

ESSSuper New Scheme Handbook

Proudly serving our members

Issued 28 February 2025

Issued by: Emergency Services Superannuation Board ABN 28 161 296 741
which is responsible for administration of the Emergency Services Superannuation Scheme ABN 85 894 637 037

ESSSuper
Emergency Services & State Super

Important notice

This handbook outlines the superannuation arrangements for members of ESSSuper's New Scheme.

The members are employees, including temporary employees, who joined the Victorian Public Service, Teaching Service, and participating agencies between 1 July 1988 and 31 December 1993. This Scheme also has members who have transferred from other funds.

Disclaimer

This Handbook was prepared and issued by Emergency Services Superannuation Board ABN 28 161 296 741, which is responsible for administration of the Emergency Services Superannuation Scheme ABN 85 894 637 037 (ESSSuper). It has been issued to assist you make an informed decision about ESSSuper's products, features and benefits. It is of a general nature only and does not take into account your personal or financial objectives, situation or needs. Any examples included within this document are for illustration purposes only. They are not intended to be recommendations or preferred courses of action. Before making a decision about an ESSSuper product, you should consider seeking professional advice from a licensed financial adviser.

ESSSuper is an exempt public sector superannuation scheme, and is not regulated by APRA or ASIC, but is governed by Victorian legislation.

Note: The information in this document was up-to-date at the date of issue but may change from time to time. Where a change to information in this document is not materially adverse it may be updated by publishing the updated information on the ESSSuper website at **esssuper.com.au.** A hard copy will also be posted free of charge on request by contacting us.

How to contact ESSSuper

Our Member Service Centre can assist you with all enquiries regarding your benefit. If you want to discuss any aspect of your membership, or you want to make an appointment for an individual consultation, you can call us between 8:00am and 5:00pm (Melbourne time) Monday to Friday.

ESSSuper's contact details are:

Website	**esssuper.com.au**
Email	info@esssuper.com.au
Telephone	1300 655 476
Postal address	GPO Box 1974 Melbourne Victoria 3001
Street address	Level 16, 140 William Street Melbourne Victoria 3000

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Introduction

About the New Scheme

The New Scheme is a defined benefit fund established in 1988 and has been closed to new members since 31 December 1993.

The New Scheme provides lump sum superannuation benefits on retirement, resignation, retrenchment, ill health, death and disability for employees, including temporary employees, who joined the Victorian Public Service, Teaching Service, and participating agencies between 1 July 1988 and 31 December 1993.

This Scheme also includes members who have transferred from other funds.

Your benefit

As a New Scheme member, you receive a defined benefit linked to your:

- length of recognised service;
- Final Average Salary (FAS);
- personal contribution rate; and
- age.

The defined benefit calculation also takes into account:

- periods of leave without pay;
- part-time service; and
- any prior service recognised by the Fund.

In the event of your death, the New Scheme will pay a benefit to one or more of your surviving eligible dependants or your estate, including a de facto or legal partner, eligible children under age 18 (or 25 if full-time students), and disabled "adult children" within the meaning of section 53(2A) of the *State Superannuation Act 1988* (Victoria), and other financial dependants. There is also the option for a member to nominate one or more dependants or the member's estate to receive a benefit in the event of his/her death.

All New Scheme benefits are calculated using periods of service in completed years and days.

At the time of payment, your defined fund benefit is compared with the minimum benefit payable under the *Superannuation Guarantee (Administration) Act 1992* (Commonwealth), and you are paid the greater of the two benefits.

Late payment interest is payable from the date you become eligible to receive the benefit, until the date the benefit is processed.

Benefit payment options

Members of the New Scheme receive a benefit when a trigger event occurs. Trigger events include:

- resignation;
- age retirement;
- retrenchment;
- death;
- disability;
- If you have become an exempt officer (if applicable) your benefit will become payable at age 65 irrespective of whether you have terminated employment.

Superannuation salary

Your fortnightly contribution is based on your highest superannuation salary (superable salary) up to 1 May each year, which includes:

- base salary;
- higher duties (if received continuously for 12 months or more); and
- approved allowances.

Superable salary does not generally include:

- recreation leave allowance (leave loading);
- expense allowance;
- travelling allowance;
- performance pay;
- overtime; or
- other payments of a temporary or unpredictable nature.

For part-time employees the superable salary is always the full-time equivalent value.

Higher duties

If you have been on continuous higher duties for at least 12 months prior to 1 May, then your contributions will be automatically calculated on the higher salary. Your annual contribution adjustment at 1 July will be made using the higher salary and the entire higher salary period will be eligible to be included for the purpose of calculating your benefit entitlements.

If you have been on various higher duty classifications continuously for 12 months, the salary for the lowest paid higher duty assignment will count.

Approved allowances

ESSSuper has approved a number of allowances that count towards salary for superannuation purposes and your employer should be aware of any superable allowance relevant to you. Not all allowances are superable.

Can your superable salary be reduced?

Your superable salary will generally not reduce automatically if your actual salary reduces during the year. Special conditions apply for executives and contract officers (please refer to your Payroll Department).

You may choose to reduce your superable salary classifications and the amount of personal contributions due to any of the following:

- if you have lost an allowance that was previously used to increase your superable salary; or
- due to a salary reduction because of a change in your employment circumstances; or
- by electing that a higher duty allowance will not count when it becomes superable after 12 months

What conditions apply when you reduce your superable salary?

- Your election is binding once it is lodged;
- From the date of the lodgement of the election your FAS is reduced for any future benefit calculation. This will impact your future benefit entitlements;
- Your contribution rate will be adjusted from the first available pay day after the election is lodged. There will be no refund of excess contributions made by you prior to the lodgement.

Your next steps...

Are you considering reducing your superable salary?

Unsure whether your allowance is superable?

Consult with your employer.

Is your employer unsure if any superable allowances are relevant to you?

Ask them to contact ESSSuper's Employer Assistance Line on 1300 768 776.

To reduce your superable salary

Complete an *Election to reduce superannuation salary form (ES203)* available from our website at **esssuper.com.au/forms-transactions**, and lodge with your pay office. Department of Education and Training (DE&T) employees should send the form directly to ESSSuper.

Earnings and fees

The governing rules of the New Scheme provide for earnings to be applied to member's contributions at 30 June each year. The earnings rate applied in calculating benefits is called the 'crediting rate'.

Crediting rate (earnings)

Crediting rate	=	Average of the investment returns for the previous three years	−	Investment management and administration expenses

This means that in a year where investments perform well, the crediting rate may be less than the net investment return of the Scheme. However, in a year where the investments do not perform well, the crediting rate may be greater than the net return of the Scheme. The crediting rate applied will never be less than 0%.

Interim crediting rate

Interim crediting rate	=	Average of: 1. investment returns for the previous two years 2. estimated current financial year return	−	Investment management and administration expenses

An interim crediting rate is used to calculate the cash component of your benefit on resignation if the following apply:

- you leave the Scheme before the final crediting rate at 30 June is determined; and
- you receive a benefit comprising a refund of contributions and earnings.

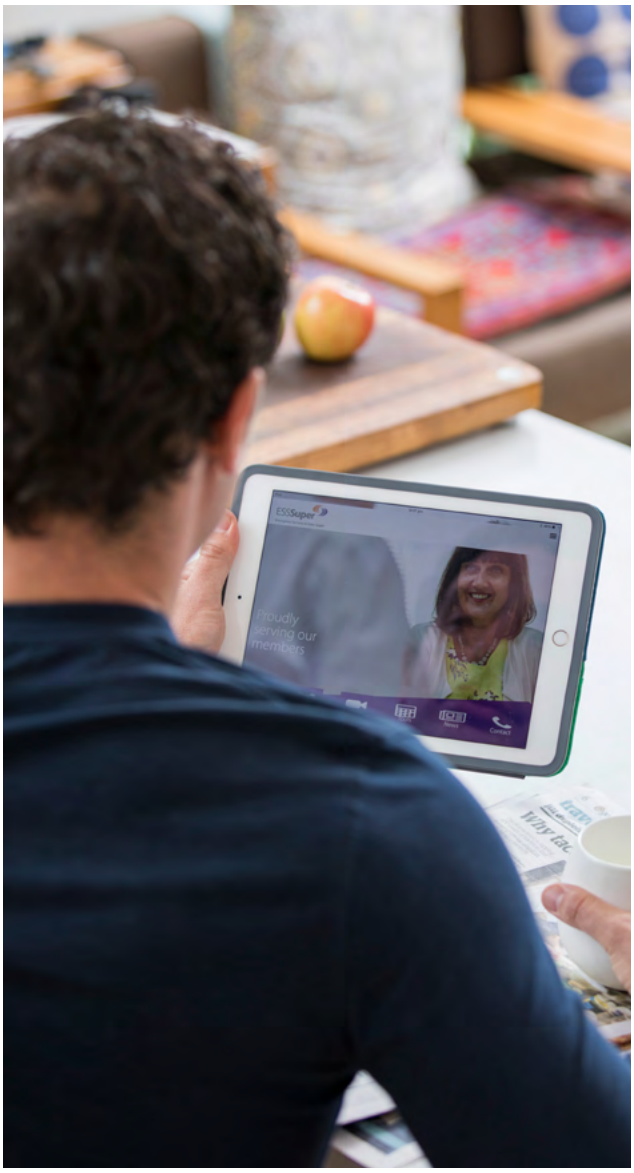
An interim crediting rate is also applied to lump sum benefits paid following the date employment terminated.

Administration costs and investment management fees

No fees apply for New Scheme members unless you receive a benefit that comprises a refund of contributions and earnings.

Administration costs and investment management fees are deducted prior to calculating the annual rate of earnings.

For details of the rates deducted from earnings before crediting to members' accounts, please refer to our website at **esssuper.com.au/state-super-crediting-rates**



Recognition of continuous prior service

Your length/period of service is a key factor in determining your superannuation entitlements.

What is classified as prior service?

If you have continuous unbroken service with an employer that is eligible to participate, immediately before becoming a member of the New Scheme, you may be entitled to have it recognised by ESSSuper for inclusion in the calculation of your service.

