Historical version: 1.7.2008 to 17.1.2009

#### South Australia

## **Southern State Superannuation Regulations 1995**

under the Southern State Superannuation Act 1994

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## Schedule 1—Invalidity/death insurance benefits

#### Schedule 2—Death insurance benefits

### Legislative history

#### 1—Short title

These regulations may be cited as the *Southern State Superannuation Regulations 1995*.

#### 3—Interpretation

In these regulations, unless the contrary intention appears—

the Act means the Southern State Superannuation Act 1994;

#### tobacco product means—

(a) a cigarette; or

- (b) a cigar; or
- (c) cigarette or pipe tobacco; or
- (d) tobacco prepared for chewing or sucking; or
- (e) snuff.

#### **3A**—Salary sacrifice

For the purposes of the definition of *prescribed person* in section 15B of the Act, the following are prescribed:

- (a) persons who—
  - (i) are employed by an incorporated hospital within the meaning of the *Health Care Act 2008*; and
  - (ii) are active members of the Commonwealth Superannuation Scheme or the Public Sector Superannuation Scheme;
- (b) Judges (within the meaning of the *Judges' Pensions Act 1971*).

#### **3B—Prescribed members (section 20)**

Pursuant to paragraph (b) of the definition of *prescribed member* in section 20 of the Act, a member employed by SA Ambulance Service Inc—

- (a) who was a contributory member of the SA Ambulance Service Superannuation Scheme (the *ambulance scheme*) before electing to become a member of the Triple S Scheme and has not reached his or her normal retirement date for the purposes of the ambulance scheme; or
- (b) who—
  - (i) commenced his or her employment with SA Ambulance Service Inc on or after 1 July 2008; and
  - (ii) is classified as an operations employee under the SA Ambulance Service Award; and
  - (iii) is employed other than on a casual basis in the provision of ambulance services (within the meaning of the *Health Care Act 2008*),

is prescribed for the purposes of that definition.

#### 4—Information to be provided by applicant

- (1) Information of the following kinds is prescribed for the purposes of sections 22(4), 23A(4) and 26G(4) of the Act:
  - (a) information relating to medical advice, examination or treatment received by the applicant;
  - (b) information as to any other treatment received by the applicant for any illness, condition or disability suffered by the applicant;
  - (c) information as to any illness, condition or disability suffered by the applicant or any symptoms suffered by the applicant that may indicate an illness, condition or disability;

(d) information as to any drugs or other substances (whether legal or illegal and whether medicinal or not) taken by the applicant or to which the applicant has been exposed.

#### 5—Prescribed activities

The smoking, chewing or sucking of a tobacco product or any other activity involving the consumption of a tobacco product is an activity of a prescribed kind for the purposes of sections 22(6)(b), 23A(6)(b) and 26G(6)(b) of the Act.

#### 6—Authorised conditions

A condition providing that the value of voluntary invalidity/death insurance or voluntary death insurance in respect of the member or spouse member in relation to whom the condition applies is to be reduced, or set at zero, if the member's invalidity or death, or the spouse member's death, is caused wholly or partly by—

- (a) a pre-existing illness, condition or disability; or
- (b) an illness, condition or disability arising out of a pre-existing illness, condition or disability; or
- (c) an activity of a prescribed kind,

is an authorised condition for the purposes of sections 22(6), 23A(6) and 26G(6) of the Act.

# 7—Amount of invalidity/death insurance benefits and amount of premiums (members)

- (1) This regulation fixes the amount of basic and voluntary invalidity/death insurance benefits for members and the amount of premiums in respect of those benefits.
- (2) A reference in this regulation to Table 1 or Table 2 is a reference to the table so designated in Schedule 1.
- (3) There will be 2 classes of invalidity/death insurance—
  - (a) standard insurance cover under Table 1 where—
    - (i) the value of a unit of cover, as designated in column 2, is determined on the basis of the member's age; and
    - (ii) the amount of corresponding premium per unit of cover is fixed at the price designated in column 3; or
  - (b) *fixed insurance cover* under Table 2 where—
    - (i) the value of a unit of cover is fixed at the amount designated in column 2; and
    - (ii) the amount of corresponding premium per unit of cover, as designated in column 3, is determined on the basis of the member's age at the time the insurance cover commences.
- (4) Subject to subregulation (7), the amount of basic invalidity/death insurance benefit is—
  - (a) in the case of a person who was a member immediately before 1 July 2002—
    - (i) if the person is under the age of 60—

