

Keeping members super informed

# superVIEWS

**SASS**

State Authorities Superannuation Scheme

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

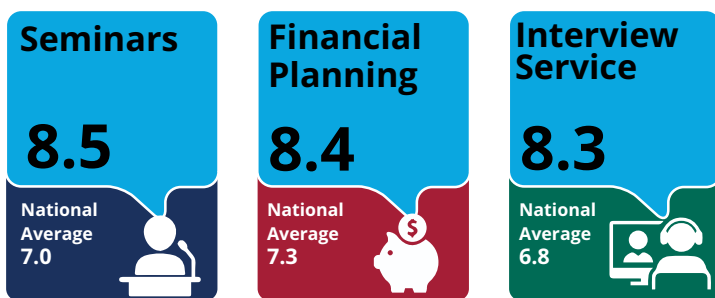


## Annual Member Satisfaction Survey results are in

We would like to thank all our members who provided feedback as part of our 2021 annual member satisfaction survey, which was conducted in December last year.


We received positive results in important areas of service delivery and when compared to the broader superannuation industry, our results sit well above the industry standard for investment performance, telephone service, interview service, communication, annual statements, seminars and financial planning.

### You rated us highest for:



Source: State Super Member Satisfaction Research 2021, Woolcott Research & Engagement. Ratings out of 10.

This annual research, together with the comments and insights that we receive from our members, has become an integral part of our future planning and will help us continue to identify ways to improve the services we provide to you. .

 **Get in touch** We welcome your feedback at any time via our online form at [www.statesuper.nsw.gov.au/help-centre/contact-us](http://www.statesuper.nsw.gov.au/help-centre/contact-us)

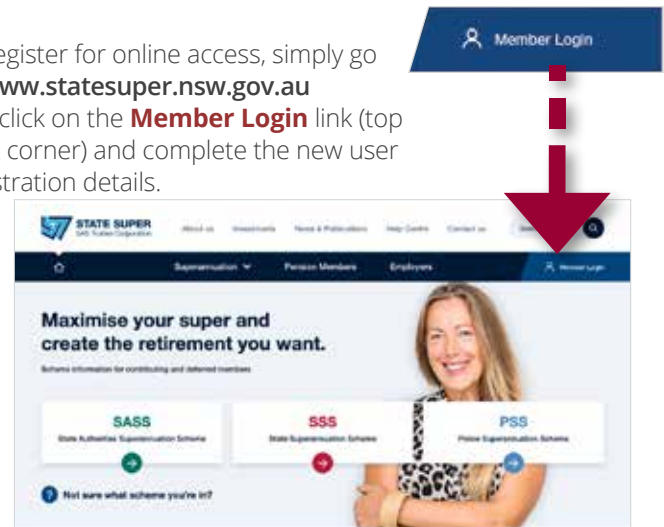
## Have you registered for secure online access to your account?

Did you know you can keep track of your State Super benefits online via the secure member login area? You will have your own personal login details and password that you can change at any time, which means you are the only one who can access your information.

Registering for online access enables you to:

- update or change your contact details
- view and download your last annual statement
- access an online benefit estimate

To register for online access, simply go to [www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au) and click on the **Member Login** link (top right corner) and complete the new user registration details.



If you have already registered but need to reset a forgotten password, simply click on the Member Login link and select "Forgotten your password?" where you can re-enter your details securely and request a new password to be sent via email or post.

## Additional Employer Contribution (AEC)

In October 2021 a regulation was tabled in the NSW Parliament that increased the Additional Employer Contribution (AEC) contribution rate to 1.0%, an increase of 0.5% from the previous rate. This increase was made following an increase of 0.5% in the Superannuation Guarantee (SG) rate - from 9.5% to 10% - from 1 July 2021.

We are now working to update systems and processes to enable the additional AEC amounts to be paid and allocated to accounts. As the AEC rate increase has been backdated to 1 July 2021, this update will include amounts that were payable from 1 July 2021. You can expect to see this change to your account by the end of this financial year.

## Member Advisory Forums continue to provide insights



Our third Member Advisory Forum in November 2021 included members from a wide range of public sector roles. The forum, which was again held as an online event, was well received by members with 73% confirming that they would encourage other members to attend similar forums.