Prior service that will not be recognised

The following are examples of service that will not be recognised as prior service:

- service where you were, or were eligible to be, an officer or a member of a prescribed superannuation scheme;
- casual or seasonal service;
- limited tenure employment;
- service with Victorian State Instrumentalities covered by other Government or former Government superannuation schemes;
- service with the Commonwealth or another State Government; and
- apprenticeships, cadetships and studentships.

Application process

For your prior service to be recognised, it must be:

- applied for via a relevant ESSSuper form;
- approved; and
- paid for in full (where relevant), before you stop working.

Please note that a cost may be payable by the member for prior service to be recognised. This is to cover the additional benefit related to the prior service period.

For members who transferred from the Revised to New Scheme in 1994, a successful application will result in an increase in the Revised Scheme transfer multiple with no cost to pay (see page 19 for information on the Revised Scheme transfer multiple).

Quote validity

Quotes for the cost of prior service are available from ESSSuper and are valid for 30 days from the date of receipt of the letter advising of the cost of the prior service. After that time, a new quote will be required. Quotes are based on your salary at the time the quote is prepared. There is no fee for this service other than any contributions you may have to make as part of a 3% or 5% rate catchup amount.

The effect of Leave Without Pay (LWOP) and part-time work

The additional benefits and associated costs of your prior service will be reduced, if you have had leave without pay or worked on a part-time basis during the period of employment that is approved as recognised service.

Paying for prior service

Any associated cost must be paid before your final date of service if it is to be included in your benefit. Your prior service payment will count as a non-concessional contribution. Refer to 'Non-concessional contributions' section on page 10 for more information on non-concessional contribution caps.

Your next steps...

Start the application process for applying for recognition of prior service.

Eligibility

For further details about eligibility, please refer to the fact sheet *Recognition of prior continuous service for superannuation purposes (FS009)* available on our website at **esssuper.com.au/publications**
To view your eligible service date and your date joined fund, log into Members Online at **esssuper.com.au/members-online** and navigate to the *Employment history* menu.

Member Education Consultants

Make an appointment with a Member Education Consultant to discuss your options by calling 1300 655 476.

Submit your application

Download the *Application for recognition of prior continuous service for superannuation purposes form (S211)* from our website at **esssuper.com.au/forms-transactions**

Contributions

Your New Scheme accepts both employer and member contributions and the amount that is required to be contributed is dependent on several factors.

Employer contributions

Your employer is required to contribute to your superannuation benefit. The amount your employer is required to contribute is a percentage based on your superable salary, which is determined on the advice of the Fund Actuary. It is important to remember that your benefit is determined based on your salary, service and personal contribution rate, not what your employer contributes.

For those New Scheme members who turn age 65 on or after 1 July 2010, active membership in the New Scheme continues until work ceases or until age 75 or as otherwise permitted by Commonwealth Superannuation Law (whichever occurs first). From age 75, in accordance with Commonwealth Superannuation Law, if you have not exempted out (opted out) of the New Scheme and are still working, your membership in the New Scheme may continue. However, you must stop contributing to the New Scheme.

If you wish to cease active membership of the Fund yet keep working, you may wish to consider applying for exempt officer status as described on page 27.

Member contributions

New Scheme members may elect to make no contributions or contribute 3%, 5% or, in certain limited cases, 7% of their after-tax salary (as a non-concessional contribution) to the Scheme. A slightly higher rate applies if you elect to make contributions from before-tax salary (salary sacrifice concessional contribution) to cover the 15% contributions tax. Generally, if you contribute at a higher rate then a higher percentage of your Final Average Salary (FAS), or 'accrual rate', is used to calculate your retirement benefit. This is shown in the following table.

Contribution rates		
After-tax rate	Before-tax rate	Accrual rate on retirement
Nil	Nil	8.5%*
3%	3.6%	14%
5%	5.9%	17.5%
7% (all except Prescribed Firefighters)	8.3%	21%
7% (for Prescribed Firefighters)	8.3%	24.5%

* % of FAS for each year contributing at this rate.

Member contributions are:

- based on your current listed superable salary applying on or before 1 May; and
- adjusted (pro-rata) for periods of part-time service.

You may elect to vary your contribution rate once every 6 months.

You may elect to salary sacrifice your member contributions (i.e. contributions are paid from before-tax salary instead of from after-tax salary). Salary sacrifice contributions include an additional amount to cover the superannuation contributions tax that is payable on salary sacrifice contributions.

You can elect to vary your current Defined Benefit contribution deduction type from after-tax to before-tax (salary sacrifice) at any time.

If your election form to vary and/or change the type of contribution rate is received in time to be processed by the 14th of the month, the new rate will take effect from the start of the next month. Otherwise, it will be the start of the following month. Please log into Members Online at **esssuper.com.au/members-online** and navigate to the *Contributions / Change contribution rate* menu to vary and/or change the type of your contribution rate.

Annual contribution salary adjustment

Your salary for contribution purposes is adjusted annually on the first pay day in July for any changes in your salary and is based on your highest superable salary over the duration of your membership up to 1 May of that year. In respect of salary packaged employees (i.e. executives) contributions may be adjusted as increases occur.

Any salary increase applicable after 1 May will not be reflected in your contributions until the following year.

Calculate your contribution (full-time):

A 38 year old on a salary of $80,000 per annum (as at 1 May) personally contributing 5% would have a fortnightly contribution of $153.32 as shown below:

$80,000	÷	26.0893*	x	5%	=	$153.32 per fortnight

* Represents number of fortnights in a year (allowing for leap years).

Your contribution impacts your super entitlements. Check out our future benefit estimates feature by logging into Members Online at **esssuper.com.au/members-online** and navigating to the *Account / Future benefits estimate* menu to learn more. The estimates will allow you to change your salary, service and/or contribution rate; then show you the difference to your entitlement.

Concessional and non-concessional contribution limits

There are annual concessional and non-concessional contribution limits per person as shown in the following table:

Concessional contribution cap*	Non-concessional contribution cap*
$30,000 p.a.	$120,000 p.a.

*The concessional contribution cap will increase in increments of $2,500 in line with Average Weekly Ordinary Times Earnings (AWOTE). The non-concessional contribution cap is indexed in line with the concessional contribution cap (four times the concessional contribution cap value). Please refer to our website at **esssuper.com.au** Excess concessional contributions are deemed to be non-concessional contributions and count towards the non-concessional caps.

Concessional contributions

Concessional contributions are notional taxable contributions related to your defined benefit and any employer (including salary sacrifice) contributions not related to your defined benefit. Concessional contributions are taxed at 15%*.

* A higher rate of 30% may apply to concessional contributions for individuals with adjusted taxable income over $250,000.

Notional taxed contributions explained

For defined benefit arrangements, the contributions counted for the purpose of the concessional contribution limits are called 'notional taxed contributions (NTC)'. These reflect employer contributions as well as any salary sacrifice contributions made to the defined benefit fund.

This is because employer contributions to defined benefit funds are not allocated specifically to individual member accounts, rather member benefits are funded from the defined benefit pool.

The Fund Actuary has determined a formula for calculating the amount that your employer notionally contributes to your defined benefit (including salary sacrifice to the defined benefit). This amount is shown each year on your Annual Benefit Statement (ABS), and is available on Members Online at **esssuper.com.au/members-online**, in the *Contributions* menu. You can also check your NTC amount by using our *Notional Taxed Contributions calculator* on our website at **esssuper.com.au/calculators**

Calculating concessional contributions

Your NTC is calculated at the end of each financial year, or at the time of your exit from the Fund.

Notional Taxed Contributions (NTC) reflecting employer and salary sacrifice to the New Scheme	+	Employer contributions (including salary sacrifice) to ESSSuper's Accumulation Plan	+	Employer contributions (including salary sacrifice) to other super funds

You may have zero NTC reported in certain circumstances where you have reached your Maximum Benefit.

'Grandfathering' arrangements

If you joined the New Scheme prior to 12 May 2009, AND you have not increased your contribution rate, then your contributions have been grandfathered and will therefore not exceed the concessional contribution cap. This means that if you have exceeded the contribution cap as a result of your contributions to your defined benefit scheme, ESSSuper will report the concessional contribution amount as $30,000 for the 2024-25 financial year.

Note, however, that your notional taxed contributions will be added, at their capped amount should they exceed the concessional contributions cap, to any other concessional contributions (in respect of an accumulation interest either with ESSSuper or another fund) to determine whether you have exceeded the concessional contributions cap. If the concessional contributions cap is exceeded, this amount will need to be included as assessable income and will be taxed at your marginal tax rate less a 15% tax offset to account for the contributions tax already paid by your super fund.

Do you think you may exceed the caps?

If you think you may exceed the concessional contribution caps, check out our *Notional Taxed Contributions calculator* available on our website at **esssuper.com.au/calculators**

It is important to keep track of not only your New Scheme NTC but all employer contributions (including salary sacrifice contributions) that are made to any other superannuation fund, for comparison against your relevant cap. Contributions in excess of these caps are not concessionally taxed and are taxed at your marginal tax rate plus an excess contribution charge. Any excess concessional contributions will be regarded as non-concessional contributions and will count towards the non-concessional cap.

If the ATO advise you that you have exceeded the cap, you may be able to elect to release up to 85% of your excess concessional contributions from your super. Any excess concessional contributions which are covered by the election will not be counted towards your non-concessional contributions cap. Note, you cannot release excess contributions from your DB scheme. However, excess contributions can be withdrawn from the ESSSuper Accumulation Plan.

Non-concessional contributions

Non-concessional (or after tax) contributions are also subject to a cap of $120,000* p.a. before additional tax applies.

* Subject to indexation. This cap is for the 2024-25 financial year and may change for future years. Please refer to our website at **esssuper.com.au**

Any contributions made in excess of this cap will be subject to excess non-concessional contributions tax and taxed at the highest marginal tax rate. However, if you have a total superannuation balance of $1.9 million* or more at 30 June of the previous financial year, your non-concessional cap is zero. If you exceed your non-concessional contributions cap the ATO will send you a Notice of Assessment taxing you on your entire excess non-concessional contributions at a rate of 47% (which is the top marginal tax rate of 45% and the Medicare levy of 2%). In a defined benefit fund, you will be required to pay any excess contributions tax from your own pocket.