- (A) \$20 000; or
- (B) 1 unit of standard insurance cover,

whichever is the greater;

- (ii) if the person is of or over the age of 60—1 unit of standard insurance cover;
- (b) in any other case—1 unit of standard insurance cover.
- (5) Subject to subregulation (7), the premium for basic invalidity/death insurance is \$0.75 per week.
- (6) An applicant for voluntary invalidity/death insurance may apply for either standard insurance cover or fixed insurance cover.
- (7) If a member takes out fixed insurance cover, the member's basic invalidity/death insurance will be taken to be one unit of that cover with an appropriate premium fixed under column 3 of Table 2.
- (8) For the purposes of section 23A(1) of the Act, all prescribed members must have voluntary invalidity/death insurance benefits at least equal in value to 4 units of standard insurance cover, determined according to their current age (and will be liable for premiums in respect of that insurance in accordance with this regulation).
- (9) The aggregate value of units of cover granted to a member employed other than on a casual basis must not exceed \$1 000 000 (inclusive of the member's basic cover).
- (10) The aggregate value of units of cover granted to a member employed on a casual basis must not exceed \$500 000 (inclusive of the member's basic cover).

# 8—Amount of voluntary death insurance benefits and amount of premiums (spouse members)

- (1) This regulation fixes the amount of voluntary death insurance benefits for spouse members and the amount of premiums in respect of those benefits.
- (2) A reference in this regulation to Table 1 or Table 2 is a reference to the table so designated in Schedule 2.
- (3) There will be 2 classes of death insurance:
  - (a) standard insurance cover under Table 1 where—
    - (i) the value of a unit of cover, as designated in column 2, is determined on the basis of the spouse member's age; and
    - (ii) the amount of corresponding premium per unit of cover is fixed at the price designated in column 3;
  - (b) *fixed insurance cover* under Table 2 where—
    - (i) the value of a unit of cover is fixed at the amount designated in column 2; and
    - (ii) the amount of corresponding premium per unit of cover, as designated in column 3, is determined on the basis of the spouse member's age at the time the insurance cover commences.

- (4) An applicant for voluntary death insurance may apply for either standard insurance cover or fixed insurance cover.
- (5) The aggregate value of units of cover granted to a spouse member must not exceed \$1 000 000.

#### 9—Post retirement invalidity and death insurance benefits—application

- (1) An application for insurance, or for an increase or decrease in the level of insurance, under section 47BA of the Act must be made in a manner and form approved by the Board and must specify the insurance that the applicant is applying for.
- (2) An applicant must provide the Board with information of a kind prescribed by regulation 4 for the purposes of sections 22(4) and 26G(6) of the Act as to the state of the applicant's health, and the Board may require an applicant to provide satisfactory evidence of the state of the applicant's health.
- (3) The cost of any medical examination to which an applicant is required to submit for the purposes of subregulation (2) must be paid by the applicant.
- (4) If it appears to the Board—
  - (a) that an applicant's state of health is such as to create a risk of invalidity or premature death; or
  - (b) that an applicant has in the past engaged in an activity of a kind prescribed by regulation 5 for the purposes of sections 22(6)(b) and 26G(6)(b) of the Act that increases the risk of invalidity or premature death; or
  - (c) that an applicant is likely in the future to engage in an activity of a kind referred to in paragraph (b),
  - the Board may refuse the application or may grant it on conditions (being conditions authorised by regulation 6 for the purposes of sections 22(6) and 26G(6) of the Act).
- (5) If it appears to the Board that an applicant withheld information required in relation to his or her application under this regulation, the Board may withhold or reduce insurance benefits that the applicant would otherwise have been entitled to.
- (6) If the Board grants an application for insurance or for an increase or decrease in the level of insurance, the Board must fix the date for the commencement of the insurance or of the increase or decrease in the level of insurance.

# 9A—Post retirement invalidity and death insurance benefits—amount of benefits and premiums

- (1) This regulation fixes the amount of invalidity and death insurance benefits provided under section 47BA of the Act for public sector superannuation beneficiaries and their spouses and the amount of premiums in respect of those benefits.
- (2) A public sector superannuation beneficiary may apply for standard insurance cover or fixed insurance cover within the meaning of regulation 7, and the amount of invalidity/death insurance benefits, and the amount of premiums in respect of those benefits, are the amounts fixed by that regulation.

(3) The spouse of a public sector superannuation beneficiary may apply for standard insurance cover or fixed insurance cover within the meaning of regulation 8, and the amount of death insurance benefits, and the amount of premiums in respect of those benefits, are the amounts fixed by that regulation.

