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 Southern State Superannuation Act 2009. 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 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 an 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.

About Triple S
Triple S stands for Southern State Superannuation and is the main scheme for South Australian Government employees. Triple S is an exempt public sector super scheme (EPSSS) and is also an untaxed fund. 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:

- Tax deferred until withdrawal
- Online tools, calculators, free online webinars and face-to-face seminars
- Triple S members are not subject to an annual concessional contribution cap¹

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 10% of your salary into your super scheme.

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 a 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 10% 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 55², subject to applicable tax rates.
With Triple S, when you stop working you can (subject to preservation rules) choose to 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.
As Triple S is an untaxed fund, there is a lifetime cap of $1.615 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.

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.

¹ Rather than concessional contributions being subject to an annual cap (currently $27,500), yours are subject to a lifetime cap ($1.615 million – for the 2021-22 financial year) to Triple S. If you also receive concessional contributions in a taxed fund, any concessional contributions made to Triple S will be counted towards your annual 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)

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 accessed (including cashed) or rolled out 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 other 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 Taxation 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 40651037780001
• 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 Consolidate your Super 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).

Protecting Your Super
If you terminate employment and your account becomes preserved, your account may be transferred to the ATO if it meets the definition of an Inactive Low Balance Account, Lost Account or Unclaimed Benefit. We will attempt to contact you prior to any transfer taking place. To find out more please refer to the Triple S Reference Guide.

Get informed
You should read the important information about how super works in the Triple S Reference Guide before making any decisions. Go to super.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.
• Insurance: Most members have access to Death and Total and Permanent Disablement Insurance and Income Protection Insurance while employed within the South Australian Government.

Great Ways to Grow Your Super
• Flexible contributions: Choice of making after-tax and salary sacrifice contributions.
• Choice of investment options: Choose to have your super invested in any number of the available investment options.

Options for Your Spouse
• Spouse Account: You have the option to open an account for your spouse or putative spouse.
• Contribution splitting: You can split employer and salary sacrifice contributions with your spouse or putative spouse.

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.

For details of benefits that apply to Police and SA Ambulance employees please refer to the Triple S Reference Guide.

5 Due to the timing of deductions a variation of up to $1.35 could occur in a year.
6 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 risk level will vary with your choice of Investment option and will depend on a range of factors including your age, investment time frame, your other investments and your risk tolerance.

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 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.

<table>
<thead>
<tr>
<th>Investment Option</th>
<th>Target rate of return</th>
<th>Investment horizon</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Growth</td>
<td>CPI + 4.5%</td>
<td>10 yrs +</td>
</tr>
<tr>
<td>Socially Responsible</td>
<td>risk and return likely to be similar to that of an industry growth fund</td>
<td></td>
</tr>
<tr>
<td>Balanced</td>
<td>CPI + 3.5%</td>
<td>10 yrs +</td>
</tr>
<tr>
<td>Moderate</td>
<td>CPI + 3.0%</td>
<td>6 yrs +</td>
</tr>
<tr>
<td>Conservative</td>
<td>CPI + 2.0%</td>
<td>4 yrs +</td>
</tr>
<tr>
<td>Capital Defensive</td>
<td>CPI + 1.0%</td>
<td>2 yrs +</td>
</tr>
<tr>
<td>Cash</td>
<td>RBA cash rate</td>
<td>0 yrs +</td>
</tr>
</tbody>
</table>

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 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 Target rate of return to be CPI + 3.0% and investment horizon 10 yrs+ from 1 January 2022.
6 Target rate of return changing to CPI + 2.5% from 1 January 2022.
7 Target rate of return changing to CPI + 1.5% from 1 January 2022.
8 Target rate of return changing to CPI + 0.5% from 1 January 2022.
5. How we invest your money (continued)

Switching Options
To switch investment options log into our online member portal. 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.

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).

Next steps
You should read the important investments information in the Triple S Investment Guide before making a decision. Go to the guide at 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.