For information about your options in an accumulation fund, please refer to the Accumulation Plan PDS and incorporated *(AP.4) How super is taxed guide* available on our website at **esssuper.com.au/pds**

* Subject to indexation. This applies in respect to the 2024-25 financial year and may change for future years. Please refer to our website at **esssuper.com.au**

Members under age 75 may be able to bring forward two or three years' worth of non-concessional contributions (provided they have not exceeded the non-concessional cap in any of the two previous years) and make non-concessional contributions of up to $360,000* over a three-year period. Provided you are aged under 75 in the financial year you make the contribution you can bring forward two years of non-concessional contributions regardless of whether you intend to work in the following two years.

Whether you can bring forward two or three years' worth of contributions depends on your total super balance. These conditions are outlined in the following table.

Total super balance as at previous financial year	First year non-concessional contribution cap	Period brought forward
Less than $1.66 million	$360,000	3 years
$1.66 million to less than $1.78 million	$240,000	2 years
$1.78 million to less than $1.9 million	$120,000	Nil
$1.9 million	Nil	Nil

Contributions for part-time service

If you are employed on a part-time basis, you must make contributions in accordance with the time fraction you work based on your full-time equivalent salary. You cannot contribute at the full-time rate.

Special conditions apply if your reduced time fraction is due to ill health. In this case, please call our Member Service Centre on 1300 655 476 and ask to speak to one of our Disability Consultants.

Calculate your contribution (part-time)

A 38 year old on a salary equivalent to a full-time salary of $80,000 per annum (at 1 May) personally contributing 5% and working six days a fortnight (60% or 0.6 of full-time hours) would have a fortnightly contribution of $91.99 as shown below:

$80,000 ÷ 26.0893* x 5% x 0.6 = **$91.99 per fortnight**

* Represents number of fortnights in a year (allowing for leap years).

Contributions while on leave

Contribution requirements vary dependent on what type of leave you are taking, and any conditions that may be applicable in accordance with your employment agreement.

Long service leave

Your normal fortnightly contributions are required to be paid if you take long service leave, whether on full pay or half pay. Your contributions are payable based on your service fraction prior to taking long service leave.

Purchased leave

An example of purchased leave is a 48/52 agreement. This means that you will receive the equivalent of 48 weeks salary spread over 52 weeks. Therefore, during the course of the year you will receive an extra four weeks paid annual leave but will receive less annual income. Depending on your employment agreement, you may be able to choose between 40 and 51 weeks salary spread over 52 weeks as a purchased leave agreement.

ESSSuper will generally treat purchased leave as a reduction of your time fraction for the period of the purchased leave agreement.

For example, if you and your employer agree to a period of 48/52 for a designated period and your normal hours of work are full-time, your employer will advise ESSSuper your time fraction is 0.92308 (1.0 x 48/52) for the designated period and your contribution deduction amount is reduced pro-rata.

Discuss with your employer the purchased leave arrangements they currently have in place. You may also contact ESSSuper to determine the impact on your benefit.

Note: A reduction in time fraction purchased leave approach is generally not applied to Education Support Officers who receive an *Education Support in Receipt of Leave Purchased Allowance*. This allowance reflects any additional leave required by the school in excess of four weeks and is superable.

Sabbatical leave

You may have a Sabbatical Leave entitlement as a condition of your employment. If this is the case, you should consult an ESSSuper Member Education consultant, prior to entering into a Sabbatical Leave agreement, to establish how such leave affects your superannuation benefits at ESSSuper.

Secondment

You are regarded as being on secondment for superannuation purposes if you are granted Leave Without Pay (LWOP) to work elsewhere with the consent of your current employer and your new employer agrees to meet the employer obligations for your superannuation.

Secondment is generally a short-term arrangement and is treated differently from LWOP (refer to 'Leave Without Pay' on page 13) as both the benefits and contribution payments are different.

Both your current employer and your new employer will be required to certify in writing to us that they have agreed to your secondment. Normal member and employer contributions must be paid throughout your period of secondment. Contributions are based on your superable salary for the position you held prior to your secondment.

Your next steps...

Make sure you are making the most of your contribution options.

Speak to your employer

If you have questions on changing working arrangements.

ESSSuper Member Service Centre

Speak to a Superannuation Consultant by calling us on 1300 655 476.

Employer queries

If your employer has questions they can contact our Employer Assistance Line on 1300 768 776.

Leave Without Pay

Your superannuation contribution options vary depending on the type of Leave Without Pay (LWOP) you take.

Leave due to ill health

If you are on sick leave, with or without pay, your normal fortnightly contributions still need to be paid. Upon written application, ESSSuper may allow you to delay payment of your contributions until you return to work. Examples of leave due to ill health are WorkCover, personal sick leave with certificate and Transport Accident Commission (TAC) leave.

Leave due to any reason other than ill-health

Examples of leave due to any reason other than ill-health are approved LWOP, absent without leave, Stop Pay (DE&T) and parental LWOP over 12 months.

Less than four weeks

If you take LWOP (for any reason other than ill-health) for less than four weeks, you are required to pay contributions at the normal rate, to maintain all of your benefit entitlements.

Four weeks or more

If you are on LWOP (for any reason other than ill-health) for four weeks or more, you have two LWOP contribution options. For the first option, you are not required to pay your normal fortnightly contributions during this period. For the second option, you can elect to pay a premium to maintain your death and permanent disablement cover if you are under age 60, or 55 for Prescribed Class Officers.

More than six months

If you are on LWOP for more than six months and you elect to pay a premium to maintain your death and permanent disablement cover, these LWOP contributions must be paid at least as six monthly instalments in advance, unless otherwise agreed by ESSSuper. Payment must be made before the period covered by the previous payment expires.

Contribution options

You have a choice of two LWOP contribution options when you start LWOP as shown in the table below:

The LWOP options at a glance	
Option 1	Make no LWOP contributions
Option 2	Make LWOP contributions to maintain your death and disability cover

If you do not provide the completed *Leave Without Pay Advice (S202)* which is available as a prepopulated form on Members Online at **esssuper.com.au/members-online** in the *Account / Employment history* menu, together with your payment to ESSSuper within one month from the date on which your LWOP commences, you will be treated as if you had chosen option 1 which means you will not be eligible to contribute.

Your election will be irrevocable and binding once it is lodged.

Option 1

Make no LWOP contributions

You are not required to make personal contributions to your superannuation while you are on LWOP, unless you are on LWOP for less than four weeks.

Please note: If you choose option 1, the following applies:

- there will be no death or disability cover after the first four weeks;
- if you resign, die or become disabled while on LWOP, the only benefit payable will be your resignation benefit;
- the period of LWOP will not count as recognised service for any benefit calculation;
- if you return to work for at least 12 months from parental leave without pay before resigning, up to one year of the leave without pay period will count when calculating the deferred benefit component of your resignation benefit; and
- the 12 month return to work condition applies for each period of LWOP granted during your service.

Option 2

Make LWOP contributions to maintain death and disability cover

Your LWOP contribution is calculated based on your age (in years and days) as at 1 May and your superable salary at the start of your unpaid leave period. No LWOP contributions are payable if you are age 60 or older because death and disability cover does not apply from when you turn 60.

Please note: If you choose option 2, the following applies:

- your normal death and disability cover will be maintained based on your salary at the start of your unpaid leave;
- if you resign while on LWOP, you will be entitled to all of your contributions (including your LWOP contributions) up to the date of resignation, plus interest;
- if you return to work after your period of LWOP, the period for which you made contributions will count when calculating the deferred benefit component of your resignation benefit. Your LWOP will not count as recognised service for all the other benefit calculations (retirement, retrenchment, death or disablement).

Contribution options

When commencing LWOP you should receive from ESSSuper, a LWOP options letter. Where possible a LWOP costing for your period of LWOP will be included in that letter. If a costing cannot be included in the letter because of insufficient data on your record, we will direct you to call us on 1300 655 476.

You should log into Members Online at **esssuper.com.au/members-online** and navigate to the *Account / Employment history* menu to download the prepopulated *LWOP Election Advice (S202)*. You will have 30 days to elect option 2 by completing and returning the form and making your payment.

You will need to make your payment by BPAY. Your LWOP options letter will show your BPAY reference number.

You will need to complete and return the *LWOP Election Advice (S202)*, which must identify your payment details (date of payment and amount).

If paying six monthly instalments, you can use the same BPAY number for each payment.

Your next steps…

Find out more about your options, and take the necessary steps in maximising your super during your LWOP where eligible.

Check your options

Find out more about your options during your LWOP.

ESSSuper Member Service Centre

Speak to a Superannuation Consultant by calling us on 1300 655 476.

Resignation benefit

The amount of resignation benefit you receive depends on when you resign. Benefits payable on resignation depend on whether you resign before or after your minimum retirement age, which is normally age 55 (age 50 for eligible Prescribed Class Officers).

Resigning after your minimum retirement age

If you resign after your minimum retirement age, you will be entitled to the age retirement benefit. Refer to 'Age Retirement Benefit' on page 18.

Resigning before your minimum retirement age

Resigning before reaching your minimum retirement age entitles you to receive:

- an immediate refund of your contributions and earnings (some of which may be immediately available however there will always be a preserved component which you cannot access); and
- a deferred benefit payable upon application after reaching your minimum retirement age, (subject to preservation), irrespective of whether you have permanently retired.

The level of deferred benefit will depend on:

- your Final Average Salary (FAS);
- your age at resignation;
- your recognised service at resignation; and
- which of the available resignation benefit payment options you choose.

Payment options

The following options are available for a resignation benefit:

Option 1

Full refund with deferred benefit

With this option, you receive all your accumulated contributions and earnings, with a deferred benefit payable at age 55 (lump sum subject to preservation).

If you are entitled to a deferred pension because you transferred from the Revised Scheme to the New Scheme between 1988 and 1990, you must apply to commence your pension. If you do not apply at your minimum retirement age (normally age 55) you will not be entitled to receive pension payments for the period from your minimum retirement age to the date of your application (unless applying over the age of 60 when it will be backdated but only back to age 60).

You may elect to convert your deferred lump sum and/or pension into an immediate present day value lump sum at any time.

