STATE SUPER
SAS Trustee Corporation

2015

Pension Newsletter

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The NSW Government's Amalgamation Project

As previously communicated, the NSW Government announced its intent to amalgamate the funds management activities of the State's financial assets within NSW Treasury Corporation (TCorp) in March 2014. For State Super, this relates to the defined benefit[1] (DB) assets within the STC Pooled Fund.

In response to this, over the past year, State Super has been assessing the benefit and suitability of outsourcing certain funds management activities to TCorp.

After a full due diligence process, the State Super Board resolved to appoint TCorp as an outsourced service provider of certain funds management activities in relation to DB assets. This arrangement became effective on 15 June 2015.

TCorp now provide funds management services in relation to the Trustee Selection Strategy (formerly called the Growth Strategy), which primarily invests the DB assets. TCorp's services include undertaking functions such as recommending investment managers, conducting due diligence, funds administration and operations and reporting activities.

State Super will maintain the resources and staff required to continue to meet our regulatory and fiduciary obligations, which include retaining responsibility for member services and investment governance (including setting investment objectives and strategies, risk management and asset allocation) for all the State Super investment strategies. State Super will also continue to manage the four member investment choice strategies (Growth, Balanced, Conservative and Cash) in which SASS defined contribution (DC) assets[2] are primarily invested and the two university investment strategies (University Conservative Diversified[3] and University Cash) in which university employer reserves are invested.

What does this mean for members?

There is no change to benefit design or entitlement and all benefits will continue to be paid in accordance with the relevant scheme legislation. All assets, whether they are member or employer funded will remain in the State Super Pooled Fund and the strategy they are currently allocated to (other than the DB assets which sit within the Trustee Selection Strategy).

About TCorp

New South Wales Treasury Corporation (known as TCorp) is the central borrowing authority for the State of New South Wales. In addition to TCorp's role as the central financing authority for the State of New South Wales, TCorp is also a manager of asset and liability portfolios on behalf of clients, providing financial risk management and investment management services to the NSW Government and its constituent businesses.

1. Defined benefit assets are the assets within the STC Pooled Fund that support employer reserves which are held in order to meet the New South Wales (NSW) Government's obligation to provide defined superannuation benefits.

2. Defined contribution assets are the assets within the STC Pooled Fund that support contributions made by members.

3. Prior to 1 September 2015 the University Conservative Diversified Strategy was called University Diversified.

Investment market overview

Domestic growth

Growth in the first half of 2015 was at the lower end of expectations, prompting the Reserve Bank of Australia (RBA) to make two rate reductions each of 0.25% during this period. The signals were mixed domestically, with housing construction and consumer spending being the positives (thanks largely to low interest rates), and weak business investment the negative. In a speech given at the time, RBA Governor, Glen Stevens, hinted at the limitations of monetary policy to drive growth in isolation and the need for more robust public spending on infrastructure to support growth and confidence.

The Australian dollar depreciated, especially against the U.S. dollar, on the back of falling commodity prices and lower interest rates. This helped support net export figures and provided a positive offset to weaker domestic demand.

> The U.S. Federal Reserve is expected to commence raising interest rates later in the year in response to a more buoyant economy.

U.S. optimism

Falling unemployment and growth in wages were two of the tell-tale signs that the U.S. economy was heading in the right direction. After weak first quarter growth in 2015, partially due to harsh winter conditions, a rebound was expected for the rest of the year, propelled by the service and housing sectors and increases in consumer spending and business investment.

The U.S. Federal Reserve is expected to commence raising interest rates later in the year, in response to a more buoyant economy. It has been widely telegraphed that the Federal Reserve would increase interest rates when the economy has reached a sustainable growth path. When U.S. interest rates actually increase it should come as no surprise to global financial markets.

Chinese reductions

The Chinese slowdown continues to cause some concerns as it makes the transition from dependence on fixed asset investment to an economy underpinned by domestic consumption. Nevertheless the Chinese authorities have a number of policy levers available to them to stimulate the economy, should this be needed. The stock market tumble that occurred mid this year was a result of a significant increase in margin lending accounts earlier in the year. Many investors, retail investors among them, borrowed heavily to invest in the stock market. To avoid the volatility in the stock market spilling over into the economy, Chinese authorities have stepped in with extraordinary interventions to halt the slide, including the suspension of trading and moving against short selling.