## 9B—Post retirement invalidity and death insurance benefits—terms and conditions

- (1) This regulation prescribes terms and conditions to which the provision of insurance for public sector superannuation beneficiaries and their spouses by the Board under section 47BA of the Act is subject.
- (2) A public sector superannuation beneficiary may be provided with invalidity/death insurance if, and only if, the beneficiary has an investment of money with the Superannuation Funds Management Corporation of South Australia under section 47B of the Act.
- (3) The spouse of a public sector superannuation beneficiary may be provided with death insurance if, and only if, the spouse has an investment of money with the Superannuation Funds Management Corporation of South Australia under section 47B of the Act.
- (4) Premiums will be debited against the insured's investment account.
- (5) If the debiting of a premium under subregulation (4) would result in a debit balance in the account—
  - (a) the premium will be debited against the account to the extent of the credit balance in the account; and
  - (b) the insurance is suspended from the expiration of the month following the month in which the premium was debited until the account is again sufficiently in credit to enable the debiting of premiums without resulting in a debit balance.
- (6) In subregulation (5)
  - *month* means any 1 of the 12 named months of a calendar year.
- (7) Insurance ceases on payment to the insured of his or her investment under section 47B of the Act.
- (8) The following provisions apply to a public sector superannuation beneficiary who has, within 60 days of ceasing to be engaged in employment to which the Act applies, invested money with the Superannuation Funds Management Corporation of South Australia under section 47B of the Act:
  - (a) the beneficiary is, on application, covered, and taken to have been covered since ceasing to be engaged in employment to which the Act applies, by the invalidity/death insurance that applied to the beneficiary at the time of that cessation, subject to the same terms, conditions and restrictions;
  - (b) regulation 9—
    - (i) does not apply to an application under paragraph (a); but
    - (ii) applies to any application by the beneficiary to increase the level of his or her invalidity/death insurance cover.

- (9) A benefit will be payable on account of invalidity if the Board is satisfied that the insured's incapacity for all kinds of work is 60 per cent or more of total incapacity and is likely to be permanent.
- (10) However, an insured is not entitled to payment of a benefit on account of invalidity unless the insured has engaged in employment for an average of 20 or more hours per week in the 12 month period before making a claim in respect of the invalidity.
- (11) Death benefits payable in respect of an insured will be paid to the spouse of the insured or, if he or she has no spouse, to the insured's estate.
- (12) The aggregate value of units of cover provided to a person under section 47BA and any other section of the Act must not exceed \$1 000 000.

#### 10—Exclusion of certain employees

The following persons are not members of the Triple S scheme—

- (a) persons employed by the Electoral Commissioner pursuant to section 12(2) of the *Electoral Act 1985* whose remuneration in respect of that employment does not exceed \$450 per month;
- (b) persons who are members of a Board or Committee that is an agency or instrumentality of the Crown and whose remuneration in respect of membership of the Board or Committee does not exceed \$450 per month;
- (c) persons employed to do work of a non recurring nature or to do seasonal work and whose remuneration in respect of that employment does not exceed \$450 per month;
- (d) a medical practitioner in respect of employment by a hospital incorporated under the *Health Care Act 2008* where the medical practitioner is paid on a "fee for service" basis.

#### 11—Section 14(6) members

- (1) The following persons are members of the Triple S scheme for the purposes of section 14(6) of the Act:
  - (a) PSS 1 members of the superannuation scheme established by the *Parliamentary Superannuation Act 1974* who are sitting members of the Legislative Council or the House of Assembly;
  - (b) subject to this regulation, members of a superannuation scheme established by a hospital incorporated under the *Health Care Act 2008*;
  - (c) those members of the S.A.H.C Visiting Medical Officers Superannuation Fund established by a trust deed dated 24 February 1983 who were appointed as visiting medical specialists on or before the commencement of this paragraph;
  - (d) those members of the State Scheme referred to in clause 15(1)(c) of Schedule 1 of the *Superannuation Act 1988*;
  - (e) an employee of the Adelaide Festival Centre Trust who is a member of a scheme of superannuation established for the benefit of the employee;

- (f) those contributors to the State Scheme who are employees of TransAdelaide and whose names appear in Schedule 1 of the *Superannuation (STA Employees) Regulations 2005* made under the *Superannuation Act 1988*;
- (g) those persons whose names appear in the Schedule to the Superannuation (Lyell McEwin Employees) Regulations 1999;
- (h) those persons whose names appear in Schedule 1 of the Superannuation (Julia Farr Services Employees) Regulations 2003.
- (1a) The amount of the charge percentage in respect of a person who is a member of the Triple S scheme by virtue of subregulation (1) is 3%.
- (2) Subregulation (1)(b) does not apply to former members of the Bordertown Memorial Hospital Incorporated Superannuation Fund or the Kingston Soldiers' Memorial Hospital Incorporated Superannuation Fund.
- (3) Subregulation (1)(b) does not apply to former members of the Mothers' and Babies' Health Association Superannuation Fund.