Option 2

Full refund with deferred benefit converted to present day value

This option allows you to convert your deferred benefit into a present-day value (PDV) lump sum before your minimum retirement age. If you choose to do this:

- you receive a lump sum based on your age at the date you elect for the lump sum (subject to preservation);
- the lump sum must be rolled over to another complying superannuation fund. ESSSuper's Accumulation Plan can also accept lump sum rollovers;
- no further benefits will be payable to either yourself or your partner; and
- if you take option 1 you can subsequently apply to roll over the PDV at any time.

Note: Under age 55, a discount of 4% per annum compounded for each year under age 55 is applied to your deferred benefit to calculate the present day value lump sum.

Portability

Instead of claiming a resignation benefit you may elect for a deferred portability benefit.

A deferred portability benefit may be activated when you resign from your statutory superannuation scheme employer and commence employment:

- where you will become a member of another statutory superannuation scheme, with a public authority, as declared by the Assistant Treasurer; or
- with an employer that has been declared by an Order of the Governor-in-Council to be an approved employer.

The portability deferred benefit, which represents your full accrued entitlement within the Scheme, may be higher than the standard resignation entitlement.

Payment of benefits

Exactly how your benefit is paid to you, is dependent on the circumstances in which you applied for your resignation benefit.

At the date of resignation

Payments of accumulated contributions plus earnings

Contributions plus earnings can be paid as:

- an immediate cash lump sum which may consist of part or all of the contributions plus earnings that had accrued up to 30 June 1999; and
- a preserved lump sum component consisting of the contributions plus earnings, accrued after 30 June 1999. This component can only be rolled over to a complying superannuation fund; or
- a rollover of both of the above. As a member of ESSSuper you are eligible to be a member of the ESSSuper Accumulation Plan. ESSSuper's Accumulation Plan can accept rollovers from complying super funds including the New Scheme. Please refer to our website at **esssuper.com.au/pds** for a copy of ESSSuper's *Accumulation Plan Product Disclosure Statement* (PDS).

Payments of the present-day value lump sum

If you elect to convert your deferred benefit to a present-day value lump sum this can only be paid as a rollover to a complying superannuation fund. ESSSuper's Accumulation Plan also accepts lump sum rollovers. Please refer to our website at **esssuper.com.au/pds** for a copy of ESSSuper's *Accumulation Plan PDS*.

It is important to note that a discount factor of 4% per year for the period between your claim date and your minimum retirement age will be applied to convert your deferred benefit to a present day value lump sum.

Under other circumstances

Your deferred benefit may also become payable if you:

- successfully apply to receive it on the grounds of disability;
- successfully apply for early release of part of the benefit on the basis of financial hardship* or on compassionate grounds;
- become terminally ill;
- attain age 65; or
- die.

*If you are applying for release due to financial hardship and you are under age 55, you must provide written proof from Centrelink confirming that you have been receiving a benefit from them for at least six months and satisfy us that you are unable to meet reasonable and immediate living expenses. Compassionate grounds will be assessed by ESSSuper in accordance with criteria set out in the Commonwealth SIS legislation.

From your minimum retirement age

Payment of your deferred benefit

To receive your deferred benefit, you will need to apply after reaching your minimum retirement age. The deferred benefit will be payable even if you have not yet retired from the workforce, although some of it may be subject to preservation.

Your deferred benefit will only increase with CPI if you do not claim it from your minimum retirement age until age 65. Any preserved amounts cannot be cashed until you reach your preservation age, but can be rolled into a complying superannuation fund. The ESSSuper Accumulation Plan can accept rollovers from complying super funds including the New Scheme.

Payment of your deferred benefit in the event of death

If you have eligible dependants

In the event of your death (after resignation), a lump sum benefit is apportioned between one or more of your dependants and/or your estate in certain circumstances. Your dependants may include any eligible children under 18 or who are full-time students up to the age of 25 or disabled and dependent "adult children" within the meaning of section 53(2A) of the *State Superannuation Act 1988*.

If you have no eligible dependants

A refund of your contributions and earnings (if you did not receive them when you resigned), and any amount required under Superannuation Guarantee legislation, is payable to your estate.

Further details

Further details on your Resignation Benefit are provided each year in your Annual Benefit Statement.

If you resign prior to your minimum retirement age and become entitled to a deferred benefit, you will receive an Annual Benefit Statement which shows your deferred benefit payable at your minimum retirement age and the present-day value of the deferred benefit converted to a lump sum.

Your next steps…

Resigned from your job? Take the next step in applying for your resignation benefit

Log into Members Online

Produce your own benefit estimate online by logging into Members Online at **esssuper.com.au/members-online** and navigating to the *Account / Future benefit estimate* menu.

ESSSuper Member Service Centre

Call us on 1300 655 476 to request a benefit estimate and further information about your benefit.

Consolidate your super

Make sure all your super is in one place before applying for any benefit – log into Members Online at **esssuper.com.au/members-online** and navigate to the *Consolidate super* menu.

You should check any insurance arrangements that may be forfeited, or any other effects this transfer may have on your benefits, before rolling your money into our Fund.

Age retirement benefit

If you retire or resign after your minimum retirement age, you are entitled to the age retirement benefit. Certain Prescribed Class Officers may retire from age 50.

Retiring or resigning after your minimum retirement age

Your age retirement benefit is a lump sum based on:

- your Final Average Salary (FAS);
- your personal contribution rate; and
- your recognised service.

If you turned age 65 prior to 1 July 2010, service after you reach age 65 is not taken into account when determining your retirement benefit. However, any salary increase will be reflected in your FAS. Your employer will make contributions at the Superannuation Guarantee (SG) rate into an accumulation fund.

If you turned age 65 on or after 1 July 2010, service until you reach age 75 (or as otherwise permitted by Commonwealth Superannuation Law) is taken into account.

Benefits available to you upon retirement

Generally, all of your benefits will be available to you upon retirement. However, if you have not satisfied a condition of release for the preserved portion of your benefit when you become eligible to receive your benefit, the preserved amount of your benefit payment must remain within the Scheme or be rolled over to a complying superannuation fund. ESSSuper's Accumulation Plan can also accept lump sum rollovers. Please refer to our website at **esssuper.com.au/pds** for a copy of ESSSuper's *Accumulation Plan PDS*.

If the benefit remains within the Scheme, it will be held in a notional account earning interest at the Fund's crediting rate. The preserved component cannot be paid to you until you meet a "condition of release" under superannuation law and elect to have the benefit paid out. Conditions of release include reaching your "preservation age".

Your preservation age is determined by your date of birth. Preservation age is 60 for anyone born after 30 June 1964. Anyone born before 1 July 1964 has reached preservation age.

Are you over 65 years of age?

If you turned age 65 prior to 1 July 2010, service after you reach age 65 is not taken into account when determining your age retirement benefit. However, any salary increase will be reflected in your FAS.

Members turning age 65 on or after 1 July 2010 will remain in the Scheme as an accruing member until age 75 or as otherwise permitted by Commonwealth Superannuation Law. If you are still working after age 65 but no longer wish to remain in the Scheme, you have the option of electing to become an exempt officer. Refer to 'Exempt officers and other benefits' on page 27.

Payment options

Members who transferred from the Revised Scheme in 1994

If you transferred from the Revised Scheme during the prescribed period in 1994 you will receive a lump sum for your total period of Revised and New Scheme membership.

A transfer multiple was calculated for the Revised Scheme service as at the date of transfer. This multiple then accrues based on your New Scheme contribution rate each year.

Members who transferred from the SERB Scheme

If you transferred from the SERB Scheme during one of the prescribed transfer periods, you are entitled to a lump sum equal to your accrued retirement benefit.

The lump sum takes into account service recognised by the SERB Scheme to the date of transfer plus membership of the New Scheme.

However, at age retirement or exempting over 65, anyone who transferred from the SERB Scheme also has the opportunity to convert up to 50% of the lump sum back into a fortnightly indexed pension. This option does not apply if a member resigns or is retrenched prior to their minimum retirement age.

Members who transferred from the Revised Scheme between 1988-1990

If you transferred from the Revised Scheme during the prescribed period between 1 July 1988 and 30 April 1990 you will have two benefits payable to you at retirement:

Deferred Pension

- This was calculated for you when you transferred from the Revised Scheme taking into account your salary and all of your recognised service as at the date of transfer;
- The deferred pension has since increased in line with any increase in the Consumer Price Index for all capital cities;
- If you had less than one month's service in the Revised Scheme before transferring to the New Scheme there will be no pension component payable at retirement; and
- When you retire you will be entitled to a pension from the Revised Scheme and you will also have various lump sum options, including 100% conversion, available to you.

AND

A Lump Sum

- Based on your accrued retirement benefit and your FAS as at the date of your retirement, for your period of membership in the New Scheme. This is subject to an allowable maximum multiple of your FAS (at least 7.35 and increasing with the extent of eligible service to 1 July 1983).

Your next steps…

Considering retirement? Make sure you get the right advice before you submit your application.

Be prepared

Did you know you can stay with ESSSuper for life? Visit our website at **esssuper.com.au/retirement** to find out how.

Speak to the experts

Make an appointment with a Member Education Consultant or a Financial Adviser* before making any decisions by calling us on 1300 655 476.

Attend an education event

To learn about your super options from our Member Education Consultants in a webinar or seminar, register your interest online at **esssuper.com.au/education-events**

* ESSSuper Financial Advisers are authorised representatives of Link Advice Pty Ltd (Link Advice). Link Advice holds a current Australian Financial Services Licence No. 258145 and is responsible for the financial services provided to you. ESSSuper has an arrangement with Link Advice Pty Ltd to provide financial advice to ESSSuper members. ESSSuper pays Link Advice a fee for this service. Neither the Board, nor the Victorian Government, guarantee or endorse any recommendations made by Link Advice, or are responsible for the advice and actions of Link Advice.

Retrenchment benefit

Your retrenchment benefit will only be paid upon receipt of written certification from your employer stating that you have been retrenched. This written certification must be signed by the Chief Executive Officer, General Manager, HR Manager or equivalent.

The payment of the superannuation retrenchment benefit is separate to any severance payment made by your employer as part of the conditions of your employment.

Before your minimum retirement age?

If you are retrenched before your minimum retirement age, your payment will be made in two parts:

- an immediate cash lump sum payment; and
- a preserved lump sum component that must be rolled over to another complying superannuation fund, such as ESSSuper's Accumulation Plan. ESSSuper's Accumulation Plan can also accept lump sum rollovers.