### Views on public sector super

Members shared their insights on their experience of being part of a public sector superannuation scheme. Key themes from the discussion were:

#### Superannuation is a marginal consideration in choosing a career:

For most people, superannuation did not play a role in choosing their career path or deciding to enter the public service.

**Retaining public servants:** Once members became aware of the benefits of the SASS scheme and began taking a deeper interest in superannuation more generally, they were incentivised to remain in the public service to continue accessing its superannuation benefits.

**Value of informal advice:** Many members highlighted how life events and informal conversations with peers and family members sparked their interest in superannuation. These informal discussions have been extremely valuable in informing decision-making about one's finances.

**Value of professional advice:** It is critical for members to receive accurate, financial information to inform their decision-making, particularly where decisions have long-term implications.

### Views on responsible investment

Members also discussed the importance of Responsible Investment and what it means for a public sector superannuation fund. Key themes on this topic were:

**Importance of responsible investment:** Members broadly agreed that super funds play an important role in making responsible investments and they should be guided by an ethical investment strategy. Members spoke about the role of super funds in promoting positive social and environmental outcomes.

**Transparency and investment decision-making processes:** Members were interested in the process undertaken by State Super to direct investments and to engage with the companies they invest in. Some members suggested that there is value in providing members with choices about how to invest their money (i.e. to opt in or out of specific investments).



**Balancing trade-offs:** Members appreciate the tension that may arise when trying to balance the need to maximise returns and to invest ethically. One member spoke about the important role of governance in helping to strike the right balance between maximising returns and maintaining stability.

**Defining responsible investment:** Members see responsible investment through the following dimensions:

- Environmental sustainability - combatting climate change, investing in renewables and clean energy
- Investing in Australian-based companies and start-ups, to support the local economy
- Promoting positive social outcomes –including investing in affordable housing.



If you are interested in participating in a future Member Advisory Forum, email your full name, and current or previous job title to [info@statesuper.nsw.gov.au](mailto:info@statesuper.nsw.gov.au) and we will respond with the event details as soon as they are confirmed. Places are limited, so be sure to contact us as soon as possible.



## 2021 – restoring a growth trajectory

**After riding out the threat from the COVID-19 Delta variant in mid-2021, economic growth has largely gathered momentum across the globe in the latter half of the year. Vaccination uptake and easing of restrictions have allowed some return to normality, although the Omicron variant has prolonged disruption to some extent.**



Household savings, healthy employment figures and continued fiscal and monetary stimulus have buoyed the growth of advanced nations. Importantly for Australia, annual GDP is close to 4 per cent in September 2021 thanks to increased net exports.

Equity markets continued their generally upward trend across 2021, but the inflationary rumblings, central banks tapering off asset purchases and the potential for tighter monetary policy resulted in a market correction at the start of 2022.

### Inflation emerging

The emergence of inflationary pressures has taken some of the shine off the generally positive economic indicators and has given markets some jitters. The inevitable supply chain disruptions resulting from COVID-19, increasing wage pressures and a surge in commodity prices have been key culprits in this development.

Coal, gas and oil prices have spiked over the latter half of 2021 and into 2022, thanks to increasing demands in Europe and China, and the current conflict between Russia and Ukraine and the resulting sanction impositions.

On the domestic front, the inflationary trend has been less pronounced than other advanced economies with the CPI increasing by 1.3% in the December quarter on the back of increases in fuel, construction costs and consumer durable costs.

### What will 2022 hold for markets?

The spectre of inflation is being perceived by many as the greatest cause for concern going forward. It is important to acknowledge however the recent upticks in inflation across the globe have occurred against a backdrop of benign inflation over recent years. This may serve to heighten fears of an inflation break-out, but it is important to be aware of what factors are driving the rise and how transient these factors may turn out to be.

Strong global demand, accommodative monetary policy and constraints in supply will certainly continue to put upward pressure on inflation, but central banks in advanced economies generally still expect these pressures to moderate and for inflation to remain within acceptable target levels in 2022. The potential flow-on effects that inflation could have on interest rate rises is understandably sparking

fear in consumers and equity markets alike, but while some central banks have already edged up rates, prevailing wisdom suggests that US interest rates will start rising in March 2022 and Australia later in 2022 or even 2023.