The impact on the Chinese economy is uncertain, but expected to be minimal, because less than 10% of consumers are invested in equities.

Europe battles on

A modest return to growth is pleasing, as are budget restraint and other economic reforms, but the turmoil over Greece in the middle of this year has overshadowed these developments. The protracted discussions about debt refinancing have been temporarily concluded. Greece averted an exit from the Eurozone by agreeing to a package of austerity reforms. This opened the door to European support for Greek banks and negotiation of debt relief. It is difficult to envisage a sustainable solution to Greece's debt problem without some level of debt forgiveness.

What the markets are doing

The dramas in both Greece and China resulted in increased market volatility around the globe, but the impact is fading. Corrections will occur from time to time, which is common in investment markets. It is important not to overreact to short-term events, but to maintain a disciplined investment approach. Despite increased market volatility at the end of the financial year, the investment returns generated by all of State Super's diversified investment options were well ahead of their respective objectives for the year ended 30 June 2015.

Expectations on returns in the short-term should be kept modest, however, returns are expected to start heading in the right direction leading to a positive outlook for the longer term.

2015 Federal Budget update

Important changes to Social Security rules

Following the announcement in the May 2015 Federal Budget, the Government has now passed legislation that will see changes to the social security income test and the asset test thresholds and taper rate. These changes will have financial consequences for some pension members. The social security income test changes come into effect from 1 January 2016, while the asset test thresholds and taper rate changes come into effect from 1 January 2017.

Social security income test

A key change coming from the 2015 Federal Budget that will impact State Super members is how defined benefit income will be taken into account under the social security income test.

The Commonwealth Parliament has now passed legislation to give effect to the Budget announcement that the tax free component (deductible amount) of defined benefit income streams, other than those paid from military schemes, will be capped at 10% under the social security income test from 1 January 2016. This means that if the tax free percentage of your SSS, PSS or SASS fortnightly pension is greater than 10%, a larger proportion of your defined benefit income will be taken into account when applying the relevant social security income test.

This change may cause a reduction in Age Pension entitlements for many State Super pension members who are income tested, as current deductible amounts can be as high as 50% or more.

The Government has announced that the intention of this measure is to ensure that a fairer amount of income received from a defined benefit income stream is subject to the income test for the pension. This measure reverses the unintentional increase of the deductible amount which occurred for some individuals in 2007 when amendments relating to the tax free amount were made to the *Income Tax Assessment Act 1997*.

This change will impact the cash flow of some State Super pension members who have been entitled to, and possibly become reliant on, their Age Pension entitlements as a regular source of income.

Although no substitute for regular Age Pension payments, many who lose access to the Age Pension as a result of this income assessment change, or changes to the assets test will likely continue to qualify for the Commonwealth Seniors Health Card (CSHC). You can obtain further details from the Centrelink website at **www.humanservices.gov.au/customer/services/centrelink/commonwealth-seniors-health-card**.

Lower assets test thresholds increase

The second change announced will see an increase to lower assets test thresholds for singles, couples, homeowners and non-homeowners. This change means you (or you and your partner) can own more assets and still receive a full pension. Up to an extra 50,000 retirees are expected to qualify for a full pension rather than a part pension as a result of the change. Table 1 adjacent provides the current and revised lower and upper thresholds for a full or part pension.

The following example illustrates how these changes will work:

Lillian is a single Age Pensioner who is also receiving a SSS pension of $60,000 p.a. which has a 50% tax free component (i.e. $30,000). She has no other income. In determining her Age Pension eligibility, currently the whole of the tax free component (or the deductible amount) is not counted under the income test, which means only $30,000 of her income is assessed. Lillian is currently eligible for an Age Pension of nearly $9,500 p.a. (assuming her assets are also below the relevant lower assets threshold).

From 1 January 2016, the deductible amount is now limited to a maximum of 10% (or $6,000), meaning $54,000 of her pension will be counted under the income test and as a result, she will no longer receive any Age Pension – **a lost benefit of $9,500 p.a.**

The taper rate doubles

Another change will see the taper rate increase from $1.50 per $1,000 of assets to $3.00 per $1,000. The taper rate is the rate by which an individual's Age Pension entitlement is reduced each fortnight for each $1,000 of assets owned above the lower assets test threshold. For example, a couple who own their own home with assets of more than $500,000 (not including the family home) will lose around $73 a fortnight in Age Pension entitlements.

