.

Super SA Flexible Rollover Product

Anyone who is or has been a member of a SA public sector super scheme in the last 12 months, and their spouses, can invest in the Super SA Flexible Rollover Product (FRP) and you only need $1,500 to get started.

The FRP allows you to keep your money within the tax-effective super environment, while still allowing you access to some or all of your money, subject to Commonwealth preservation rules.

Other benefits include:
> your partner can open a Spouse Account
> low administration and investment management fees
> access to insurance cover
> roll over other super
> make personal contributions
> choice of eight investment options.

To find out more, contact Super SA on 1300 781 874 or see the “Flexible Rollover Product” section of the Super SA website at www.supersa.sa.gov.au.

Super SA Income Stream

Investing in the Super SA Income Stream is a tax-effective way of accessing your super as a regular income when you have permanently left employment.

It can offer significant tax benefits under current legislation and the ability to choose your regular income payments, just like a salary.

The Super SA Income Stream also gives you access to your capital whenever additional cash is needed. You need a minimum opening balance of $30,000 and you can also choose from a range of investment options and enjoy low administration costs and investment fees with no entry, exit or withdrawal fees.

You can invest in the Income Stream if:
> you are over age 55
> you are a current active or preserved member of one of the SA public sector super schemes
> you have received an entitlement from one of these schemes in the last 12 months.

Your partner can also purchase a Super SA Income Stream. To open an account, your partner must be aged 55 or over and the opening balance must be a minimum of $30,000.

To find out more, contact Super SA on 1300 781 874 or see the “Income Stream” section of the Super SA website at www.supersa.sa.gov.au.

Do you need financial advice?

A financial adviser can provide you with information about your financial options and choices, including your super, and help you to identify and start working towards your financial goals.

To find a financial adviser contact the Financial Planning Association of Australia on 1800 626 393 or visit www.fpa.asn.au.

Or take advantage of Industry Fund Services (IF) commission free service now available on site at Super SA. They can provide advice about the options available to SA public sector employees.

Different levels of advice

IFS offer different levels of advice to ensure you receive the right advice. Your financial adviser will work closely with you to determine what level is most appropriate for you.

The financial planners at IFS charge a fixed up-front fee for their service which is based on an hourly rate. They do not accept commissions, so there are no hidden costs.

The first interview is free and if you decide not to proceed with a plan, there is no cost to you. No advice will be given at your first interview. An adviser is available onsite at Super SA from Monday to Friday from 9am to 5pm.

To make an appointment with IFS call them on 1300 138 848.

Enquiry and dispute resolution

Super SA has established a formal complaints function to ensure all complaints are properly investigated and dealt with. This includes Appeals and Freedom of Information (FOI) requests.

The complaints process was designed in accordance with best practice measures and industry standards and introduced a more accessible, visible and robust process to manage written member complaints. Members are able to email the Complaints Officer directly or complete the new Member Complaint Form which assists members in defining their complaint and the resolution expected from Super SA.

The board endeavours to resolve all matters through its internal enquiry and dispute resolution process. A member who is not satisfied with the outcome may refer a matter to the State Ombudsman.
The Scheme adopts a single investment objective and strategy covering both defined benefit and accumulation benefits. The investment strategy is a balanced strategy, meaning investments are made in a range of asset types including shares, fixed interest and property. For the riskier asset classes, returns will be volatile and therefore the value of the Scheme’s assets can decrease as well as increase. As a result the Scheme’s rate of return may be positive or negative.

**Fund manager**

Contributions to the Scheme are passed to the Scheme’s specialist investment manager, Funds SA, for investment. To achieve its balanced investment strategy the Scheme invests in Funds SA’s Balanced (taxed) investment product. Funds SA tailors its investment approach to achieve appropriate diversification of investments. Factors considered by Funds SA when tailoring its investment approach include achieving an appropriate diversification of investment asset categories, investment managers, markets and underlying investments. A focus on diversification lessens the Scheme’s dependence on the performance of one single asset category, manager, market or investment.

