

# How to read your statement

This guide is designed to help you understand your 2024-25 Annual Statement for your Income Stream account. For up-to-date account information, or to view annual statements from previous financial years, log into the member portal at **supersa.sa.gov.au**.

## 1 Client ID

This number is a unique to you and is used by Super SA to identify you. You need your Client ID to log into the member portal on the [Super SA website](https://supersa.sa.gov.au).

## 2 Account ID

Each account you have has its own Account ID. This is the Account ID for your Income Stream account only.

## 3 Personal Details

This section provides a summary of your personal information. Make sure your contact details are up to date so you don't miss any important information about your super. You can update your details via the member portal, anytime.

## 4 Account Summary

This summary includes details of total income payments, withdrawals and itemised fees. Your Account Summary also shows your net investment earnings for the financial year. This will vary depending on your investment option(s).

## 5 Total Fees You Paid

This section outlines the fees and costs incurred during the financial year.

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**Super SA**

Sample Name  
123 Sample Street  
SAMPLE SA 5067

**Annual Superannuation Statement**

**Rates of Return**

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

Option	1 Year	3 Year	5 Year	10 Year
	%	% p.a.	% p.a.	% p.a.
Cash	4.53	2.53	1.73	1.93
Capital Defence	5.23	0.98	1.99	5.33
Stable	6.15	1.81	3.71	4.59
Moderate	7.45	5.09	4.49	5.91
Balanced	8.43	4.14	6.38	7.35
High Growth	8.87	4.55	7.99	8.43
Socially Responsible	7.57	4.47	6.53	7.99

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

Option	1 Year	3 Year	5 Year	10 Year
	%	% p.a.	% p.a.	% p.a.
TTR Cash <sup>1</sup>	3.87	2.95	1.68	n.a.
TTR Capital Defence <sup>1</sup>	4.45	1.23	2.00	n.a.
TTR Stable <sup>1</sup>	5.39	2.22	3.77	n.a.
TTR Moderate <sup>1</sup>	5.57	3.62	4.79	n.a.
TTR Balanced <sup>1</sup>	7.18	4.78	6.55	n.a.
TTR High Growth <sup>1</sup>	7.48	5.47	7.35	n.a.
TTR Socially Responsible <sup>1</sup>	6.33	5.18	6.21	n.a.

**Summary**

**Opening balance at 1 July 20xx** \$0

**Rollovers** \$0

**Contributions** \$0

**Earnings** \$0

**Withdrawals** \$0

**Closing balance at 30 June 20xx** \$0

All account balances and withdrawal benefits shown are after deduction of contribution tax. For more information regarding how your super is taxed please refer to the Super SA website.

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

**Your Account ID:** XXXXX  
Your Product: Income Stream

**Your Balance:** \$XXX,XXX  
at 30 June 20xx



**Super SA**

**Your Client ID:** XXXXX  
**Your Account ID:** XXXXX  
**Your Product:** Income Stream

**Personal Details**

Field	Value
Date joined Income Stream	12/11/2014
Eligible service date	29/01/1991
Tax File Number supplied	Yes
Email address supplied	Yes
Reversionary beneficiary	No

**Account Details**

Field	Total
Opening balance at 1 July 20xx	\$0
Rollovers received	\$275,618.47
Account adjustments <sup>1</sup>	\$0.00
Net investment earnings <sup>2</sup>	\$10,719.82
Less gross income payments	\$304,022.00
Less partial withdrawals <sup>3</sup>	\$98,000.00
Less administration fees	\$466.48
Less advice fees	\$0.00
Less contributions tax	\$27,339.53
<b>Closing balance at 30 June 20xx</b>	<b>\$138,960.28</b>

<sup>1</sup> From one to one account adjustments may be made for merger corrections.  
<sup>2</sup> 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.

**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**  
\$1,611.38  
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**  
\$2,077.86  
This approximate amount includes all the fees and costs that affected your investment during the period.

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For more information about Super SA Income Stream, including investment options and performance, visit **supersa.sa.gov.au**.

## 6 Investment Option(s)

This section provides a summary of the number of units you hold in your investment option(s) and their unit price(s) at 30 June 2025. You can view and change your investment option(s) via the member portal.

## 7 Death or Total and Permanent Disablement (TPD) entitlement

This 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.

## 8 Payment of Death Benefits

This section 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 do not have a reversionary beneficiary at the time of your death. Refer to the [Income Stream Reference Guide](#) for more information.

## 9 Pension Payments

This lists the regular income payments that were paid from your account in the financial year. You can also view this information in the member portal.