Australia's major trading partners should see healthy growth in GDP over the year and financial conditions will remain conducive to business growth. On the risk side of the equation, potential twists in the COVID-19 saga remain a possibility and geopolitical risk of conflicts continues to loom.

The correction in share markets at the start of this year should not be cause for alarm. We know that sentiment can often exaggerate movements in the short term, but 2022 still holds significant potential for worthwhile gains, albeit not expected to be of the same magnitude as the last couple of years.

While business conditions and economic growth are expected to underpin market performance, there may be a greater level of volatility along the way, thanks to inflation, interest rates creeping up and the scaling down of quantitative easing. Investors need not be too concerned, however, as these factors are unlikely to stifle a buoyant market too dramatically.

# Strike the right balance with Aware Super

When your work circumstances change, it can have a big impact on your benefit, and quality of retirement. This is why we believe in the role of high-quality, affordable, financial advice in helping you achieve your retirement goals.

Whether you're considering retiring early, going to part time, taking long service leave, or taking leave without pay, our scheme specialists can help you navigate these decisions.

As Australia's largest member-owned advice network, we have over 30 years experience in the public sector and 200 financial planners across metro and regional areas nationally to help you plan for your future.

**We are Aware Super.**



**Book your appointment today**



1800 620 305 | [retire.aware.com.au/statesuper](https://retire.aware.com.au/statesuper)



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# State Super sets 2050 net-zero greenhouse gas emissions objective for its \$43 billion portfolio



**The recent announcement includes an ambitious milestone of a 45% reduction in direct\* CO2e portfolio emissions intensity by 2030.**

State Super, one of Australia's largest superannuation schemes with \$43 billion in assets, has announced its net-zero CO2e goal across its investment portfolio, in its Pooled Fund, by 2050.

Furthermore, under the Board-approved plan, formulated with input from external experts, State Super will also set a milestone of a 45% reduction in the weighted-average intensity of CO2e emissions by 2030 by revenue against an end of calendar 2020 baseline, on the way to the 2050 net-zero objective.

The targets were determined with regard to the goals of the Paris Agreement, and were approved by the Board after consideration of our role as trustee and relevant regulatory, environmental, legal and investment factors.

As part of the robust process, a CO2e emissions baseline for the Pooled Fund as at 31 December 2020 was established with the assistance of Mercer. State Super intends to adjust the portfolio over time to ensure its emissions decline progressively in line with the agreed targets. In doing so, State Super is prioritising its pathway for emissions reduction to 2030.

As the majority of baseline emissions are represented in the listed equities portfolio, efforts will be focused on

driving further emissions reductions in this portfolio while also progressing decarbonisation of its alternatives and real assets. State Super will work closely with its Master Investment Manager and its fund managers and continue strong engagement with the companies and managers of the assets we hold. In addition, the trustee will continue to evolve and refine its longer-term strategy, including via insights revealed with the continuing improvement of market data.

State Super's Chair, Nicholas Johnson, said, "As outlined by the world's leaders and scientists at the COP26 climate summit in Glasgow, the risks arising from climate change are ever-increasing. Indeed, it is now widely recognised that climate change is more than just an environmental or ethical issue; it presents unprecedented financial risks.

"It has become abundantly clear therefore, that in acting in the best financial interests of members, superannuation trustees must respond to the investment risks associated with climate change and seek to mitigate them. It is equally important for them to realise investment opportunities that will come from the transition to a low-carbon economy, including from new technologies, initiatives and policies over short-, medium- and long-term investment horizons," said Mr Johnson.

In underscoring the case for the adoption of the net zero objective, State Super's Chief Executive Officer, John Livanas, said, "We have undertaken a significant program of work to ensure the climate change risk management strategy announced today, and the net zero objective for State Super's investment portfolio, are aligned with the best interests of our members and their risk-adjusted returns."

"Importantly, many of our members have actively engaged with us about their expectations for climate change risk to be effectively managed. We understand and appreciate their views. In addition, science experts and data from the Intergovernmental Panel on Climate Change also show it makes the best financial sense to act now."

"We will update our Board and State Super members regularly on the decarbonisation of our investment portfolio," he said.

