

How to read your statement

Read this guide in conjunction with your 2020 – 21 Triple S Annual Statement. You can find more information about Triple S at supersa.sa.gov.au. Up-to-date information about your account is accessible in the member portal on the Super SA website.

- 1 Client ID**
use this number 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 contributions, withdrawals and itemised fees. Depending on which investment option(s) your funds are invested in, your Account Summary may show negative net investment earnings. This is as a result of the movements in the financial markets.
- 5 Total fees you paid**
includes the fees and costs during the period of this statement (excluding insurance premiums).
- 6 Indirect costs of your investment**
the Indirect Cost Ratio (ICR) is the fee for managing your investments by specialist fund manager, Funds SA. These costs vary across investment options and from year to year.

Investment costs are not deducted directly from your account. They are deducted prior to determining the rates of return on your investment.

Investment costs cover the ongoing management of your investments, and investment management continues even if market volatility results in negative rates of return.

For further information please read the Investment Guide available on the website.

Page 1



Super SA

Annual Superannuation Statement

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

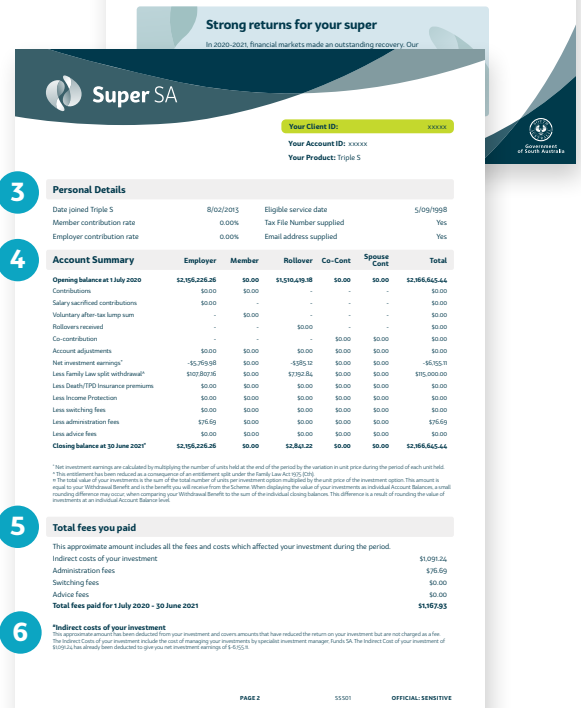
Your Balance: \$XXX,XXX
at 30 June 2021

Your Account ID: XXXXX
Your Product: Triple S

Option	1 Year %	1 Year % p.a.	5 Year % p.a.	10 Year % p.a.
Cash	0.14	1.04	1.39	2.29
Capital Defence	6.65	6.61	6.68	5.51
Conservative	11.05	6.11	6.35	6.85
Moderate	15.35	7.34	7.74	7.90
Balanced	21.63	9.44	9.77	9.52
High Growth	26.56	9.97	10.20	10.44
Socially Responsible	21.40	8.85	8.95	8.58

Summary

Opening balance at 1 July 2020	\$0
Contributions	\$0
Deductions	\$0
Earnings	\$0
Withdrawals	\$0
Closing balance at 30 June 2021	\$0



Super SA

Strong returns for your super
In 2020-2021, financial markets made an outstanding recovery. Our

Your Client ID: XXXXX
Your Account ID: XXXXX
Your Product: Triple S

3 Personal Details

Date joined Triple S	8/02/2015	Eligible service date	5/09/1998
Member contribution rate	0.00%	Tax File Number supplied	Yes
Employer contribution rate	0.00%	Email address supplied	Yes

4 Account Summary

	Employer	Member	Rollover	Co-Cont	Spouse Cont	Total
Opening balance at 1 July 2020	\$2,958,226.26	\$0.00	\$150,429.18	\$0.00	\$0.00	\$2,966,445.44
Contributions	\$0.00	\$0.00	-	-	-	\$0.00
Salary sacrificed contributions	\$0.00	-	-	-	-	\$0.00
Voluntary after tax lump sum	-	\$0.00	-	-	-	\$0.00
Rollovers received	-	-	\$0.00	-	-	\$0.00
Co-contribution	-	-	-	\$0.00	\$0.00	\$0.00
Account adjustments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net investment earnings*	-\$2,958.08	\$0.00	-\$25.12	\$0.00	\$0.00	-\$3,003.20
Less Family Law split withdrawal†	\$107,802.66	\$0.00	\$782.84	\$0.00	\$0.00	\$108,585.50
Less Death/TPO insurance premiums	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Less Income Protection	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Less switching fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Less administration fees	\$75.59	\$0.00	\$0.00	\$0.00	\$0.00	\$75.59
Less advice fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Closing balance at 30 June 2021†	\$2,955,226.26	\$0.00	\$2,641.22	\$0.00	\$0.00	\$2,957,867.48

5 Total fees you paid

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

Indirect costs of your investment	\$1,039.24
Administration fees	\$75.59
Switching fees	\$0.00
Advice fees	\$0.00
Total fees paid for 1 July 2020 - 30 June 2021	\$1,114.83

6 Indirect costs of your investment

This represents the cost of managing your investments by specialist investment manager, Funds SA. The Indirect Cost of your investment of 0.03% has already been deducted to give you net investment earnings of 0.02%.

PAGE 2 15/01 OFFICIAL SENSITIVE

Page 2

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.

