OCTOBER 2025

PensionVIEWS

Keeping members super informed

STATE SUPER
SAS Trustee Corporation

>>>

STATE SUPER UPDATE

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

STATE SUPER
SAS Trustee Corporation

8.8 for Overall Satisfaction

8.8 for a Fund they Trust

8.6 for Telephone Service

8.4 for Financial Returns

MEMBER SATISFACTION SURVEY - HAVE YOUR SAY

Our annual Member Satisfaction Survey is coming up. Our new research company CSBA (Customer Service Benchmarking Australia) will be in touch with members by email and phone in the coming weeks to invite you to have your say in our questionnaire.

Thanks to everyone who participated and provided feedback in last year's survey, which again gave us very positive results compared to the broader superannuation industry.

We received almost 3,000 responses to the survey on many important areas of service delivery and compared our scores with industry standards.

Interestingly, our pension members were the most satisfied group of members – rating us an 8.8 out of 10 on overall satisfaction. Our pensioners also rated us very highly for being a fund they trust (8.8), Telephone Service (8.6) and Financial Returns (8.4).

This annual research survey, together with comments and insights we receive from our members at Forums and our Annual Member Meeting, has become an integral part of our future planning and will help us to identify ways to improve our services to members.

Get in touch

We also welcome your feedback at any time via our online form at www.statesuper.nsw.gov.au/contact-us

ANNUAL MEMBER MEETING 2025 – JOIN US!

We are again calling for members to come together at an online Annual Member Meeting this November.

State Super's leadership team will provide detailed presentations to members on our investment performance, objectives and the outlook for the year ahead during the 1-hour meeting. You will also have an opportunity to submit questions in advance about the operation of the Fund.

Last year we were delighted to have over 380 members join us online to listen and participate in this important meeting. Our post-event survey showed most attendees felt the meeting was worthwhile with 83% of respondents saying they would be "very likely" or "likely" to attend again next year.

> **"Fantastic meeting. I would like to congratulate State Super, their executive and staff members for the wonderful job you do. It is obvious that all of you are very invested in providing outstanding service for your members. Thank you so much."**

Others agreed, adding …

> **"I find these meetings reassuring that very competent people are looking after my super and planning for future changes".**
>
> **"Very informative. Great questions and great to know the organisation's priorities regarding climate change etc".**
>
> **"It was a well-paced discussion which exceeded my expectations".**

Date: Thursday 20 November 2025

Time: 10.30am – 11.30am (AEDT time zone)

HOW TO REGISTER:

- If you've already provided us your email address, you'll automatically receive an invitation with the link to register.
- If you haven't previously provided us with your email, please visit https://membermeeting.statesuper.registerevents.com.au

REGISTRATIONS CLOSE

7 November 2025

STATE SUPER UPDATE

PROTECTING YOURSELF AGAINST SCAMS

At State Super, we take the protection of our members' personal and financial information very seriously, and you can play a key part by keeping your account information safe and secure.

Personal and financial details
Unfortunately, scammers are always finding new ways to target your assets and identity, and superannuation is often a target. If you have been contacted and asked for your bank account details so that a payment of a pension can be processed, you may have been approached by these criminals.

To ensure you are speaking to a State Super customer service team member be aware that:

- We will always advise you that the call is being recorded for training and coaching purposes
- We willingly provide our names and where we are calling from
- If we're unable to get in touch, we will leave a telephone number (which you can verify by checking the State Super "Contact us" website page) and a reference number for you to quote when you call us back

Email and Phone message scams
Scammers can also try to obtain information via email/SMS or provide you with genuine looking documentation. If you receive an unexpected message that asks you to click a link, **DO NOT click on the link**. Always sign into your financial accounts by typing the address directly into your browser.

If you have already passed on personal information, either over the phone or via email, that has you concerned, please get in touch so we can place additional security measures on your account.