#### 11AA—Prescribed rate of contributions (section 25)

Pursuant to section 25(4a) of the Act, a member employed by SA Ambulance Service Inc—

- (a) who was a contributory member of the SA Ambulance Service Superannuation Scheme (the *ambulance scheme*) before electing to become a member of the Triple S Scheme and has not reached his or her normal retirement date for the purposes of the ambulance scheme; or
- (b) who—
  - (i) commenced his or her employment with SA Ambulance Service Inc on or after 1 July 2008; and
  - (ii) is classified as an operations employee under the SA Ambulance Service Award; and
  - (iii) is employed other than on a casual basis in the provision of ambulance services (within the meaning of the *Health Care Act 2008*),

is required to contribute at a rate of at least 4.5% of salary.

#### 11A—Minimum amount of contribution under section 25A

The minimum amount of an additional contribution under section 25A of the Act is \$50.

#### 11B—Basic threshold and other prescribed matters (sections 30A and 30B)

- (1) For the purposes of section 30A(1) of the Act, the basic threshold is the amount specified as the untaxed plan cap amount for a superannuation plan at the start of the 2007-2008 income year in section 307-350(1) of the *Income Tax Assessment Act 1997* of the Commonwealth, as in force at 30 June 2008.
- (2) For the purposes of section 30B(1) of the Act, the basic threshold is \$30 000.
- (3) For the purposes of section 30B(4) of the Act, the amount of \$30 000 is prescribed.

(4) For the purposes of paragraph (c) of the definition of *eligible contribution accounts* in section 30B(17) of the Act, the eligible contribution accounts of a member include the member's rollover account and co-contribution account.

#### 11C—Modification of sections 30A and 30B

- (1) Pursuant to section 30A(17) of the Act, subsection (8) of that section is modified so as to allow a member who has—
  - (a) retired from employment; or
  - (b) reached the age of 65 years,

to commute an entitlement to a draw down payment so that investment of the draw down benefit on account of which the payment is made is brought to an end and the balance paid to the member.

- (2) Pursuant to section 30B(16) of the Act, subsection (9) of that section is modified so as to allow a member who has—
  - (a) retired from employment; or
  - (b) reached the age of 65 years,

to commute an entitlement to a draw down payment so that investment of the draw down benefit on account of which the payment is made is brought to an end and the balance paid to the member.

#### 12—Disability pension

For the purposes of section 33A(14) of the Act, persons who are—

- (a) employed or engaged for a specified period of time; and
- (b) remunerated solely by a fee, allowance or commission, are prescribed.

#### 13—Notices

- (1) An employer who proposes to terminate the employment of a member under section 34(7) of the Act or a member who proposes to resign under that section must give the Board at least one months written notice of the proposal before terminating the employment or resigning.
- (2) If the employment of a member terminates (or is terminated) in circumstances that will result in—
  - (a) the member being entitled to a benefit under the Act; or
  - (b) the member ceasing to be liable with respect to a payment under the Act,

the member's employer at the time of the termination must give the Board written notice of the termination within 14 days after the date of the termination.

#### 14—Non-member spouse entitlement

- (1) For the purposes of section 35D(4) of the Act, notice given by the Board to a non-member spouse of the non-member spouse's right to make an election in respect of his or her interest must—
  - (a) be in writing; and

- (b) notify the non-member spouse that the interest may be retained in the Triple S Scheme; and
- (c) advise the non-member spouse of—
  - (i) his or her option to make an election and the consequences of a failure to do so within 28 days; and
  - (ii) the value of the interest; and
  - (iii) the basis of any adjustments that have been, or will be, applied to the interest.
- (2) If the interest of a non-member spouse is transferred to the credit of the non-member spouse in the Triple S scheme because an election has not been made, the Board must, within 14 days of the interest being rolled over—
  - (a) advise the non-member spouse that his or her interest has been retained in the Triple S scheme; and
  - (b) provide the non-member spouse with a membership identification number, a copy of the most recent annual report prepared in respect of the Triple S scheme and any other information that, according to a determination of the Board, may be of assistance to the non-member spouse.