\* When referring to direct emissions State Super includes both Scope 1, which covers emissions from owned or controlled sources, and Scope 2, covering emissions from the generation of purchased electricity, steam, heating and cooling consumed by reporting companies.

**Note - reference to CO2e emissions.** Please note, the use of the term "CO2e" throughout this article has been used as a short-hand term for greenhouse gases, which include, for example, carbon dioxide, nitrous oxide and methane.

*"Importantly, many of our members have actively engaged with us about their expectations for climate change risk to be effectively managed"*

State Super CEO, John Livanas.

### What does net-zero mean?

Net-zero emissions mean that all man-made greenhouse gas emissions, such as carbon dioxide, methane, nitrous oxide and fluorinated gases (also often referred to in its short-hand form as "CO2e") are balanced by removal of greenhouse gases from the atmosphere<sup>1</sup>.

Carbon dioxide is the main contributor to climate change so finding ways to reduce it is important<sup>2</sup>. For example, this can be achieved by shifting away from fossil fuels and towards renewable energy, or using drawdown technologies like direct air capture.

The federal, state and territory governments have made a commitment to achieving net-zero CO2e emissions by 2050.

<sup>1</sup>Intergovernmental Panel on Climate Change (IPCC) Glossary

<sup>2</sup> Intergovernmental Panel on Climate Change (IPCC) Report

### What is the significance of State Super's greenhouse gas emissions reduction goal of 45% by 2030?

Setting a CO2e milestone reduction of 45% by 2030 will serve as a checkpoint that will allow us to measure the progress of the Pooled Fund's carbon reduction objective. It will provide an interim target to measure and set the criteria to ensure the 2050 net-zero objective is met.

### How will progress be measured?

To track progress on the 2050 net-zero CO2e emission target, State Super will measure absolute CO2e emissions as well as WACI\* for its Defined Benefit (DB) and Defined Contribution (DC) portfolio.

State Super will also monitor the carbon performance and trajectory of the Pooled Fund portfolio over time through internal Responsible Investment risk dashboards.

\* **Weighted Average Carbon Intensity (WACI):** This is the metric which will be used to manage portfolio carbon emissions over the short to medium term.

### What benefit will the plan seek to deliver to members?

Climate change poses a real and unprecedented financial risk, and it is widely accepted that the ongoing effects of climate change will materially impact the value of many assets if risk mitigation strategies are not adopted.

Our research and financial analysis indicates State Super's plan to position its Pooled Fund for a 2 °C scenario or less is in members' best financial interests compared with higher warming scenarios.

### Where to go for more information

For further information visit the State Super website at [www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au) or email [enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)

# Are you re-thinking your work arrangements?



For many Australians, work will never be the same again. Offering much more than a pay cheque, work is often an important part of our lives, socially and emotionally. And for public sector employees your decisions about work can have a significant impact on when and how you retire.



In this article we look at why so many Australians are re-considering their current work arrangements and how decisions you make about work could impact your SASS benefit.

## Flexibility is the new norm

“You’re on mute” has become a part of daily conversations for many Australians. Our lives have changed and we’re all getting used to a ‘new normal’. Working from home was once the exception and for many, it has become the rule. It’s not just the private sector getting comfortable with flexible arrangements, governments are also opting for flexible working and adopting new technologies during the pandemic.<sup>1</sup>

Working from home isn’t available to everyone, but research does show that most of us want to keep more flexibility at work.

## Once a nice to have is now a must have

55% of employees say that, whether or not they can work flexibly will impact if they will stay in a role.<sup>2</sup>

## Our priorities have shifted, and work is no exception

For many of us, a prolonged period of change has pushed us outside of our comfort zone and made us re-assess what’s really important in life.