The basic guideline is, if in any doubt, refuse to provide personal details over the phone or via email or simply disconnect the call/do not reply to the suspicious email. And if you receive an unexpected message that asks you to click a link, **DO NOT click on the link**. You can always request something in writing or contact us via the details on the website https://www.statesuper.nsw.gov.au/contact-us.

To learn more about how to spot the latest superannuation scams and where to report them, visit the ASIC moneysmart government website https://moneysmart.gov.au/online-safety/protect-yourself-from-scams.

DO YOU HAVE A SPOUSE?

Register their details with us.

- It's important for State Super to have up-to-date contact details for our members – particularly our Pension members.
- Contact details should also include details of a spouse, if a member has one.
- Many of our Pension members may be entitled to a reversionary benefit payable to eligible spouses when they pass away. Accurate spouse details can help us in our administration of these benefits in a more streamlined way.
- Read more about who is considered an eligible spouse for SSS reversionary pension benefits in our "Ask an Expert" article on P14.
- Get in touch to update your records by calling State Super Customer Service on **1300 652 113** or email enquiries@stc.nsw.gov.au

STATE SUPER PENSIONS AND THE PROPOSED $3 MILLION SUPER TAX

The proposed Division 296 tax is an additional 15% tax on the earnings of superannuation balances exceeding $3 million. It is set to take effect from 1 July 2025 and applies to a proportion of an individual's superannuation earnings, including unrealised capital gains, which are attributed to the amount exceeding $3 million.

The Bill to enact this measure had not been passed by the Parliament at the time of publication but the Government had reiterated their intention to proceed with the change.

How is it calculated?

The amount of tax is determined through a series of calculations based on the individual's Total Superannuation Balance (TSB) at the end of each financial year. These calculations consider the growth in an individual's superannuation interests over a year, with adjustments made for any contributions or withdrawals made during that year. From 1 July 2025 State Super must use the Family Law valuation method to determine the value of a member's State Super benefit. This method is set out in a Commonwealth legislative instrument that provides approved valuation factors for each NSW State superannuation scheme. State Super reports this value to the Australian Taxation Office (ATO) who then calculate each member's TSB, which will be the sum of the value of all their superannuation interests. The ATO will then determine if an individual is liable to pay Division 296 tax.

Of course, the great bulk of contributors and pensioners in the State Super schemes (whether in SSS, PSS or SASS) will have a TSB below $3 million, and so the new tax will not affect them.

Below are examples of the calculation that will be used by the ATO to calculate an individual's Division 296 tax.

	MEMBER 1 TED	MEMBER 2 MARY	MEMBER 3 FRANK	MEMBER 4 - JULIE
Starting Balance	$4,600,000	$3,600,000	$3,600,000	$3,000,000
End Balance	$5,200,000	$4,000,000	$3,900,000	$3,200,000
Calculate taxable earnings				
Taxable Earnings	$5.2m - $4.6m = $600,000	$4.0m - $3.6m = $400,000	$3.9m - $3.6m = $300,000	$3.2m - $3.0m = $200,000
Proportion of earnings that are taxable	$5.2m - $3m / $5.2m = 42.31%	$4.0m - $3m / $4.0m = 25.00%	$3.9m - $3m / $3.9m = 23.08%	$3.2m - $3m / $3.2m = 6.25%
Amount of taxable earnings	$600,000 * 42.31% = $253,860	$400,000 * 25.00% = $100,000	$300,000 * 23.08% = $69,240	$200,000 * 6.25% = $12,500
Calculate Division 296 tax				
Division 296 tax payable	$253,860 * 15% = $38,079	$100,000 * 15% = $15,000	$69,240 * 15% = $10,386	$12,500 * 15% = $1,875

Note: These examples are simplified as they ignore any contributions or payments made on behalf of or to a member. If contributions or payments are made during the year the ATO will make an adjustment to the end balance used to calculate taxable earnings.

How does this new tax get paid?

