



ESSSuper

Emergency Services & State Super

Making the most of your super

For Accumulation Plan, Beneficiary Account and Income Stream members

ESSSuper offers members and their partners a range of products and services designed to help them maximise their super in the lead up to retirement and beyond.

Whether your goal is to boost your retirement savings, provide financial protection for your family, transition to retirement through part-time work, or say goodbye to work, ESSSuper can help you achieve your goals.

Accumulation Plan

ESSSuper's Accumulation Plan enables eligible members to save for retirement in a low cost tax-effective environment.

You can:

- choose from a range of investment options with varying levels of risk and expected investment returns to suit individual goals and objectives;
- change your investment mix online at no cost, to match your changing circumstances;
- boost your retirement savings through before-tax (salary sacrifice) regular contributions, employer superannuation guarantee (SG) contributions, after-tax regular contributions, lump sum contributions, personal deductible contributions, or transfers to or rollovers from other super funds;¹
- protect yourself and your family in the event of serious illness and death with a choice of insurance options for death, total and permanent disablement and income protection;²
- make either a binding or non-binding death beneficiary nomination* allowing you to control who receives your benefit should you die; and
- keep your super with ESSSuper if you change jobs.

1. There are maximum limits on before and after tax contributions which are set by the Government, and if these limits are exceeded you may be liable for additional tax. It is important that you monitor your contribution levels as they may change from year to year. Please read the Product Disclosure Statement relevant to your particular fund, available on our website at esssuper.com.au/pds, for more information.

2. Insurance cover is subject to eligibility criteria and other terms and conditions in the Policy. Please read the Product Disclosure Statement relevant to your particular fund, available on our website at esssuper.com.au/pds, for more information.

* Visit our website at esssuper.com.au for more information on how to complete a valid binding nomination.

Beneficiary Account

The Beneficiary Account allows eligible members of the ESSS Defined Benefit Fund to transfer an untaxed benefit on leaving emergency services employment.

You can:

- choose from a range of investment options and change your investment mix at no cost to match your changing circumstances;
- make withdrawals at any time, subject to superannuation benefit preservation and tax requirements; and
- transfer or rollover additional super benefits at any time.³

Income Streams

ESSSuper offers two income stream products:

- the Retirement Income Stream allows you to convert your super benefit into a regular income stream when you stop working and meet a condition of release; and
- the Working Income Stream allows you to take advantage of “transition to retirement” rules and can provide a regular income while you continue to work either in a full or part-time capacity after reaching your preservation age.

Working Income Stream

- Supplement your income while working full time or part time and building your retirement funds;
- select from a range of investment options with the flexibility to change your investment mix;
- choose from fortnightly, monthly, quarterly, six monthly or annual payments made directly to your nominated bank account;
- nominate a ‘reversionary beneficiary’ to receive income payments in the event of your death; and
- make either a binding or non-binding beneficiary nomination* as to who you wish to receive your lump sum benefit should you die.

Retirement Income Stream

- A low cost, regular, flexible and tax effective income stream;
- your choice of fortnightly, monthly, quarterly, six monthly or annual payments made directly to your nominated bank account;
- a choice of investment options and the flexibility to change your investment choice;
- benefit from tax free investment earnings⁴ and, if you are over age 60, any income payments are tax free;
- the ability to nominate a 'reversionary beneficiary' to receive income payments in the event of your death; and
- the option to make either a binding or non-binding beneficiary nomination* as to who you wish to receive your lump sum benefit should you die.

Note that the balance that is transferred to the Retirement Income Stream will count towards your personal transfer balance cap.

3. Cancellation of an account may affect any insurance cover or other benefits you have with that fund.
4. If your income stream is in the retirement phase, this means that you have retired permanently after attaining preservation age and/or you are aged 65 years or more.

* Visit our website at esssuper.com.au for more information on how to complete a valid binding nomination.

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The Victorian Government and the Emergency Services Superannuation Board do not guarantee or underwrite the benefits of ESSSuper's Accumulation Plan, Beneficiary Account and Income Streams.

Find out more

- Call ESSSuper's Member Service Centre, open weekdays, to assist you with all enquiries regarding your super, on 1300 655 476 (state super members) or 1300 650 161 (emergency services members).
- Attend an ESSSuper member education webinar. Webinars are held throughout the year. To book your place at our super webinars visit our website at esssuper.com.au/webinars
- Call us to arrange an individual consultation with a Member Education Consultant. They can provide general information in relation to your benefit options and the products available to you.
- Alternatively, if you would like assistance in determining the most appropriate financial options for you, we can arrange an appointment with an authorised ESSSuper Financial Adviser who can provide personal financial advice based on your overall financial situation.
- Visit our website at esssuper.com.au for further useful tools and information, investment options and performance. You can also register for Members Online and make managing your super easier. Upgrade to a secure Members Online account to gain fast and full access to your account 24/7.

How to invest?

To invest in any of ESSSuper's products you must complete the application form attached to the relevant Product Disclosure Statement. All of our Product Disclosure Statements are available from the website or by calling the Member Service Centre.

Proudly serving our members

Level 16, 140 William Street
Melbourne VIC 3000

GPO Box 1974
Melbourne VIC 3001

T 1300 650 161 for emergency services members
1300 655 476 for state super members

E info@esssuper.com.au

W esssuper.com.au

 facebook.com/ESSSuper

 linkedin.com/ESSSuper

 twitter.com/ESSSuper