# 15—Transitional arrangement for certain police members (Schedule 3 clause 15)

For the purposes of subclause (11)(b) of clause 15 of Schedule 3 of the Act, the benefits to which a police member may be entitled under that subclause on his or her retirement in lieu of benefits under section 31 of the Act are to be determined in accordance with the following formula:

$$LS = 5.4545 \, x \, A \, x \, FS \, x \, \left(1 \, + \, \frac{0.1667 \, x \, X}{100}\right) x \, \left(1 \, + \, \frac{0.2778 \, x \, Y}{100}\right) + \, Pn \, x \, \frac{FS \, x \, 1.36 \, x \, M}{480}$$

where—

**LS** is the minimum benefit

**FS** is the member's actual or attributed salary as defined by the *Police Superannuation Act 1990* (expressed as an annual amount)

X is the number of months (if any) by which the member's age at retirement exceeds 50 years, with a maximum value of 60

*Y* is the number of months (if any) by which the member's age at retirement exceeds 55 years

#### **Pn** is—

- (a) in the case of a member who was employed on a full-time basis throughout his or her membership of the Police Superannuation Scheme and the Triple S Scheme—1; and
- (b) in any other case—

$$\frac{Pn8 \times M8 + PnTS \times (M - M8)}{M}$$

A is the lesser of the following:

- (a) unity;
- (b)

$$\frac{Pn \times M}{D}$$

*M* is the number of completed months between the day on which the member commenced service and the day of his or her retirement

**D** is—

- (a) if the age of the member at retirement is less than 55—360;
- (b) if the age of the member at retirement is 55 or greater but less than 60—360 plus Y;
- (c) if the age of the member at retirement is 60 or greater—420

**Pn8** is, for the period of the member's membership of the Police Superannuation Scheme—

- (a) in the case of a member who was employed on a full-time basis throughout his or her membership of that Scheme—1; and
- (b) in any other case—the numerical value arrived at by expressing the member's employment for the period beginning on the day on which he or she became a member of that Scheme and ending on the day immediately before he or she became a member of the Triple S Scheme as a proportion of full-time employment during that period

M8 is the number of completed months between the day the member commenced service and the day immediately before the day on which he or she became a member of the Triple S Scheme

**PnTS** is, for the period of the member's membership of the Triple S Scheme—

- (a) in the case of a member who was employed on a full-time basis throughout his or her membership of that Scheme—1; and
- (b) in any other case—the numerical value arrived at by expressing the member's employment for the period beginning on the day on which he or she became a member of that Scheme and ending on the day of his or her retirement as a proportion of full-time employment during that period.

## Schedule 1—Invalidity/death insurance benefits

Table 1—Standard Insurance Cover

Age last birthday	One unit	Cost/week
	\$	\$
Up to 34	75 000	0.75

\$   \$     35   72 000   0.75     36   69 000   0.75     37   66 000   0.75     38   63 000   0.75     39   60 000   0.75     40   57 000   0.75     41   54 000   0.75     42   51 000   0.75     43   48 000   0.75     44   45 000   0.75     45   42 000   0.75     46   39 000   0.75     48   33 000   0.75     49   30 000   0.75     50   27 000   0.75     51   24 000   0.75     52   22 000   0.75     53   20 000   0.75     54   18 000   0.75     55   16 000   0.75     56   14 000   0.75     57   12 500   0.75     59   9 500   0.75	Age last birthday	One unit	Cost/week
36 69 000 0.75   37 66 000 0.75   38 63 000 0.75   39 60 000 0.75   40 57 000 0.75   41 54 000 0.75   42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75		\$	\$
37 66 000 0.75   38 63 000 0.75   39 60 000 0.75   40 57 000 0.75   41 54 000 0.75   42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	35	72 000	0.75
38 63 000 0.75   39 60 000 0.75   40 57 000 0.75   41 54 000 0.75   42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	36	69 000	0.75
39 60 000 0.75   40 57 000 0.75   41 54 000 0.75   42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	37	66 000	0.75
40 57 000 0.75   41 54 000 0.75   42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	38	63 000	0.75
41 54 000 0.75   42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	39	60 000	0.75
42 51 000 0.75   43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	40	57 000	0.75
43 48 000 0.75   44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	41	54 000	0.75
44 45 000 0.75   45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	42	51 000	0.75
45 42 000 0.75   46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	43	48 000	0.75
46 39 000 0.75   47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	44	45 000	0.75
47 36 000 0.75   48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	45	42 000	0.75
48 33 000 0.75   49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	46	39 000	0.75
49 30 000 0.75   50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	47	36 000	0.75
50 27 000 0.75   51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	48	33 000	0.75
51 24 000 0.75   52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	49	30 000	0.75
52 22 000 0.75   53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	50	27 000	0.75
53 20 000 0.75   54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	51	24 000	0.75
54 18 000 0.75   55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	52	22 000	0.75
55 16 000 0.75   56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	53	20 000	0.75
56 14 000 0.75   57 12 500 0.75   58 11 000 0.75	54	18 000	0.75
57 12 500 0.75   58 11 000 0.75	55	16 000	0.75
58 11 000 0.75	56	14 000	0.75
	57	12 500	0.75
59 9 500 0.75	58	11 000	0.75
	59	9 500	0.75
60 8 000 0.75	60	8 000	0.75
61 6 500 0.75	61	6 500	0.75
62 6 000 0.75	62	6 000	0.75
63 5 500 0.75	63	5 500	0.75
64 5 000 0.75	64	5 000	0.75