For State Super pensioners, if the ATO issues you with a Division 296 tax assessment it will be due and payable within 84 days. Individuals pay the tax directly to the ATO.

INVESTMENT MARKET OVERVIEW

Navigating an unpredictable year

2025 began with expectations of the global economy returning to a more stable condition with tentatively improving growth, but it wasn't long before a profound new challenge emerged.

The USA initiated an aggressive tariff strategy on a scale not seen for many decades. The disruptive effects have reverberated around the globe, causing policy makers to review priorities and re-align allegiances. Despite all the tumult, it is still unclear whether the repercussions will be enduring or transitory, but cool heads and steady hands will be required to manage the turmoil and navigate responsible and durable outcomes.

One notable side effect of this new development is the revision of prospects on GDP growth. The original expectation that 2025 would see a marginal improvement over last year's GDP outcome has given way to a more restrained assessment. The IMF had previously predicted global growth to be 3.2% by the end of this year, but this has now been trimmed back to 2.8%. This diminished global outlook is mirrored in the projections for many of the major economies. For example, in China the GDP growth forecast has been revised down from 4.6% to 4%, the Euro region is down from 1% to 0.8% and the USA has slipped from 2.7% down to 1.8%.

On the brighter side, it seems that some earlier background fears about the tariff commotion potentially pushing the USA into recession are now abating, on the back of recent positive numbers on inflation, employment and retail sales.

Looking further ahead, there is cautious optimism that policy makers will adopt a more cooperative and conciliatory attitude to help counter the disruption in trade relations, the slump in sentiment and the skittishness in financial markets. This is reflected in the IMF's projection that global growth will creep up to 3.0% in 2026.

The Trump strategy has not only been characterised by the magnitude of the tariffs, (in some cases triple digits), but also the erratic way they have been imposed and then paused. The objective seems to be to exert leverage in negotiating more favourable bi-lateral trade terms. Certain countries, such as China and Canada, have been targeted more aggressively, but virtually all nations have been affected to some degree. While the initial shock to stock markets and business confidence has seen some recovery, the uncertainty is likely to linger for some time as the re-alignment of trade relationships plays out.

> **... cool heads and steady hands will be required to manage the turmoil and navigate responsible and durable outcomes.**

All the noise on the tariff front has taken the spotlight off the generally favourable news on inflation. Inflation rates have generally returned to levels that are within central bank targets and stimulus to economic activity via interest rate reductions is gradually being restored. The notable exception to this trend is in the USA where the Federal Reserve has paused further rate cuts until it gains more clarity on the inflationary impacts of tariffs. Back home, the RBA is expected to continue a series of rate cuts with inflation now well within the comfortable range.

One notable side effect from this year's economic turbulence has been a shake-up to the US dollar. Its perennial reputation as the safe haven currency in times of uncertainty has been somewhat wounded and some devaluation has occurred. This trend may well be transitory, but it highlights vulnerabilities in US public debt levels.

> **All the noise on the tariff front has taken the spotlight off the generally favourable news on inflation.**

How has Australia faired?

Australia, of course, is not immune to such global gyrations and there will be impacts on our GDP growth and unemployment. The general uncertainty caused by the tariff war also flows through to business confidence and household spending, so recovery expectations will naturally need to be scaled back, just as they are for many other nations. The original Reserve Bank projections at the start of the year were for GDP to increase by a modest 2.3%, but this has now been revised down to 2.1%. No doubt the tempering effect that the tariffs have on economic activity will also play into the RBA's calculations on the cash rate reduction trajectory.

The outlook for investment markets

One of the more dramatic spin offs from the tariff war has been the reaction in global share markets, which have displayed a high level of sensitivity to successive announcements from the White House. Coming off the back of strong growth by the end of 2024, the major indices have generally followed a similar pattern in the first half of the year, starting with steep and rapid decline during the first quarter in reaction to the tariff shock. This was followed by a rebound in response to the tariff pause announced in April, sending some markets recovering all the lost ground and surpassing their January starting points.

