

Fund Earning Rates

The below tables provide the interest rates that will be applied by the Trustee to the primary benefits and debts payable to or by members. Interest rates are provided for contributory, deferred and contributory university members.

State Authorities Superannuation Scheme

Benefit	Contributory members	Deferred members	Contributory university members
Contributor benefit	Member Investment Choice or Growth if no selection made	Member Investment Choice or Growth if no selection made	Member Investment Choice or Growth if no selection made
Employer benefit	Trustee Selection	Member Investment Choice or Growth if no selection made	University Conservative Diversified or University Cash
Basic benefit	Trustee Selection	Growth	University Conservative Diversified or University Cash
Additional Employer Contribution	Growth	Growth	N/A
Emerged benefit interest*	Growth	Growth	Growth
Early release debt	Trustee Selection	N/A	Growth

State Superannuation Scheme

Benefit	Contributory members	Deferred members	Contributory university members
Contributor benefit	Trustee Selection	Growth	Trustee Selection
Employer benefit	Trustee Selection	Growth	University Conservative Diversified or University Cash
Basic benefit	Trustee Selection	Growth	University Conservative Diversified or University Cash
Additional Employer Contribution	Trustee Selection	Growth	N/A
Emerged benefit interest*	Trustee Selection	Growth	Growth
Early release debt	Trustee Selection	N/A	Growth
Reserve units	Trustee Selection	N/A	Growth

*An emerged benefit arises when you leave your employer and elect to be paid a benefit immediately rather than defer your benefit. There is usually a short delay between your leaving service date and the actual date of payment of your benefit. During this period, your entire benefit will receive the emerged benefit interest rate stipulated in the above tables. Any net investment losses in this period are not applied.

Police Superannuation Scheme

Benefit	Contributory members	Deferred members	Contributory university members
Contributor benefit	Trustee Selection	Growth	N/A
Employer benefit	Trustee Selection	Growth	N/A
Basic benefit	Trustee Selection	Growth	N/A
Additional Employer Contribution	Trustee Selection	Growth	N/A
Emerged benefit interest*	Trustee Selection	Growth	N/A
Early release debt	Trustee Selection	N/A	N/A

*An emerged benefit arises when you leave your employer and elect to be paid a benefit immediately rather than defer your benefit. There is usually a short delay between your leaving service date and the actual date of payment of your benefit. During this period, your entire benefit will receive the emerged benefit interest rate stipulated in the above tables. Any net investment losses in this period are not applied.