**Table 2—Fixed Insurance Cover** 

Age last birthday	One unit	Cost/week
	\$	\$
20 and under	75 000	0.80
21	75 000	0.85

Age last birthday	One unit	Cost/week
	\$	\$
22	75 000	0.85
23	75 000	0.90
24	75 000	0.95
25	75 000	1.00
26	75 000	1.05
27	75 000	1.10
28	75 000	1.15
29	75 000	1.20
30	75 000	1.25
31	75 000	1.30
32	75 000	1.40
33	75 000	1.50
34	75 000	1.60
35	75 000	1.70
36	75 000	1.80
37	75 000	2.00
38	75 000	2.10
39	75 000	2.30
40	75 000	2.40
41	75 000	2.60
42	75 000	2.70
43	75 000	2.90
44	75 000	3.10
45	75 000	3.30
46	75 000	3.50
47	75 000	3.70
48	75 000	3.90
49	75 000	4.10
50	75 000	4.40
51	75 000	4.70
52	75 000	5.10
53	75 000	5.50
54	75 000	6.00
55	75 000	6.50
56	75 000	7.10
57	75 000	7.70

Age last birthday	One unit	Cost/week
	\$	\$
58	75 000	8.40
59	75 000	9.20
60	75 000	10.10
61	75 000	11.00
62	75 000	12.00
63	75 000	13.00
64	75 000	14.10

## **Schedule 2—Death insurance benefits**

**Table 1—Standard Insurance Cover** 

Age last birthday	One unit	Cost/week
	\$	\$
Up to 34	75 000	0.50
35	72 000	0.50
36	69 000	0.50
37	66 000	0.50
38	63 000	0.50
39	60 000	0.50
40	57 000	0.50
41	54 000	0.50
42	51 000	0.50
43	48 000	0.50
44	45 000	0.50
45	42 000	0.50
46	39 000	0.50
47	36 000	0.50
48	33 000	0.50
49	30 000	0.50
50	27 000	0.50
51	24 000	0.50
52	22 000	0.50
53	20 000	0.50
54	18 000	0.50
55	16 000	0.50
56	14 000	0.50

Age last birthday	One unit	Cost/week
	\$	\$
57	12 500	0.50
58	11 000	0.50
59	9 500	0.50
60	8 000	0.50
61	6 500	0.50
62	6 000	0.50
63	5 500	0.50
64	5 000	0.50

**Table 2—Fixed Insurance Cover** 

Age last birthday	One unit	Cost/week
	\$	\$
20 and under	75 000	0.55
21	75 000	0.55
22	75 000	0.55
23	75 000	0.55
24	75 000	0.60
25	75 000	0.60
26	75 000	0.65
27	75 000	0.70
28	75 000	0.75
29	75 000	0.80
30	75 000	0.85
31	75 000	0.90
32	75 000	0.95
33	75 000	1.00
34	75 000	1.10
35	75 000	1.10
36	75 000	1.20
37	75 000	1.30
38	75 000	1.40
39	75 000	1.50
40	75 000	1.60
41	75 000	1.70
42	75 000	1.80
43	75 000	1.90