These new priorities have meant that more of us want to scale back and work part-time to enjoy more work-life balance. In fact, work-life balance remains the top priority for Australians seeking a new job, and the second biggest reason for leaving.<sup>3</sup>

While Australia ranks as having one of the highest ratios of part-time workers in the world, this trend is likely to continue post-pandemic and thanks to other trends such as job-sharing which is becoming increasingly popular in the public sector.<sup>4</sup>

Common reasons for not expecting to be with the same employer in 12 months’ time:

- A job change
- Other employment
- Retirement
- Moving to study
- Travel.<sup>5</sup>

## Australians are restless

While living through a pandemic has made us more introspective, it has also made some of us contemplate a new career path. According to one survey, 65% said the pandemic had made them rethink the place that work should have in their life and 56% percent said it made them want to contribute more to society.<sup>6</sup>

1 <https://www.jll.com.au/en/trends-and-insights/workplace/governments-lean-into-flexible-work>

2 <https://www.gartner.com/en/insights/future-of-work>

3 <https://www.gartner.com/en/newsroom/press-releases/2021-12-09-gartner-hr-survey-finds-australian-employees-less-will>

4 <https://www.hrmonline.com.au/topics/hr-strategy-planning-and-measurement/rise-in-part-time-work/>

5 <https://www.theaustralian.com.au/inquirer/great-resignation-is-more-likely-to-be-a-small-reshuffle/news-story/9169a3b51bea58cd7a21e960dc330088>

6 <https://www.gartner.com/en/articles/employees-seek-personal-value-and-purpose-at-work-be-prepared-to-deliver->





While most of us have found it safer to 'sit tight' during uncertain times, things are changing. Research shows that 38% of Australian workers are looking at leaving their current employer in the next 12 months<sup>7</sup> and 60% are 'open to looking for a new job in the next year'.<sup>8</sup>

## Some trends are not just pandemic related

One trend that has been around for some time is deferring retirement and working for longer. More part-time work opportunities and a desire to stay connected to our working lives and colleagues has left us reluctant to retire before we're ready. Not being able to travel overseas during the pandemic has no doubt provided an added incentive to keep working. By 2060, almost 20% of over 65s are expected to be still working – four times more than in 1989-90.<sup>9</sup>

## Understanding the impact on your SASS benefit

If you're thinking about making changes to your working arrangements, it's crucial to understand the impact it could have on your end benefit. We've covered some common scenarios below:

### Working part-time

▼ While your superable salary used to calculate your end benefit will always be based on the full-time equivalent, the benefit points you accrue will be pro-rated in line with the hours you work so it could take you a lot longer to reach 180 benefit points.

**Across Australia, approximately 2 in 5 of all current roles and half of all newly created roles are part-time.<sup>10</sup>**

▼ If you're a shift worker or shift allowance recipient, you still need to work a minimum number of shifts to get the minimum loading, no matter how many days a week you work. The minimum shifts are not pro-rated, so reducing your shifts may impact your final benefit.

### Retiring early

▼ Consider whether you have made the most of your SASS scheme and calculated the timeframe for which you need to fund your lifestyle before other sources of income become available. If planning to retire before age pension eligibility age, you'll need to fund your own retirement in the meantime, and this could drain your savings and leave you with less to invest to help fund the rest of your retirement.

### Long service leave

▼ Taking accrued long service leave as a lump sum may sound like a good option but if you haven't reached 180 accrued points you will miss out on the opportunity to have your employer continuing contributions to your employer-financed benefit. Taking your long service as leave will enable your benefit to continue growing.

▼ If your cash flow allows, consider taking long service leave at half pay, effectively doubling the accrual of points. Bear in mind that your scheme contributions need to continue at the full-time rate.

## Why good advice matters

Making changes to your work arrangements can have a big impact on your finances and your end benefit for retirement. Seeking advice from a specialist in the SASS scheme can help you navigate important work decisions and get the best outcome – both now and in the future.

**Aware Super financial planners are specialists in the SASS scheme. Call 1800 620 305 to book your appointment today.**

<sup>7</sup> <https://www.pwc.com.au/important-problems/future-of-work/what-workers-want-report.pdf>