Funds SA employs a “manager of managers” approach. This means it engages professional fund managers to manage each asset class, including making individual stock selection and other investment decisions. Decisions to invest in or realise investments are based on well-developed investment processes, which aim to identify companies that will generate the best financial performance resulting in the best investment returns for members.

In evaluating investment opportunities, managers will consider the many risks inherent in each investment. This may include environmental, social and governance factors, where relevant.

**Investment objective**

The Balanced investment product is structured for investors with an investment time horizon of at least 7 years. Over this period it aims to earn a return averaging 3.5% in excess of the rate of inflation. However annual returns may be volatile. Using the Standard Risk Measure developed by the Association of Superannuation Funds of Australia (ASFA) and the Financial Services Council (FSC) its risk level is classified as ‘medium to high’ (Risk Band 5) meaning that a negative return might be expected to occur between 3 and 4 years in every 20 year period.

**Converting your super dollars into units**

When contributions, or amounts rolled over from other schemes, are deposited into your super accounts, they are used to purchase units. Units represent a share of the underlying investments in the Scheme’s investment option. Super SA, through Funds SA, purchases units on your behalf at the prevailing unit price. Your individual account balances are calculated by multiplying the number of units you hold in each account by the prevailing unit price. A change in the unit price reflects changes in the value of the underlying investments. While unit prices are determined twice-weekly it should be remembered that super is a long-term investment.

<table>
<thead>
<tr>
<th>Targeted asset allocation</th>
<th>Balanced %</th>
<th>Asset class description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Equities</td>
<td>21</td>
<td>Investments in companies listed or about to be listed on the Australian Stock Exchange.</td>
</tr>
<tr>
<td>International Equities</td>
<td>21</td>
<td>Investments in companies listed or about to be listed on international stock exchanges.</td>
</tr>
<tr>
<td>Property</td>
<td>12</td>
<td>Investments in Australian listed and unlisted property trusts.</td>
</tr>
<tr>
<td>Diversified Strategies Growth</td>
<td>8</td>
<td>Investments in private equity, opportunistic property and other opportunities.</td>
</tr>
<tr>
<td>Diversified Strategies Income</td>
<td>16</td>
<td>Investments in emerging markets debt, corporate debt, high yield securities and multi-strategy products.</td>
</tr>
<tr>
<td>Inflation Linked Securities</td>
<td>9</td>
<td>Investments in debt securities whose returns are tied to the rate of inflation during the holding period.</td>
</tr>
<tr>
<td>Fixed Interest</td>
<td>11</td>
<td>Australian and international government and corporate bonds.</td>
</tr>
<tr>
<td>Cash</td>
<td>2</td>
<td>Bank bills and short-term deposits.</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

**The effect of investment performance on your entitlements**

**Retirement entitlement**

If you are a standard contributory member, your defined component makes up a significant part of your retirement entitlement. It is based on a calculation that takes account of your years of membership and your salary close to retirement. This part of your entitlement is not affected by the Scheme’s investment performance.

**Your death, Total and Permanent Disablement (TPD) and terminal illness entitlement**

Your death, TPD and terminal illness entitlement includes a calculation that takes account of your total potential years of membership and your recent salary history. This part of your entitlement is not affected by the Scheme’s investment performance.

**Your resignation entitlement**

If you leave the Scheme before retirement, except on the grounds of death or total and permanent disablement, your entitlement is an accumulation entitlement. This means it is linked directly to how the Scheme’s investments have performed. It will be calculated by multiplying the current number of units by the current unit price. The number of units comprises both personal and employer contributions. The value of the unit price will rise and fall along with the value of the underlying assets.

