APRIL 2026

SuperVIEWS

Keeping members super informed

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STATE SUPER
SAS Trustee Corporation

Keeping you informed on the latest news and updates at State Super

STATE SUPER UPDATE

STATE SUPER
SAS Trustee Corporation

ANNUAL MEMBER MEETING SHOWCASES OUR PRIORITIES.

Thank you to all of our members who tuned in and attended our online Annual Member Meeting on 20 November 2025. We were pleased that close to 750 members registered to attend and almost 300 joined us on the day.

State Super Board Member Catherine Bolger, Chief Executive Officer John Livanas, Chief Investment Officer Charles Wu, and Chief Experience Officer Nada Siratkov presented their insights and updates on investment performance, objectives, membership trends and the outlook for the year ahead.

The executive team spent some time answering important questions that were submitted in advance, as well as additional questions submitted during the meeting. Any questions not answered at the meeting have been answered in the Q&A document provided on our website.

Once again, we would like to thank members who took the time to answer our post-event survey, your feedback is valuable to ensuring we continue to improve whilst meeting your expectations. 90% of survey respondents indicated they are very likely/likely to attend again, and the overall rating for the event was very positive with 42% rating it 'excellent' and 43% rating it 'good'.

> **"Thank you for inviting me to participate. You have a very strong team, and I know the management of our superannuation is in very professional and caring hands. Many thanks", said one member.**

Another member commented

> **"Thoroughly enjoyable presentation. It instilled confidence in the management of State Super."**

Look out for your invitation to the State Super 2026 Annual Member Meeting later this year. If you've already provided us with your email address, you will automatically receive an invitation with the link to register.

You can also reach out to our Customer Service team at enquiries@stc.nsw.gov.au or 1300 130 096 to confirm your email address so you don't miss out.

Visit our website to view the minutes, presentations, Q&A and video of the meeting.

STRONG SCORING IN OUR ANNUAL MEMBER RESEARCH

We thank all our members who had their say in the Member Satisfaction Survey conducted late last year by our research partner CSBA (Customer Service Benchmarking Australia).

We received almost 3,000 responses to the survey, which delivered really pleasing results across many key areas of service and allowed us to benchmark our performance against industry standards.

Member satisfaction was assessed across investment performance, telephone service, member service appointments, communication, website, seminars and financial planning services and more. We also measured member responses to attributes such as "confidence" and "trust" and our scores exceeded all industry benchmarks, with pension members (now our biggest cohort) showing high levels of satisfaction across the board.

This annual research, together with the valuable feedback and insights shared by our members, plays a vital role in shaping our future planning and helps us continually identify opportunities to enhance the services we provide.

You rated us highest for:

8.7 Overall Satisfaction

8.3 Excellent Financial Returns

8.0 Socially Responsible Investment

WE RECEIVED ALMOST 3,000 RESPONSES TO THE SURVEY, WHICH DELIVERED REALLY PLEASING RESULTS

Get in touch

We also welcome your feedback at any time via our online form at www.statesuper.nsw.gov.au/contact-us

STATE SUPER UPDATE

MAKING BETTER DECISIONS – AND HOW TO AVOID THE PITFALLS

The recent collapse of the Shield and First Guardian schemes – resulting in the loss of up to $1.1 billion of the retirement savings of around 11,000 Australians – will almost certainly lead to policy changes in the superannuation system.

Consumers should have a choice in how their retirement funds are invested, and which fund offers the right products for their needs. But switching from traditional funds to platforms or self-managed super funds that invest in high-risk opportunities can be problematic.

It has been reported that a combination of bad advice, high-risk investments, poor investment governance and unethical lead generation were all causes of the collapse of the Shield and First Guardian schemes. Anecdotal reports indicate that investors felt pressured to avoid missing out on promised high returns. High-pressure sales tactics can contribute to less than considered decisions by investors and should be the first warning sign to be extra careful.

Suggestions of an extended "cooling off" period for investments may help, but the industry is also being urged to consider a raft of other reforms to avoid such failures in the future – regulation of lead generators, the switching process and the obligations of the trustees who promote this style of products.

We encourage our members to be vigilant when choosing an advisor or moving their superannuation into products that promise significant returns. If it's "too good to be true" it usually is!

