

StatePlus Fixed Term Pension Plan Annual Report 2018



Victor
StatePlus client

Contents



Michelle and Geoff
StatePlus clients

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FIXED TERM PENSION PLAN

STATE SUPER FINANCIAL SERVICES AUSTRALIA LIMITED TRADING AS STATEPLUS
(ABN 86 003 742 756) COMPRISES THE FOLLOWING:

StatePlus Fixed Term Pension Plan

SSI0014AU

Chairman's Report

It's been a year of strong progress for StatePlus. In the financial year 2018, one of our key priorities was to integrate the businesses of StatePlus and First State Super Financial Services, bringing together the best both organisations have to offer in the provision of quality advice, superannuation and retirement solutions for our clients.

This successful combination of our financial planning businesses makes advice available to you in more locations across Australia. As a StatePlus client, you now have access to more than 220 financial planners in our 44 offices. You can also make an appointment to meet with a planner in 115 other locations in New South Wales, ACT, Victoria, Queensland and Western Australia.

Integrating two businesses has considerable challenges, and it's been really pleasing to see how the cultures of our two organisations are so clearly complementary, how the values of both our organisations place our clients at the heart of everything we do.

September 2017 marked a milestone in our history. We launched a new system based on the very latest in digital capability and technology, including a new secure website that brings you more services and even higher levels of security.

In late 2017 StatePlus identified that some clients who were entitled to ongoing advice have paid for services which were not provided. This was a failure on our part, for which we sincerely apologise. Since then we have been reviewing each client's situation and where we have identified clients who have not received the appropriate service from us, we have refunded them accordingly.

We are continuing to undertake a comprehensive review of our records, and the Board and I have been closely monitoring this process to ensure that all affected clients are identified and refunded as soon as possible. We have also put in place new processes to ensure that in future, our clients receive ongoing services in a timely way.

The Board of StatePlus remains committed and proactive in the ongoing development of an organisational culture that acknowledges and addresses mistakes when they occur and which continuously improves processes and services.

The impact of the Royal Commission into the banking, superannuation and financial services has been felt across the industry. We believe the Royal Commission will help build greater certainty and transparency for everyone.

I am very grateful to our Board who are unwaveringly committed to high standards of corporate integrity and to our Management team who so diligently strive to deliver to you a service you can trust.

On behalf of the Board, Executive and staff of StatePlus, thank you for putting your confidence in us to partner with you in your retirement journey.



Best wishes


Neil Cochrane

Company News



The financial year 2017-18 was one of growth and progress for StatePlus. Throughout the year we have remained focused on our core goal, which is to provide our clients with financial security for retirement.

In the first six months, global financial markets had a smooth ride before volatility set in at the start of 2018. Investment returns were generally positive over the year. Global share markets performed well, while fixed income markets had a year of low, but still positive returns. In this environment, our investment team remained focused on balancing risk and return, and our financial planners continued to work with clients to stay focused on our long-term strategy of investing for income through retirement.

We're pleased to report that we're continuing to grow, with \$19 billion in funds under management as at 30 June 2018. During the year, we:

- Launched a new StatePlus secure website and new systems and process
- Brought together our financial planning teams of StatePlus and First State Super
- Opened new offices in the Sydney region

Managing your finances is now easier

The launch of our new secure website and a new technology system in September 2017 was a momentous event in the history of StatePlus. It marked the culmination of several years of research and development to bring you the latest in digital technology and capability.

Our new secure website provides you with more online services and higher levels of security. It means faster response times, less paperwork and more flexibility for you.

However, as is often the case with the implementation of a major technology system, we encountered some issues following the launch. It's been absolutely our top priority to rectify any issues identified as promptly as possible, and we'd like to thank you for your patience as we worked to resolved them.

Of course if you prefer to not use our online services, you can always continue to engage with us on the phone, by mail or in person.

Key highlights



With the secure website, you can:

- Securely transact on StatePlus investments
- Manage pension payments online
- Securely view your StatePlus correspondence
- Access Centrelink schedules
- Generate reports anytime you want
- Use a digital e-signature



More than 39,000, or almost two-thirds of our clients, have registered for the secure website and are experiencing the benefits of flexibility and convenience



Rebalancing the portfolio and **moving funds** from one StatePlus product to another are among some of the most popular transactions done online.