Some examples of this roller coaster effect include the S&P 500 index in the USA, which started the year just above 6,000, dropped spectacularly to be below 5,000 by early April then bounced back beyond its January starting point by the end of June. In Australia, the ASX 200 tracked a very similar course, starting the year at 8,200, cratering to around 7,300 by early April and finishing the financial year around 8,500.

An important lesson from this white-knuckle ride is just how fragile and fleeting market sentiment can be. This underscores the importance of maintaining a longer-term view and not basing investing decisions or assessments on short term fluctuations, no matter how dramatic they may be.

Chances are there will be more twists and turns in the tariff saga this year and this may trigger another pronounced market response. Having said that, it may not be as severe as market sentiment will likely factor in that the sky isn't falling after all.

Crediting rates for Member investment choice strategies to 30 June 2025

	1 year	2 year	3 year	5 year	10 year
Growth	10.5%	9.8%	9.9%	8.3%	7.4%
Balanced	9.3%	8.8%	8.5%	6.7%	6.1%
Conservative	7.9%	7.5%	7.0%	5.5%	4.9%
Cash	4.3%	4.3%	3.8%	2.3%	2.0%

Important: Past performance is not a reliable indicator of future performance.
The crediting rates shown have been rounded to one decimal point and are shown as an annual rate. Actual crediting rates are declared monthly to four decimal places. The annual rate is the compounded monthly rates.

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PENSION PAYMENTS INCREASE UP TO 1.9%

LEARN MORE ABOUT THE ANNUAL CPI AND WHAT IT MEANS FOR YOUR PENSION

Each year in October the amount of your State Super pension is adjusted to reflect the percentage movement in CPI from one June quarter to the next. This adjustment has most often historically resulted in an increase in your pension, but it can be decreased if the CPI adjustment is negative (however, there is a cap on negative CPI rates so if the negative adjustment is less than 1.1%, the pensions will not be adjusted for that year).

The legislation to index pensions to the CPI was introduced following a period of significant inflation in the 1970s.

The movement in the CPI (All Groups Sydney Index) from 30 June 2024 to 30 June 2025 was 1.9%. **The adjustment rate for State Super pensions is therefore 1.9% for this year.** State Super pensions will be adjusted from the first pension payday in October 2025, which is on Thursday 2 October this year. Pensions commencing during the first three quarters in the financial year receive a partial CPI adjustment, while no adjustment is made to pensions commencing in the final quarter.

What is the CPI?

Most of us will have heard the term for many years. We know it has something to do with inflation and how much more things are costing us today compared to a year ago but what does it really mean to you, and more specifically, in relation to your pension?

Simply defined, the Consumer Price Index (CPI) measures the change in the price of a fixed basket of goods and services purchased regularly by household consumers from one period to another. The CPI is Australia's official measure of inflation, and an increase in the CPI generally leads

to an increase in pension payments to reflect the rising cost of living.

The Australian Bureau of Statistics (ABS) measures the cost of a set list of items in order to calculate a CPI rate for each of the eight State and Territory Capital Cities. They also calculate a weighted average of the eight Capital Cities, which is generally the CPI that we hear about on the news.

The CPI rate that is used to adjust your State Super pension each year is the All-Groups Sydney Index which simply means it is a CPI rate based on Sydney prices and includes all the categories in the standard basket.

What's in a CPI basket?

The categories included in each of the All-Groups Indexes are:

- **Health**
- **Transport**
- **Communication**
- **Recreation and culture**
- **Education**
- **Insurance and financial services**
- **Food and non-alcoholic beverages**
- **Alcohol and tobacco**
- **Clothing and footwear**
- **Housing**
- **Furnishings, household equipment and services**

Rise in national CPI

Annually, the national CPI rose 2.1% which is the lowest annual inflation rate in four years. Some significant areas to increase were Alcohol and Tobacco (+5.7%), Education (+5.5%) and Health (+4.1%).

