

Pension Newsletter

**Staying
mentally fit
in retirement**



IN THIS ISSUE...

Who **WILL** your
super go to?

Centrelink...

Check your eligibility

ALSO INSIDE

State Super update

Registering a de facto relationship

Get fraud aware!

Investment market overview

A new State Super website

State Super update



Successful sale of StatePlus

In June 2016, after more than 25 years of ownership, State Super accepted an offer from First State Super to acquire all of the shares in StatePlus (formerly known as State Super Financial Services). The acquisition by First State Super followed a rigorous sale process to ensure the best result for State Super and its members.

As an asset of the Pooled Fund it was important that the sale generated not only a good financial return for State Super but also maintained the quality of services to our members. We believe that the deal with First State Super delivers on both these points.

State Super will continue to have a strong relationship with StatePlus and is looking forward to continuing a long and mutually beneficial working relationship with First State Super. We have every confidence that First State Super will strive to ensure that StatePlus continues to provide premium financial planning and advice services to State Super members.

Pillar Administration available for sale

In May 2016 the NSW Parliament passed a bill to officially put Pillar Administration (a state-owned superannuation administration business) on the market for sale.

Pillar Administration is State Super's member administration and customer service provider and one of our key service partners. Our commitment is to ensure, as far as possible, that the services provided to us as a Trustee and to our members are maintained both during and after the sale.

Federal Budget 2016

In May 2016 the Turnbull Government handed down its first Federal Budget, which contained a number of proposed changes to superannuation.

Much water has passed under the bridge since then and proponents and supporters from all arms of Government and society have provided their post-budget commentary. At the time of writing, none of the changes to superannuation announced in the May budget have been legislated.

As the Trustee of the State Super schemes we have, and will continue to, consult with the NSW Government to determine what this means for our members and how the measures may apply to the State Super schemes. We will communicate this information to members via the State Super website when it becomes available.

A full summary of the proposed changes relevant to State Super members was provided at the time the budget was handed down and is available via the Latest News section of the State Super website.

Keep an eye on the news!

These and other State Super updates and announcements are provided to members as they become available via the State Super website. Visit the Latest News section at www.statesuper.nsw.gov.au.



Who **WILL** your super go to?



If you have loved ones that depend on you, planning for their wellbeing after your death is important.

It's important to ensure your loved ones are taken care of in the event of your death. You may have a legally binding will in place, but did you know that your superannuation is held in trust and is not generally covered by your will? This includes your State Super pension, but unlike other super funds, it is not as simple as nominating a beneficiary of your choice. Different rules apply to your State Super benefits and only certain people will be entitled to claim a benefit in the event of your death.

Who will be entitled to your benefit?

Generally, your spouse or de facto partner will qualify for a benefit if they were your spouse or de facto partner before you retired, and remained so until your death.

A relative or representative should contact State Super as soon as possible when you die, as it's important to start the application process promptly in order to avoid any payment delays. Once we are notified, a letter will be sent detailing the documents we require to assess your partner's eligibility.

Documents required

State Super need to establish the relationship existed at the time you retired and continued until your death. A marriage certificate or a relationship registration certificate for de facto

relationships (refer to page 7 for further information) will be required, along with a statutory declaration attesting to the existence of the relationship at the time of your retirement and its continuation until your death. In the case of a de facto relationship which is not registered, additional statutory declarations from other parties will also be required.

What benefits could my loved ones be entitled to?

Your spouse or de facto partner's entitlement to a lifetime reversionary pension is dependent on which scheme you are a member of and is indexed annually to the All Groups Sydney CPI.

For SSS, a reversionary pension is equal to two-thirds of your full pension entitlement at the date of your retirement, plus all CPI adjustments until the date of your death. The reversionary pension can be commuted to a lump sum so long as it is done within the timeframes allowed by the scheme legislation – refer to the fact sheets following for specific details.

For PSS, a reversionary pension is equal to 62.5% of your pension entitlement at the date of your death. In other words, the spouse pension entitlement is reduced in proportion to the amount of pension you have commuted. The reversionary pension cannot be commuted to a lump sum.