Company News

More offices, closer to you

← Perth



Access to financial advice in more locations

June 2018 marks two years since the acquisition of StatePlus by First State Super and this year, we successfully integrated the financial planning businesses of both organisations.

You'll now have access to more than 220 financial planners over the phone and face-to-face, in 44 locations across Australia. Our network has now expanded to 26 offices and 18 appointment locations across New South Wales, ACT, Victoria, South East Queensland and Perth. You'll also be able to make an appointment to meet with a planner in 115 other locations.

Over the coming months, as we build services, you may see both the StatePlus and First State Super brands in the office in your local area.

Both organisations are deeply connected in their common values and aspirations and together, we aim to provide the highest-quality professional service and trusted financial advice to you and your families.

*Our new office at Chatswood
has modern facilities and a
dedicated work area
for clients to use.*

We've opened new offices in Sydney

We're expanding in the Sydney region and are pleased to announce we've opened two new suburban offices, in Chatswood and Gymea. Our new offices have modern facilities and allow for walk-in visits from clients. We've selected these locations so we can better service our clients in more locations, closer to where they live.

We've closed one of our offices in the Sydney CBD, at Pitt Street, as its lease was expiring, but clients who would like to continue attending appointments in the CBD now have the option of an additional city location at 155 Clarence Street.



Your Trustees



› Neil Cochrane

Chairman of the Board

Member of the Human Resources Committee

In a career spanning 38 years in financial services, Neil's previous roles have included Deputy CEO and Global Head of Business Development at Colonial First State Global Asset Management (CFSGAM); CEO of the Retail Employees Superannuation Trust (REST) and CEO of Southern Asset Management in South Africa.

In addition, Neil has held several non-executive roles within the retail banking, investment management and trust industries.

He has previously chaired the Superannuation Complaints Tribunal Advisory Council, was a Director of the Association of Superannuation Funds of Australia (ASFA) and has been an independent adviser to Auscoal Superannuation (now Mine Wealth + Wellbeing).



› Mark Lennon

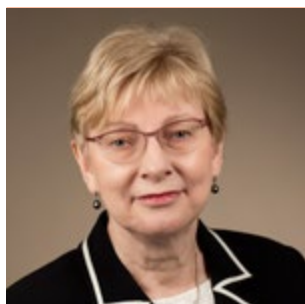
Chair of the Human Resources Committee

Member of the Investment Committee

Mark was Secretary of Unions NSW between 2008 and 2015 and previously held a number of positions including Assistant Secretary, Training Officer, Industrial Officer and Executive Officer.

His responsibilities at Unions NSW have included industrial and political work in the areas of railways, electricity, health, industrial legislation, occupational health and safety, forestry and superannuation.

Mark is a former director of Asset Super and Chifley Financial Services.



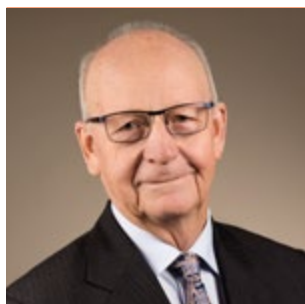
› Sue Carter

Member of the Audit, Risk and Compliance Committee

Sue is an Australian Institute of Company Directors Core Facilitator in directors' duties, financial reporting, decision-making and board processes.

Sue is a past ASIC Regional Commissioner for Victoria and past director of the Professional Indemnity Insurance Company Australia and Treasury Corporation of Victoria.

Sue qualified as a Chartered Accountant with KPMG in the UK.



› John Warburton

Chair of the Audit, Risk and Compliance Committee

John's executive career spanned 25 years during which time he held a number of senior positions including 12 years spent as CFO and then CEO of specialist insurer OAMPS Limited.

For the last 22 years he has acted as a professional director with a number of appointments in both the private and public sector.

Past roles include director and chair of Vision Super, chairman of Tandou Limited, deputy chair of Victorian Managed Insurance Authority, trustee of Melbourne Convention & Exhibition Trust and Chairman of Australian Wealth Management Limited.