### Asset allocation

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Strategic allocation %</th>
<th>Range %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Equities</td>
<td>23%</td>
<td>10-40</td>
</tr>
<tr>
<td>International Equities</td>
<td>33%</td>
<td>20-45</td>
</tr>
<tr>
<td>Property</td>
<td>12%</td>
<td>0-25</td>
</tr>
<tr>
<td>Diversified Strategies Growth</td>
<td>8%</td>
<td>0-20</td>
</tr>
<tr>
<td>Diversified Strategies Income</td>
<td>8%</td>
<td>0-20</td>
</tr>
<tr>
<td>Inflation Linked Securities</td>
<td>5%</td>
<td>0-15</td>
</tr>
<tr>
<td>Fixed Interest</td>
<td>8%</td>
<td>0-25</td>
</tr>
<tr>
<td>Cash</td>
<td>3%</td>
<td>0-20</td>
</tr>
</tbody>
</table>

### Investment return objective

<table>
<thead>
<tr>
<th>Investment return objective</th>
<th>Min suggested time frame</th>
<th>Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPI + 3.5%</td>
<td>10 years</td>
<td>High risk&lt;sup&gt;10&lt;/sup&gt; (Risk band 6)</td>
</tr>
</tbody>
</table>

The 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.

<sup>9</sup> Long-Term Strategic Asset Allocation (LTSAA).

<sup>10</sup> The Standard Risk Measure is based on industry guidance.
### 6. Fees and costs summary

#### Triple S Balanced option

<table>
<thead>
<tr>
<th>Type of fee or cost</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ongoing annual fees and costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administration fees and costs</td>
<td>$70.20 p.a. ($1.35 per week)</td>
<td>Deducted from your account on a weekly basis.</td>
</tr>
<tr>
<td><strong>Plus</strong> 0.05% p.a. of your account balance, capped at $325 p.a.</td>
<td></td>
<td>Deducted from your account on a monthly basis.</td>
</tr>
<tr>
<td>Investment fees and costs</td>
<td>0.76% p.a.</td>
<td>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).</td>
</tr>
<tr>
<td>Transaction costs</td>
<td>0.06% p.a.</td>
<td>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).</td>
</tr>
</tbody>
</table>

#### Member activity related fees and costs

<table>
<thead>
<tr>
<th>Type of fee or cost</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buy–sell spread</td>
<td>Nil</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Switching fee</td>
<td>One free investment switch each financial year. Any additional investment switches will cost $20 each</td>
<td>The fee for the second and subsequent switches are deducted from your account at the time of the switch.</td>
</tr>
<tr>
<td>Other fees and costs</td>
<td>Other fees and costs may apply.</td>
<td>Insurance premiums are deducted from your account each week in arrears. Personal advice fees are deducted from your account where permitted and agreed or you may choose to pay the fee directly.</td>
</tr>
</tbody>
</table>

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### 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](http://www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

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### Fees and other costs for the Balanced investment option

The table on the prior page can be used to compare costs between different superannuation products.

Fees and costs can be paid directly from your account or deducted from investment returns.

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11 The investment management costs for the 2020–21 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.

12 Based on the account balance at the end of the month.

13 Investment fees and costs includes an amount of 0.16% for performance fees. The calculation basis for this amount is set out under “Additional explanation of fees and costs” available in the Triple S Reference Guide.

14 Members do not directly pay investment fees. Instead, the estimated cost of investment management 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.

15 There is no switching fee for redirecting future contributions.

16 For information on other fees and costs such as activity fees (Family Law), advice fees and insurance premiums, refer to the “Additional explanation of fees and costs” in the Triple S Reference Guide.
6. Fees and costs (continued)

Example of annual fees and costs
This table gives an example of how the ongoing annual fees and costs for the Balanced option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

<table>
<thead>
<tr>
<th>Example:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balanced investment option</strong></td>
<td><strong>BALANCE OF $50,000</strong></td>
</tr>
<tr>
<td>Administration fees and costs</td>
<td>$70.20 p.a. ($1.35 per week) plus 0.05% p.a. of your account balance, capped at $325 p.a.</td>
</tr>
<tr>
<td>PLUS Investment fees and costs</td>
<td>0.76% p.a.</td>
</tr>
<tr>
<td>PLUS Transaction costs</td>
<td>0.06% p.a.</td>
</tr>
<tr>
<td><strong>EQUALS</strong> Cost of product</td>
<td></td>
</tr>
</tbody>
</table>

For every $50,000 you have in the Balanced option, you will be charged or have deducted from your investment $25 in administration fees and costs, plus $70.20 regardless of your balance.