## 10 Important Information

This section provides 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 PDS](#) or visit [supersa.sa.gov.au](http://supersa.sa.gov.au) for more information.

### Do you need a Centrelink Schedule?

A Centrelink Schedule allows Centrelink to assess your Super SA Income Stream payments for 'income test' and 'asset test' purposes.

The easiest way to get your Centrelink Schedule is to log into the member portal.

Go to the My reports tab and click My Centrelink Schedule to generate a PDF of the Schedule.

**Super SA**

Your Client ID: XXXXX  
Your Account ID: XXXXX  
Your Product: Income Stream

### 6 Investment Option(s)

As at 30 June 20xx your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Growth	65.1%	31,774,944.87	\$2.84273	\$90,478.30
Balanced	34.89% 1	7,705,258.29	\$2.73847	\$4,848.98
<b>Total:</b>	<b>100.00%</b>			<b>\$158,966.28</b>

You can learn more about your investment by visiting the Super SA website.  
The unit prices shown on the Super SA website reflect the change in the value of the underlying investments.  
The figures show a snapshot of the percentage of your chosen investment options as at 30 June 20xx. These figures may differ from the percentages you originally chose due to fluctuations in the investment markets and the transactions within your account.

### 7 Death or Total and Permanent Disablement (TPD) entitlement

Entitlement on death or total and permanent disablement at 30 June 20xx

Total Entitlement
\$158,966.28

### 8 Payment of Death Benefits

If you have a nominated a Reversionary Beneficiary your Death Benefit will be paid to your Reversionary Beneficiary at the time of your death. If you do not have a nominated Reversionary Beneficiary your Death Benefit 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

Date	Income Payment Amount	Tax	Net Payment
01/08/20xx	\$1,552.00	\$0.00	\$1,552.00
15/08/20xx	\$1,552.00	\$0.00	\$1,552.00
29/08/20xx	\$1,552.00	\$0.00	\$1,552.00
12/09/20xx	\$1,552.00	\$0.00	\$1,552.00
26/09/20xx	\$1,552.00	\$0.00	\$1,552.00
10/10/20xx	\$1,552.00	\$0.00	\$1,552.00
24/10/20xx	\$1,552.00	\$0.00	\$1,552.00
07/11/20xx	\$1,552.00	\$0.00	\$1,552.00
21/11/20xx	\$1,552.00	\$0.00	\$1,552.00
05/12/20xx	\$1,552.00	\$0.00	\$1,552.00
19/12/20xx	\$1,552.00	\$0.00	\$1,552.00
02/01/20xx	\$1,552.00	\$0.00	\$1,552.00
16/01/20xx	\$1,552.00	\$0.00	\$1,552.00
30/01/20xx	\$1,552.00	\$0.00	\$1,552.00
13/02/20xx	\$1,552.00	\$0.00	\$1,552.00
27/02/20xx	\$1,552.00	\$0.00	\$1,552.00
13/03/20xx	\$1,552.00	\$0.00	\$1,552.00
26/03/20xx	\$1,552.00	\$0.00	\$1,552.00
09/04/20xx	\$1,552.00	\$0.00	\$1,552.00
23/04/20xx	\$1,552.00	\$0.00	\$1,552.00
06/05/20xx	\$1,552.00	\$0.00	\$1,552.00
20/05/20xx	\$1,552.00	\$0.00	\$1,552.00
03/06/20xx	\$1,552.00	\$0.00	\$1,552.00
17/06/20xx	\$1,552.00	\$0.00	\$1,552.00

### 10 Important information

Super SA Income Stream (ABN 74 842 225 193) is an exempt public sector superannuation scheme. The Super SA Board is responsible for the Administration of Income Stream (including 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 \$25.00 per annum. This is deducted from your account on a monthly basis. Investment fees and costs, and a deduction of 0.0025% 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. For 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](http://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](mailto:supercomplaints@sa.gov.au)  
**Mail:** Dispute Resolution Team, Super SA, GPO Box 48, Adelaide SA 5001  
**Member Centre, Kaurua Country:** 15 Pine Street, Adelaide (enter via Putney Street)  
**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](mailto:supersa@sa.gov.au)  
POST: GPO Box 48, Adelaide SA 5001  
WEBSITE: [supersa.sa.gov.au](http://supersa.sa.gov.au)  
PHONE: 1300 369 375  
MEMBER CENTRE, Kaurua Country  
Ground floor: 15 Pine St, Adelaide SA 5000  
(Enter from Putney Street)

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