

# How to read your statement

Read this guide in conjunction with your 2021 – 22 Triple S Annual Statement. You can find more information about Triple S at [supersa.sa.gov.au](http://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 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).

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The screenshot shows the 'Annual Superannuation Statement' for a Triple S account. It includes sections for Client ID, Account ID, Rates of Return, Personal Details, Account Summary, and Fees. The document is numbered 1 through 5, corresponding to the guide's sections.

**Client ID:** XXXXX  
**Account ID:** XXX,XXX  
**Product:** Triple S

**Rates of Return**

Option	1 Year %	3 Year % p.a.	5 Year % p.a.	10 Year % p.a.
Cash	0.12	0.42	1.05	1.83
Capital Defence	-6.58	0.39	2.28	5.90
Stable	-6.86	1.38	5.40	5.40
Moderate	-6.25	2.54	4.55	6.75
Balanced	-6.39	4.35	6.90	8.27
High Growth	-5.02	6.89	8.99	9.82
Socially Responsible	-5.80	4.15	5.94	7.99

**Summary**

Item	Amount
Opening balance	\$0
Contributions	\$0
Deductions	\$0
Earnings	\$0
Withdrawals	\$0
Closing balance	\$0

**Personal Details**

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

**Account Summary**

Item	Employer	Member	Rollover	Co-Cont	Spouse Cont	Total
Opening balance at 1 July 2021	\$109,882.82	\$0.00	\$6,260.58	\$0.00	\$0.00	\$116,143.50
Contributions	\$0.00	\$0.00	-	-	-	\$0.00
Salary sacrificed contributions	\$87,553.20	-	-	-	-	\$87,553.20
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 <sup>1</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net investment earnings <sup>2</sup>	-\$12,542.55	\$0.00	-\$552.28	\$0.00	\$0.00	-\$13,094.83
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	\$122.86	\$0.00	\$0.00	\$0.00	\$0.00	\$122.86
Less advice fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Closing balance at 30 June 2022 <sup>3</sup>	\$181,560.90	\$0.00	\$5,957.38	\$0.00	\$0.00	\$187,518.27

**Fees deducted directly from your account**  
 \$119.86

**Fees and costs deducted from your investment**  
 \$125.86

**TOTAL FEES AND COSTS YOU PAID**  
 \$145.72

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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
Balanced	100.00%	39,294,828.76	\$4,775.77	\$187,498.27
<b>Total:</b>	<b>100.00%</b>			<b>\$187,498.27</b>

**7 Withdrawal Benefit at 30 June 2022**

Withdrawal benefit at 30 June 2021: \$16,143.50  
 Withdrawal benefit at 30 June 2022: \$187,498.27  
 Amount of benefit that is preserved: \$5,562.37  
 Amount of benefit that is restricted non-preserved<sup>1</sup>: \$18,540.90  
 Amount of benefit that is unrestricted non-preserved<sup>1</sup>: \$0.00

**8 Your insurance cover at 30 June 2022 is:**

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

**9 This equates to a total Death or Total and Permanent Disablement (TPD) entitlement at 30 June 2022:**

	Insured Benefit	Account Balance	Total Entitlement
Death	\$0.00	\$187,498.27	\$187,498.27
TPD (including terminal illness)	\$0.00	\$187,498.27	\$187,498.27
Income Protection Insurance			Not Available

**10 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.

**7 Withdrawal Benefit at 30 June 2022**

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 Account Summary' and open the PDF. Taxes also apply. Refer to the Triple S Reference Guide for more details.

**8 Your insurance cover at 30 June 2022\***

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.

**11 Deposit Transactions**

Date	Transaction Type	Description	Amount
02/07/2021	Super Guarantee	Department Treasury & Finance (200) Autobay	\$58.70
03/07/2021	Super Guarantee	Department Treasury & Finance (200) Autobay	\$19.35
			\$50.32
			\$50.32
			\$50.32
			\$50.32

**12 Important information**

The administration fee is \$1.35 per week. An asset based fee of 0.05% of your account balance (capped at \$2.00 per month) is deducted from your account on a monthly basis.

If your Triple S account balance is less than \$6,000 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 administrative 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.

If you hold Triple S Income Protection insurance, it's important to note that premiums are calculated and charged based on your age at the date on which your employer contributions are received by Super SA. As such, no adjustment is made to your premiums to reflect that part of the contribution that may relate to a period which precedes your birthday.

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.

**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:** 151 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.

**9 Total Death or TPD Entitlement at 30 June 2022**

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 2022. Conditions may apply to your insurance cover.

**10 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.

**11 Deposit Transactions**

lists all the contributions and rollovers received in your account from 1 July 2021 to 30 June 2022. 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 of Triple S and also includes details of the disputes resolution process. Refer to the Triple S Reference Guide or visit [supersa.sa.gov.au](http://supersa.sa.gov.au) for more information.