For SASS, a reversionary pension is only available if you elected to take your pension as a reversionary pension, and is generally equal to 62.5% of your pension entitlement.* The reversionary pension cannot be commuted to a lump sum.

Eligible children may also receive a benefit in the event of your death; generally a fortnightly pension for each eligible child paid to the surviving parent or legal guardian of the child. Please refer to the fact sheets below for further information.



More information

For more information please refer to the fact sheets listed below which are available via the State Super website at www.statesuper.nsw.gov.au, or contact the State Super Customer Service Team on **1300 652 113**.

Relevant fact sheets

- SSS Fact Sheet 11: *Death of a scheme member after retirement*
- SSS Fact Sheet 14: *Exchanging your pension for a lump sum*
- SSS Fact Sheet 12: *Child pensions*
- PSS Fact Sheet 6: *Death Benefits*
- SASS Fact Sheet 12: *SASS Pension – Your Questions Answered*
- SASS Fact Sheet 8: *Death Benefit*

*If you were a member of the Railway Super Account scheme the reversionary pension is based on your years of service and cannot exceed \$1,796.22 p.a.

Centrelink benefits

Check your eligibility to ensure you don't miss out

Social Security assistance is provided by various Australian Government departments including Centrelink (Department of Human Services) and the Department of Veterans' Affairs (DVA). They provide both short and long-term help to those who qualify for financial support, including the Age Pension, which provides long-term financial support to older Australians.

Every benefit or payment that Centrelink provides has its own set of eligibility criteria. For example, payment of the Age Pension generally depends on your age and the level of income and assets you have. If your assets or income exceed the threshold rates, you will not be entitled to the relevant Centrelink benefits.

In addition to payment of benefits there are also certain fringe benefits that may apply. If you are eligible for the Age Pension, you qualify for the **Pension Concession Card** which provides additional concessions, benefits and discounts.

If you are of Age Pension age but do not qualify for the Age Pension, you may be eligible for the **Commonwealth Seniors Health Card (CSHC)**.

State Seniors Cards, which offer additional concessions, benefits and discounts, may also be available if you're over 60.

The Government may be able to help you with your finances in retirement, so it's important to understand if you're eligible for these benefits.

The Age Pension

The Age Pension provides benefits for older Australians who are no longer working or are working reduced hours. Every year in March, July and September, the Government updates the rates and thresholds for claiming the Age Pension.

If you qualify for the Age Pension, in addition to cash payments, you'll also receive a Pension Concession Card. This provides an array of discounts covering medicine, health and other government services, as well as discounted rates on gas, water and electricity, car registration and travel concessions.

Currently, the Age Pension is available to Australian residents aged 65 or over; however, this will be increasing by six months every two years, reaching age 67 by 1 July 2023.*

There are two main eligibility tests that determine whether you can access the Age Pension:

- **An income test** – this refers to any investment income assessed or salary earnings and will include most of your State Super pension income.
- **An assets test** – based on your lifestyle and financial assets (the value of your home is not included).

Both tests have different thresholds depending on whether you are single or part of a couple and whether you own your home or not. The test that results in a lower entitlement is the one that determines how much Age Pension you receive.

Assets test thresholds

The assets test thresholds indicate the value of the assets you can own (excluding your home) before you lose your eligibility for the Age Pension.

The Government recently introduced changes to the assets test thresholds which will take effect from 1 January 2017.

From 2017, for every \$1,000 of assets over the lower threshold, your pension entitlement will be reduced by \$3. At present, the reduction rate is \$1.50 per \$1,000 of assets over the threshold.

This means that if your assets are valued towards the upper threshold, the amount of pension you may receive will be at a reduced rate. This may also reduce the rate of pension paid to many part-pensioners.

The lower threshold (for the full pension) will be increased to reduce the impact on pensioners with lower levels of assets.

These changes have been passed as legislation, and the current assets test thresholds are shown in the table following. Please note that the 1 January 2017 rates are provided as estimates only.