› Trevor Carr

Member of the Investment Committee

Trevor has built an extensive career in governance, policy evaluation and advocacy, and the operation of public healthcare and aged care services.

Trevor has been directly involved with health service and aged care provider boards for more than 30 years and was formerly CEO of Leading Age Services Australia Victoria (LASA Victoria). LASA National is now the peak body for aged care in Australia, and the united voice for providers and other organisations associated with aged and community care.

Previously, Trevor was Chief Executive Officer of the Victorian Healthcare Association (VHA), a position he held for eight years.

Your Trustees



› Roslyn Ramwell

Member of the Human Resources Committee

Roslyn is a professional company director in the financial services sector. She has served on Investment, Remuneration and Audit, Risk and Compliance board committees. She has over 25 years' experience in superannuation in both the private and public sector, including a number of years with the Insurance and Superannuation Commission (now APRA). She was the CEO of the Harwood Superannuation Fund, a complex defined benefit corporate fund, for 12 years.

Roslyn is a Life Member of the Association of Superannuation Funds of Australia (ASFA) and was a director for 12 years. She is an ASFA Accredited Investment Fiduciary and a Trustee Fellow.



› Michael Rice

Chairman of the Investment Committee

Member of the Audit, Risk and Compliance Committee

Michael specialises in providing strategic advice to financial institutions, fund managers, government agencies, industry associations and large superannuation funds. Michael is the Chief Executive Officer of Rice Warner, which he founded in December 1987. Michael heads up Rice Warner's public policy work.

Michael has undertaken pioneering research into Age Pension dependency and trends. He has a keen interest in the integration of social security and superannuation as well as measuring the adequacy of retirement incomes.

He was Chairman of QSuper's Investment Committee from January 2009 to June 2013 and remained an independent investment expert on the committee until March 2016. He is a former Councillor of the Actuaries Institute.

Michael is also a member of the Advisory Board of the ANU College of Business and Economics

Our Custodian

We have appointed an independent organisation as custodian to hold all of the Funds' assets. The current custodian is:

State Street Australia Ltd
ABN 21 002 965 200
Level 14
420 George Street
Sydney NSW 2000

State Street Australia Ltd is part of State Street Corporation which is one of the world's leading providers of financial services to institutional investors, including investment servicing, investment management and investment research and trading. With US\$33.1 trillion in assets under custody and administration, as of 31 December 2017, State Street operates in more than 100 geographic markets worldwide, including the US, Canada, Europe, the Middle East and Asia.

Investment Management

Investment Objective

The investment objective of the Pension Plan is to provide a secure monthly income stream over terms ranging from 5 to 25 years, while at the same time, managing investment risk.

Investment Options

Two investment options are offered under this product:

- a CPI Indexed Pension; or
- an Unindexed (Fixed Amount) Pension.

Investment Strategy

In order to meet the investment objectives of the Pension Plan, the Trustee has entered into contractual arrangements to use an investment product developed by Deutsche Bank AG ('DB').

Under the terms of the investment product, DB agrees to provide the Trustee with a series of payments over a fixed period. These payments (in part) represent returns from underlying securities that have been purchased by DB and are held by it as Custodian for the Pension Plan. Any difference between the agreed payments and the returns from the underlying securities is met by DB (other than a shortfall which arises due to the non-payment of an amount due from the issuer of an underlying security). Any surplus between agreed payments and the returns from the underlying securities is kept by DB. DB is entitled to retain profits derived from its dealings with the underlying securities.

Subject to there being no default on the part of an issuer of an underlying security or DB, the Trustee considers that these arrangements should enable it to meet its monthly pension obligations.

Underlying Securities

The contractual agreement with DB provides that it may only purchase underlying securities which are permitted by the Trustee. The arrangement also imposes restrictions on the investment quality of the securities at the time of purchase which DB must adhere to.

The underlying securities include debt securities which are issued, guaranteed, endorsed or accepted by the Australian, State or Territory Governments or any OECD G10 sovereign or regional governments and which enjoy a Standard & Poor's (or Moody's equivalent) long term credit rating of not less than AA+.

