

How to read your statement

Read this guide in conjunction with your 2021 – 22 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 accessible in the member portal on the Super SA website.

1 Client ID

is for you to use 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 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.

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Annual Superannuation Statement

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	0.31	0.40	1.00	1.81
Capital Defence	-6.22	0.07	2.05	3.62
Stable	-6.81	1.20	3.71	5.19
Moderate	-5.76	2.55	4.59	6.55
Balanced	-5.78	4.18	6.17	8.22
High Growth	-5.62	5.15	7.21	9.55
Socially Responsible	-6.02	4.18	6.14	8.22

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	0.09	0.34	0.84	n.a.
TTR Capital Defence ¹	-4.60	0.50	1.97	n.a.
TTR Stable ¹	-4.47	1.65	3.75	n.a.
TTR Moderate ¹	-3.07	3.01	4.28	n.a.
TTR Balanced ¹	-2.64	5.15	6.10	n.a.
TTR High Growth ¹	-2.95	6.00	7.20	n.a.
TTR Socially Responsible ¹	-4.50	5.03	6.20	n.a.

Summary

Opening balance at 30 June 2021

Closing balance at 30 June 2022

Personal Details

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

Account Details

Item	Total
Opening balance at 30 June 2021	\$0
Rollovers received	\$275,618.47
Account adjustments ²	\$0.00
Net investment earnings ³	\$10,719.82
Less gross income payments	\$30,402.00
Less (partial) withdrawal(s)	\$89,000.00
Less switching fees	\$0.00
Less administration fees	\$466.48
Less advice fees	\$0.00
Less contributions tax	\$27,539.53
Closing balance at 30 June 2022	\$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

\$1,611.38

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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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 2022. You can change your investment options by logging into the member portal.

6 Investment Option(s)

As at 30 June 2022 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Growth	65.1%	31,776,944.87	\$2.84273	\$90,478.30
Balanced	34.89% 1	7,706,258.29	\$2.73827	\$48,481.98
Total	100.00%			\$138,960.28

7 Death or Total and Permanent Disablement (TPD) entitlement

Entitlement on death or total and permanent disablement at 30 June 2022

Total Entitlement	\$138,960.28
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8 Binding Nomination of Legal Personal Representative

You can nominate a Legal Personal Representative at any time. If you have nominated a Reversionary Beneficiary, your nomination of Legal Personal Representative will only come into effect if there is no reversionary at the time of your death. Your Death Benefit will be paid to your spouse, or if you don't have a spouse, to your estate.

8 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. 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.

9 Pension Payments

lists your regular income payments that occurred in your account from 1 July 2021 to 30 June 2022. You can also find this information in the member portal.

9 Pension Payments

Date	Income Payment Amount	Tax	Net Payment
01/08/2021	\$1,250.00	\$0.00	\$1,250.00
15/08/2021	\$1,250.00	\$0.00	\$1,250.00
29/08/2021	\$1,250.00	\$0.00	\$1,250.00
12/09/2021	\$1,250.00	\$0.00	\$1,250.00
26/09/2021	\$1,250.00	\$0.00	\$1,250.00
10/10/2021	\$1,250.00	\$0.00	\$1,250.00
24/10/2021	\$1,250.00	\$0.00	\$1,250.00
07/11/2021	\$1,250.00	\$0.00	\$1,250.00
21/11/2021	\$1,250.00	\$0.00	\$1,250.00
05/12/2021	\$1,250.00	\$0.00	\$1,250.00
19/12/2021	\$1,250.00	\$0.00	\$1,250.00
02/01/2022	\$1,250.00	\$0.00	\$1,250.00
16/01/2022	\$1,250.00	\$0.00	\$1,250.00
30/01/2022	\$1,250.00	\$0.00	\$1,250.00
13/02/2022	\$1,250.00	\$0.00	\$1,250.00
27/02/2022	\$1,250.00	\$0.00	\$1,250.00
13/03/2022	\$1,250.00	\$0.00	\$1,250.00
27/03/2022	\$1,250.00	\$0.00	\$1,250.00
10/04/2022	\$1,250.00	\$0.00	\$1,250.00
24/04/2022	\$1,250.00	\$0.00	\$1,250.00
08/05/2022	\$1,250.00	\$0.00	\$1,250.00
22/05/2022	\$1,250.00	\$0.00	\$1,250.00
05/06/2022	\$1,250.00	\$0.00	\$1,250.00
19/06/2022	\$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

The administration fee is 0.15% of assets subject to a minimum of \$30.20 per annum and a maximum of \$275 per annum. This is deducted from your account on a monthly basis.

Investment management costs and a deduction for the Operational Risk Reserve has been deducted from the Fund'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 at any time. Refer to the Income Stream 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 the Income Stream is available on the Super SA website.

For more information about your investment in the Super SA Income Stream visit the Super SA website. You can access news and updates on super issues that affect you as well as financial information, forms and Product Disclosure Statements. The Annual Report will be available on the Super SA website once approved.

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 369 315

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 369 315
Web	supersa.sa.gov.au	Post	GPO Box 48, Adelaide SA 5001

Disclaimer: This summary of fees has been made in accordance with the provisions of the Super SA Income Stream Product Disclosure Statement. Your entitlements may vary depending on your contributions, investment earnings and any withdrawals. This is printed on paper that is formed from sustainable resources.

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