There are no further benefits payable after a retrenchment benefit has been paid.

After your minimum retirement age?

If you are retrenched after your minimum retirement age, your benefit will be the same as the age retirement benefit.

Members who transferred from the Revised Scheme between 1988 and 1990

If you are entitled to a deferred pension because you transferred from the Revised Scheme to the New Scheme between 1988 and 1990, you must apply to commence your pension. If you do not apply at your minimum retirement age (normally age 55) you will not be entitled to receive pension payments for the period from your minimum retirement age to the date of your application (unless applying over the age of 60 when it will be backdated but only to age 60).

You have a choice!

Instead of a deferred pension you can elect to receive a lump sum calculated as if you had been retrenched at the date of transfer to the New Scheme.

If you elect a lump sum in lieu of a deferred pension, no further benefit is payable.

If you have a deferred benefit you may be eligible to apply for early release (of part of your benefit) due to financial hardship, provided you are under age 55. You must also provide written proof from Centrelink confirming that you have been receiving a benefit from them for at least six months and satisfy us that you cannot meet reasonable and immediate family living expenses.

Your next steps...

Check your options...

Find out more about your options.

ESSSuper Member Service Centre

Speak to a Superannuation Consultant by calling us on 1300 655 476.

Disability benefit

Medical classifications

In the past all disability benefits had been determined by your medical classification. Medical classification could apply to both disability and death benefits.

From 1 July 2010, medical classifications are no longer applicable for new claims. For existing claims prior to this date or retrospective disability claims the medical classification is still applicable.

What is a disability benefit?

Disability means your permanent inability, prior to age 60 (age 55 for Prescribed Class Firefighters), due to a continuing or recurring injury, disease or infirmity to perform your duties and to perform other duties for which you are suited by education, training or experience or for which you would be suited as a result of retraining (55 in respect to Prescribed Class Firefighters).

If you are permanently unable to perform your duties or other duties for which you are suited, you may be eligible for a disability pension.

At the Board's discretion a lump sum may be payable instead of a disability pension.

Are you over 60 years of age?

You cannot apply for a disability benefit; your normal age retirement benefit applies.

Considering a disability benefit?

Before you apply for disability retirement:

- discuss alternative employment arrangements and sick leave with your employer; and
- download a copy of our *Claiming a disability benefit* brochure from our website at **esssuper.com.au/publications**, or contact us.

Note: Prescribed Class Firefighters cannot retire due to disability after age 55.

Like more info?

The *Claiming a disability benefit brochure* sets out:

- the procedures that must be followed by both you and your employer;
- the conditions that will apply in respect of future reviews; and
- the outcomes if you are found fit to return to work after being placed on a disability pension.

This brochure is available for download from our website at **esssuper.com.au/publications**

Types of disability benefits

There are three types of disability benefits offered through the New Scheme; disability retirement pension, temporary pension for disability or ill health lump sum.

Disability retirement (permanent) pension

If ESSSuper considers that you have suffered a disability and ceased employment before age 60, you will receive an indexed fortnightly pension payable for life. We will assess your medical status after considering reports from your treating doctor and from at least two medical practitioners appointed by us. A disability retirement benefit will be paid to you when your employment is terminated.

Your disability pension is calculated using your:

- service to the date of disablement;
- prospective service to age 60 based on the higher of 5% personal contribution rate or the highest rate at which the New Scheme member has contributed for more than half of the 3 years immediately preceding retirement (which may be adjusted for periods of part-time service); or for Prescribed Class Firefighters, 7% personal contribution rate to age 55, regardless of current contribution rate; and
- Final Average Salary (FAS) at the time of your disability retirement.

Your disability pension is payable for life, unless you are found fit for duty at one of the periodical reviews conducted by us or you are engaging in gainful employment, in which case your pension may be reduced or suspended.

The disability retirement pension is eligible for a special 15% tax offset and may be increased twice a year with positive movements in the Consumer Price Index (CPI).

Lump Sum

A lump sum may be payable as a complete or partial alternative to this pension, subject to the Board's discretion.

Temporary pension for disability

A temporary pension may be payable in some cases where you have applied for a disability retirement pension, but where it appears that you may substantially recover from the illness or injury.

A temporary pension may be payable for up to two years, with reviews at least every six months. If this is the case your employment is not terminated and you remain an active member of the Scheme.

The temporary pension is paid fortnightly and is calculated in the same manner as a permanent disability retirement pension except you are not entitled to claim the 15% tax offset against the pension, and therefore there is no pension reduction applied in respect of tax status.

Ill health benefit

If you are under 55 years of age and our medical assessment indicates that you cannot carry out your full current duties but you are capable of other employment, an ill-health lump sum benefit may be offered.

Any payment of an ill-health lump sum benefit is a full and final settlement of all superannuation entitlements in the Scheme. A member must resign from their current employer to be paid the ill-health benefit.

Part-time service

If you are employed on a part-time basis prior to retiring on the grounds of disability, prospective service to age 60 is calculated by using the average time fraction of your service over the last three years to determine your full-time equivalent.

If you have reduced your hours from full-time to part-time due to a medical condition, we may recognise this service as full-time for benefit purposes. If this is the case please contact us on 1300 655 476.

Retrospective disability

From 1 July 2014, a former member who ceases employment prior to age 60 on or after 1 July 2014, may at any time within six years from termination of employment, make an application for payment of a benefit on the grounds they were suffering a disability at the time they ceased employment. If you haven't worked since you ceased employment and believe you met the definition of disability at the time you finished working, you may want to consider submitting a retrospective disability application.

Members who cease employment prior to1 July 2014 have an unrestricted ability to claim for disability retrospectively (i.e. no time restrictions apply).

In the event that a retrospective disability claim is successful, the disability benefit will be adjusted for any previous benefits provided by ESSSuper.

Other circumstances under which a lump sum may be payable

Total lump sums

Initial assessment:

Prior to age 65, a lump sum payment in lieu of the pension may be approved at the discretion of the Board at the initial assessment date. If approved, you may receive a lump sum equal to part or all of your accrued retirement benefit at the date of retirement (approximately 12 times the annual rate of pension). If you receive a lump sum equal to all of the accrued retirement benefit, there will be no further entitlement to benefits from the Scheme.

Current disability pension recipients:

If you are already receiving a permanent disability pension you can apply to ESSSuper for a lump sum payment in lieu of your disability pension subject to Board approval.

Specific documentation will be requested if you apply for a pension conversion.

At age 65, a member in receipt of a disability pension is eligible to take an age retirement benefit and cease their disability pension. This is not subject to Board discretion.

Terminal medical condition

The Commonwealth Government introduced new regulations which allow members who are suffering a terminal medical condition to apply for their superannuation as a tax-free lump sum. Under the law, a terminal medical condition exists if two medical practitioners (one of whom is a relevant specialist) have certified that the person has an illness or injury with a life expectancy of 24 months or less.

Please call us on 1300 655 476 for further information.

The application process

You can expect your claim for disability benefits to be finalised within 40 working days subject to medical reports being obtained.

After the application

When we have received the required forms and supporting documentation, including an employer report and the medical report from your treating doctor or specialist, you will be asked to attend at least two independent medical examinations with Board approved doctors.

After receiving the reports from these examinations, we will assess your application.

You will be eligible to retire on the grounds of disability if it is determined that you:

- cannot perform your current duties; and
- cannot perform any other duties for which you are suited by education, training or experience or for which you would be suited as a result of retraining.

We will advise you and your employer in writing of

our decision.

Working while receiving a disability benefit

As a disability pensioner, you are eligible to seek outside employment within your capability. You must inform us of any employment and the income received as soon as possible after you have accepted the position offered.

If you are gainfully employed this may impact the benefit paid. We may therefore seek information to determine whether you are gainfully employed, e.g. taxation returns and payslips, to substantiate your income. Investment earnings from property and shares are generally not considered as income from gainful employment.

If you earn an income from gainful employment, a review will be conducted every 12 months to ascertain whether your income level affects the rate of your disability pension. Gainful employment checks cease at age 60.

After the review we may:

- continue the pension at the same rate
- reduce the pension;
- suspend the pension; or
- increase a reduced pension.

As a general rule, you can earn a total income (which includes your ESSSuper disability pension) up to 95% of the current equivalent salary of the position you held at the date you became disabled without reduction to your ESSSuper disability pension.

Your next steps…

Ensure your super is in order before submitting an application.

Reduced hours due to ill health

Call us on 1300 655 476 to see if this service can be recognised as full-time for benefit purposes.

Claiming your disability benefit

The *Claiming a disability benefit brochure* sets out your options and is available for download from our website at **esssuper.com.au/publications**.

Death benefit

Medical classifications

From 1 July 2010, all medical classifications have been repealed and are no longer relevant to your benefit, except in the case where the death occurred prior to 1 July 2010.

Death benefit entitlements

Death benefit entitlements vary depending on who the recipient is/will be in the event of your death.

Death of a member in service

Under the rules governing the New Scheme, a lump sum is payable to one or more eligible dependants. Unless you have a valid binding death benefit nomination in place your death benefit and apportionment will be made at the discretion of the Board in consideration of all the circumstances prevailing at the date of death. In certain circumstances, eligible children may also be entitled to a child's pension. An adult child's pension may also be available in some circumstances to an adult child. 'Adult child' refers to a child who is 18 or older, and has a disability as described in the *Disability Services Act 1986* (Commonwealth), and who wholly or partially relies on the member for financial support.

If there are no dependants, then the minimum benefit payable under the rules of the New Scheme is paid to the estate.

Single with no dependants?

If you are single and die while in service before retirement, without leaving an eligible dependant:

Death benefit (payable to your estate)	=	Total of your contributions and interest (if applicable)	+	A minimum benefit top-up consisting of Superannuation Guarantee (employer component)

If you have dependants on your date of death

A death benefit lump sum is calculated using your accrued retirement benefit to your date of death plus (if relevant) a prospective lump sum benefit for the period between your date of death and age 60 (age 55 for Prescribed Class Officers).

Death benefit	=	Retirement benefit to your date of death	+	Prospective lump sum benefit for the period between your date of death and age 60 (age 55 for Prescribed Class Firefighters).