You may wish to contact Aware Super who provide a wide range of personal financial planning and investment advisory services to current and former public sector employees and their families. They have a high level of specialist knowledge of the State Super defined benefit schemes and can help you make the most of your savings, so you can achieve the lifestyle you want now and in the future.

MONEY MAGAZINE BEST OF THE BEST AWARD FOR 'INNOVATION IN AI PROCESSES IN PORTFOLIO MANAGEMENT'

We're proud to announce State Super has been awarded Money Magazine's Best of the Best 2026 award for 'Innovation in AI Processes in Portfolio Management!'. This award recognises our commitment to leveraging cutting-edge AI to deliver smarter insights and better long-term outcomes for our members.

Rainmaker, publisher of Money Magazine, applies its quantitative expertise to analyse market data and examine hundreds of products, choices and options over a period of up to 10 years.

At State Super, we believe that AI can deliver profound benefits to investors. John Livanas, Chief Executive Officer of State Super, says, "We view AI and machine learning as essential ingredients in modern portfolio management, not as replacements for human judgement, but as tools to distil insights from large volumes of structured and unstructured data".

State Super has found profound benefits in utilising AI to strengthen our research process by "enhancing the way we test and interpret risk and correlation patterns, rather than in delivering explicit investment outcomes", says Livanas.

The use of AI and machine learning is likely to become a key tool in the investment process of superannuation funds well into the future and we are excited about further enhancing our investment capabilities to deliver the best outcomes for our members.

INVESTMENT MARKET OVERVIEW

Calm prevails amid the chaos

The world entered 2025 with a sense of trepidation about what it may bring. Would the change in leadership in the US and the turbulent geopolitical landscape result in a seismic shift in the world order? If so, how will this impact the global economy and our everyday finances? While we certainly did see our share of political developments and ‘noise’, this did not translate into any extended economic disruption. While investment markets experienced periods of heightened volatility, they remained relatively resilient throughout.

Trade-related developments in the US frequently attracted front-page attention, but despite all the bluster surrounding their imposition, retraction and revision, the countries affected by them were largely successful in adjusting quickly enough to limit any negative impact. This was achieved through various means, such as accelerating imports before tariffs took effect, pursuing alternative markets, or negotiating deals to have tariffs minimised.

Beyond trade policy, the Trump administration implemented a range of changes to domestic institutions and took a confrontational stance with global institutions, such as NATO and the United Nations. These moves continue to create some uncertainty, but they have not yet resulted in any worst-case economic outcomes.

While the year passed without major disruption, there were modest downward adjustments in economic yardsticks. The IMF had originally projected 3.3% global GDP growth for 2025, but this has now been revised down to 3.2% and their expectation for 2026 is a further trimming down to 3.1%.

At a regional level, the US underperformed in 2025 with original expectations of 2.7% GDP now predicted to come in at 2.0% and this is anticipated to only improve slightly to 2.1% for 2026. It was brighter news for the Euro region where GDP reached 1.2% for 2025. This was marginally higher than what had been forecast at the year’s outset, but the International Monetary Fund (IMF) expect that it will edge down to 1.1% in 2026. In China, growth in 2025 is now expected to come in at 5%, above earlier projections. This may slip to an estimated 4.5% for 2026, but this would still represent a healthy outcome relative to other countries.

Taking a closer look at the dynamics underlying these 2025 results, interest rate cuts and fiscal stimulus measures across many regions played a positive role in underpinning growth, and continued investment in Artificial Intelligence (AI) has helped underpin business investment and demand. At the same time, these developments are not without risks. The rapid expansion in AI-related investment has drawn comparisons with the technology boom of the late 1990s, when strong investment growth and optimistic expectations ultimately gave way to a sharp reassessment of technology company valuations.

In China, strong headline growth outcomes also potentially mask some underlying and unresolved issues, such as the lingering effects of the property bubble that burst there a few years ago and questions over the sustainability of subsidies to parts of the manufacturing sector.

In relation to fiscal stimulus more broadly around the world, while this has supported growth in many countries it also puts a strain on public finances, which in turn creates vulnerabilities to any external shocks.