Upper assets test thresholds decrease

The implication of the higher taper rate is that pension entitlements will phase out more quickly, resulting in reduced upper assets test thresholds. This means the maximum value of assets (excluding the family home) you can hold to qualify for a part pension will also reduce. For single homeowners, this maximum value will be reduced from $779,000 to $547,000 and for couple homeowners, this maximum value will be reduced from $1,156,500 to $823,000. At these points no pension will be available. There are also upper thresholds for non-home owners which are shown in Table 1 below. As a result of these changes, about 91,000 people are expected to lose their entitlement to any Age Pension.

While there are changes at the upper and lower end of the thresholds, the Government expects that more than 90% of pensioners (3.7 million pensioners and other Australians who receive pension-linked payments) will either be better off or have no change to their arrangements.

Who's better off?

- Couples who own their own home and have additional assets of less than $451,500 may receive a higher pension.
- Couples who don't own their own home and have asset holdings up to $699,000 may also be better off from January 2017.
- Singles who own their own home and have additional assets of less than $289,500 may receive a higher pension.
- Singles who don't own their own home and have asset holdings up to $537,000 may also be better off from January 2017.

Table 1: Current and proposed pension assets test thresholds

Status	Current lower threshold	2017 lower threshold	Current upper threshold	2017 upper threshold
Single				
Homeowner	**$205,500**	**$250,000**	**$779,000**	**$547,000**
Non-homeowner	**$354,500**	**$450,000**	**$928,000**	**$747,000**
Couple				
Homeowner	**$291,500**	**$375,000**	**$1,156,500**	**$823,000**
Non-homeowner	**$440,500**	**$575,000**	**$1,305,500**	**$1,023,000**

What to do if you're not better off

The Government has announced that anyone who loses their Age Pension entitlements on 1 January 2017 as a result of these changes will automatically be issued with a Commonwealth Seniors Health Care Card (CSHC) or the Health Care Card (HCC) for those under the Age Pension age.

For those who believe they will suffer a decrease in Age Pension, or lose it altogether, now may not be the time to go on a spending spree to reduce assets as other articles you may have read recently have suggested. On the surface, the numbers might suggest this could be a viable strategy, if you look at it from an income point of view. However, you also need to carefully consider that, depending on what you spend your money on, spending these funds may permanently reduce your money reserves, leaving you exposed financially if something unexpected happens to you in the future.

Before making any decisions about your future, we encourage you to seek professional financial advice from a planner who can help you assess your individual circumstances, who understands your scheme entitlements and can help you navigate the complexities of the social security system.

State Super Financial Services (SSFS) provides financial planning advice to State Super members and their families. To make an appointment, call **1800 620 305**.

For more information on the relationship between State Super and SSFS, refer to the back page of this Newsletter.

How to **enjoy an active retirement**

Most of us look forward to leaving the working world behind and taking life easy in retirement, but have you really considered what you will be doing when you get there? Statistics tell us that once we reach age 65 on average, men will live for over 19 years and women over 22 years*, so you will certainly have a lot of time on your hands. Of course it's important to have the money to enjoy those years, but a happy retirement depends equally on staying active and engaged in a variety of activities, so we thought we would give you some ideas that you can use for inspiration.

Take up a hobby

Unleash your creative side and stay productive by taking up a hobby. It could be sewing, model making, sculpture, photography, painting, or a host of other skilled activities. Hobbies provide fantastic mental focus, but can also pay dividends in stress relief and mental health. Some hobbies, such as dancing or bushwalking, can also provide positive physical benefits.

Join a club

Everyone has a local RSL or leagues club they can join, but have you considered the myriad of other clubs that might be on your doorstep? These could include:

- sports clubs, such as ten pin bowling or tennis
- hobby clubs such as model trains or photography
- book clubs at the local library
- bushwalking or fishing clubs for those who love the great outdoors.

Try your local council as a starting point or for sporting interests visit: **www.ausport.gov.au/participating/find_a_sporting_club**.

You're never too old to learn

Retirement can be an ideal time to follow your passions and acquire new skills, so consider taking a class on areas of interest you may not have had time for earlier in life. Apart from the mental stimulation, it's a great way to form new friendships with likeminded people. To explore more, take a look at what your local TAFE college or community centre offers or see if there is a local U3A (University of the 3rd Age) association in your area, such as **www.sydneyu3a.org**.