	Lower threshold (full pension)		Upper threshold (no pension payable)	
	Current*	1 Jan 2017^	Current*	1 Jan 2017^
Single homeowner	\$209,000	\$250,000	\$791,750	\$541,250
Single non-homeowner	\$360,500	\$450,000	\$943,250	\$741,250
Couple homeowner	\$296,500	\$375,000	\$1,175,000	\$814,250
Couple non-homeowner	\$448,000	\$575,000	\$1,326,500	\$1,014,250

Source: Australian Government Department of Human Services

Pensioners who lose their Age Pension entitlement on 1 January 2017 as a result of these changes will automatically receive a CSHC without having to satisfy the CSHC income test, or a Health Care Card for those under Age Pension age.

Income test thresholds

The income test thresholds indicate the value of the income you can earn before you lose your eligibility for the Age Pension.

For every dollar you earn over a certain amount, your pension entitlement will be reduced by 50 cents. For a single person, the amount is \$164 per fortnight*, and for a couple it is \$292 per fortnight.*

Benefits of the Commonwealth Seniors Health Card (CSHC)

The CSHC gives you access to benefits such as cheaper prescription medicines under the Pharmaceutical Benefits Scheme (PBS). It also gives you access to other Government concessions such as bulk billing for doctors' appointments and more refunds for medical expenses through the Medicare Safety Net.

In addition, you may be eligible for concessions from the State Government. These include concessions on your energy and electricity bills, healthcare costs including dental and eye care, public transport costs and rates.

You will be eligible for the CSHC if you are of Age Pension age (but not eligible to receive the Age Pension) and your assessed income is below the relevant threshold. SSS and PSS pensions received by members over age 60 do not count towards the CSHC income test.



Important points

It's important to understand what you can access, as well as what decisions you need to make today, in order to make the most of your potential benefits.

- Be familiar with the rules that will determine whether or not you're eligible for the benefits.
- Check if you qualify for the Age Pension or CSHC benefits regularly, not just when you retire, as circumstances, as well as the income and assets test thresholds, will change over time.
- Remember, there is an assets test and an income test for the Age Pension, and a different income test for a Commonwealth Seniors Health Card.
- Get financial advice to help you understand all the rules of eligibility, as they are complex. Professional advice can help you make sure you don't miss out on any of your entitlements.

* Thresholds at 1 July 2016. ^ 1 January 2017 figures are estimated amounts based on 1 July 2016 pension rates. These may change after 20 September 2016 pension indexation.



Retire life Rich

“I retired from work.
Not from life.”

With the recent government changes to Centrelink entitlements, it can be difficult to know what you're eligible for. A StatePlus financial planner can work closely with you to determine exactly what benefits you are entitled to; and ensure that you take advantage of any other benefits, like health care and concession cards.

At StatePlus, we'll take the time to help you maximise your retirement savings, so you can enjoy the retirement you've earned and continue doing the things you love to do.

Visit stateplus.com.au/stories to see Fred and Marian's whole story.



StatePlus

*Formerly State Super
Financial Services*

StatePlus is the trading name for State Super Financial Services Australia Limited, holder of Australian Financial Services Licence 238430, ABN 86 003 742 756. This information is of a general nature only and is not specific to your objectives, financial situation or needs. Before making any decisions you should consider its appropriateness to you.

Registering a de facto relationship



Did you know that if you are in a de facto relationship and something were to happen to you, the burden of proof rests on your partner in order for them to receive spousal entitlements to your State Super benefit after your death?

By registering your relationship, you could make the application process easier for your loved ones at what can be an emotionally challenging time.

The NSW Relationships register provides legal recognition for a couple regardless of their sex, age or prior marital status, through the registration of their relationship.

Who can register their relationship?

Adults who are in a relationship as a couple can apply to register their relationship provided at least one of them lives in NSW. Adults in both heterosexual and same-sex relationships are eligible to register. A couple does not have to live together to be eligible to register their relationship.