Your Final Average Salary (FAS) will help determine the prospective accrued retirement benefit.

If you die before age 60, the annual rate of accrual for the prospective accrued retirement benefit between your date of death and your 60th birthday is based on the 3% contribution rate.

However, the rate of accrual may be higher for a Prescribed Class Firefighter.

If you die after age 60 (age 55 for a Prescribed Class Firefighter) but before retirement, ESSSuper must apportion your accrued retirement benefit between your dependants or your estate.

A pension is payable to eligible children up to age 18 or if they are full-time students, up to age 25. Adult disabled child pensions are for life, subject to continuing eligibility.

Who are your eligible dependants?

Generally your eligible dependants are:

- your spouse through marriage;
- a domestic partner, that is, someone with whom you are in a registered domestic relationship or to whom you are not married but with whom, in the opinion of the Board, you were living with at the time of your death as a couple on a genuine domestic basis (irrespective of gender);
- a child/children of you and/or your partner who is under age 18 or who is a full-time student up to age 25; and

- any other person who in the opinion of the Board was, at the date of death, wholly or partially dependent on you; or who had a legal right to look to you for financial support.

Dependent disabled adult children

A member can register the names of any financially dependent disabled adult children of a member or the member's partner (who satisfy the definition of "adult child" in s53(2A) of the *State Superannuation Act 1988*) with the Board, who will be bound to consider them when determining who the member's dependants are. A person who has not been registered may also lodge a claim to be considered an adult child. Refer 'Beneficiary nominations' following. In determining whether a registered person or claimant is an adult child, the Board must consider reports from at least two registered medical practitioners appointed by the Board; and any decision made may be subject to regular reviews.

Employed part-time

If you are employed on a part-time basis at the date of your death, and die before age 60 (age 55 for Prescribed Class Firefighters), prospective service to age 60 is calculated by using the average of your service over the last three years to determine your full-time equivalent. Accordingly, if you have been employed on a part-time basis in the last three years prior to your death, the benefit may be reduced. If you have reduced your hours from full-time to part-time due to a medical condition, we may recognise this service as full-time for benefit purposes. If this is the case, please contact us on 1300 655 476.

Beneficiary nominations

A beneficiary nomination allows you to nominate the person(s) you want to receive your benefit in the event of your death.

You can nominate one or more of your dependants or your legal personal representative to receive your benefit in the event of your death.

Your legal personal representative is the executor of your will or the administrator of your estate. If you nominate a personal representative to receive your benefit in the event of your death, the nominated personal representative will distribute your benefit according to your Will (or intestacy law if no valid Will exists) after payment of estate debts and expenses, even if the beneficiaries of your estate are not dependants.

You can make either a non-binding beneficiary nomination (non-binding nomination) or a binding beneficiary nomination (binding nomination). If you don't tell us what you want to happen to your benefit when you die, the Board will distribute your benefit to your dependant(s) and/or your legal personal representative in the proportions determined by the Board in its discretion, subject to the governing rules of the Scheme.

Types of beneficiary nomination

Non-binding nomination

If you make a non-binding nomination, the Board will consider it when deciding who should be paid your benefit. However, your nomination is only a guide and the Board will retain absolute discretion in determining who should receive your benefit and in what proportion.

To make, change or cancel a non-binding beneficiary nomination, log into Members Online at **esssuper.com.au/members-online** and navigate to the *Account / Beneficiaries* menu.

Binding nomination

A binding nomination allows you to nominate who and in what proportion you want your benefit to be paid to in the event of your death. You may nominate one or more dependants and/or your legal personal representative. Provided your nomination remains valid, the Board must follow your instructions, even if circumstances have changed from the time of your nomination to the time of your death. If any person nominated by you ceases to be a dependant, or a Total and Permanent Disability (TPD) pension is approved and becomes payable to you, or your employment is terminated whilst you are in receipt of a temporary pension, your binding nomination will be invalid and will be treated as a non-binding nomination by the Board.

Binding nominations are valid for three years and override any previous nomination. Therefore, it is essential that you review your binding nomination as your circumstances change but also at least every three years. Note that in certain circumstances, if a member nominated their legal personal representative to receive all or a proportion of their superannuation death benefit, it may result in a lower benefit being paid.

You are able to renew a valid binding nomination before expiry without paperwork on Members Online at **esssuper.com.au/members-online** and navigate to the *Account / Beneficiaries* menu. If you don't renew your binding death benefit nomination prior to expiry, your current nomination will be considered a non-binding death benefit nomination. If that happens, your beneficiary nomination can only be binding by making a new one. To make, change, or cancel a binding beneficiary nomination, you will need to download the *Binding Death Benefit Nomination for ESSS Defined Benefit Fund and New Scheme members form (ES152)* available as a prepopulated form on Members Online, in the *Account / Beneficiaries* menu. This form needs to be posted to us as your signature, and that of your witnesses, is required for this process.

Children's pensions

If you die in service, a pension will be paid to your eligible children who are under age 18, between ages 18 and 25 if eligible full-time students, or who are eligible adult children.

Please note that children born more than 10 months after your death are not eligible to receive the pension.

Children's pensions are:

- paid fortnightly;
- not income tested by ESSSuper;
- increased in line with any increase in the Consumer Price Index (CPI) for all capital cities; and
- non commutable.

How much pension is payable?

If there are:

- between 1 to 4 eligible children, a pension equal to 5% of your FAS is payable to each child;
- more than 4 eligible children, a pension equal to 20% of your FAS is divided equally.

Children aged between 18 and 25 who are full-time students

For every full-time student of a deceased member of the New Scheme aged 18 to 25, a separate *Declaration of eligibility for a full -time student pension (S403)* and *TFN Declaration* must be completed. These forms must then be completed annually or when age milestones are reached. They are available from our website at **esssuper.com.au/forms-transactions**

The full-time student pension will cease at age 25 or before, if the child ceases to be a full-time student or fails to produce the annual declaration required.

Death of a permanent disability pensioner

If you are receiving a disability pension and die before reaching age 65 ESSSuper may pay a lump sum benefit to your eligible dependants, or other persons that it determines (subject to certain restrictions).

The lump sum takes into account your death benefit at the date of your disability retirement, with increases based on CPI from the date of disability retirement to the date of your death, and the number of pension payments you have received.

After 12 years of receiving a disability pension no death benefit is payable to your eligible dependants.

From age 65, no death benefit is applicable, however a minimum benefit test may apply to identify where a member's contributions and interest are greater than the benefit paid.

Your next steps…

If you are a full-time student, remember to submit your declaration annually to ensure you continue to receive the pension.

Complete your declaration By downloading the *Declaration of eligibility for a full-time student pension (S403),* available from our website at **esssuper.com.au/forms-transactions**

Provide your TFN When submitting your declaration, remember to also complete the *TFN Declaration* form also available from our website at **esssuper.com.au/forms-transactions**

Exempt officers and other benefits

Some members become entitled to deferred benefits without terminating their employment. These include:

- exempt officers; and
- members of approved superannuation schemes.

Who are exempt officers?

Exempt officers are members who cease active membership of the Scheme without having to terminate their employment with their current employer.

Are you eligible to become an exempt officer?

You may become an exempt officer if you are:

- an 'executive' within the meaning of section 4(1) of the *Public Administration Act 2004*;
- a 'contract officer' (this includes all non-executives whose employment is covered by an individual employment agreement or by an enterprise bargaining agreement and those who are members of the Principal Class within the meaning of the *Education and Training Reform Act 2006 (Victoria)*);
- an officer, or class of officer, declared by instrument in writing by the Assistant Treasurer as being eligible to be exempted from continued membership; or
- aged 65 or over.

Superannuation benefits are not subject to preservation restrictions after a member turns 65. An exempt officer, even if still employed by the employer that granted exempt status, may therefore apply to take their full benefit from age 65.

How do you become an exempt officer?

The formal requirements vary. Please contact us on 1300 655 476 for more details.

Benefits payable

If you're an exempt officer you are entitled to a deferred benefit based on:

- your age at the date you became an exempt officer
- your recognised service; and
- your Final Average Salary (FAS) at the date of taking up exempt status.

The deferred benefit is payable:

- at age 65; or
- on application from minimum retirement age (generally age 55) after you have terminated employment with the employer under which you became an exempt officer.

Exempt officer deferred payments have the same options as those outlined under Age Retirement Benefit. Refer to 'Age retirement benefit' on page 18.

Present-day value lump sum

An exempt officer may elect to convert the deferred benefit to a present-day value lump sum at any time after deferment. If you choose to do this:

- you receive a lump sum, based on your age at the date you elect for the lump sum;
- the lump sum must be rolled over to another complying superannuation fund. ESSSuper's Accumulation Plan and income streams can also accept lump sum rollovers; and
- no further benefits will be payable to either yourself or your partner. Prior to age 65 some of the benefit will be restricted and not accessible.

Under age 55 a discount factor of 4% per annum compounded applies for each year under age 55.

What if I resign or become retrenched?

As an exempt officer, if you resign before your minimum retirement age, you are not entitled to a resignation benefit, i.e. no refund of contributions and earnings.

Similarly, if you are retrenched before your minimum retirement age but after becoming an exempt officer, you are not entitled to a retrenchment benefit. The only benefit to which you will be entitled is a deferred benefit, payable as stated previously.

If you are over your minimum retirement age, no discount factor applies in determining the present-day value lump sum.

Approved superannuation scheme members

On the recommendation of the Assistant Treasurer, the Governor-in-Council may declare a superannuation scheme to be an approved superannuation scheme.

If you become eligible to be a member of an approved superannuation scheme, you may elect to cease contributions to the New Scheme, within three months of your eligibility date.

Lump Sum Account

What is the Lump Sum Account and who is it for?

The Lump Sum Account (LSA) is a holding account for State Super members who have not provided instructions when their lump sum benefit becomes payable, or for a preserved benefit which can only be rolled over to another superannuation account. The LSA is only available to members of the State Super Funds at the time they cease employment with a participating employer, or become an Exempt Officer from age 65 or over.

How are earnings applied?