Other underlying securities which DB may purchase include:

- Debt securities which have, or have a credit rating equivalent to, a Standard & Poor's (or Moody's equivalent) long term credit rating of AAA
- Debt securities which have a rating equivalent to a Standard & Poor's (or Moody's equivalent) long term credit rating of AAA based on Standard & Poor's joint supported ratings table, where one of the obligors has a Standard & Poor's (or Moody's equivalent) long term credit rating of not less than AA+
- Debt securities issued, guaranteed, endorsed or accepted by DB whilst DB has a Standard & Poor's (or Moody's equivalent) short term credit rating of not less than A1+
- Mortgage backed securities (MBS) which have at the time of purchase a credit rating equivalent to, a Standard & Poor's (or Moody's equivalent) long term credit rating of AAA and the underlying mortgages are fully insured.

In all cases DB may only purchase securities which the applicable rating agency has not, in connection with the rating, issued a 'negative' rating outlook.

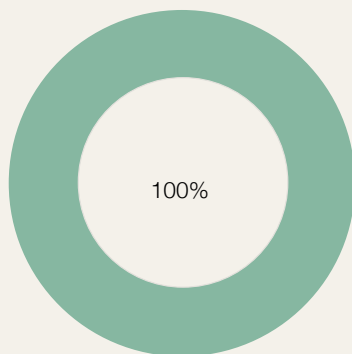
A security's credit rating is based on its ability to pay its financial obligations (assessment of credit risk). A credit rating however does not reflect other types of risk, such as market or liquidity risks, which may also affect the value of a security. As such, a security's credit rating should not be seen as a guarantee that a financial obligation will be repaid. There are also no standardised methods to measure the accuracy of a credit rating and therefore, they are considered to be subjective by nature.

Separate underlying securities are maintained for each type of pension. That is, there are separate investments for the Unindexed Pension and separate investments for the CPI Indexed Pension.

As at 30 June 2018, the allocation of the underlying securities is 100% invested in MBS.

Securities Type Weighting as at 30 June 2018

● MBS



Mortgage backed securities are a type of asset-backed security that is secured by a mortgage or a collection of mortgages.

Derivatives

Derivatives are contracts between two parties providing or a payoff from one party to the other based on the price of a reference asset (e.g. a share price index). The Pension Plan meets its investment objective via a contractual arrangement to invest in an investment product developed by DB. As a result the Trustee does not invest in any derivatives.

Large assets

Table 1 shows the issuer that in aggregate represented more than 5% of the Fund as at 30 June 2018.

Table 1

| Issuer | Exposure |
|---------------------------------|----------|
| FirstMac Mortgage Funding Trust | 80.0% |
| Challenger Millennium Trust | 13.2% |
| Interstar Millennium Trust | 6.7% |

Assets and Liabilities

DB are required to maintain a value of assets underlying the contract that is at least equal to the discounted value of liabilities at each month end. While the credit rating of DB is below AA- then DB are required to provide an additional cushion of assets over liabilities of at least 5%.

The Investment Provider and Custodian

The Trustee has appointed Deutsche Bank AG to provide an investment product developed exclusively for the Trustee, although the Trustee remains solely responsible for the Pension Plan.

Deutsche Bank AG
 ABN 13 064 165 162
 Deutsche Bank Place
 Corner of Hunter and Phillip Streets
 Sydney NSW 2000

Deutsche Bank AG's responsibilities include acting as Custodian of the underlying securities backing the investment product as well as cash flow management.

Additional Information

Fund Closure

The Pension Plan closed to new members on 19 September 2004.

Superannuation Contributions (Surcharge) Tax Liability

If StatePlus, as Trustee of the Pension Plan, is notified of a superannuation contributions (surcharge) tax liability in respect of a member, the member will be required to pay the superannuation contribution (surcharge) tax directly to the Australian Tax Office, and not from a reduction in the pension.

Unclaimed Money

If you reach age 65 and are eligible to claim your super, no contribution or rollover has been received for you in the last two years, and we have had no contact with you for a period of five years after making reasonable efforts, your super becomes unclaimed money and must be paid to the Australian Tax Office (ATO). This process takes place every six months.