Developments on the home front

The main headline economically in Australia has been the uptick in inflation during the second half of 2025. After three successive rate cuts in 2025, the Reserve Bank of Australia (RBA) deemed it necessary to take decisive action to prevent another inflationary breakout and an interest rate increase was imposed in early 2026. Looking forward, they expect that it may take some time for inflation to drop back to the target 2-3% range and some further rate increases may be on the cards during 2026.

On the plus side, the relatively stronger performance of our major trading partners, such as China, has supported our GDP growth and has helped it bounce back after the disappointing growth results of 2024. The RBA expects our GDP growth will come in at around 2% for 2025 and further projects GDP growth to be 2.1% in 2026.

The outlook for investment markets

2025 was generally another pleasing year for investors, albeit not quite as strong for share markets as the previous two years. The S&P 500 delivered a total return of 17.9% over the year, despite a short-lived, tariff-driven correction in April. Tech stocks were particularly buoyant, spurred on by the market's appetite for AI. This was reflected in the NASDAQ 100 index registering growth of nearly 21% in 2025.

Across the Atlantic, the FTSE 100 index outperformed the S&P 500 with growth of almost 22% for the year. The Hang Seng index in China recorded a bumper year with growth of over 27%, while back on home shores the ASX 200 underperformed other major indices around the globe returning just over 10% for the year.

Given the political and economic backdrop, many investors would wonder how the share markets are expected to perform in 2026. Although many of the political disruptions of 2025 were shrugged off by markets, there is still potential for them to drive markets in the year ahead. Geopolitical uncertainty and the new tariff era may yet throw some curve balls, as the effects gradually play out. Overall, it may be optimistic to expect markets to repeat the strong returns of the past three years, but a continuation of modest positive growth remains plausible.

As seen over the past months, geopolitical conflicts, oil supply shocks and concerns over a perceived AI bubble have all contributed to market volatility and sharp market movements over the short term. Although uncertainty can contribute to short-term market dislocations, the impact on global markets has thus far been relatively contained.

In times of heightened volatility, prudent and responsible investment management becomes increasingly important. Investment portfolios should be managed to control for risk, while retaining some flexibility to capture opportunities that may arise in changing marker environments and support long-term growth. As the steward of your retirement savings, we are committed to holding true to these principles for the benefit of all members.

UNDERSTANDING THE EMOTIONAL JOURNEY OF RETIREMENT

Retirement is often seen as the reward at the top of the mountain: the long-awaited goal after years of climbing the work ladder, saving and planning. But what many people don't realise is that once you've reached the summit, there's still the journey down the other side. That journey comes with its own shifts in mindset, routine and identity.

In fact, retirement rarely unfolds in a single moment. It's a series of transitions, and like any big life change, it can take time to adjust emotionally, not just financially. Questions about purpose, routine and connection often sit in the background until work actually stops. Understanding the emotional patterns many people experience ahead of time can make the transition feel less daunting and help you prepare in a more rounded way.

In this article, we'll look at the typical psychological transition into retirement so you know what to expect – and how you can support yourself through it.

The Exhale

After years of structure and responsibility, the first days or weeks of retirement often bring a sense of release: a deep breath out. For some, this phase is full of excitement and freedom. For others, particularly those emerging from demanding careers or periods of stress, it can feel like hitting the wall.

There may be no energy for celebration, just a need to rest and recover. That's perfectly normal. This is a time to decompress and ease into a new rhythm without the pressure to achieve or perform.

For some people who have spent decades measuring progress through deadlines, outputs or responsibilities, this pause can feel uncomfortable. It's common to feel an urge to "do something useful" straight away. But giving yourself permission to slow down can help you reset physically and emotionally, creating space to work out what you want this next chapter to look like, rather than rushing to fill it.

Many people find that the sudden freedom of retirement can feel unfamiliar at first. Planning to start small, with light structure such as a morning walk, a coffee catch-up or an afternoon read, can help give your days a sense of shape without feeling demanding.

It may help to consider who you'd like to lean on during the early stages of retirement, and to let those close to you know you're open to their support. Writing down your reflections can also be a helpful way to clarify what you might need.

You might start by asking yourself:

- How do I imagine I'll feel once I step away from work?
- What might I need to recover physically, mentally or emotionally?
- Will I be comfortable giving myself permission to rest without guilt, and if not, what could help?