**Risk of investments**

Investments are subject to various risks and can change in value. Some important risks are:

- Inflation. Inflation may exceed the return you receive on your investment.
- Market. Economic, technological, political or legal conditions may affect the value of investments. Market sentiment may also alter the value.
- Manager performance. The risk that individual investment managers underperform.
- Interest rates. Changes in interest rates may also affect investment returns positively or negatively.
- Foreign currency. For overseas investments there is a risk that the value of other currencies may change in relation to the Australian dollar and reduce the value of the investment.
- Counterparty risk. Counterparty risk is the risk that an organisation contracted to provide an investment service is not able to do so. This may result in loss of value.
- Derivatives. Derivatives are financial contracts used in the management of investments whose value depends on the value of specific underlying investments. Their value can fluctuate, sometimes away from the expected value, and they are also subject to counterparty risk.
- Underlying investments. The value of each option’s underlying investments can rise as well as fall. Some of the most common influences on underlying investments include:
  - Australian shares. Individual shares are affected by factors affecting the share market generally but also by the profits and expected profits of individual companies.
  - International shares. There are similar risks as for Australian shares. Additionally, they are affected by political factors and the currency exchange rate of the country where the shares are held.
  - Property. Economic factors such as inflation and unemployment may affect the return on property, as well as the location and quality of the property itself.
6. FINANCIAL SUMMARY

Statement of change in Net Assets 2015 – 16 \(^{1}\) ($'000) 2014 – 15 ($'000)

<table>
<thead>
<tr>
<th>Description</th>
<th>2015 – 16 ($'000)</th>
<th>2014 – 15 ($'000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets at 30 June (prior year)</td>
<td>216 811</td>
<td>197 523</td>
</tr>
<tr>
<td><strong>plus</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net investment revenue</td>
<td>9 218</td>
<td>10 321</td>
</tr>
<tr>
<td>Employer contributions</td>
<td>10 554</td>
<td>10 864</td>
</tr>
<tr>
<td>Member contributions</td>
<td>1 353</td>
<td>1 382</td>
</tr>
<tr>
<td>Government Co-Contributions</td>
<td>1 363</td>
<td>1 382</td>
</tr>
<tr>
<td>Transfers from other funds</td>
<td>323</td>
<td>245</td>
</tr>
<tr>
<td>Other revenue</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total revenue</strong></td>
<td>21 473</td>
<td>31 841</td>
</tr>
<tr>
<td><strong>less</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment expenses</td>
<td>1 244</td>
<td>1 252</td>
</tr>
<tr>
<td>Benefits expenses</td>
<td>7 361</td>
<td>7 830</td>
</tr>
<tr>
<td>Administration expenses</td>
<td>284</td>
<td>410</td>
</tr>
<tr>
<td>Income tax expenses</td>
<td>1 669</td>
<td>3 061</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>10 558</td>
<td>12 553</td>
</tr>
<tr>
<td><strong>equals</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets at 30 June</td>
<td>227 726</td>
<td>216 811</td>
</tr>
</tbody>
</table>

Statement of Net Assets at 30 June

<table>
<thead>
<tr>
<th>Description</th>
<th>2015 – 16 ($'000)</th>
<th>2014 – 15 ($'000)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td>229 543</td>
<td>218 759</td>
</tr>
<tr>
<td>Cash</td>
<td>531</td>
<td>512</td>
</tr>
<tr>
<td>Contributions receivable</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Receivables</td>
<td>76</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>230 193</td>
<td>219 282</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits payable</td>
<td>2</td>
<td>167</td>
</tr>
<tr>
<td>Deferred tax liability</td>
<td>2 362</td>
<td>2 108</td>
</tr>
<tr>
<td>Unearned revenue</td>
<td>44</td>
<td>136</td>
</tr>
<tr>
<td>Payables</td>
<td>29</td>
<td>60</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>2 427</td>
<td>2 471</td>
</tr>
<tr>
<td><strong>equals</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets at 30 June</td>
<td>227 726</td>
<td>216 811</td>
</tr>
</tbody>
</table>

If you require further information please contact Super SA

Email
solutions@sa.gov.au

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

Postal address
GPO Box 48, Adelaide SA 5001

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Facsimile
(08) 8115 1296

Visit the Scheme website
www.ambsuper.sa.gov.au

ABN 81 557 964 989
USI 81 557 964 988 001