Earnings are calculated and applied annually at 30 June using the declared crediting rate, calculated as the compound average of the current and previous two financial years' annual investment earnings (net of expenses and tax). If you withdraw the balance of your account during the year, an interim crediting rate is applied. The interim crediting rate is updated on the fifteenth business day of each month.The latest State Super crediting rates information can be found on our website at **esssuper.com.au/state-super-crediting-rates**. Note that crediting rates quoted on our website are net rates of return. The LSA does not offer investment choice. Earnings on your LSA are not less than 0% in any year.

Contributions and rollovers from other funds

The LSA cannot accept contributions from members or their employer and cannot accept rollovers from other super funds (including from other ESSSuper products). If you want to add more money to super, or you are still working and want your employer to contribute to ESSSuper, you may be eligible to contribute to ESSSuper's Accumulation Plan. For more information about the Acccumulation Plan, please obtain a copy of the *Accumulation Plan PDS* available from our website at **esssuper.com.au/pds**

Cash withdrawals

When a member applies for their benefit from the LSA, we are required to pay out the entire non-preserved benefit. Preserved benefits are unable to be released to members as a cash benefit due to the preservation regulations but are eligible to be rolled over or transferred to another super account. Partial withdrawals from the LSA are not possible. Please note, as the LSA is part of a defined benefit scheme, members are required to complete the appropriate ESSSuper withdrawal form before a withdrawal request can be processed. This ensures that the withdrawal request caters for the scheme specific benefit options that may be available to a member.To download a prepopulated withdrawal form, please log into Members Online at **esssuper.com.au/members-online** and navigate to the *Resources/Forms* menu.

For further details about the Lump Sum Account, please refer to the fact sheet *About the Lump Sum Account (FS038)* available on our website at **esssuper.com.au/publications**

Who are Prescribed Class Officers?

Prescribed Class Officers are a special class of members as defined in the *State Superannuation Regulations 2008*.

Prescribed Class Officers have different minimum retirement ages and may have other benefit differences as described in this Handbook.

Prescribed Class Officers in the New Scheme are:

Job title	Minimum retirement age	Minimum service years
Custodial/Prison Officers	Between 50 & 55	5 years
Youth & Adolescent Care Officers (in a specified classification)	Between 50 & 55	5 years
Prescribed Firefighters	Between 50 & 55	10 years

Shift allowances

If you are a custodial officer you are also entitled to have an additional allowance of 15% for shift work added to your superable salary.

If you are not a custodial officer, shift allowance will form part of the superable salary if it has been approved by the Board. However, it will not be included in your salary for some benefit calculations if you have performed shift work for less than three years immediately prior to the date at which the benefit becomes payable.

If an approved officer (other than a custodial officer) does not complete three years of shift work immediately prior to the date the benefit becomes payable, the 15% shift loading will not be recognised for superable salary purposes and any additional contributions paid will be refunded with interest.

Your next steps…

Find out if you are eligible to become an exempt officer, and if it's the right choice for you

ESSSuper Member Service Centre

Speak to a Superannuation consultant by calling us on 1300 655 476.

Make an appointment

With a Member Education Consultant who can discuss your options in more detail by calling us on 1300 655 476.

Get a benefit estimate online

Log into Members Online at **esssuper.com.au/members-online** and navigate to the *Account / Future benefit estimate* menu to obtain a benefit estimate.

Taxation

Everything you need to know about how tax affects your benefit can be found on our website at **esssuper.com.au/tax**

Providing your Tax File Number (TFN)

The provision of your Tax File Number for superannuation benefits is governed by the Australian Tax Office (ATO) and can have a significant effect on your benefit.

ESSSuper is legally authorised to collect your TFN. We will only use it for lawful purposes. We may provide it to the trustee of another superannuation fund or RSA unless you tell us in writing not to. These legal purposes may change in future.

You are not required to supply your TFN but there are advantages if you do:

i. your superannuation account will be able to accept all permitted types of contributions;
ii. other than the tax that may ordinarily apply, you will not pay more tax than you need to on contributions and benefit payments when you start drawing down your superannuation benefits; and
iii. it will be easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Read more on our website at **esssuper.com.au**.

Tax changes – 29 June 1995

On 29 June 1995 the tax status of benefits paid to state super members' changed from an untaxed basis to a taxed basis. In effect, this means that from 30 June 1995, the Fund pays tax on employer contributions, the member receives a 15% tax offset on pensions and less tax is payable on lump sums.

Consequently members' lump sum and pension benefits were reduced by applying tax reduction factors. However the net benefit either remained the same, or, as was the case for the majority of members, was increased.

As the Fund did not commence paying tax on contributions until 1 July 1988, no reduction factors apply to entitlements prior to 1 July 1988.

The reduction factor applied to a lump sum and / or member's pension, takes into account factors such as the benefit entitlement, your eligible service date, and your service history.

Pensioners are only eligible for the 15% tax offset, up to age 60, if they are:

- permanent disability retired;
- receiving a partner's/children's pension, if the original member was under age 60 at date of death; or
- receiving an age retirement pension after attaining his/her minimum preservation age (due to transferring from the Revised Scheme between 1988-1990 or having transferred from the SERB Scheme).

For current details on the thresholds for concessional rates of taxation payable on lump sums, visit the ATO website at **ato.gov.au**

Contributions tax

The way in which contributions are taxed is dependent on the tax status of the fund.

Transfer balance cap

Defined Benefit Lifetime Pensions are also included in the assessment of the transfer balance cap. The transfer balance cap refers to the total amount an individual can retain or transfer into an account based pension in the retirement phase (Retirement Income Stream) where earnings are exempt from taxation. ESSSuper will not have visibility of your transfer balance cap. From 1 July 2021, all individuals will have a personal transfer balance cap between $1.6 million and $1.9 million. Individuals who start(ed) their first retirement phase income stream on or after 1 July 2023 will have a personal transfer balance cap of $1.9 million.

Below is a table showing how the date and the amount of super transferred into a retirement phase income stream will determine your personal transfer balance cap.

First transfer date	Transfer amount	Transfer balance cap
Before 1 July 2021	Less than $1.6 million	$1.6 million - $1.7 million*
Before 1 July 2021	$1.6 million	$1.6 million
On or after 1 July 2021 and before 1 July 2023	Less than or equal to $1.7 million	$1.7 million
On or after 1 July 2023	Less than or equal to $1.9 million	$1.9 million

* If you haven't used all your transfer balance cap before 30 June 2023, your personal transfer balance cap on/after 1 July 2023 will be between $1.6 million and $1.9 million.

Any Defined Benefit Lifetime Pension and account based retirement income streams both count towards the individual's transfer balance cap. The Defined Benefit Lifetime Pensions are valued at a rate of 16 times the individual's annual pension amount on commencement of the pension. Subsequent earnings on pension balances and pension payments received do not count towards the transfer balance cap.

If you have more than your personal transfer balance cap in a retirement income stream, the ATO will issue an assessment notice that instructs you to either:

- withdraw the amount in excess of your personal transfer balance cap from a retirement income stream and remove from the super system; or
- transfer the excess above your personal transfer balance cap to an accumulation phase account.

The ATO will calculate notional earnings on any amount in excess of a member's personal transfer balance cap. This will be subject to excess transfer balance tax of 15% until it is removed. The excess transfer balance tax rate is 15% for the first time the cap is breached and then 30% for subsequent breaches.

If an individual's Defined Benefit Lifetime Pension payments are greater than $118,750 p.a. they will not be required to commute the pension, but tax at their marginal rate will apply to 50% of the excess amount above $118,750. Refer to 'Taxation of Lifetime Defined Benefit Pensions' below.

An individual with a Defined Benefit Lifetime Pension of $118,750 p.a (valued at $1.9 million* for the purpose of the transfer balance cap) or more, has used 100% of their transfer balance cap and is therefore subject to excess transfer balance tax on notional earnings on any account based retirement income stream they may hold.

* Subject to indexation in line with Consumer Price Index in $100,000 increments. This transfer balance cap applies for the 2024-25 financial year and may change for future years. Please refer to our website at **esssuper.com.au**. How much cap space an individual has left will be determined by a 'proportionate method' (i.e. the percentage of the cap already been used). The ATO will administer and advise how much cap has been used and how much an individual can contribute.

The ATO is responsible for the administration of the transfer balance cap. Members wanting information about their personal transfer balance cap, should view this at ATO online services (available through your myGov account at my.gov.au/login). ESSSuper does not have access to your transfer balance cap information.

Please refer to the ATO's website for further details on your transfer balance cap.

Taxation of Defined Benefit Lifetime Pensions

A defined benefit income cap of $118,750* is currently applied to limit the amount of Defined Benefit Lifetime Pension income received tax free. 50% of the annual Defined Benefit Lifetime Pension income above the cap of $118,750 will be included as assessable income and taxed at the individual's marginal tax rate. This applies to Defined Benefit Lifetime pensioners aged 60 and over. Prior to age 60 all Defined Benefit Lifetime pensioners are taxed at marginal rates less a tax offset.

* Subject to indexation in line with the transfer balance cap. This cap is for the 2024-25 financial year and may change for future years. Please refer to our website at **esssuper.com.au**

Your next steps…

Need to provide your Tax File Number?

Provide your TFN

To provide your TFN, log into Members Online at **esssuper.com.au/members-online** and navigate to the *Personal / My details* menu.

ESSSuper Member Service Centre

Speak to a Superannuation Consultant by calling us on 1300 655 476 to find out if you have supplied your TFN.

Need more information on tax?

Visit the ATO website on **ato.gov.au**

Family law

The *Family Law Act 1975* (Cth) allows superannuation benefits to be split between divorcing or separating spouses. Persons in a de facto relationship are also able to split superannuation benefits upon separation. A member and their spouse or de facto partner can agree to split the member's superannuation benefit or ask the Family Court to order a split. For any amount that is required to be paid out of your defined benefit entitlements, an equivalent debt amount is created within your State Super Fund account. This debt will be indexed to Average Weekly Ordinary Time Earnings (AWOTE) + 2.5% from the day after the operative date until the defined benefit becomes payable to you or until you reach your maximum benefit multiple. When a condition of release is met (e.g. resignation, retirement, death, etc.) the outstanding debt plus accrued interest will be deducted from your benefit entitlement.

