

## Fund earning rates

The below tables show the State Super investment options that determine the fund earning rates that will be applied by the Trustee to the primary benefits and debts payable to or by members. Investment options 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 and aged under 60/ Balanced if no selection made and aged over 60	Member Investment Choice or Growth if no selection made
Employer benefit	Trustee Selection	Member Investment Choice or Growth if no selection made and aged under 60/ Balanced if no selection made and aged over 60	University Cash
Basic benefit	Trustee Selection	Growth	University Cash
Additional Employer Contribution	Growth	Growth	N/A
Emerged benefit interest*	Growth	Growth	Growth
Early release debt	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, we will calculate fund earnings on your entire benefit according to the investment options stipulated in the above tables. Any net investment losses in this period are not applied.

The STC schemes are administered by Mercer Administration Services (Australia) Pty Ltd on behalf of the schemes' trustee, SAS Trustee Corporation (STC). STC is governed by the *Superannuation Act 1916*, the *State Authorities Superannuation Act 1987*, the *State Authorities Non-contributory Superannuation Act 1987*, the *Superannuation Administration Act 1996* and the *Police Regulation (Superannuation) Act 1906*. The schemes are also subject to Commonwealth superannuation and tax legislation.

STC has published this fact sheet. STC is not licenced to provide financial product advice in relation to the STC schemes or to their members.

Reasonable care has been taken in producing the information in this fact sheet and nothing in it is intended to be or should be regarded as personal advice. If there is any inconsistency between the information in this fact sheet and the relevant scheme legislation, the scheme legislation will prevail. In preparing this fact sheet, STC has not taken into account your objectives, financial situation or needs. You should consider your personal circumstances, and possibly seek professional advice, before making any decision that affects your future.

To the extent permitted by law, STC, its directors and employees do not warrant the accuracy, reliability or completeness of the information contained or omitted from this fact sheet.

## State Superannuation Scheme

Benefit	Contributory members	Deferred members	Contributory university members
Contributor benefit	Trustee Selection	Growth	Trustee Selection
Employer benefit	Trustee Selection	Growth	University Cash
Basic benefit	Trustee Selection	Growth	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

## 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, we will calculate fund earnings on your entire benefit according to the investment options stipulated in the above tables. Any net investment losses in this period are not applied.

## More information

If you need more information, please contact us:

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