

The information in this document forms part of the Triple S Product Disclosure Statement dated 20 January 2025 and the Flexible Rollover Product Disclosure Statement dated 20 January 2025.

FACT SHEET

Insurance and leaving the public sector

This fact sheet explains how leaving the SA public sector affects your insurance entitlements.

Can I keep my Death and Total and Permanent Disablement (TPD) Insurance with Super SA when I leave the South Australian public sector?

Yes. If within 60 days of ceasing SA public sector employment, you invest in the Super SA Flexible Rollover Product (FRP) and make the required insurance election, you can continue your Triple S insurance in the FRP, subject to the same terms, conditions and restrictions. The type and level of cover that you held in Triple S (if any) on your last day of work will then be continued in the FRP, without having to provide further medical information, and provided you meet the required age and employment conditions.

Any pre-existing medical condition or prescribed activity (e.g. smoking) that resulted in a limitation being placed on your Triple S insurance will carry forward to your cover in the Super SA FRP.

If you terminated employment as a result of receiving a Targeted Voluntary Separation Package (TVSP) then you cannot claim an FRP TPD benefit in relation to an incapacity that was known to you at the time of accepting the TVSP.

Please remember that there are special rules for casual employees and termination of SA public sector employment. For example, if you are a casual employee who is working an average of nine or more hours per week over a three month period, you are deemed to remain in SA public sector employment for a further 12 months from your last shift.¹

However, if you are a casual working less than an average of nine hours per week, your employment is taken to cease at the end of your last shift.

Did you know?

By investing in a Super SA FRP account and making the required election within 60 days of ceasing employment, you can continue your Death and TPD Insurance. Conditions apply.

This is important because, as stated above, in order to be able to continue your insurance you are required to invest in the FRP and make the required insurance election to continue your insurance within 60 days of ceasing SA public sector employment.

Can I keep my Income Protection Insurance as well?

No, your Triple S Income Protection Insurance will cease once your employment with the SA public sector ceases. The Super SA FRP does not offer Income Protection Insurance.

What happens if I don't open a Super SA FRP account within 60 days?

If you don't open a Super SA FRP account within 60 days of leaving the SA public sector, you cannot continue your Triple S Death and TPD Insurance. However, you can still invest in the FRP and apply for Death and TPD Insurance, in which case your application will be medically assessed.

For more detailed information, see the FRP PDS, and relevant forms and fact sheets available on the Super SA website.

¹ A deemed 12 month employment period will cease if you exit Triple S membership by receiving or rolling over your full Triple S entitlement.

Can my spouse transfer their Death Only Insurance in Triple S to an FRP account?

Yes, if, within 60 days of becoming eligible to an entitlement in Triple S, they invest in the FRP and make the required insurance election.

Transferred insurance will be subject to the same terms, conditions and restrictions that apply to their Triple S insurance (including any limitations).

How your entitlements are determined

Your actual entitlements are determined in accordance with the *Southern State Superannuation Act 2009* and *Southern State Superannuation Regulations 2009* and are summarised in the FRP PDS.

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The information in this document provides a general summary to help you understand your entitlements in the Super SA Flexible Rollover Product. Super SA does its best to make sure the information is accurate and up to date.

The Flexible Rollover Product administered by Super SA is part of an exempt public sector superannuation scheme and is not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services (AFS) licence to provide general advice about this product.

The information in this fact sheet is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about this product you consider the appropriateness of this information in the context of your own objectives, financial situation and needs, read the Product Disclosure Statement (PDS) and seek financial advice from a licensed financial adviser in relation to your financial position and requirements. Please refer to the PDS for information on the cooling off rights associated with this product.

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