Volunteering brings rewards

As the great Winston Churchill once remarked; "we make a living by what we get, but we make a life by what we give". Putting some time, skill and energy into a community or charitable organisation can be one of the most rewarding and fulfilling activities you can do. There is a unique sense of camaraderie and purpose that volunteering can bring and it can be an excellent way to apply skills and knowledge you've acquired during your working life. Start investigating how you can get involved at **www.volunteeringaustralia.org**.

Satisfy the travel bug

Why not explore your own backyard by going on leisurely road trips with your own caravan or motorhome and a wish list of dream locations around Australia. For some fabulous tips on planning and itineraries, visit **www.thegreynomads.com.au or www.driveaustralia.com.au/racv/suggested-routes**.

Of course your wanderlust may also extend to more exotic overseas destinations, such as the romance of Paris, the glitz of New York or the adventure of Africa. Whatever your destination, you can enjoy the journey on an organised group tour or go it alone and focus on the sights and

*Source: Compiled from Australian Life Tables, 2010-2012, Australian Government Actuary

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experiences that really interest you. For some great tips on overseas travel, visit **www.smartraveller.gov.au**.

Spend quality time with family

Retirement is also a great opportunity to focus on loved ones. You can spend more time socialising with family members, take a proactive role in organising get-togethers, or offer your time and experience in helping take care of grandchildren. An increasingly popular option for getting the generations together is a 'gramping' holiday (camping with the Grandparents!), where you can all take off to an idyllic and relaxing spot and share some real quality time away from the pressures of daily life.

Get into the great outdoors

Another fantastic option to satisfy the mind, body and soul is to take up bushwalking. The stimulation of getting in touch with the environment can be a wonderfully regenerating experience.

Beyond that, the fitness benefits are well worthwhile (without even feeling like you are working out), and the joy of discovering the beauty of Australia's natural wonders can become quite addictive. If you want to take it to another level, you could even join a bushwalking club. Visit **www.bushwalkingaustralia.org** to find a club near you.

Stay fit and healthy

There is no need to be obsessed with fitness in retirement, but following good healthy habits and looking after your body is essential to maximising enjoyment. Thirty minutes of moderate exercise per day is advisable to help your cardio health, weight control and flexibility. A brisk walk with the dog, some vigorous gardening or cycling can make exercise more enjoyable. Alternately, you could introduce a more social aspect by taking exercise classes, such as Pilates or Yoga.

Start planning for a full life

If the ideas and options here have got you thinking, then start researching and planning now to maximise enjoyment and make the most of every moment in retirement.

...following good healthy habits and looking after your body is essential to maximising enjoyment.

What is a **reversionary pension?**

and who can receive it?

In the event of your death, your spouse or de facto partner may be eligible for a reversionary pension. This means that part of your pension continues to be paid to your spouse or de facto partner – for the rest of their life. These payments are indexed to the CPI every year.

An eligible spouse is defined as the person you are married to or a de facto partner. An eligible de facto partner is a person, of the same or opposite sex, who is either:

- in a registered relationship or interstate registered relationship with the member within the meaning of the *Relationship Register Act 2010*, or
- in a de facto relationship (within the meaning of that term in the *Interpretation Act 1987*) with the member. For this purpose, a person is in a de facto relationship with another person if they have a relationship as a couple living together, and they are not married to one another or related by family.

Generally, your spouse or de facto partner will only qualify for a reversionary pension if you were in the relationship before you retired and remained in that relationship until your death. However, there are two exceptions to this rule:

- if a child of that relationship was substantially dependent on you at any time during the relationship or not yet born when you died
- you retired due to invalidity and the relationship began before your normal retirement age and at least three years before your death.

For SASS Pension members

If you are a pension member of the State Authorities Superannuation Scheme (SASS), your spouse or de facto partner may receive a reversionary pension.

This may be the case if you are a former member of the:

- Local Government Pension Fund
- Provident Fund
- Insurance Fund
- Benefits Fund
- Railways Superannuation Account (Ten and a Penny Scheme)
- NSW Retirement Fund*
- Transport Retirement Fund.*

* If you elected for a reversionary pension when you started your pension.