However, a relationship CANNOT be registered if either person is:

- under 18 years of age
- married to another party
- in another registered relationship
- in a relationship as a couple with another person, or
- if they are related to the other by family.

What to consider before registering a relationship

Couples in registered relationships will be recognised as 'de facto partners' for the purposes of most

legislation in NSW, and will also be subject to certain obligations or restrictions under NSW law.

This means people in registered relationships will be able to rely on their certificate of registration to access various entitlements, services and records under NSW law. Registered couples may also be able to access key benefits and rights more easily under NSW legislation.

In situations that are not governed by legislation, service providers may choose to accept registration of a relationship as proof of its legitimacy. State Super and its administrator accept registration of a relationship as proof of its legitimacy and take this into consideration when determining spousal or death benefit entitlements.

How to register a relationship

To apply in NSW, partners need to complete an application form and make a statutory declaration stating that they:

- wish to register the relationship
- are either:
 - not married or in a relationship as a couple with anyone else, and are not related to each other by family, or
 - married in a same sex marriage that took place overseas

- are not in another registered relationship whether in NSW or in another Australian jurisdiction, and
- do or do not reside in NSW (at least one member of the couple must reside in NSW).

When applying, proof of identity is required for each person, along with payment of a fee (\$213 at 18 April 2016).

Once an application is made, there is a 28-day cooling-off period in which either party can withdraw the application. After that time, the Registrar will register the relationship and issue the couple with a certificate.

Please note: The above process relates to NSW only, and the process and fees may vary in other states.

Can a relationship be unregistered?

If, for whatever reason, you decide that you no longer want the relationship to be registered, you can revoke the registration through the Registry of Births, Deaths and Marriages. There is an \$80 fee in NSW and either or both parties can apply. Both parties do not need to agree to revoke the registration. There is a 90-day cooling-off period before the registration is revoked.



More information

For more information on how you can register your relationship, simply go to the Births, Deaths and Marriages website for the state you live in.

For NSW, the website address is www.bdm.nsw.gov.au/Pages/marriages/relationship-register.aspx

Staying mentally fit during retirement



Dr. James Prior

At State Super we know you don't stop achieving, learning and living just because you retire from the workforce.

Earlier this year we heard about James Prior, a State Super pension member who recently graduated Doctor of Philosophy, at the University of Wollongong. A great achievement in itself, but what makes Dr Prior unusual is that he's aged 85 – a bit beyond the average age of a university student.

When is 'too old'? Not 85, says James Prior

You spent six years researching and writing your thesis. What motivated you to take on such a rigorous course so late in life?

I have always been interested in history and I strongly believed that some conventional historical beliefs needed looking at because frankly, I felt they were wrong. That is what my thesis attempted to do. What I did is usually called revisionist history, which can be very controversial. Not surprisingly, several of the beliefs arose from Australia's experiences in the Second World War.

I was a nine year old when World War II broke out. I can still vividly recall how Sydney became virtually an American city, teeming with thousands of American servicemen in their distinctive uniforms. I had three elder sisters, which meant that our home was often 'home away from home' for lonely young U.S. and Australian servicemen. In those days they loved to gather around the piano, singing for hours, while one of my sisters played.

You were aged 78 when you enrolled at University as a Ph.D. candidate. What did you do before that?

Leaving school at 15, I worked in the State Public Service in the Education Department. When university education became free, I spent five years as a part-time student at the University of Technology Sydney (UTS), gaining a B.A. in Communication. I then completed my Master's degree in American Studies at the University of NSW.

I resigned from the Education Department when I was 57 and did a range of jobs, each one entirely different. I was a Visitor Services Officer at the Sydney Opera House, which is a tour guide. I would walk up the 200 steps to the Concert Hall giving detailed talks about the Opera House – doing that four to five times a day required good lungs, which fortunately I had back then! Subsequently, I became an Opera House Concierge, where I was a kind of official greeter to the performers. Simultaneously, I was on a number of government Boards and Tribunals as a Community Representative.