2024 - 2025 CPI HIGHLIGHTS*

- ↗ Australia recorded an annual **rise** of +2.1%
- ↗ Sydney recorded an annual **rise** of +1.9%
- ↗ Australia recorded a June quarterly **rise** of +0.7%
- → Annual food inflation remains **steady** at +3.0% including –
  - Bread and cereal (+2.2%)
  - Meat and seafood (+3.0%)
  - Dairy (+0.2%)
  - Fruit and vegetables (+4.6%)
  - A notable increase in the cost of eggs (+19.1%) was due to supply shortages following avian flu outbreaks.

*Source: Australian Bureau of Statistics

IS AGEISM HOLDING YOU BACK?

HOW INTERNALISED ATTITUDES ABOUT AGE CAN LIMIT YOUR LIFESTYLE, AND WHAT TO DO ABOUT IT

We all know what ageism looks like when it comes from others - those frustrating moments when we're overlooked, dismissed or underestimated simply because of the number on our birth certificate. What's less visible – yet often just as limiting – is the ageism we place on ourselves. Recent research from National Seniors Australia reveals that one-third of older Australians are holding themselves back from activities they'd love to try, simply because they feel self-conscious about their age.[1]

...doubt, or the quiet voice that says, "That's not for someone my age."

Understanding internalised ageism

We often talk about ageism in the workplace, but its impact doesn't stop when we leave paid employment. It can follow us into retirement in subtler ways – like hesitation, doubt, or the quiet voice that says, "That's not for someone my age." The National Seniors survey showed that this self-consciousness stems from various sources - anticipated negative reactions from others, concerns about physical appearance, and fears about being the only older person in the group.

This internal voice of doubt can be powerful. It's the hesitation before joining a gym class, the reluctance to try something new, or the automatic self-exclusion from certain activities. These thoughts might feel personal, but they're often reflections of broader societal attitudes about age that we've unconsciously absorbed.

When self-consciousness holds us back

The National Seniors Survey identified specific activities people commonly avoid due to age-related self-consciousness:

- Physical activities topped the list, with many avoiding swimming, fitness classes, and sports
- Social and cultural events, particularly live music venues and festivals
- Learning opportunities, from formal education to new hobbies
- Travel adventures, especially solo trips or more challenging destinations
- Group activities where they might be the oldest participant

These self-imposed restrictions come at a real cost to our wellbeing: physical activities are essential for maintaining health and independence. Social connections through group activities and community involvement support mental health and cognitive function, while learning new skills keeps our minds sharp and provides a sense of achievement. While skipping an event here or there may not seem like a big deal, these small decisions can add up.

Finding your confidence

Moving past age-related self-consciousness starts with small steps:

Create a supportive environment

- Look for off-peak gym times when the atmosphere is more relaxed
- Research classes specifically designed for seniors
- Start with community centres that typically attract diverse age groups
- Join local walking groups or exercise clubs that welcome all fitness levels

Bring support

- Ask a friend to join you in trying something new
- Connect with others through local community groups or online forums
- Find a workout buddy through your local fitness centre
- Join group activities where you can meet like-minded people

Question your assumptions

When you catch yourself thinking "I'm too old for that," pause and ask yourself why. Would you say that to a friend your age? Often, our harshest age-related judgments are reserved for ourselves.

MAKING IT HAPPEN

Start with what interests you

Don't force yourself into activities just because they seem "age appropriate." Follow your genuine interests, whether that's dancing, singing, art, learning a new skill or language, or joining a book club.

Take it step by step

Begin with a beginners' class or a trial session. Many organisations offer free first classes or short-term trials. This allows you to test the waters without committing long-term.