For more information, please refer to:

- SSS Fact Sheet 11: *Death of a scheme member after retirement*
- PSS Fact Sheet 6: *Death Benefit*
- SASS Fact Sheet 8: *Death Benefit*

which are available on the State Super website, **www.statesuper.nsw.gov.au** under each scheme's 'Resources' section. Alternatively, you can contact Customer Service on **1300 652 113**.

Generally, your spouse or de facto partner will only qualify for a reversionary pension if you were in the relationship before you retired and remained in that relationship until your death

What your spouse or de facto partner needs to do to claim their benefits

1 Let us know about the death

It is very important your spouse, de facto partner, other family members or legal adviser contact State Super in the event of your death. As soon as possible, a family member, spouse or other representative should call State Super on **1300 652 113**.

This will help prevent overpayments which will then have to be paid back. It will also speed up any reversionary pension payments or other benefits that may be payable to your family members.

If a SSS reversionary pension is payable, your spouse or de facto partner will need to be aware of the time limits for commuting the pension to a lump sum.

2 Provide the necessary documentation

Upon receiving an application for a spouse or de facto partner benefit, State Super will ask for a certified copy of the death certificate and the documents outlined in the table below to prove the relationship existed when you retired and that it continued until your death.

3 Determination of entitlements payable

Once the documentation has been provided, State Super will decide if your spouse or de facto partner is eligible and, if they are, what pension they will receive. This will depend on whether they can satisfy the eligibility requirements.

Relationship	Proof of relationship documents required
You were married to the claimant at the time of your pension commencement and remained married to the claimant at the time of your death	• Certified copy of your marriage certificate* • A statutory declaration confirming that the marriage was still legally subsisting as at the date of death • Proof of identity documents for you **and** your spouse (these are listed on the relevant application form)*
The claimant was your de facto partner at the time of your pension commencement and remained your de facto up to the time of your death	• Statutory declaration from your de facto • Additional supporting documentation, such as, but not limited to, statutory declarations from family and non-family members proving the existence of the relationship at the time of your retirement, and its continuation until your death • Proof of identity documents for you **and** your partner (these are listed on the relevant application form)*

* You may want to retain certified copies of this document with your papers to make it easier for your loved ones.

! Important! Where claims are made by more than one eligible person, the Trustee will decide the most appropriate distribution of benefits amongst the claimants. For example, if you were legally married to a person and in a de facto relationship with another person at the time of your pension commencement and this continued to be the situation at the time of your death, then both your marital spouse and de facto partner may be entitled to a spouse pension benefit. The Trustee has a statutory discretion to determine to whom and in what proportion the pension benefit entitlement is payable. Please note that the total amount of the pension benefit payable to all eligible applicants shall not exceed the amount of a single pension benefit entitlement.

We're moving forward

StatePlus

Formerly State Super Financial Services

"Quality financial planning advice changes lives. It improves wellbeing and fulfils personal and financial goals that would otherwise go unachieved. The right advice can reduce feelings of uncertainty, providing peace of mind for individuals throughout their life."

Michael Monaghan, Managing Director
State Super Financial Services

At State Super Financial Services we're taking a fresh look at how we do things. Over the past year we focused on delivering an even better experience to our clients while we prepare for the future and make sure we move with the times.

An important step in this journey has been to refresh our brand.

We're excited to have a new brand that looks and feels more like we do **– generous, knowledgeable and positive**. We want to share our brand story with you.

Our brand story

Our core values have always been clear to us. We have deep roots in the public sector and we are proud of our heritage. Our commitment to putting **our clients' interests first** has always been our priority.

We know from our clients, that our planners have an impact well beyond the financial. As part of our brand development we wanted to capture what it is about our culture that provides this positive experience and has helped us win our clients, **trust and loyalty**.

Our new brand has been developed based on our values, culture and the insights and feedback from our clients, staff, planners and partners. We hope you like the result as much as we do.

Our new look

Our trading name is changing from State Super Financial Services to **StatePlus**.

The development of a new name has allowed us to both acknowledge our heritage and look to our future. The word 'State' references not only our foundation, but also our deep expertise in mastering financial matters for our clients in the public sector. And 'Plus' refers to our flexibility to **go that extra mile** to meet the needs of our clients.