I've been writing freelance feature articles for newspapers and magazines both in Australia and Britain from the 1960's, so writing university essays wasn't such a big change from feature writing. Both have to be carefully researched.

What was it like being a student again and why do you recommend taking up a mental challenge in retirement?

There are many benefits to taking up further studies at any stage in life and the whole academic experience truly changes the way one thinks and reasons.

This time was no exception. It was funny in many ways, as this time was different on another level. For instance whenever I moved around the campus, I would find students rushing to open a door for me, or if I dropped something on the ground, a student would rush to pick it up.

I suppose the students thought that this elderly, distinguished-looking gentleman walking around was the Vice Chancellor Emeritus or somebody equally important.

I was last a student in 1986, when I was doing my Masters. This time, thirty years later, it seemed to me that the students were much younger.

They weren't of course – I was just older. As the American Statesman Bernard Baruch said, "To me, old age is always fifteen years older than I am." The reverse is also true.

Being a part of university life, the seminars and the discussions with other post-grad students and academics were invigorating and enlightening.

... I have four children and twelve grandchildren. Just as well really, as there was always a grandchild available if the computer had a hissy fit.



The Prior Family Grandchildren

How did people react when you told them you were going back to study?

I'll let you in on a secret. I told hardly anybody outside of the family, because frankly, I was never sure if I would finish it. Many candidates find Doctorates notoriously difficult to complete and I doubted whether I would have the stamina to handle it. But once I started, I saw that while it was difficult and time-absorbing, it was not impossible. The opinion of the few people who did know ranged from, "Why would you bother?" to "Fantastic!"

What were the key challenges on this journey and how did you overcome them?

Curiously, it wasn't the writing that I found challenging. I have always found satisfaction in this. The most challenging aspect was sourcing the research material, which was scattered in archives and private correspondence all over the world. Fortunately, I had established good working relationships with archivists in London, Washington and Canberra and this certainly helped me overcome the challenge.

Perhaps not so difficult was the interruption to my social life. At this age, you can expect to sit back, or even lie back, drink in hand, and enjoy all the pleasures you may not have found the time for in your working life. The one thing I did not give up was family life. We are all very close and see a lot of each other. This is especially important, because my wife Jan and I are now the Family Elders, so to speak.

What has finally completing the task at hand, and in turn, becoming Wollongong's oldest Ph.D. graduate meant to you?

I was amazed when I learnt that. I still can't believe it. As the population of Australia is ageing, I would be surprised if we don't see more folk in their 70's and 80's undertaking studies. They don't have to do formal university work. The WEA (The Workers' Educational Association), the University of the Third Age and most local councils all provide courses, where you can virtually set your own pace. As you know, there are several advantages to taking up courses in the retirement years – keeping the brain active and discovering a completely new interest.

So, what now?

I want to find a publisher for the thesis and then write a couple of books that have been 'marinating' in my mind. However, they will not be political heavyweights. You don't get to my age without observing the more profound lessons that life has to teach us.

We'd like to thank James for sharing his experience with us and congratulate him on his achievement. James, you're an inspiration!



Further information

A Ph.D. may be a little more than you were planning to take on – it's probably a little more than most of society chooses to take on – but that doesn't mean you can't start learning about something new or continue learning about something old.

Workers Education Association (WEA):

Website: www.weasydney.com.au

Sydney: 02 9264 2781

Hunter: 02 4925 4200

Illawarra: 02 4226 1622

Wesley School for Seniors:

Website: www.wesleymission.org.au/home/our-services/wesley-seniors/wesley-school-for-seniors

Sydney: 02 9263 5416

University of the Third Age (U3A):

Website: www.u3aonline.org.au

Sydney: 02 9252 2033

For a more comprehensive list of organisations contact:

The NSW Government's Seniors Information Service

Phone: 13 12 44

Get fraud aware!

How often do you check your superannuation statements? If your identity had been stolen would you recognise the signs?



So what do you need to look out for to ensure you protect yourself and your superannuation from fraud and identity theft?