7 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 2021. You can change your investment options by logging into the member portal.

7 Investment Option(s)
As at 30 June 2021 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Balanced	100.00%	11,540,194.98	\$3,935.58	\$45,413.64
Total:	100.00%			\$45,413.64

8 Withdrawal Benefit at 30 June 2021
Withdrawal benefit at 30 June 2020: \$66,645.44
Withdrawal benefit at 30 June 2021: \$45,413.64
Amount of benefit that is preserved: \$2,842.21
Amount of benefit that is restricted non-preserved¹: \$4,570.43
Amount of benefit that is unrestricted non-preserved¹: \$0.00

9 Your insurance cover at 30 June 2021 is:

	Units	Type	Insured Benefit ²
Death	0	-	\$0.00
TPD (including terminal illness)	0	-	\$0.00
Income Protection Insurance entitlement			Not Available

10 This equates to a total Death or Total and Permanent Disablement (TPD) entitlement at 30 June 2021:

	Insured Benefit	Account Balance	Total Entitlement
Death ³	\$0.00	\$45,413.64	\$45,413.64
TPD (including terminal illness) ⁴	\$0.00	\$45,413.64	\$45,413.64
Income Protection Insurance			Not Available

11 Binding Nomination of Legal Personal Representative
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.

8 Withdrawal Benefit at 30 June 2021

shows the amount of your benefit if you cease employment. This is the balance of your Employer Account, Member Account, Rollover Account and Co-contribution Account. Some or all of your super benefit may be 'preserved' and may not be accessible until you retire or satisfy a condition of release.

To get a breakdown of all the components of your super, log into the member portal, under 'Account Information' select 'Triple S', click on 'Generate Quote' and open the PDF.

Taxes also apply. Refer to the Triple S Reference Guide for more details.

9 Your insurance cover at 30 June 2021*

details any Triple S insurance cover you have. This includes the type of Insurance, the number of units and the amount payable in the event of your death or total and permanent disablement. It also shows if you have Income Protection Insurance cover. Refer to the Triple S Death and TPD & Death Only Insurance, the Income Protection Insurance and the Insurance Restrictions fact sheets for details.

* Insurance cover and entitlement are determined in accordance with the Southern State Superannuation Act 2009 and Regulations.

12 Deposit Transactions

Date	Transaction Type	Description	Amount
02/07/2020	Super Guarantee	Department Treasury & Finance (200) Autopay	\$50.70
03/07/2020	Super Guarantee	Department Treasury & Finance (200) Autopay	\$50.32
			\$50.32
			\$50.32
			\$50.32

13 Important information
The administration fee is \$1.35 per week. An asset based fee of 0.05% of your account balance (capped at \$27.08 per month) is deducted from your account on a monthly basis.
If your Triple S account balance is less than \$5,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance, subject to a maximum refund limit (at the end of the financial year) of administration fee deductions during the year. The administration fee amount in your annual statement is net of any fee capping adjustment that is applicable.
Investment management costs have been deducted from the Scheme's investment returns through unit prices before they are allocated to your account. No investment management fees are charged directly to your account.
Information about other fees, including investment switching and family law fees is available on the Super SA website.
You can change your Investment Strategy, contribution rate or insurance cover (if applicable) at any time. Refer to the Triple S Scheme Product Disclosure Statement on the Super SA website for more information.
The Super SA Board is obliged to provide information reasonably needed to understand all benefit entitlements. Further information in relation to Triple S is available on request by contacting Super SA or visiting the Super SA website.
For more information about your Triple S account, visit the Super SA website. You can access news and updates on super issues that affect you as well as Triple S financial information, forms and Product Disclosure Statements. The Annual Report will be available on the Super SA website once approved.
Complaints 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 must be in writing and 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.
Email:
supercomplaints@ssa.gov.au
Mail:
Complaints Officer, Super SA, GPO Box 48, Adelaide SA 5001
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.

10 Total Death or TPD Entitlement at 30 June 2021

is the amount payable in the event of your death or total and permanent disablement (including terminal illness). This is the sum of your Death or TPD insurance cover (if any) plus your account balance. The insurance entitlement shown on your statement reflects our records at 30 June 2021. Conditions may apply to your insurance cover.

11 Binding Nomination of Legal Personal Representative

shows if you have made a binding nomination for your LPR (your executor or administrator of your estate) to receive your benefit in the event of your death. A nomination is valid for three years. Refer to the Triple S Reference Guide for more details.

12 Deposit Transactions

lists all the contributions and rollovers received in your account from 1 July 2020 to 30 June 2021. You can also find this information in the member portal.

13 Important information

shows information about the fees you may be charged as a member of Triple S and also includes details of the complaint process. Refer to the Triple S Reference Guide and Resolving Your Complaint fact sheet.

Contact Us
Email: supersa@ssa.gov.au Call: 1300 369 315
Web: supersa.sa.gov.au Post: GPO Box 48, Adelaide SA 5001

Disclaimer: While every effort has been made to safeguard against errors or omissions, your entitlements remain those which are determined in accordance with the Southern State Superannuation Act 2009 and Regulations and the Product Disclosure Statement. No responsibility will be accepted for any error or omission. The entitlements shown on this statement are based on information available at the date of this statement. Your future entitlements will vary due to changes in contributions, investment earnings and withdrawals. This is printed on paper that is formed from sustainable resources.