Find your tribe

Research shows that people who find the right group are more likely to stick with activities. Look for:

- Groups that match your pace and interests
- Instructors who understand different ability levels
- A mix of ages and abilities that makes everyone feel included

Speak up

Most instructors and group leaders are happy to accommodate different abilities and comfort levels - but they need to know what works for you. Don't hesitate to:

- Ask for modifications that suit your needs
- Request additional explanation or demonstration
- Share any concerns about particular movements or activities

Creating positive change

The National Seniors research shows that people who push past age-related self-consciousness often discover their fears were unfounded. Many find welcoming communities and new passions that enhance their retirement years. By participating in activities you enjoy, regardless of age, you're helping create more inclusive spaces for everyone.

Remember, age is just one aspect of who you are. Your interests, abilities and desire to try new things are equally important parts of your identity. By challenging internalised ageism, you're not just improving your own retirement experience - you're helping create a more age-positive society for everyone.

1 https://nationalseniors.com.au/uploads/2024-NSA-Elements-of-Ageism-2-09.10.24.pdf

ASK AN EXPERT

QUESTION.

Q1 I'm 69 and still in some occasional casual work as well as receiving my State Super pension. With the savings I've accumulated, do I have the option to contribute these into super?

You have a couple of options to contribute more into super, but some will depend on your Total Super Balance (TSB) which is the balance across all your money in super at the prior 30 June.

SSS Pension and Your TSB:

The SSS pension will be converted to a value using a formula and counted toward your TSB. If your pension commenced before 30 June 2017, it will be the pension value on that date, annualised, multiplied by 16. If your pension commenced after 1 July 2017, it will be your first fortnightly pension value, annualised, multiplied by 16. For example, a member who commenced their pension on 1 August 2018 and was receiving $1,800 per fortnight, which equates to $46,928.57 per year (i.e. $1,800 x 365/14), the value counted toward their TSB will be $46,928.57 x 16 = $750,857.

After-Tax Contributions:

Up until 28 days after the month you turn 75, you can make "after-tax" contributions up to $120,000 provided your TSB is less than $2 million. For example, if you turned 75 in April 2026 your super fund can accept your contribution up to 28 May 2026.

You may also be able to access the bring-forward rule, which is the ability to make large non-concessional (after-tax) contributions to a complying superannuation fund by utilising future year caps provided you were 74 or younger at some point in the financial year. The bring-forward rule lets you contribute up to $360,000 in one year by bringing forward two years' worth of non-concessional contribution caps, if your TSB is under

$1,760,000. For instance, if your TSB was $1,000,000 on 30 June 2025, you could contribute $360,000 in May 2026 using the current and next two years' caps. After this, you cannot make further non-concessional contributions until July 2028, or you'll face the top marginal tax rate plus Medicare levy (currently 47%).

If your TSB is greater than $1,760,000 but less than $1,880,000, then you can bring forward one year's cap to make a non-concessional contribution up to $240,000. If your TSB is between $1,880,000 and less than $2,000,000, then you are limited to the current year's cap. Once your TSB exceeds $2,000,000, you can no longer make non-concessional contributions to super without paying 47% tax.