Our new logo and colours reflect our generosity of spirit and positive outlook on wealth management and life. The colour orange is warm, optimistic and friendly. And we have chosen photography that enables us to tell the unique stories of our clients' **fulfilling and enriching lives**.

A new website

Our website will have a great new look. It will be easier to view on a mobile and tablet and there'll be insights and education designed especially for retirees or those thinking about retirement.

State Super Financial Services (SSFS) was established by the Trustee of your superannuation scheme over 25 years ago to provide specialist financial planning advice to public sector employees and their families. With over 60,500 clients, SSFS has helped thousands of people just like you to achieve their lifestyle goals now and throughout retirement. To find out how SSFS can help you get the most out of your money in retirement call **1800 620 305**.

Watch this space

Our new website will be rolled out at the end of October. You can find out more at **www.stateplus.com.au/preview**. If you are already a client of SSFS, it's important to remember that your trusted planner will continue working with you. Your investments won't change and you can still do all the things you do now.

For more information on the relationship between State Super and SSFS, refer to the back page of this Newsletter.

The importance of **planning for aged care**

Did you know?

- Approximately 45% of people over age 70 will use aged care services at some time in their future
- Accommodation payments can range from $350,000 to $550,000.

Aged care is a growing issue facing many Australians. Whether you're making decisions for a parent, elderly relative, partner or planning ahead for your own needs, getting the right advice is important.

All too often, we fail to make any preparations for moving ourselves or a loved one into an aged care facility potentially causing emotional turmoil for everyone involved. Planning ahead for aged care can help:

- ensure the right outcome for yourself or your loved one
- remove unnecessary stress
- limit the potential for family conflict

> With an ageing population, the demand and cost for aged care is increasing

Currently, more than two million people in Australia are aged 70 and over, and approximately 45% of these will use aged care services at some point in the future. With an ageing population, the demand and cost for aged care is increasing. So, we all need to carefully consider how we will be affected and how we will access the help we need now and in the future.

For anybody entering aged care, planning ahead can have a significant impact on their options for lifestyle and comfort, entitlement to the Age Pension and the fees paid to access aged care services.

The earlier you can start planning, the more lifestyle choices you and your loved ones may have, such as receiving care in your own home in order to maintain independence, as well as strategies to fund the costs involved.

While the Government generally subsidises a significant portion of aged care costs, the fees for a residential aged care service tend to be significant and require careful planning before you reach the point where a decision needs to be made.

There are four types of fees that may be payable in regards to residential aged care:

- **Accommodation payments –** this pays for the bed/room at the care facility (i.e. accommodation cost) and can range from $350,000 to $550,000 in regional and capital cities.
- **Basic daily care fees –** this covers living costs such as meals, electricity, cleaning and laundry services. This fee is payable by everyone and is set at 85% of the basic Age Pension rate for a single person.
- **Care fee –** This is an additional daily contribution towards the cost of care that some clients may be required to pay, depending on their level of assessable assets and income.
- **Extra or additional services –** This may be an optional fee for residents for 'hotel-like' services to increase a resident's comfort of stay, such as a bigger room, choice of menu, glass of wine with dinner, daily newspaper and recreational activities.

> it is important you get advice early as these strategies may require some lead time in advance of moving into the aged care facility

Strategies to manage costs and plan a transition into aged care can be implemented, but it is important you get advice early as these strategies may require some lead time in advance of moving into the aged care facility.

If you're planning your retirement or helping a family member deal with the challenges as they age, State Super Financial Services can help.

For more information on the relationship between State Super and SSFS, refer to the back page of this Newsletter.

Do we have your current contact details?

So that we can communicate important information regarding your benefit and keep you abreast of any changes that could affect you, it is important that we have your most up-to-date contact details.

How to update your contact details

- Complete STC Form 207 (available on our website) and mail it to us
- Log in to your online member account via our website
- Call State Super Customer Service

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

Have you registered for online access?

Keep track of your State Super pension online via the secure member login area.

The secure member login area provides you with your own personal login and password, which means you're the only one who can access your information.

Registering for online access enables you to:

- view your member details
- update your contact details
- view your current fortnightly pension details
- view your taxation details – including your current tax free rate
- change your password

To register for online access, simply go to **www.statesuper.nsw.gov.au**, click on the Member Login link for your scheme and complete the new user registration details, or you can contact Customer Service on **1300 652 113** for assistance.

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