

Continuity of Scheme Membership

This fact sheet provides information on retaining your contributory SSS membership if you exit employment and are then re-employed in the NSW Public Sector.

Can I rejoin SSS after a break in employment?

You may **not** rejoin SSS if you exit employment and elect to receive a pension from the scheme, or if you exit employment and elect to defer your SSS benefits and then subsequently receive payment of those benefits.

If you have a break in *eligible employment** of **less than 3 months**, you may choose to keep your SSS membership, subject to certain conditions. These are:

- your re-employment must be with an employer who participates in SSS. Most NSW public sector employers are SSS participants. However, you should first check with that employer or contact Customer Service to confirm that this is the case, and
- you must make an election to keep your SSS membership **within 3 months** of taking up eligible employment again, and
- you must repay, together with interest, any immediate withdrawal lump sum paid to you from SSS when your previous employment ceased, and
- you must pay, together with interest, the contributions to SSS that would have been payable by both you and your employer during the period of your break. See SSS Fact Sheet 22 *Contribution arrears*, for more information.

If you are on authorised leave without pay or secondment to another employer, generally your membership of SSS is retained during your period of leave.

**Eligible employment* generally means employment of a permanent nature with a scheme employer.

What if my new employer is a NSW local government or energy industry employer?

If your new employer is a NSW Local Government or Energy Industry employer you may not be able to retain your SSS membership. However, you may be able to transfer to Vision Super's Local Authorities Superannuation Fund (for NSW Local Government) or Cbus Defined Benefit Scheme (for Energy Industry). If you are eligible to transfer to either one of these schemes, the entitlements offered are the equivalent of the accrued entitlements that you held whilst you were a member of SSS. Please contact Customer Service for more information.

How do I make an election to retain my SSS membership?

You must complete STC 238 form *Continuity of scheme membership* within 3 months of taking up eligible employment again. This form is available from the State Super website or from Customer Service.

Please contact Customer Service if you are unsure of your eligibility to apply for continuity of membership. Contact details can be found on the next page of this fact sheet.

The STC schemes are administered by Apex Superannuation Administration Services Pty Ltd on behalf of the schemes' trustee, SAS Trustee Corporation (STC). STC is governed by the *Superannuation Act 1916*, the *State Authorities Superannuation Act 1987*, the *State Authorities Non-contributory Superannuation Act 1987*, the *Superannuation Administration Act 1996* and the *Police Regulation (Superannuation) Act 1906*. The schemes are also subject to Commonwealth superannuation and tax legislation.

STC has published this fact sheet. STC is not licenced to provide financial product advice in relation to the STC schemes or to their members.

Reasonable care has been taken in producing the information in this fact sheet and nothing in it is intended to be or should be regarded as personal advice. If there is any inconsistency between the information in this fact sheet and the relevant scheme legislation, the scheme legislation will prevail. In preparing this fact sheet, STC has not taken into account your objectives, financial situation or needs. You should consider your personal circumstances, and possibly seek professional advice, before making any decision that affects your future.

To the extent permitted by law, STC, its directors and employees do not warrant the accuracy, reliability or completeness of the information contained or omitted from this fact sheet.



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More information

If you need more information, please contact us:

Telephone: **1300 130 096** (for the cost of a local call, unless calling from a mobile or pay phone)
8.30 am to 5.30 pm, Monday to Friday.

Personal interviews: Please phone 1300 130 096 to make an appointment.

Postal address: State Super, GPO Box 2181, Melbourne VIC 3001

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Email: enquiries@stc.nsw.gov.au