Superannuation scams and identity theft

Super scams and warnings

- **Promotions for early access to your super** – accessing your super before age 55 (or later if you were born on or after 1 July 1960) – are illegal except in very limited circumstances.
- **Offers to 'take control' of your super** – i.e. suggestions that moving your money into a self-managed super fund (SMSF) may allow you to access the funds to pay off debts or buy something you really want. SMSFs must follow the same access rules as other superannuation funds.
- **Unlicensed operators** – always check to ensure the companies and individuals you deal with are licenced. If you are unsure, see ASIC's professional registers at ASIC Connect or APRA's Registrable Superannuation Entity Disqualification register.

Identity theft

Identity theft does happen, and most of the time its victims are oblivious to it. Thieves collect your personal information by rummaging through garbage bins and rubbish tips in order to steal your letters, household bills and statements. So what should you be aware of?

- Amounts of money going missing from your bank accounts without explanation.
- Suddenly having an unexplainable bad credit rating.
- The amount of mail you receive decreases – this may indicate someone is stealing or redirecting your mail.
- An unknown caller pushes you to provide personal information and discourages you when you ask about the legitimacy of their request.
- You get a random email or call asking you to validate or confirm your personal, banking or superannuation details.

How to protect yourself

- Check credit card, superannuation and bank statements regularly to ensure early detection of any suspicious transactions. Contact your provider if you notice anything out of the ordinary.
- Shred all documentation that contains personal information (i.e. statements, applications etc.) before discarding.
- If possible, secure personal documents at home.
- Keep your details up-to-date with financial service providers to ensure your mail doesn't end up in the wrong hands.
- NEVER send money or give out personal details to people you don't know.
- If you receive a phone call from a superannuation fund, bank or other organisation, don't provide your

personal details. Instead, ask for their name, the company they are calling from and a contact number so that you can call them back. Look up the organisation via an internet search and check that the phone numbers and details of the organisation are the same before returning the call.

- Never use a public computer for banking as your details will be stored on that computer.
- Keep your phone or other mobile devices in a safe place.
- Always type website addresses into your browser. Avoid clicking on links within an email.
- Be careful what information you provide on social networking sites.
- Enable security settings and install up-to-date anti-virus software on your phones and computers.

If you have any concerns regarding the security of your superannuation account, please contact the State Super Customer Service Team.

Are your details up to date with State Super?

Remember, it's important that we always have your most up-to-date details on file.

If you need to update your information or simply wish to check that the details we have on record are correct, please contact State Super on **1300 652 113** or email us at enquiries@stc.nsw.gov.au.

Investment market overview

Domestic growth

The Reserve Bank of Australia (RBA) has kept a firm hand on interest rates over the last 12 months, with the only movements being a 0.25% reduction in May and August 2016. This reflects the RBA's continued belief that stimulus is needed to support growth and domestic demand, and to help keep a lid on the exchange rate for the benefit of Australian exporters. Overall growth has been mildly positive, supported by reasonable domestic demand and has resulted in a moderately positive labour market.

The chink in the armour appears to be business investment, which has been declining steadily since 2012. The major culprit in that slide has been the mining sector, while non-mining sector business investment has been patchy at best. In contrast, dwelling construction has been strong.

Positive signs continue in the U.S.

While not spectacular, U.S. GDP grew by an annualised rate of 1.2% during the second quarter of 2016. The manufacturing, employment and personal consumption sectors were among the brighter spots in the overall picture. The consumption sector, which accounts for more than two-thirds of economic output, expanded at a rate of 4.2% in the second quarter, its best gain since late 2014. The combination of slow growth and strong personal consumption was possible due to a reduction in inventories.

The 2015 oil price slump had a big influence on the sub-1% inflation rate of last year. However, for 2016, the subsequent partial recovery in oil prices could cause slightly higher inflation. Wage pressures are also starting to emerge in the U.S. and, as a result, the Federal Reserve is expected to slowly increase interest rates.