You are able to make repayments towards your outstanding family law debt amount at any time prior to your last day as an active member in the defined benefit scheme, therefore reducing the impact on your final superannuation benefit entitlements. Any outstanding debt will be deducted from your final superannuation benefit prior to payment, or from your pension and subsequent lump sum entitlements (if applicable). The minimum amount of any repayment is $5,000 unless the total debt is less than $5,000. In that case the full balance of the debt account will need to be repaid. Repayments made toward your debt account are reported to the ATO and count towards your non-concessional contributions cap in the financial year the repayment is made. Your debt account balance(s) will be shown on your Annual Benefit Statement each year and can be viewed on Members Online at **esssuper.com.au/members-online** in the *Account / Benefit estimate* menu. To repay outstanding family law debt, please call us on 1300 655 476 for further information.

We will place a benefit payment flag on your account if served with a valid flagging Court Order/ Superannuation Agreement. This stops us from paying your superannuation while the flag is in place.

The law allows eligible persons to obtain information about a member's superannuation. Eligible persons include:

- the member of the fund (or in the case of your death your legal personal representative);
- the member's spouse or de facto partner (or in the case of their death their legal personal representative); and
- a person who intends to enter a superannuation agreement with the superannuation fund member. This could include a person who intends to marry the member, or enter into a de facto relationship with the member, and wishes to enter into an agreement that deals with superannuation assets (for example a pre-nuptial agreement).

ESSSuper may charge a fee for an application for information about a superannuation interest.

For further information about the impact of the Family Law rules on your superannuation, please visit our website at **esssuper.com.au/family-law** or contact us.

Debt accounts

Any debt account balances in existence in relation to family law payments, early release payments and/or surcharge debts will be deducted from benefits prior to payment.

The debt accounts represent any amounts relating to:

- released on early release grounds;
- paid to a non-member spouse as a result of a family law split; or
- paid in relation to a surcharge debt.

Plus any cumulative debt interest.

Early release debt

If you apply and are granted an early release benefit on compassionate or financial hardship grounds, the Board will establish a corresponding debt amount against your defined benefit account. The early release debt amount prior to 30 June 2009 accrues interest at the Fund's crediting rate and the debt amount after 1 July 2009 (including COVID-19 early release) accrues interest at the rate of increase in Average Weekly Ordinary Time Earnings (AWOTE) with earnings at AWOTE plus 2.5%.

You are able to make repayments towards your outstanding early release debt amount at any time prior to your last day as an active member in the defined benefit scheme, therefore reducing the impact on your final superannuation benefit entitlements. Any outstanding debt will be deducted from your final superannuation benefit prior to payment, or from your pension and subsequent lump sum entitlements (if applicable). The minimum amount of any repayment is $5,000 unless the total debt is less than $5,000. In that case the full balance of the debt account will need to be repaid. Repayments made toward your debt account are reported to the ATO and count towards your non-concessional contributions cap in the financial year the repayment is made.

Family law debt

For information on family law debts, please refer to the Family law section.

Surcharge debt

The Superannuation Contributions Surcharge (surcharge) is an additional tax on an individual for certain contributions made to a super fund between 20 August 1996 and 30 June 2005. We reported your surchargeable contributions to the ATO and the ATO used this information, along with your tax return, to calculate your adjusted taxable income. The ATO used the surcharge thresholds to work out if there was a surcharge liability. If you were affected, the ATO sent you a notice about the assessment and also sent a copy to us. If the ATO sends us a surcharge assessment for you, the Board will pay that amount on your behalf and apply a corresponding surcharge debt amount against your defined benefit account. Your surcharge debt account accrues interest at the 10 year Treasury bond rate.

You are able to make repayments towards your outstanding surcharge debt amount at any time prior to your last day as an active member in the defined benefit scheme, therefore reducing the impact on your final superannuation benefit entitlements. Any outstanding debt will be deducted from your final superannuation benefit prior to payment, or from your pension and subsequent lump sum entitlements (if applicable). Full payment, partial payment of any amount, or payment by instalments can be made. Repayments made toward your debt account are reported to the ATO and count towards your non-concessional contributions cap in the financial year the repayment is made.

Repayment of debts

Your debt account balance(s) will be shown on your Annual Benefit Statement each year and can be viewed on Members Online at **esssuper.com.au/members-online** in the *Account / Benefit estimate* menu.

To repay outstanding debt amounts, please call us on 1300 655 476 for further information.

Communication

Throughout the year you will receive communications from ESSSuper on information that is relevant to your membership in the New Scheme in addition to the regular communications as indicated below.

Your Annual Benefit Statement

Your Annual Benefit Statement provides you with up-to-date estimates of all your superannuation benefits as at the most recent 30 June. You can view your most recent and historical statements by logging into Members Online at **esssuper.com.au/members-online**. An email will be sent to notify you when your Annual Benefit Statement is online unless you've chosen to receive your statement by post.

Annual Report

The Annual Report is available from our website at **esssuper.com.au/publications**. Hard copies are available on request. It contains a review of the most recent financial year, all the latest news and financial details relevant to your superannuation Fund.

Members Online

Our Members Online system is a convenient and secure way to manage your super with us. As a registered user of Members Online, you are able to:

- obtain benefit estimates
- submit forms
- change your address
- change your contribution percentage rate
- change your contributions from post-tax to pre-tax or vice versa
- view our product options
- use the helpful calculators
- view and/or download your latest Annual Benefit Statement
- consolidate your super from other funds*
- provide an email address for fast and efficient communication
- read correspondence about your super to stay up to date and informed.

* You should check any insurance arrangements that may be forfeited, or any other effects this transfer may have on your benefits, before rolling your money into our Fund.

Your next steps…

Make the most of your New Scheme membership by staying in touch and registering for online access.

Register for online access

Register and/or sign in for instant access to your super balance and obtain benefit estimates by visiting Members Online at **esssuper.com.au/members-online**

ESSSuper Member Service Centre

Speak to a Superannuation Consultant by calling us on 1300 655 476 to find out if you have supplied your TFN.

View ESSSuper Annual Reports

The latest Annual Report is available to download from our website at **esssuper.com.au/publications**

Complaints handling

Complaints handling procedures have been established to ensure that all complaints are properly investigated and professionally dealt with.

If you wish to make a complaint about any aspect of our service, or feel that you may have been treated unfairly or disadvantaged by a decision of ESSSuper, you are encouraged to call us to help resolve it. In the event that you are not satisfied, the matter will be referred to the Internal Dispute Resolution Officer.

Complaints are accepted in any form: in person, by phone, email or in writing. Complaints can be directed to:

Internal Dispute Resolution Officer.	
Postal address	ESSSuper GPO Box 1974 Melbourne Victoria 3001
Telephone	1300 655 476
Email	info@esssuper.com.au

You may be asked to document your complaint in writing (either by email or post) if the complaint is sufficiently complex and/or the initial complaint was raised by a third party (non-member).

ESSSuper has a formal dispute handling process comprising an internal and external avenue of appeal.

In the event that the Internal Dispute Resolution Officer is unable to resolve the matter to your satisfaction, you may request in writing to have the matter internally reviewed. Such requests must be made within 30 days of receiving the decision. Your request should provide reasons why you are dissatisfied with the previous response and the resolution you seek.

ESSSuper will review the matter and provide a response. The response will include information about any avenue for appeal if you are still dissatisfied.

Decisions affecting benefit entitlements

If your complaint relates to an ESSSuper decision concerning your entitlements under the Fund's governing rules, the matter may be referred to the Benefits & Service Committee. You will be notified of the final decision in writing and of any external avenues of appeal in the event that you are still dissatisfied.

If you still dispute the Board's decision following its reconsideration of the matter, you may make an application to the Victorian Civil and Administrative Tribunal (VCAT). VCAT, established under the *Victorian Civil & Administrative Tribunal Act 1998*, is a body that deals with a range of disputes in an efficient and cost effective manner. VCAT has the power to review decisions made by the Board that relate to a member's benefit entitlements. VCAT can affirm, vary or set aside a decision, or refer back to ESSSuper for reconsideration.

Any complaints must be lodged with VCAT within certain time limits. For more information about requirements and time limits, please call VCAT on 1300 018 228.

As ESSSuper does not come under the jurisdiction of the Australian Financial Complaints Authority (AFCA), AFCA is unable to hear complaints from ESSSuper members.

Proudly serving our members

Contact us

T 1300 655 476 (State Super members)

E info@esssuper.com.au

W **esssuper.com.au**

P GPO Box 1974, Melbourne VIC 3001

A Level 16, 140 William Street, Melbourne VIC 3000

facebook.com/ESSSuper

linkedin.com/company/ESSSuper

x.com/ESSSuper

Emergency Services Superannuation Board ABN 28 161 296 741 (ESSB) is responsible for administation of the Emergency Services Superannuation Scheme ABN 85 894 637 037 (ESSSuper). ESSB respects the privacy of ESSSuper members and will store, record and use the information pertaining to your nominated account in accordance with the *Information Privacy Act (2000)* and ESSSuper's *Privacy Policy* and *Privacy Collection Statement*. The information requested from you is required to establish, manage and pay your superannuation entitlements (including insurance benefits); to assist your employer meet its superannuation obligations to you; to provide you with information and updates on legislative and policy changes relevant to superannuation and insurance and to enable service providers contracted by ESSB to provide the above mentioned services to you. The types of organisations to which we usually disclose personal information generally include: your employer, our auditors, insurer, actuaries, medical and rehabilitation practitioners, investigators, printers, mail houses, administration software providers (and website hosts), other superannuation funds, courts, death benefit beneficiaries, a member's spouse as part of a divorce settlement or separation (where required by law), the Victorian Government and other Government agencies (such as the Australian Taxation Office, Centrelink, and the Victorian Civil and Administrative Tribunal). You have the right to access and correct personal information. Requests to update personal information, or any queries relating to privacy should, in the first instance, be referred to the ESSSuper member contact centre on 1300 655 476. Written queries and complaints should be addressed to: The Privacy Officer - ESSSuper, GPO Box 1974, Melbourne VIC 3001.

Requests for access to documents containing your personal information should be made through the *Freedom of Information Act 1982*, and should be addressed to the Freedom of Information Officer at the above address.

You can read our *Privacy Statement* and *Privacy Collection Statement* on our website at **esssuper.com.au**

28 February 2025