Age last birthday	One unit	Cost/week
	\$	\$
44	75 000	2.00
45	75 000	2.00
46	75 000	2.20
47	75 000	2.40
48	75 000	2.60
49	75 000	2.80
50	75 000	3.00
51	75 000	3.00
52	75 000	3.50
53	75 000	3.50
54	75 000	4.00
55	75 000	4.50
56	75 000	5.00
57	75 000	5.50
58	75 000	6.00
59	75 000	6.50
60	75 000	7.00
61	75 000	7.50
62	75 000	7.50
63	75 000	8.00
64	75 000	8.00

## Legislative history

#### **Notes**

- Variations of this version that are uncommenced are not incorporated into the text.
- Please note—References in the legislation to other legislation or instruments or to titles of bodies or offices are not automatically updated as part of the program for the revision and publication of legislation and therefore may be obsolete.
- Earlier versions of these regulations (historical versions) are listed at the end of the legislative history.
- For further information relating to the Act and subordinate legislation made under the Act see the Index of South Australian Statutes or www.legislation.sa.gov.au.

#### Principal regulations and variations

New entries appear in bold.

Year		Reference	Commencement
1995		Gazette 29.6.1995 p3070	1.7.1995: r 2
1996	14	Gazette 25.1.1996 p842	25.1.1996: r 2
1997	142	Gazette 5.6.1997 p2919	5.6.1997: r 2
1998	186	Gazette 8.10.1998 p1101	8.10.1998 except r 5—1.7.1998: r 2
1998	212	Gazette 17.12.1998 p1960	1.1.1999: r 2
1999	27	Gazette 15.4.1999 p2021	15.4.1999: r 2
1999	265	Gazette 23.12.1999 p3822	23.12.1999: r 2
2001	4	Gazette 25.1.2001 p319	25.1.2001: r 2
2001	31	Gazette 12.4.2001 p1603	12.4.2001: r 2
2001	189	Gazette 9.8.2001 p2914	9.8.2001: r 2
2002	30	Gazette 16.5.2002 p1919	16.5.2002: r 2
2002	135	Gazette 27.6.2002 p2744	1.7.2002: r 2
2002	191	Gazette 3.10.2002 p3599	3.10.2002: r 2
2003	42	Gazette 17.4.2003 p1780	17.4.2003: r 2
2003	194	Gazette 25.9.2003 p3642	1.10.2003: r 2
2003	259	Gazette 18.12.2003 p4596	18.12.2003: r 2
2004	134	Gazette 17.6.2004 p2237	17.6.2004: r 2
2005	209	Gazette 29.9.2005 p3563	2.10.2005: r 2
2007	4	Gazette 25.1.2007 p289	1.2.2007: r 2
2007	34	Gazette 12.4.2007 p1163	12.4.2007: r 2
2008	39	Gazette 24.4.2008 p1442	24.4.2008: r 2
2008	173	Gazette 26.6.2008 p2627	1.7.2008: r 2
2008	199	Gazette 26.6.2008 p2734	1.7.2008: r 2
2008	201	Gazette 26.6.2008 p2738	1.7.2008: r 2
2008	310	Gazette 18.12.2008 p5671	18.1.2009: r 2

## **Provisions varied**

New entries appear in bold.

Entries that relate to provisions that have been deleted appear in italics.

rovision	How varied	Commencement
r 2	omitted under the Legislation Revision and Publication Act 2002	2.10.2005
r 3		
the value of the future service benefit factor	deleted by 186/1998 r 3	8.10.1998
the value of the supplementary future service benefit	deleted by 186/1998 r 3	8.10.1998
the value of the supplementary future service benefit component	inserted by 186/1998 r 3	8.10.1998
	deleted by 135/2002 r 3	1.7.2002
r 3A	inserted by 265/1999 r 3	23.12.1999
	substituted by 4/2001 r 3	25.1.2001
	substituted by 31/2001 r 3	12.4.2001
	varied by 189/2001 r 3	9.8.2001
	varied by 30/2002 r 3	16.5.2002
	varied by 191/2002 r 3	3.10.2002
	varied by 42/2003 r 4	17.4.2003
	varied by 134/2004 r 4	17.6.2004
	substituted by 4/2007 r 4	1.2.2007
	varied by 199/2008 r 4	1.7.2008
cl 3B	inserted by 201/2008 r 4	1.7.2008
r 4		
r 4(1)	varied by 34/2007 r 4(1)	12.4.2007
	varied by 201/2008 r 5	1.7.2008
r 4(2)	deleted by 34/2007 r 4(2)	12.4.2007
r 5	varied by 34/2007 r 5	12.4.2007
	varied by 201/2008 r 6	1.7.2008
r 6	varied by 186/1998 r 4	8.10.1998
	substituted by 135/2002 r 4	1.7.2002
	varied by 4/2007 r 5	1.2.2007
	varied by 34/2007 r 6(1)—(4)	12.4.2007
	varied by 201/2008 r 7	1.7.2008
r 7	inserted by 14/1996 r 3	25.1.1996
	substituted by 186/1998 r 5	1.7.1998
	substituted by 135/2002 r 4	1.7.2002