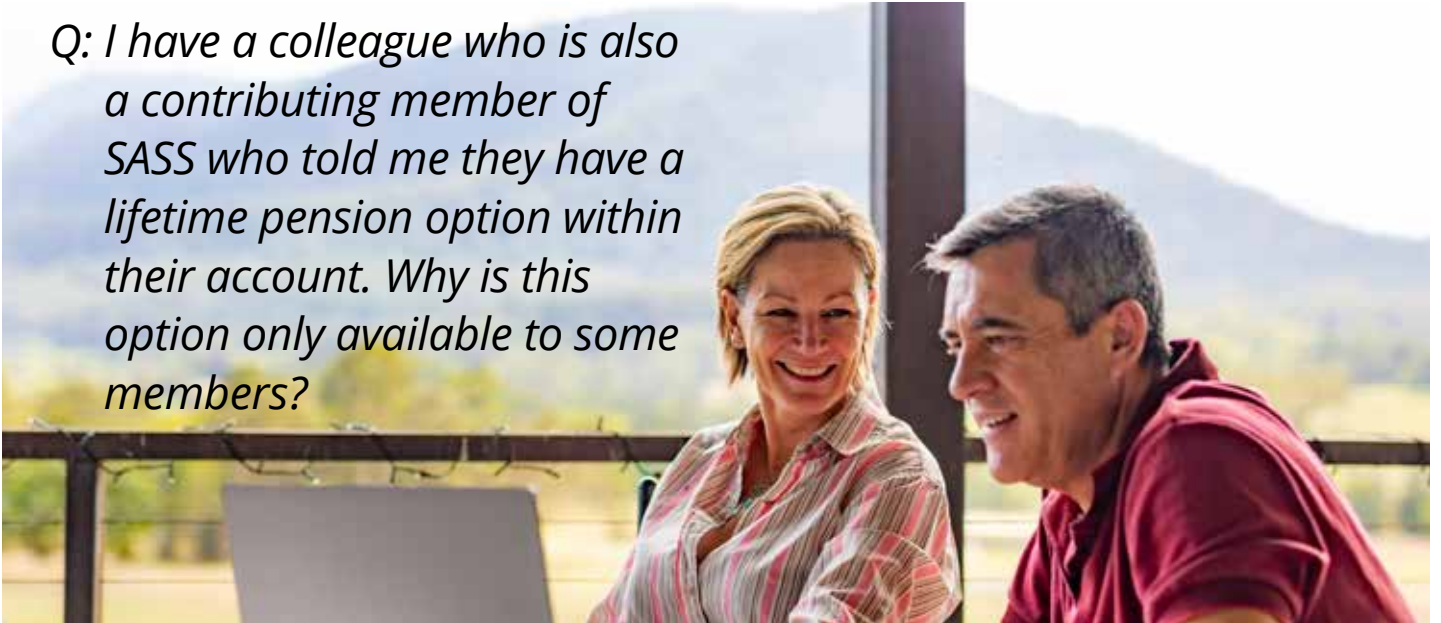
<sup>8</sup> <https://www.theaustralian.com.au/inquirer/great-resignation-is-more-likely-to-be-a-small-reshuffle/news-story/9169a3b51bea58cd7a21e960dc330088>

<sup>9</sup> [https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22\\_nsw\\_intergenerational\\_report.pdf](https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22_nsw_intergenerational_report.pdf)

<sup>10</sup> <https://www.hrmonline.com.au/topics/hr-strategy-planning-and-measurement/rise-in-part-time-work/>



*Q: I have a colleague who is also a contributing member of SASS who told me they have a lifetime pension option within their account. Why is this option only available to some members?*



**Your colleague is one of the members compulsorily transferred into SASS when their old NSW public sector superannuation scheme closed, and they had an entitlement to a pension with that old scheme. The schemes I'm referring to are New South Wales Retirement Fund (NRF), Transport Retirement Fund (TRF), Railway Super Account (RSA), Local Government Pension Fund (LGPF), and some members of the Provident Fund, Insurance Fund, and Benefits Fund that first transferred to LGPF, before again transferring to SASS. To ensure that impacted members were no worse off when they transferred, they retained the option to receive their retirement benefit as a pension.**

The pension entitlement varies from member to member depending on the old scheme rules. As a general guide to the entitlement, members have the option to convert all, or part

of the lump sum employer financed benefit component to a lifetime indexed pension from age 60. To be eligible they must be a contributing member at 60 and meet a condition of release under the Commonwealth rules either by ceasing the relationship with their SASS employer or by reaching age 65. In the event of total and permanent invalidity, contributing members with the pension option can commence the pension regardless of age.