The Drift

Once the novelty fades or the recovery time has passed, a different feeling can set in. With no set schedule and fewer built-in responsibilities, the days can start to feel a little aimless.

This sense of drift is common and can catch people off guard. Without the clear direction that work once provided, it's easy to feel a little unmoored. It's also the stage where emotional strain can quietly build. According to a major Australian study, loneliness now ranks alongside financial hardship and poor health as one of the top contributors to psychological distress in later life. This helps explain why the loss of routine and built-in social contact after work can feel more unsettling than many people expect.[1]

But this phase is also full of possibility. It can be helpful to reflect ahead of time on what you might want from this next chapter and begin thinking about what's likely to give you energy and satisfaction.

It's often a matter of trial and error. To get the ball rolling, you could start by jotting down ideas for what an ideal week might look like in retirement. Talking to friends or family who've already retired can also help give you a clearer sense of how this transition may unfold.

If you're feeling financially uncertain, a conversation with a qualified financial planner can help clarify your position and free up headspace for bigger picture thinking[2]. The goal here isn't to plan every hour in advance, it's to think about how you might stay connected to what matters to you and build the social networks that can support you through retirement.

After all, one study found that Australian retirees with high levels of social support experienced improvements in mental health and wellbeing during retirement.[3]

Key questions to ask yourself:

- What does work give me, and what do I want to replace or reimagine?
- What makes me feel useful, energised or connected?
- What would make me look forward to a week without work in the picture?

The Reorientation

This is when things begin to click. You're no longer reacting to the absence of work; you're starting to shape your retirement on your own terms. It might not be one big passion project or reinvention, but a patchwork of meaningful routines, relationships and interests.

Research shows that retirees who maintain some form of structured activity, such as volunteering, casual work or caregiving, report higher overall life satisfaction and lower levels of psychological distress.[4] Structure doesn't have to mean being busy or productive in the traditional sense. It can be as simple as having regular commitments, people who rely on you, or activities that give your days a sense of purpose.

Thinking about these possibilities before you retire can make this phase easier to navigate. Some people begin trialling new routines, volunteering roles or creative interests while still working, so the transition feels less abrupt. Others simply start conversations about how they'd like to spend their time, or what kind of balance they want, which can help ideas take shape gradually.

In fact, according to one study, the single biggest driver of happiness in retirement comes from activities and hobbies.[5] Whether it's caring for grandkids, tending a veggie garden, mentoring others or simply savouring a slower pace, the important thing is that it feels right for you.

1 Household, Income and Labour Dynamics in Australia (HILDA) Survey, 2025.
2 Advice provided by Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430), wholly owned by Aware Super.
3 European Journal of Health Economics, Retirement, Social Support and mental wellbeing: a couple level analysis.
4 Household, Income and Labour Dynamics in Australia (HILDA) Survey, 2025.
5 Challenger, Retirement Happiness Index 2025.

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CONTINUED - UNDERSTANDING THE EMOTIONAL JOURNEY OF RETIREMENT

This can be a good time to check in on your goals – financial, health and lifestyle – and make sure they align with how you want to live. Talking with those around you about what you hope this phase might look like can help surface shared routines or highlight opportunities to give back to your community.

Staying active, connected and purposeful doesn't mean being busy all the time. It's about thinking ahead to the kinds of activities and relationships that are likely to help you feel grounded, challenged and well over time.

Key questions to ask yourself:

- What do I expect will give me a sense of meaning, and how might I build more of it into my life?
- What new or old interests would I like to explore as I move into retirement?
- How can I support my mental, physical and social wellbeing in the years ahead?

The Renewal

This phase is where many people find their stride. You've had time to rest, reflect and reshape your life and now you're living retirement with a renewed sense of self.

It may not look like what you first imagined, but it feels right. There's often a growing confidence in how you spend your time, manage your energy and stay connected to the people and causes that matter to you. Your sense of purpose may evolve too, becoming less about productivity and more about presence and enjoyment.

Connection continues to play a powerful role at this stage. Research shows that people who see friends and family weekly have a significantly lower probability of experiencing psychological distress than those who only connect every few months.[5] It's a reminder that staying socially connected doesn't need to be complex or demanding: regular, meaningful contact can make a real difference.