r 7(1)	varied by 4/2007 r 6(1)	1.2.2007
	varied by 34/2007 r 7(1)	12.4.2007
r 7(2)	varied by 34/2007 r 7(2)	12.4.2007
r 7(4)	varied by 209/2005 r 4(1)	2.10.2005
	varied by 201/2008 r 8(1)—(3)	1.7.2008
r 7(5)	varied by 209/2005 r 4(2)	2.10.2005
r 7(6)	varied by 4/2007 r 6(2)	1.2.2007
r 7(8)	varied by 4/2007 r 6(3)	1.2.2007
	varied by 201/2008 r 8(4), (5)	1.7.2008
r 7(9)	varied by 209/2005 r 4(3)	2.10.2005
r 7(10)	varied by 209/2005 r 4(4)	2.10.2005
r 7A	inserted by 14/1996 r 4	25.1.1996
	deleted by 186/1998 r 5	1.7.1998
r 8	substituted by 142/1997 r 3	5.6.1997
	deleted by 186/1998 r 6	8.10.1998
	inserted by 186/1998 r 5	1.7.1998
	deleted by 209/2005 r 5	2.10.2005
	inserted by 34/2007 r 8	12.4.2007
r 9	deleted by 186/1998 r 6	8.10.1998
	inserted by 186/1998 r 5	1.7.1998
	deleted by 135/2002 r 5	1.7.2002
	inserted by 34/2007 r 8	12.4.2007
rr 9A and 9B	inserted by 34/2007 r 8	12.4.2007
r 10	substituted by 186/1998 r 6	8.10.1998
	varied by 199/2008 r 5	1.7.2008
r 11	inserted by 186/1998 r 6	8.10.1998
r 11(1)	varied by 212/1998 r 3	1.1.1999
	varied by 27/1999 r 3	15.4.1999
	varied by 194/2003 r 4	1.10.2003
	varied by 4/2007 r 7(1), (2)	1.2.2007
	varied by 199/2008 r 6	1.7.2008
r 11(1a)	inserted by 39/2008 r 4	24.4.2008
cl 11AA	inserted by 201/2008 r 9	1.7.2008
r 11A	inserted by 27/1999 r 4	15.4.1999
	varied by 134/2004 r 5	17.6.2004
rr 11B and 11C	inserted by 173/2008 r 4	1.7.2008
r 12	inserted by 186/1998 r 6	8.10.1998
	deleted by 135/2002 r 6	1.7.2002
	inserted by 4/2007 r 8	1.2.2007
r 13		
r 13(1)	r 13 inserted by 186/1998 r 6	8.10.1998
	r 13 redesignated as r 13(1) by 135/2002 r 7	1.7.2002
r 13(2)	inserted by 135/2002 r 7	1.7.2002

r 14	inserted by 259/2003 r 4	18.12.2003
r 15	inserted by 201/2008 r 10	1.7.2008
Sch 1	Sch inserted by 135/2002 r 8	1.7.2002
	Sch redesignated as Sch 1 by 34/2007 r 9	12.4.2007
Table 1 and 2	substituted by 209/2005 r 6	2.10.2005
Note	deleted by 4/2007 r 9	1.2.2007
Sch 2	inserted by 34/2007 r 10	12.4.2007

#### Transitional etc provisions associated with regulations or variations

Southern State Superannuation Variation Regulations 2005 (No 209 of 2005), Sch 1

#### 1—Transitional provision

The variations made by these regulations to the *Southern State Superannuation Regulations 1995* apply as follows:

- (a) the variation made by regulation 4(1) applies with respect to a benefit that becomes payable after the commencement of these regulations;
- (b) the variation made by regulation 6 that constitutes an increase in a unit of cover by virtue of the substitution of new tables applies with respect to a benefit that becomes payable after the commencement of these regulations;
- (c) the other variations apply in all respects from the commencement of these regulations.

#### **Historical versions**

17.6.2004

2.10.2005

1.2.2007

12.4.2007

24.4.2008