

How to read your statement

This guide should be read with your 2022-23 Income Stream Annual Statement. You can find more information about the Income Stream at supersa.sa.gov.au. Up-to-date information about your account is available in the member portal on the Super SA website.

1 Client ID

is used to log into the member portal to view your account details. This unique number covers all of your Triple S, Super SA Select, Income Stream and Flexible Rollover Product accounts.

2 Account ID

is specific to each of your Super SA accounts and you will need it when you complete forms to make changes to your account.

3 Personal Details

provides a summary of your details. Make sure your contact details are up-to-date otherwise you might miss out on important information about your super.

4 Account Summary

provides a summary of withdrawals and itemised fees. Depending on which investment option(s) your funds are invested in, your Account Summary shows your net investment earnings for the financial year.

5 Total fees you paid

includes the fees and costs during the period of this statement.

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Annual Superannuation Statement

Your Client ID: XXXXX
Use this to log into the online member portal

Your Balance: \$XXX,XXX
at 30 June 2023

Your Account ID: XXXXX
Your Product: Income Stream

Rates of Return

The following rates of return are only applicable to investors of the Super SA Income Stream in the retirement phase that is where a condition of release has been met.

Option	1 Year %	3 Year %	5 Year %	10 Year %
Cash	2.00	1.07	1.23	1.95
Capital Defence	4.54	1.29	2.07	3.58
Stable	6.27	1.14	1.26	4.89
Moderate	8.16	0.45	0.67	6.50
Balanced	10.12	0.76	0.31	7.82
High Growth	12.24	0.28	0.05	9.18
Socially Responsible	12.78	0.75	0.62	7.70

The following rates of return are only applicable to investors of the Super SA Income Stream in the Transition to Retirement (TTR) phase. Investors move to the retirement phase when a condition of release is met.

Option	1 Year %	3 Year %	5 Year %	10 Year %
TTR Cash ¹	2.55	0.91	1.04	n.a.
TTR Capital Defence ¹	4.12	1.61	2.07	n.a.
TTR Stable ¹	6.09	0.50	0.50	n.a.
TTR Moderate ¹	8.01	0.06	0.48	n.a.
TTR Balanced ¹	10.22	0.28	0.52	n.a.
TTR High Growth ¹	11.43	0.31	0.55	n.a.
TTR Socially Responsible ¹	11.30	0.50	0.80	n.a.

Summary

Opening balance (at 1 July 2022)

Rollovers

Deductions

Earnings

Withdrawals

Closing balance (at 30 June 2023)

Personal Details

Date joined Income Stream: ##/##/#### Eligible service date: 29/01/1991

Tax File Number supplied: Yes

Email address supplied: Yes

Reversionary beneficiary: No

Account Details

	Total
Opening balance at 30 June 2022	\$0
Rollovers received	\$275,618.47
Account adjustments ¹	\$0.00
Net investment earnings ²	\$10,719.82
Less gross income payments	\$30,402.00
Less partial withdrawal(s)	\$89,000.00
Less administration fees	\$456.48
Less advice fees	\$0.00
Less contributions tax	\$27,539.53
Closing balance at 30 June 2023	\$138,966.28

Fees deducted directly from your account

\$466.48

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment

\$1,811.38

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.

TOTAL FEES AND COSTS YOU PAID

\$2,277.86

This approximate amount includes all the fees and costs that affected your investment during the period.

¹ From time to time, account adjustments may be made for minor corrections.
² Net investment earnings are calculated by multiplying the number of units held at the end of the period by the variation in unit price during the period of each unit held.

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Update your contact details in the member portal at any time using your Client ID. While you are logged in, you can also choose to receive all of your communication from us electronically.

6 Investment Option(s)

provides a summary of the number of units you hold in your investment option(s) and their unit price(s) at 30 June 2023. You can change your investment options by logging into the member portal.

Super SA
Your Client ID: xxxxxx
Your Account ID: xxxxxx
Your Product: Income Stream

6 Investment Option(s)
As at 30 June 2023 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Growth	65.1%	31,774,944.87	\$2.842473	\$90,478.30
Balanced	34.89% 1	7,706,258.29	\$2.738127	\$48,481.98
Total	100.00%			\$138,960.28

7 Death or Total and Permanent Disablement (TPD) entitlement

is the amount payable in the event of your death or total and permanent disablement (including terminal illness). This is the total of your account balance.

7 Death or Total and Permanent Disablement (TPD) entitlement
Entitlement on death or total and permanent disablement at 30 June 2023

Total Entitlement
\$138,960.28

8 Payment of Death Benefits

shows if you have made a binding nomination for your Legal Personal Representative (your executor or administrator of your estate) to receive your benefit in the event of your death. A nomination is valid for three years. This will only be effective if you have not nominated a reversionary beneficiary at the time of your death. Refer to the Income Stream Reference Guide for more information.