The super of a temporary resident will become unclaimed and payable to the ATO if:

- the temporary resident has departed Australia
- at least six months have passed
- the temporary resident is no longer a holder of a temporary, permanent or prescribed visa
- the temporary resident is not an Australian or New Zealand citizen and have not made a valid application for a permanent visa.

Relief from the Australian Securities and Investments Commission provides that we are not required to notify temporary residents or provide temporary residents with an exit statement where their benefit is paid to the ATO in these circumstances. Temporary residents who fail to claim their super when they depart, and consequently have unpaid super paid to the ATO, can later claim back their money at any time for the ATO.

To apply for any unclaimed benefits, contact:

The Australian Tax Office

Tel: 13 28 65

Website: www.ato.gov.au/super

Additional Information

What to do if you have a complaint

We acknowledge that sometimes we can get things wrong, and when this happens we're determined to make them right again.

Talk to us

Most problems can be resolved quickly and simply by talking with one of our dedicated staff. If, for any reason, you are not satisfied with the response, you are entitled to make a complaint. We have established procedures to ensure all complaints are resolved in a fair and reasonable manner.

If you wish to make a complaint about any aspect of our products and services you can formally lodge your complaint via

Telephone 1800 620 305
Business days
8:15am to 8:15pm

Email complaints@stateplus.com.au

Mail StatePlusGPO Box
5336 Sydney
NSW 2001

Once we receive your complaint, we will acknowledge your complaint and work with you to understand and promptly resolve the issue. If we do not resolve your complaint within the following specified timeframes (90 days for complaints in relation to decisions and conduct of the Trustee and 45 days for non-superannuation complaints (e.g. complaints relating to financial advice)), we will supply you with written reasons for the delay.

This service is provided to you at no additional cost.

External dispute resolution

If you are not satisfied with the outcome of the complaint or if we have not resolved your complaint within the relevant timeframe, you can contact the Australian Financial Complaints Authority (AFCA), the free dispute resolution scheme external to StatePlus.

Please note that before AFCA can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint (i.e. you must first use our internal dispute procedures).

You may lodge a complaint with AFCA at:

Australian Financial Complaints Authority

Telephone 1800 931 678 (free call)

Email info@afca.org.au

Fax +61 3 9613 6399

Mail Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Indemnity Insurance Cover

StatePlus maintains professional indemnity insurance against liabilities incurred as a result of a breach of duty as Trustee of the Pension Plan.

Need more information?

Should you require any other information regarding the operation of the Pension Plan, please contact a Client Service Officer at the nearest office of StatePlus.

Financial Information

The abridged Income Statement is set out below and the abridged Statement of Financial Position and Income Statement is set out below and the abridged Statement of Financial Position and Statement of Changes in Member Benefits are set out on the following page.

You should be aware that the Auditors have issued an unqualified Audit Report for the Financial Statements of the StatePlus Fixed Term Pension Plan. Should you wish to obtain a full copy of the Financial Report including the Auditor's Report, you may do so by either:

- visiting our website at stateplus.com.au/documents/annual-reports and selecting the Fixed Term Pension Plan Annual Report 2018; or
- calling your local regional office and a copy will be sent to you free of charge.

Abridged Income Statement for the Financial Year Ended 30 June 2018

| | 2018 \$ | 2017 \$ |
|---|-----------------|------------|
| INVESTMENT REVENUE | | |
| Interest and other Income | 1,652 | 1,800 |
| Change in net market value of investments | 190,283 | 277,856 |
| NET INVESTMENT REVENUE | 191,935 | 279,656 |
| EXPENSES | | |
| General administration expenses | 203,952 | 258,384 |
| TOTAL EXPENSES | 203,952 | 258,384 |
| OPERATING RESULTS | (12,017) | 21,272 |
| Net benefits allocated to defined benefit member benefits | 10,792 | (5,004) |
| Income tax (expense)/benefit | - | - |
| OPERATING RESULT AFTER INCOME TAX | (1,225) | 16,268 |