In essence, this phase is about enjoying what you've built, staying flexible and continuing to nurture the habits and relationships that support your wellbeing. It can be a good time to revisit long-term plans, whether that means updating an estate plan, looking at retirement income streams or simply refining routines to suit evolving needs.

Retirement isn't just about having enough money to stop working, it's about building a life that continues to support your wellbeing as things evolve. By paying attention to your routines, relationships and sense of purpose, you can create a retirement that feels not just secure but deeply satisfying.

ASK AN EXPERT

SASS Active

QUESTION 1.

"I'm 57, a SASS member, and I reached my 180 point milestone at my 30 year work anniversary last year. I'm planning to retire in a few years. Am I worse off staying in SASS instead of receiving Super Guarantee contributions from my employer?"

Reaching 180 points in SASS means you've hit the maximum points your employer will allocate, which is a big milestone. From that point on, it's true that the rate at which your overall benefit grows usually slows down — but it doesn't stop growing.

Your benefit can still increase for a few reasons. In particular, your employer benefit will continue to increase in-line with any salary increases you have, as your employer benefit is calculated on your final average salary (the average of your salary at the time you leave employment and the two prior 31 December salaries).

Your SANCS benefit also continues to accrue at 3% (before tax) or approx. 2.55% after tax and is generally based on your final average salary for each year of service since 1 July 1988. On top of that, if you're eligible, you'll receive the Additional Employer Contribution (AEC), which is 3% of your superable salary in 2025/26.

One important advantage of SASS is certainty. The defined benefit component isn't invested in the market, so it isn't affected by ups and downs in investment returns. Instead, it's calculated using a formula, which means you know how your benefit is calculated, and you aren't exposed to market volatility as you approach retirement.

There's also a safeguard built in. When you eventually leave SASS — whether you defer, roll over, cash out, or in the event of a death benefit — your employer funded SASS benefit is checked against what you would have received under Super Guarantee rules. If the SASS benefit is lower, the employer must top it up with a Super Guarantee shortfall payment. If applicable, any expected shortfall is shown on your annual statement.

Finally, most SASS members must keep contributing to SASS while they're employed by a participating employer, up until resignation, retirement, or age 65. In most cases, you can't opt out of SASS and ask your employer to start paying Super Guarantee contributions.

Bottom line: being in SASS after reaching 180 points doesn't necessarily mean you are at a disadvantage. While growth slows, your benefit keeps building, you're protected from investment risk on your defined benefit component of your benefit, and there's a back stop to ensure your minimum super entitlements are met.

SASS Active

QUESTION 2.

“I’m 60 years of age and still contributing to SASS, if I resign can I start a retirement income stream with my SASS benefit? If I decide to take up a new job what happens to my retirement income stream, will my pension payments cease, or will it push me into a higher tax bracket?”

Yes, you can absolutely start a retirement income stream - but it’s important to know that SASS itself doesn’t offer a retirement income stream account.

What you’d need to do is roll your SASS benefit to another super fund, such as Aware Super, and then start a retirement income stream with that fund once the rollover is complete.

If you later decide to take on another role and keep working, that’s not a problem. Your retirement income stream doesn’t stop just because you go back to work. The only requirement is that you continue to take pension payments from the account. Under Australian super rules, retirement income streams must pay a minimum amount each financial year. This minimum is worked out using your pension balance at 1 July each year and a percentage based on your age at that time. Because you’re under 65, the minimum drawdown starts at 4%.

Here’s how the minimums work:

Age on 1 July	Minimum % of account balance
Under 65	4%
65–74	5%
75–79	6%
80–84	7%
85–89	9%
90–94	11%
95 or over	14%

If you start your retirement income stream part way through a financial year, the minimum payment is pro rated based on how many days are left in that year. And if it starts in June, you don’t need to take a minimum payment at all for that financial year.

The really good news is around tax. Pension payments from a taxed super fund (which includes most industry, retail and public sector accumulation funds) are tax free once you’re 60. They’re not assessable income and don’t need to be included in your tax return — so they won’t push you into a higher tax bracket if you decide to work again down the track.

In short: you can start a retirement income stream, keep it running even if you return to work, and receive tax free pension payments alongside your salary.

ASK AN EXPERT

SASS Deferred

QUESTION 3.