Once a pension has commenced, it cannot be converted back into a lump sum benefit. The Personal account, the Basic Benefit and other entitlements are always paid as a lump sum and cannot be converted to a pension.

When a member in receipt of the pension dies, the eligible spouse or de-facto partner will receive a reversionary pension of 62.5% of the member's pension value. If it is a benefit originally from the NRF or TRF, a member can

elect not to have a reversionary in return for a higher pension.

If you, like most members, do not have a pension option because you either transferred from an old scheme that didn't have this feature, joined SASS directly after it opened in 1988 or deferred your benefit within SASS, then your benefit will be paid to you as a lump sum which you can either cash out, roll over to another complying Super fund or a combination of both.

The defined benefit pension is a valuable entitlement so it's important to be informed about whether it's a feature of your account. You can do that by looking at your annual statement under the heading 'Your Membership Details', or by contacting **Customer Service** on **1300 130 095**.

**Call 1800 620 305  
to speak to a  
financial planner**



*Q. I have reached 180 accrued benefit points, is there anything else I can do to ensure I am making the most of my ability to contribute to Super?*



**You have reached the maximum points that your employer will allocate toward the employer financed component of your benefit. It's a significant milestone only reached when you have contributed an average of 6% to your personal account over a 30-year period. Longer if you've had periods of working part time.**

Unlike Super guarantee contributions, where the money accumulates in an account and is invested, the employer financed benefit component is a defined benefit and calculated based on a formula that will give an entitlement to a multiple of salary at retirement. At 180 accrued points that multiple will be 4.5\* times your final average salary before contributions tax is taken out.

At this milestone you will no longer accrue additional benefit points, however you are still required to contribute between 1-9% of your salary to the scheme until you meet a condition of release under the Commonwealth Superannuation rules. The contributions you make are added to your personal account and invested with investment earnings being added to the balance. Your basic benefit entitlement will also continue beyond 30 years of service. This is a defined benefit of 3% of your final average salary before contributions tax for each year of service from 1 April 1988, and is paid by your employer, with any part year calculated daily. If you are eligible for the additional employer contribution (AEC), it also continues to accrue.

Opportunities to get more into Super open up when both the contributed points from the employee and the maximum points from the employer reach 180. This is because the notional employer contributions that count toward the concessional contributions cap are reduced to 1.2% x superable salary. If you are already making the maximum 9% of salary contribution to SASS, you can make top up additional salary sacrifice contributions to another Super fund or make personal contributions for which you claim a tax deduction. It can be a tax effective to get more money into Super.

\*Former members of the State Public Service Superannuation Fund (SPSSF) receive 3% of final average salary for each accrued benefit point, instead of the standard 2.5%, resulting in a higher multiple.

**An Aware financial planner is an expert in your scheme and can help you maximise your contributions to Super. Go to [retire.aware.com.au/statesuper](https://retire.aware.com.au/statesuper) or call 1800 620 305 to speak to a financial planner from Aware Super (previously known as StatePlus).**

# Your member benefits

## Sign up for a webinar to learn more about your scheme.

State Super seminars are now online! Join a webinar presented by qualified financial planners from Aware Super (previously known as StatePlus). 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 620 305** or go to [www.statesuper.nsw.gov.au/help-centre/seminars](http://www.statesuper.nsw.gov.au/help-centre/seminars) where you can view dates and times that are convenient for you.



## Member interviews - now on Zoom (video call)

**Interview Services using the Zoom video call platform are available by appointment from 9.00am to 5.00pm Monday to Friday.**

State Super's free Interview Service is available to all current and deferred benefit members as well as pension members.

Customer service staff can meet with you via a virtual face-to-face video call. They can assist with general advice about your scheme, superannuation information, even completing administrative forms or other paperwork. Easy-to-follow instructions will be supplied to help you join your video interview.

## Call to make an appointment -



1300 130 095

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

There is also a myriad 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 [www.statesuper.nsw.gov.au/help-centre/forms-and-factsheets](http://www.statesuper.nsw.gov.au/help-centre/forms-and-factsheets) and search for the name or document number or scroll through your scheme's documents to find what you need.

## Contact us



1300 130 095



State Super, PO Box 1229  
Wollongong, NSW 2500



[www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au)



[enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)

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