Financial Information

Abridged Statement of Financial Position as at 30 June 2018

| | 2018 \$ | 2017 \$ |
|--|--------------------|--------------------|
| ASSETS | | |
| Cash at bank | 118,683 | 7,732,802 |
| Sundry debtors | 16,358 | 2,840 |
| Investments in unlisted notes | 4,031,044 | 7,566,629 |
| TOTAL ASSETS | 4,166,085 | 7,732,802 |
| LESS LIABILITIES | | |
| Creditors and accruals | (110,853) | (140,760) |
| TOTAL LIABILITIES | (110,853) | (140,760) |
| NET ASSETS AVAILABLE FOR MEMBERS BENEFITS | 4,055,232 | 7,592,042 |
| Defined benefit member liabilities | (4,031,044) | (7,566,629) |
| TOTAL MEMBERS LIABILITIES | (4,031,044) | (7,566,629) |
| NET ASSETS | 24,188 | 25,413 |
| EQUITY | | |
| Operational Risk Reserves | - | - |
| Unallocated surplus/(deficit) | 24,188 | 25,413 |
| TOTAL EQUITY | 24,188 | 25,413 |

Abridged Statement of Changes in Member Benefits for the Financial Year Ended 30 June 2018

| Defined benefit member benefits | 2018 \$ | 2017 \$ |
|--|------------------|-------------------|
| Opening balance | 7,566,629 | 12,060,251 |
| Net after tax contributions | - | - |
| Benefits to members | (3,524,793) | (4,498,627) |
| Reserve transferred to/(from) members: | | |
| - Operational risk reserves | - | - |
| Net benefits allocated, comprising: | | |
| - Net investment income | 193,160 | 263,389 |
| - Net administration fees | (203,952) | (258,384) |
| Closing balance | 4,031,044 | 7,566,629 |

Financial Information

Operational Risk Financial Reserve

| | 2018 \$'000 | 2017 \$'000 | 2016 \$'000 |
|--|----------------|----------------|----------------|
| Balance at the beginning of the financial year | 50 | 50 | 54 |
| Balance at end of the financial year | 50 | 50 | 50 |

The above table details the movement of the Operational Risk Financial Reserve (ORFR) over a period of three consecutive years.

The ORFR has been established as an APRA requirement for registrable superannuation entities to maintain adequate financial resources to address losses arising from operational risks that may affect registrable superannuation entities within its business operations. In accordance with the Trust Deed and in accordance with regulatory requirements, StatePlus is accumulating an ORFR in a corporate account outside of the Plan. The reserve is funded by Trustee Capital and is invested in 100% liquid securities. The amount held is determined in accordance with the StatePlus ORFR Policy. The target ORFR is 0.25% of the Plan's assets.

The Plan's ORFR held an amount of \$50,000 which is greater than the 0.25% target as at 30 June 2018. The ORFR Policy outlines the measures we have put in place to ensure that StatePlus monitors this reserve on an ongoing basis and takes steps to address any shortfalls should these occur.

