

How to read your statement

Page 1

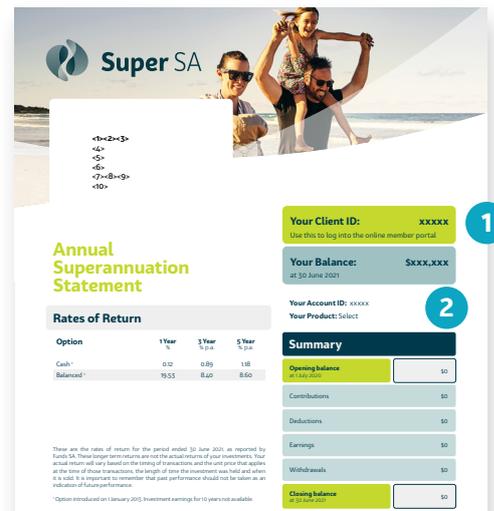
Read this guide in conjunction with your 2020 – 21 Super SA Select Annual Statement. You can find more information about Super SA Select at supersa.sa.gov.au. Up-to-date information about your account is accessible in the member portal on the Super SA website.

- 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.



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: Select

Option	1 Year % p.a.	3 Year % p.a.	5 Year % p.a.
Cash*	0.32	0.89	1.18
Balanced*	9.53	8.40	8.60

Summary

Opening balance at 1 July 2020: \$0

Contributions: \$0

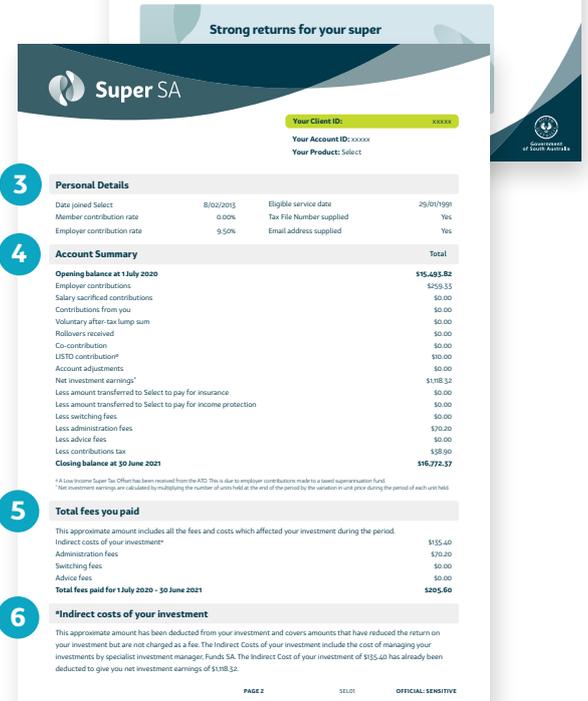
Deductions: \$0

Earnings: \$0

Withdrawals: \$0

Closing balance at 30 June 2021: \$0

*Option introduced in January 2015. Investment earnings for 10 years not available.



Strong returns for your super

Super SA

Your Client ID: XXXXX
Your Account ID: XXXXX
Your Product: Select

3 Personal Details

Date joined Select	8/10/2015	Eligible service date	29/01/1991
Member contribution rate	0.00%	Tax File Number supplied	Yes
Employer contribution rate	9.50%	Email address supplied	Yes

4 Account Summary

	Total
Opening balance at 1 July 2020	\$15,493.82
Employer contributions	\$259.33
Salary sacrificed contributions	\$0.00
Contributions from spouse	\$0.00
Voluntary after-tax lump sum	\$0.00
Rollovers received	\$0.00
Co-contribution	\$0.00
LSTD co-contributor*	\$0.00
Account adjustments	\$0.00
Net investment earnings**	\$118.52
Less amount transferred to Select to pay for insurance	\$0.00
Less amount transferred to Select to pay for income protection	\$0.00
Less switching fees	\$0.00
Less administration fees	\$70.20
Less advice fees	\$0.00
Less contributions tax	\$38.90
Closing balance at 30 June 2021	\$16,772.57

*A Low Income Super Tax Offset has been received from the ATO. This is due to employer contributions made to a taxed superannuation fund.
**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.

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*	\$135.40
Administration fees	\$70.20
Switching fees	\$0.00
Advice fees	\$0.00
Total fees paid for 1 July 2020 - 30 June 2021	\$205.60

6 *Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee. The Indirect Costs of your investment include the cost of managing your investments by specialist investment manager, Funds SA. The Indirect Cost of your investment of \$135.40 has already been deducted to give you net investment earnings of \$118.52.

PAGE 2 \$1.01 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.

8 Withdrawal Benefit at 30 June 2021

shows the amount of your benefit if you withdrew it, and the amount subject to Commonwealth Government preservation rules.

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

Taxes may apply. Refer to the Super SA Select Accessing your super and Tax fact sheets for more details.

9 Death or Disablement 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.

If you have Triple S insurance please refer to your Triple S Annual Statement or log into the member portal to view any insurance cover you may have.

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

10 Binding Nomination of Legal Personal Representative (LPR)

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 Super SA Select Binding Death Benefit Nomination - LPR (Estate) form.

11 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.

12 Important information

shows information about the fees you may be charged as a member in the Super SA Select and also includes details of the complaints process. Refer to the Super SA Select Fees and Costs fact sheet and Resolving your complaint fact sheet for more information.