China continues to adjust

In 2015, as a way to stimulate China's economy, the central bank implemented credit easing policies in order to create liquidity in their banking system and increase lending. The policies seem to have borne fruit, with GDP reaching the predicted 6.5% range this year. This was supported by a drop in currency and strong retail sales. As the Chinese leadership has committed to doubling per capita disposable income between 2010 and 2020, the economy would need to grow on average by 6.5% between now and 2020, and authorities may need ongoing stimulus to deliver on their commitment.

The longer term effect on markets is a lot more difficult to forecast, with many competing forces at play.

The Brexit shadow over Europe

GDP growth in Europe was just below 2% in 2015 and while original expectations were for a similar result in 2016, Brexit (Britain's decision to exit from the European Union) has resulted in a slight downward revision. Persistently low interest rates, low oil prices and the Euro's exchange rate have supported growth, while growing consumer demand, a reduction in unemployment and a gradual downward trend in European government debt and deficit are cause for hope. The shadow of Brexit, however, has added a layer of uncertainty and the spectre of bad loans is haunting Europe's banking sector. The cautiously optimistic outlook therefore remains fragile.

What the markets are doing

The predictable shock to markets when Brexit occurred was dramatic, but the bounce back was just as quick. The longer term effect on markets is a lot more difficult to forecast, with many competing forces at play. International equity markets hit a low point in February this year, but have since picked up. There may still be volatility to come, but expectations are for more moderate returns ahead. In the U.S. market, 2016 is expected to end up marginally more positive than last year, although the end of the year could be impacted by the outcome of the U.S. presidential election. At home, after a tough start to 2016 there is hope for continued improvement by the end of the calendar year.

COMING SOON...

A new State Super website,
with a dedicated section
for pension members

In January 2017, we will be launching our new look website.

But it doesn't just look different. We're creating a whole section that contains information for you about your State Super pension, plus information for your family about their benefits.

The new pension section will include:

- **Education** – all the fact sheets, forms and publications needed after you commence your pension.
- **Financial planning and advice** – as a State Super member, you have access to the financial planning services provided by StatePlus. This section includes important information about managing your finances in retirement.
- **Quick links** – an easy way to find some of the most useful and frequently accessed information on the site.
- **Member login** – access the Member login area to securely check or change your details.
- **Latest news** – all the latest State Super news and information relevant to you, including scheme and legislative updates, and useful information about State Super.



We'd love to receive your feedback and suggestions

Keep an eye out for the user feedback questionnaire on the new website, which will help us ensure the pension member section of the State Super website meets your needs.

You can also email your feedback and suggestions to us via the contact details below.

Contact us



Phone

1300 652 113



Website

www.statesuper.nsw.gov.au



Mail

State Super, PO Box 1229
Wollongong NSW 2500



Email

enquiries@stc.nsw.gov.au

Please note that SAS Trustee Corporation (STC) is not licensed to provide financial product advice in relation to State Super Schemes. Reasonable care has been taken in producing the information in this document and nothing in this document is intended to be or should be regarded as personal advice. In preparing this document, STC has not taken into account your objectives, financial situation or needs. You should consider your personal circumstances and seek professional advice before making any decision that affects your future.

State Super Financial Services Australia Limited, trading as StatePlus, is the holder of an Australian Financial Services Licence 238430, ABN 86 003 742 756. StatePlus is a 'for profit' financial services organisation which also provides financial planning advice. As of 6 June 2016, StatePlus is wholly owned by FSS Trustee Corporation (ABN 11 118 202 672 and AFSL 293340) as trustee of the First State Superannuation Scheme (ABN 53 226 460 365). StatePlus has its own Board and Management team. State Super does not pay any fees to StatePlus for the financial advice and member seminar services it provides to State Super members. State Super is not a representative of StatePlus and receives no commission when making referrals to StatePlus for financial planning services. Neither State Super nor the New South Wales Government take any responsibility for the services offered by StatePlus, nor do they or StatePlus guarantee the performance of any service or product provided by StatePlus.