Directory

| | | | | | |
|--------------------------------|--|------------------------------|--|---------------------------|---|
| Client Administration Services | GPO Box 5336 Sydney NSW 2001 | Canberra Leichardt St ACT | 77 Leichhardt St, Kingston PO Box 4040 Kingston ACT 2604 Client Services: 02 6219 7255 Toll Free: 1800 620 305 | Parramatta Phillip St NSW | Level 1, 90-92 Phillip St, Parramatta PO Box 966 Parramatta NSW 2124 Client Services: 02 8895 2355 Toll Free: 1800 626 000 |
| Sydney 83 Clarence St NSW | Level 9, 83 Clarence St, Sydney GPO Box 5336 Sydney NSW 2001 Client Services: 02 9333 9555 Toll Free: 1800 222 211 | Canberra Phillip Law St ACT | Level 9, Nishi Building 2 Phillip Law St New Acton ACT 2601 PO Box 725 Civic Square ACT 26008 Client Services: 02 6232 2155 Toll Free: 1800 620 305 | Parramatta Cowper St NSW | 36-46 Cowper St, Parramatta PO Box W214 Parramatta NSW 2150 Client Services: 02 8838 7355 Toll Free: 1800 620 305 |
| Sydney 155 Clarence St NSW | 155 Clarence St, Sydney PO Box R352 Royal Exchange NSW 1225 Sydney NSW 2000 Client Services: 02 8218 8655 Toll Free: 1800 620 305 | Forest Hill VIC | 504 Canterbury Road, Forest Hill PO Box 513, Brentford Square Forest Hill VIC 3131 Client Services: 03 8873 7455 Toll Free: 1800 620 305 | Penrith NSW | Level 3, 331 High St, Penrith PO Box 1014 Penrith NSW 2751 Client Services: 02 4724 4855 Toll Free: 1800 102 700 |
| Chatswood NSW | Shop 5, 28 Anderson St, Chatswood PO Box 380 Chatswood NSW 2057 Client Services: 02 9474 7555 Toll Free: 1800 620 305 | Geelong VIC | 164 Moorabool St, Geelong PO Box 4054 Geelong VIC 3220 Client Services: 03 5273 6355 Toll Free: 1800 620 305 | Perth WA | Level 3, 197 St Georges Terrace, Perth PO Box 5657 Perth St Georges Terrace WA 6831 Client Services: 08 9214 4155 Toll Free: 1800 332 308 |
| Gymea NSW | Shop 1, 748-750 Kingsway, Gymea PO Box 969 Gymea NSW 2227 Client Services: 02 9710 8755 Toll Free: 1800 620 305 | Gosford NSW | Level 2, 40 Mann St, Gosford PO Box 354 Gosford NSW 2250 Client Services: 02 4304 8255 Toll Free: 1800 801 965 | Port Macquarie NSW | Suite 1, Ground Floor, 40 Gordon St, Port Macquarie PO Box 2117 Port Macquarie NSW 2444 Client Services: 02 6516 1455 Toll Free: 1800 676 839 |
| Melbourne Collins St VIC | Level 16, 440 Collins St, Melbourne GPO Box 2817 Melbourne VIC 8060 Client Services: 03 8615 3055 Toll Free: 1800 620 305 | Liverpool NSW | Level 3, 1 Moore St, Liverpool PO Box 137 Liverpool NSW 1871 Client Services: 02 8738 2555 Toll Free: 1800 620 305 | Tamworth NSW | Ground Level, 17 White St, Tamworth PO Box 297 Tamworth NSW 2340 Client Services: 02 6755 2055 Toll Free: 1800 248 609 |
| Melbourne William St VIC | Level 13, 15 William St, Melbourne GPO Box 2817 Melbourne VIC 8060 Client Services: 03 8621 7155 Toll Free: 1800 620 305 | Newcastle Honeysuckle Dr NSW | Level 2, 22 Honeysuckle Drive, Newcastle PO Box 1765 Newcastle NSW 2300 Client Services: 02 4016 2255 Toll Free: 1800 807 855 | Wagga Wagga NSW | 14 Morrow St, Wagga Wagga, PO Box 13 Wagga Wagga NSW 2650 Client Services: 02 5908 1755 Toll Free: 1800 641 109 |
| Ballina NSW | 191-199 River St, Ballina PO Box 1078 Ballina NSW 2478 Client Services: 02 6686 1655 Toll Free: 1800 656 474 | Newcastle Hunter St NSW | 199-201 Hunter St, Newcastle PO Box 500 Newcastle NSW 2300 Client Services: 02 4064 7655 Toll Free: 1800 620 305 | Wollongong Crown St NSW | 90 Crown St, Wollongong PO Box 84 Wollongong NSW 2500 Client Services: 02 4286 8455 Toll Free: 1800 620 305 |
| Brisbane QLD | Level 10, 133 Mary St, Brisbane PO Box 15499 City East QLD 4002 Client Services: 07 3335 7055 Toll Free: 1800 357 085 | Orange NSW | 180 Anson St, Orange PO Box 2381 Orange NSW 2800 Client Services: 02 5310 1855 Toll Free: 1800 803 708 | Wollongong Keira St NSW | Level 4, 280-286 Keira St, Wollongong PO Box 349 Wollongong NSW 2520 Client Services: 02 4231 2455 Toll Free: 1800 060 166 |

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