8 Payment of Death Benefits
If you have a nominated a Reversionary Beneficiary your Death Benefits will be paid to your Reversionary Beneficiary at the time of your death. If you do not have a nominated Reversionary Beneficiary your Death Benefits will be paid to your spouse, or if you don't have a spouse, to your estate. You can nominate a Legal Personal Representative at any time if you would like your death benefit to be paid to your estate. However, a nomination of a Legal Personal Representative will only come into effect if there is no Reversionary Beneficiary at the time of your death.

9 Pension Payments

lists your regular income payments that occurred in your account from 1 July 2022 to 30 June 2023. You can also find this information in the member portal.

9 Pension Payments

Date	Income Payment Amount	Tax	Net Payment
01/08/2022	\$1,250.00	\$0.00	\$1,250.00
15/08/2022	\$1,250.00	\$0.00	\$1,250.00
29/08/2022	\$1,250.00	\$0.00	\$1,250.00
12/09/2022	\$1,250.00	\$0.00	\$1,250.00
26/09/2022	\$1,250.00	\$0.00	\$1,250.00
10/10/2022	\$1,250.00	\$0.00	\$1,250.00
24/10/2022	\$1,250.00	\$0.00	\$1,250.00
07/11/2022	\$1,250.00	\$0.00	\$1,250.00
21/11/2022	\$1,250.00	\$0.00	\$1,250.00
05/12/2022	\$1,250.00	\$0.00	\$1,250.00
19/12/2022	\$1,250.00	\$0.00	\$1,250.00
02/01/2023	\$1,250.00	\$0.00	\$1,250.00
16/01/2023	\$1,250.00	\$0.00	\$1,250.00
30/01/2023	\$1,250.00	\$0.00	\$1,250.00
13/02/2023	\$1,250.00	\$0.00	\$1,250.00
27/02/2023	\$1,250.00	\$0.00	\$1,250.00
13/03/2023	\$1,250.00	\$0.00	\$1,250.00
27/03/2023	\$1,250.00	\$0.00	\$1,250.00
10/04/2023	\$1,250.00	\$0.00	\$1,250.00
24/04/2023	\$1,250.00	\$0.00	\$1,250.00
08/05/2023	\$1,250.00	\$0.00	\$1,250.00
22/05/2023	\$1,250.00	\$0.00	\$1,250.00
05/06/2023	\$1,250.00	\$0.00	\$1,250.00
19/06/2023	\$1,250.00	\$0.00	\$1,250.00

10 Important information

shows information about the fees you may be charged as an investor in the Income Stream and also includes details of the disputes resolution process. Refer to the Income Stream Reference Guide or visit supersa.sa.gov.au for more information.

10 Important information
Super SA Income Stream (ABN 34 841 225 193) is an exempt public sector superannuation scheme. The Super SA Board is responsible for the Administration of Income Stream (excluding investments). Super SA is the administrator of Income Stream on behalf of the Board.

Fees: The administration fee is 0.15% of your account balance subject to a minimum of \$70.00 per annum and a maximum of \$250 per annum. This is deducted from your account on a monthly basis. Investment fees and costs, and a deduction of 0.025% for the Operational Risk Reserve have been deducted from the fund's investment returns through unit prices before they are allocated to your account.

Additional explanation of fees and costs: You may also have been charged other fees such as activity fees (including family law fees) and advice fees. For more information about fees and costs, please refer to the Income Stream PDS.

Other Information: You can change your investment strategy at any time. The Board is obliged to provide you with information you reasonably require to understand your benefit entitlement. For information on providing your Tax File Number please see the Income Stream PDS. Further information in relation to the Income Stream including governance information, significant events, PDS and Forms, are available on request by contacting Super SA or by visiting the Super SA website. Super SA's Annual Report will be available at supersa.sa.gov.au/about-us/governance once finalised.

Disputes resolution process:
If you are dissatisfied with a product or service provided by Super SA, you can escalate the matter by lodging a formal complaint with Super SA. Complaints may be submitted in the following ways:
Website: Complete and submit the Member Complaint Form online or download the Member Complaint Form and send to Super SA via email or post.
Email: supercomplaints@sa.gov.au
Mail: Dispute Resolution Team, Super SA, GPO Box 48, Adelaide SA 5001
Member Centre: 131 Pirie Street, Adelaide
Telephone: 1300 369 375

If you are dissatisfied with the decision made by Super SA, you may request a review of the decision in writing to the Super SA Board or the South Australian Civil and Administrative Tribunal (SACAT). An application to review a decision must be lodged within three months of receiving notice of the decision. Alternatively you may refer the matter to the State Ombudsman.

Contact Us
Email: supersa@sa.gov.au Call: 1300 369 375
Web: supersa.sa.gov.au Post: GPO Box 48, Adelaide SA 5001

Disclaimer: This document is for general information only. It does not constitute an offer of any financial product. Super SA does not provide any financial advice. Super SA is not responsible for any loss or damage arising from the use of this document. The information contained in this document is based on information available at the date of this document. Your Super SA entitlements will only vary due to changes in contributions, investment earnings and any withdrawals. This is printed on paper that is formed from sustainable resources.

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