"I have a deferred SASS benefit. I'm working for a private aged care provider and plan to keep working for a few more years. Can I start a Transition to Retirement income stream over age 60 to supplement my income?"

In short, yes — it's possible, but there's an important catch.

You can start a Transition to Retirement (TTR) income stream while you're still working, but not directly from SASS. Because your SASS benefit is deferred, you'd first need to roll that benefit to another super fund that offers a TTR pension. Once that rollover happens, you can start a TTR even if you continue working full time or part time.

The good news is that you've already reached age 60, which is your preservation age. It's also the point at which payments from a TTR income stream become tax free, which is one of the main attractions of this strategy.

What does this look like in practice?

If you decide to go ahead, it generally works like this:

You roll your deferred SASS benefit into another super fund (for example, an industry or retail fund that offers TTR pensions). From there, you move some or all of that balance into a Transition to Retirement income stream.

You keep working for your private aged care employer as you do now, and your employer continues paying Super Guarantee contributions into a separate accumulation account.

At the same time, you draw a regular income from your TTR — usually somewhere between 4% and 10% each year of the pension balance. Because you're over 60, those payments are tax free in your hands.

Why people like the idea of a TTR

A TTR can be a really useful tool, particularly if you're not ready to stop work just yet.

One of the biggest benefits is improved cash flow. A TTR can top up your take home pay without you having to leave the workforce. That can be helpful if you want a bit more disposable income now, or if you're planning to gradually cut back your hours over the next few years.

Another key advantage is the tax treatment. From age 60, TTR pension payments are tax free, which can be much more efficient than earning the same amount as salary taxed at marginal rates.

A TTR also gives you flexibility. It lets you ease into retirement and see what a "semiretired" lifestyle feels like, rather than making a sudden, all or nothing decision.

Importantly, you still receive employer super contributions while you're drawing a TTR. Some people combine this with salary sacrifice — using tax-free TTR income to support day to day expenses while redirecting more salary into super at the 15% contributions tax rate*.

Things to think carefully about before starting

While a TTR can be helpful, it's not without trade offs.

Drawing on your super earlier means that money is no longer compounding inside super, which can reduce your balance later in retirement.

It's also worth noting that until you fully retire or turn 65, a TTR is not in full retirement phase. Investment earnings on the pension balance are still taxed at up to 15% inside the fund, rather than being tax free.

There are also payment limits. While you're still working, you must draw at least 4% but no more than 10% each year. Depending on your circumstances, that may or may not line up neatly with your income needs.

Finally, decisions around rolling out of SASS, managing tax, and timing retirement can be complex. Once made, some choices are difficult or costly to unwind, so it's important to think them through carefully and consider getting expert advice.

*Tax can be as much as 30% for higher income earners where Division 293 applies.

SSS

QUESTION 4.

"I've just turned 60, which is my normal retirement age under the State Super Scheme (SSS). I left my NSW public sector role a few years ago and have a deferred SSS benefit. I'm still working, but can I start my SSS pension now and move my lump sum into my Aware Super account, even though I'm not fully retired yet?"

Yes - even if you haven't yet met a Commonwealth super condition of release (like retiring after age 60 or turning 65), you can apply to start your deferred SSS pension.

There are two ways you can do this, depending on what suits your situation.

Option 1: Start your full pension straight away

With this option, both the cashable and preserved portions of your pension start at the same time. Your SANCS lump sum must be rolled over to another super fund (such as Aware Super). It can't stay in SSS. Because you haven't met a condition of release, the rolled over amount must stay in super and can't be withdrawn as cash yet.

If you don't meet a condition of release within six months of starting the pension, only the cashable portion can be converted to a lump sum.

There's also an important estate planning consideration: if you pass away before you've been receiving the pension for 20 years, your spouse or partner won't be able to convert the preserved portion of the reversionary pension to a lump sum.

Option 2: Start the cashable pension now and preserve the rest

This option splits things up:

You start receiving the cashable portion of your pension straight away. The preserved portion is paid into your deferred account, where it's invested in the Trustee Selection strategy. Your SANCS benefit will also be deferred with your preserved part of your pension, unless you choose to rollover your SANCS benefit at the time you apply for your cashable portion of your pension.