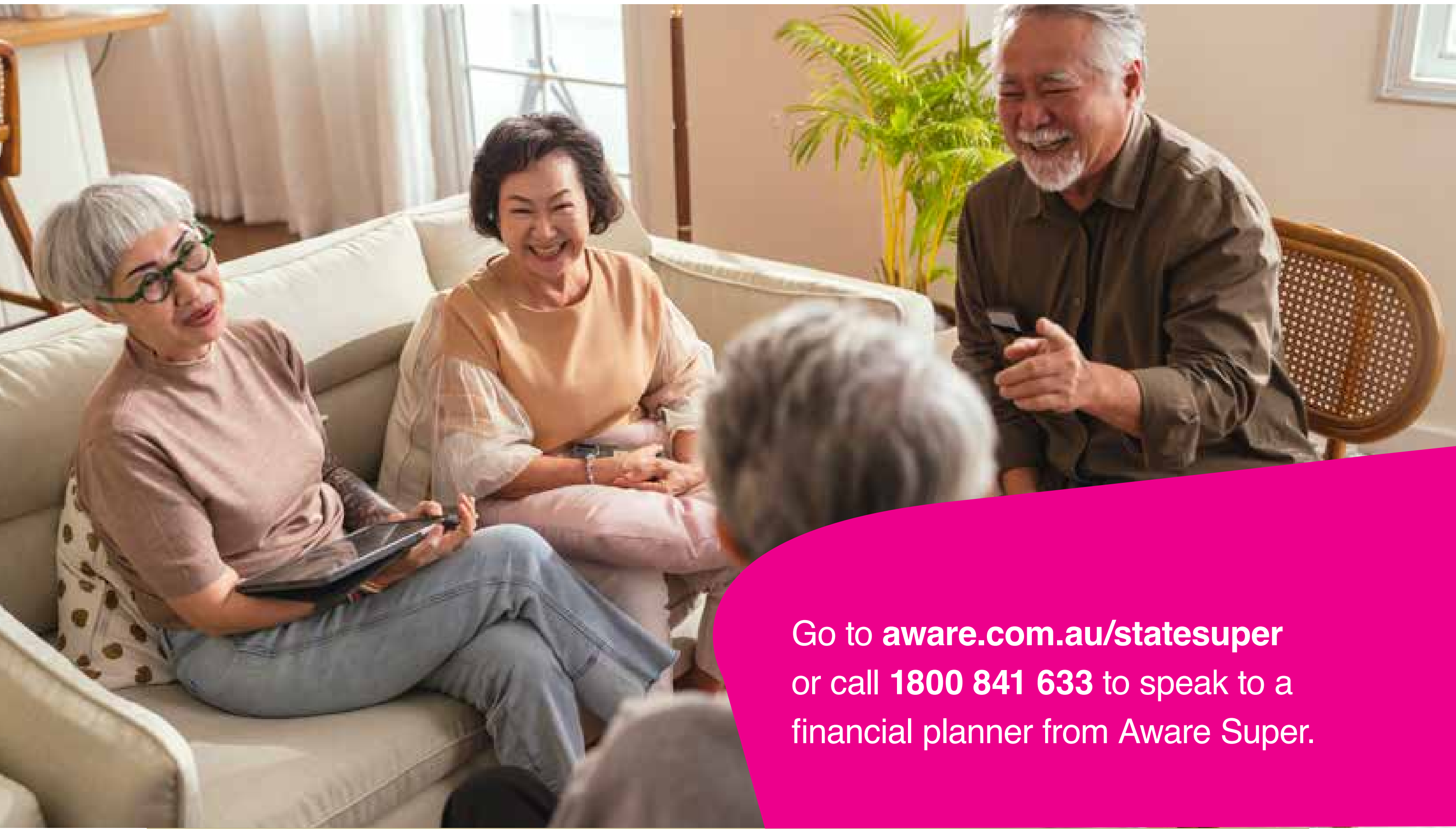
Before-Tax Contributions:

In terms of concessional or "before-tax" contributions, the total cap for the 2025/26 financial year is $30,000 and includes the Super Guarantee contributions your employer makes for you while you are still working and have no upper age limit. The concessional cap also includes salary sacrifice contributions, voluntary contributions where you claim a tax deduction and insurance premiums paid through your super by your employer.

You can make use of any amounts under this cap by making salary sacrifice contributions, and this is available up until 28 days after the month you turn 75. If you make a lump sum contribution in order to claim a tax deduction between age 67-74, you must satisfy the work test, which requires that you have worked for at least 40 hours over a 30 consecutive day period in the financial year that you make the contribution.

If you have recently retired and your TSB is less than $300,000 you may be able to access the work test exemption, which enable you to claim a tax deduction on contributions in the current financial year, provided you satisfied the superannuation work test at some point in the previous financial year.

Don't leave it too late to make additional contributions to super. If you need expert help, an Aware Super financial planner can provide you with personal financial advice tailored to your situation.