**And,** you will be charged or have deducted from your investment $380 in investment fees and costs.

**And,** you will be charged or have deducted from your investment $30 in transaction costs.

If your balance was $50,000, at the beginning of the year, then for that year you will be charged fees and costs of $505.20 for the Balanced option.

Note: Additional fees may apply.

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

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 supersa.sa.gov.au before making a decision.

Further information about the defined fees can be found at 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 concessonally. 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 (e.g. 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 (plus any tax free component rolled in) 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.

<table>
<thead>
<tr>
<th>Your age</th>
<th>Tax on taxable (untaxed) component</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Commonwealth preservation age 18</td>
<td>30% maximum tax rate up to $1,615,000</td>
</tr>
</tbody>
</table>
| Commonwealth preservation age up to age 59 18 | 15% tax up to $225,000 19
| 30% tax on balance up to $1,615,000 19 |  |
| 60 or over                              | 15% tax on amounts up to $1,615,000 19 |

Tax and breach of caps and limits

The Commonwealth Government has set certain caps and limits on the amount of super contributions you can make or receive. Information about these limits can be found in the Triple S Reference Guide.

Exceeding caps and limits

If you exceed the caps and limits you may incur tax at the highest marginal rate plus Medicare levy on the excess amount.

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 supersa.sa.gov.au and type your TFN into the My Details page.

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 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.

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17 Please note: Assumes tax file number (TFN) provided. If you do not provide your TFN you will be taxed at the highest marginal tax rate plus Medicare levy. The 2% Medicare levy is deducted when tax is payable if you take your entitlement in cash.
18 Commonwealth Government preservation ages are listed in the Additional information section of this PDS.
19 For the 2021-22 financial year.
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:

<table>
<thead>
<tr>
<th>Insurance type</th>
<th>Casuals</th>
<th>Permanent</th>
<th>Police &amp; SA Amb^20</th>
</tr>
</thead>
<tbody>
<tr>
<td>IP</td>
<td>×</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>(but can apply)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Death &amp; TPD</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>3 Units of cover</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Units of cover</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

^20 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 65^21 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^22 (plus a contribution^23 to your Triple S account of 9.5% of your fortnightly IP benefit) while you are off work due to temporary incapacity (limits apply^24).

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.

^21 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.

^22 Notional salary is explained in the IP Insurance fact sheet.

^23 Known as a Contribution Replacement Benefit (CRB). Conditions apply.

^24 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^25. 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^26 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. If your income is over $122,000, you can apply to increase your IP cover (limitations may apply) 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 (i.e. 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.

<table>
<thead>
<tr>
<th>Age last birthday</th>
<th>Unit value ($)</th>
<th>Age last birthday</th>
<th>Unit value ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 34</td>
<td>75,000</td>
<td>50</td>
<td>27,000</td>
</tr>
<tr>
<td>35</td>
<td>72,000</td>
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<td>64 to 69</td>
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<tr>
<td>49</td>
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</table>

^25 Police and SA Ambulance members must maintain Income Protection Insurance to age 60.

^26 Notional salary is explained in the IP Insurance fact sheet.
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 Insurance 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 prior 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 Insurance fact sheet 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 between three and six units of Death and TPD insurance up to age 65.

You can choose to decrease or cancel your Death and TPD Insurance or Death Only Insurance. If you decrease or cancel your insurance and 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.
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 only 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 Insurance fact sheet.

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 (e.g. 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 Insurance fact sheet.

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 Insurance fact sheet 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 you held in Triple S 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 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.

27 and casual employees who average at least nine hours a week over a three month period.
28 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 spouse 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 Commonwealth Government preservation age depends on your date of birth:

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Commonwealth Government preservation age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1960</td>
<td>55</td>
</tr>
<tr>
<td>1 July 1960 to 30 June 1961</td>
<td>56</td>
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<tr>
<td>1 July 1961 to 30 June 1962</td>
<td>57</td>
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<tr>
<td>1 July 1962 to 30 June 1963</td>
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<tr>
<td>After 30 June 1964</td>
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</tr>
</tbody>
</table>

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

Post: 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 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
151 Pirie 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)  40651037780001