Once you later meet a condition of release, you simply notify State Super and your full pension entitlement, including earnings on the preserved portion, becomes payable.

At that point, you can choose to:

- roll the deferred benefit to another super fund,
- take it as cash, or
- use a combination of both.

A key advantage of this option is flexibility — your spouse or partner retains the ability to convert the reversionary pension to a lump sum in the future.

Which option is better?

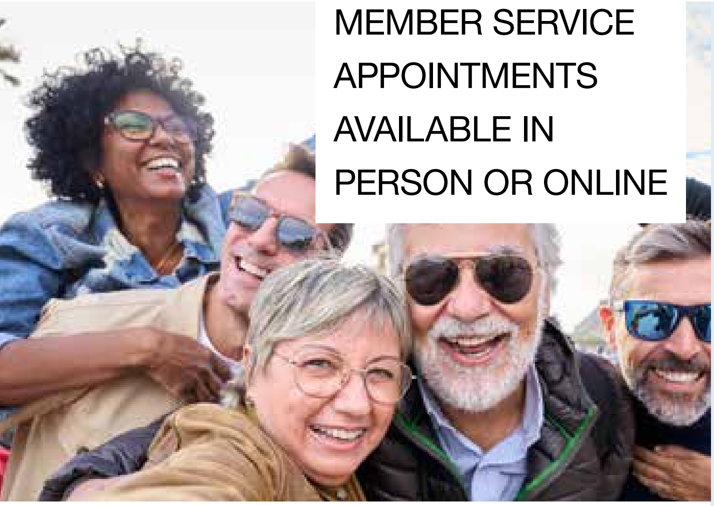
That really depends on your current cashflow needs, whether you plan to keep working, and how important flexibility is for you or your spouse when it comes to converting benefits to a lump sum later on.

How to apply

To get things started, you'll need to complete *SSS Form 515 – Application for payment of previously deferred SSS benefit*. You can get this form from State Super Customer Service or download it from the State Super website.

One important thing to note: your pension starts from the date you apply — it isn't backdated.

YOUR MEMBER BENEFITS



MEMBER SERVICE APPOINTMENTS AVAILABLE IN PERSON OR ONLINE

Member Service appointments using the Zoom video call platform are available 9.00am to 5.00pm Monday to Friday.

State Super's free appointment service is available to all current and deferred members as well as pension members.

One of our friendly and knowledgeable Customer Service team will meet with you via a face-to-face video call. They can assist with general information about your scheme, superannuation rules, even completing administrative forms or other paperwork. Easy-to-follow instructions will be supplied to help you join your video interview.

If you prefer, we also have a limited number of in-person appointments available at our Sydney CBD or Wollongong offices. If you need documents signed or certified please visit us in person so we can assist.

Call to make an appointment –

SASS 1300 130 095

SSS 1300 130 096

PSS 1300 130 097

Of course, you can contact us by phone for assistance any time during business hours.

There is also a wide range of information available on our website. Details about the rules, benefit entitlements and membership conditions of each of the State Super schemes are provided in a series of fact sheets.

To download a form or fact sheet, go to **statesuper.nsw.gov.au** and search for the name or document number or scroll through your scheme's documents to find what you need.

SIGN UP FOR A WEBINAR TO LEARN MORE ABOUT YOUR SCHEME.

State Super seminars for SASS members are online! Join a webinar presented by qualified financial planners from Aware Super. They can help you understand how to maximise your superannuation and plan for the future. Aware Super financial planners are specifically trained in your superannuation scheme.

Our webinar is presented in two 60-minute sessions and will help you to:

- Learn more about your scheme – how it works, what your choices are and how to make the most of your available benefits.
- Understand how and when the decisions you make about your employment and superannuation can affect your retirement benefits.
- Understand the Centrelink rules and the benefits you could be eligible for.
- Find out how a financial plan can help you make the most of your super.

Easy-to-follow instructions are provided on how to join and participate online from the comfort of home.

To make a booking to attend one of our webinars, call **1800 841 633** or go to **aware.com.au/state-super/events** where you can view dates and times that are convenient for you.

GET IN TOUCH

SASS Active	1300 130 095
SASS Deferred	1300 130 094
SSS	1300 130 096
PSS	1300 130 097

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