ASK AN EXPERT

QUESTION.

Q2 Who is considered an "eligible" spouse for the SSS reversionary pension once I pass away, and what does the spouse receive?

A SSS eligible spouse or de facto partner is:

- the widow or widower of the deceased, or
- a person in a registered relationship or interstate registered relationship with the deceased within the meaning of the Relationship Register Act 2010, or
- a person who was in a de facto relationship, within the meaning of the Interpretation Act 1987, with the member at the time of their death.

Where claims are made by more than one person, the Trustee may decide the appropriate distribution of benefits.

What benefits are payable to an eligible SSS spouse?

A pension benefit from SSS is payable to an eligible spouse or de facto partner of a deceased pension member. In most cases, this is equal to two-thirds of the member's full pension entitlement at the date of death. Pensions are adjusted annually in line with movements in the Consumer Price (All Groups Sydney) Index.

Generally, a spouse or de facto partner of a deceased pension member will qualify for a benefit if they were the spouse or de facto partner before the deceased member commenced their pension and remained so until the member's death. For further information on exceptions, please refer to SSS Fact Sheet 11: ***Death of a scheme member after retirement***.

An option to exchange all or part of a spouse pension entitlement to a lump sum is available at specific timeframes and the spouse reaching age 55. Further information is available on SSS Fact Sheet 14: ***Exchanging your pension for a lump sum***.

Note: Pension benefits are not payable to the spouse if a member elected to receive a lump sum retrenchment benefit or lump sum withdrawal/resignation benefit.

Can I nominate who will receive my benefit on my death?

Benefits are paid strictly in accordance with the scheme legislation and there is no provision for a member to nominate a beneficiary.

Notifying State Super on the death of a pension member

In the event of the death of a scheme member, the spouse or representative should contact State Super on: **Pension Members: 1300 652 113**

A letter will be sent, normally to the spouse or de facto partner, which outlines the documents required to assess their eligibility along with SSS Form 514: ***Application for payment of a SSS spouse pension***.

For other State Super schemes, please refer to the following Fact Sheets, as eligibility and benefits do vary:

SASS Fact Sheet 8: *Death Benefit*

PSS Fact Sheet 6: *Death Benefit*

Find your rythym in retirement

Life's full of twists and turns, and even in retirement your life is likely to keep evolving.

From your health needs, family and relationships, even your spending habits or aged pension entitlements, keeping on top of your retirement finances is important.
Feel confident you're on track and find your new rhythm with advice from our team of experts.

Scan here or visit **aware.com.au/statesuperadvice**

Call Aware Super on 1800 841 633 to book an appointment

YOUR MEMBER BENEFITS

MEMBER SERVICE APPOINTMENTS AVAILABLE IN PERSON OR ONLINE

Member Service appointments using the Zoom video call platform are available 9.00am to 5.00pm Monday to Friday.

State Super's free appointment service is available to all pension members.

One of our friendly and knowledgeable Customer Service team will meet with you via a face-to-face video call. They can assist with general information about your scheme, superannuation rules, even completing administrative forms or other paperwork. Easy-to-follow instructions will be supplied to help you join your video interview.

If you prefer, we also have a limited number of in-person appointments available at our Sydney CBD or Wollongong offices. If you need documents signed or certified please visit us in person so we can assist.

Call to make an appointment - 1300 652 113

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

There is also a wide range 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 your scheme at **statesuper.nsw.gov.au** and search for the name or document number or scroll through your scheme's documents to find what you need.

UPDATE YOUR CONTACT DETAILS

Do we have your current contact details including email? So 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 current contact details. Many of our members now also prefer to receive information via email. Please make sure we have your up-to-date email address, so we can keep in touch.

How to update your contact details:

- Call State Super Customer Service on **1300 652 113**.
- Complete STC Form 207 (available on our website) and mail it to us.

GET IN TOUCH

1300 652 113

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STATE SUPER
SAS Trustee Corporation

SASP 09 25