



## IN THIS FACT SHEET

- > Salary sacrifice
- > Government co-contribution
- > Set-up and change fees
- > Non-contributory members
- > Members with more than one employer in the SA public sector and hours exceeding one FTE
- > Members with a permanent position and a casual position
- > Making additional lump sum member contributions
- > Investment choice
- > Financial advice with Industry Fund Services (IFS)
- > Triple S fees

As a Lump Sum Scheme member, there are a number of reasons why you may have a Triple S account.

If you:

- are making salary sacrifice contributions
- have received a Government co-contribution
- are a non-contributory member of the Lump Sum Scheme
- have more than one employer in the SA public sector and your total hours exceed one full-time equivalent (FTE), or
- have a permanent position (FTE or less) plus a casual position.

### Salary sacrifice

If you choose to salary sacrifice, your salary sacrifice contributions will be paid into Triple S. If you do not have an existing Triple S account, one will automatically be established for you.

You may be able to split your salary sacrifice contributions with your spouse. For further information see the Triple S *Contribution Splitting* and the *Spouse Members and Spouse Accounts* fact sheets.

Lump Sum Scheme members who salary sacrifice can apply for Death and Total and Permanent Disablement Insurance under Triple S. For further information see the Triple S *Death and TPD and Death Only Insurance* fact sheet or the Triple S Product Disclosure Statement (PDS).

For further information about salary sacrifice see the Lump Sum Scheme *Salary Sacrifice* fact sheet.

### Salary sacrifice set-up/change fee

There is no fee charged by Super SA for making salary sacrifice contributions. Your employer charges \$44 for commencing or changing salary sacrifice arrangements through your payroll office. This fee is charged each time your salary sacrifice amount is changed.

### Government co-contribution

If you qualify for a co-contribution payment, this payment will be paid into Triple S. If you do not have an existing Triple S account, one will automatically be established for you.

For further information see the Lump Sum Scheme *Government Co-contributions* fact sheet.

### Non-contributory members

If you are a non-contributory member of the Lump Sum Scheme the 9.5% compulsory Superannuation Guarantee (SG) contribution will be paid into Triple S.

### Members with more than one employer in the SA public sector with hours exceeding one full-time equivalent (FTE)

If your hours exceed one FTE, the 9.5% compulsory SG on the excess hours will be paid into Triple S.

### Members with a permanent position (FTE or less) plus a casual position

If you have worked in a casual position, the 9.5% compulsory SG for these casual hours will be paid into Triple S.

### Making additional lump sum member contributions

You can only make an additional after-tax lump sum contribution if you already have a Triple S account. You cannot establish an account by making a lump sum contribution.

### Investment choice

If you have a Triple S account you are able to choose the investment option (or options) for your Triple S account balance as you do for your Lump Sum Scheme member component.



## IN THIS FACT SHEET

- > Salary sacrifice
- > Government co-contribution
- > Set-up and change fees
- > Non-contributory members
- > Members with more than one employer in the SA public sector and hours exceeding one FTE
- > Members with a permanent position and a casual position
- > Making additional lump sum member contributions
- > Investment choice
- > Financial advice with Industry Fund Services (IFS)
- > Triple S fees

If you do not choose, the balance of your account will be invested in the Balanced option. However, you can switch your investment option to any one or more of the available investment options at any time, in line with your investment profile and personal circumstances. Fees may apply. Please see the Triple S *Investment* fact sheet for more information.

### Industry Fund Services (IFS)

If you receive financial advice from IFS, you can request that Super SA deduct IFS's fees from your Triple S account, providing there are sufficient funds to do so.

For further information contact Super SA.

### Triple S fees

Lump Sum members who have a Triple S account for salary sacrifice contributions will be charged Triple S administration fees.

You can find information about the Triple S administration fees and other Triple S costs in the Triple S PDS and on the Triple S *Fees and Costs* fact sheet.

### Further information

The following fact sheets and Product Disclosure Statement (PDS) may be helpful if read in conjunction with the information presented above:

- [Government Co-Contributions](#)
- [Salary Sacrifice](#)
- [Triple S Contribution Splitting](#)
- [Triple S Death and TPD and Death Only Insurance](#)
- [Triple S Investment Choice](#)
- [Triple S Spouse Members and Spouse Accounts](#)
- [Triple S PDS](#)

Fact sheets on a range of topics relating to your super are available on the Super SA website and from Super SA. Alternatively, if you have any enquiries regarding Triple S accounts or any other matters raised in this fact sheet, please contact Super SA.

### Contact us

#### Address

Ground floor,  
151 Pirie Street  
Adelaide SA 5000  
(Enter from Pulteney Street)

#### Postal

GPO Box 48, Adelaide,  
SA 5001

**Call** (08) 8207 2094 or  
1300 369 315

**Email** [supersa@sa.gov.au](mailto:supersa@sa.gov.au)

#### Website

[www.supersa.sa.gov.au](http://www.supersa.sa.gov.au)

### Disclaimer

The information in this document is intended to help you understand your entitlements in the Lump Sum Scheme. Super SA does its best to make sure the information is accurate and up to date. However, you need to be aware that it may not include all the technical details relevant to the topic. For the complete rules of the Lump Sum Scheme, please refer to the *Superannuation Act 1998*. The Act and accompanying Regulations set out the rules under which the Lump Sum Scheme is administered and entitlements are paid. You can access a copy from the Super SA website.

The Lump Sum Scheme is an exempt public sector superannuation scheme and is not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about the Lump Sum Scheme.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about the Lump Sum Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs, read the Product Disclosure Statement (PDS) and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

Super SA and the State Government disclaim all liability for all claims, losses, damages, costs or expenses whatsoever (including consequential or incidental loss or damage), which arise as a result of or in connection with any use of, or reliance upon, any information in this document.