

# How to read your statement

This guide should be read with your 2022-23 Flexible Rollover Product (FRP) Annual Statement. You can find more information about FRP at [supersa.sa.gov.au](https://supersa.sa.gov.au). Up-to-date information about your account is available in the member portal on the Super SA website.

### 1 Client ID

is used 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 shows your net investment earnings for the financial year.

### 5 Total fees you paid

includes the fees and costs during the period of this statement (excluding insurance premiums).

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**Annual Superannuation Statement**

**Rates of Return**

Option	1 Year %	3 Year % p.a.	5 Year % p.a.	10 Year % p.a.
Cash	2.52	0.88	1.02	1.68
Capital Defence	5.72	1.96	1.79	3.00
Stable	5.44	2.88	2.88	4.25
Moderate	7.16	5.01	4.18	5.53
Balanced	8.94	7.35	5.67	6.87
High Growth	9.98	8.62	6.52	8.17
Socially Responsible	11.17	8.17	6.00	6.73

**Summary**

Category	Amount
Opening balance at 30 June 2022	\$0
Contributions	\$0
Deductions	\$0
Earnings	\$0
Withdrawals	\$0
Closing balance at 30 June 2023	\$0

**Personal Details**

Field	Value
Date joined Flexible Rollover Product	27/09/2018
Eligible service date	30/06/2008
Tax File Number supplied	Yes
Email address supplied	Yes

**Account Summary**

Category	Total
Opening balance at 30 June 2022	\$14,718.88
Contributions from you	\$0.00
Rollovers received	\$0.00
Co-contribution	\$0.00
Account adjustments <sup>1</sup>	\$0.00
Net investment earnings <sup>2</sup>	\$5,716.78
Less: Death TPD insurance premiums	\$18.00
Less: administration fees	\$10.20
Less: advice fees	\$0.00
Less: contributions tax	\$0.00
<b>Closing balance at 30 June 2023</b>	<b>\$20,407.66</b>

**Fees and costs deducted from your investment**

Category	Amount
Fees and costs deducted from your investment	\$778.90
<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>\$849.10</b>

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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 2023. You can change your investment options by logging into the member portal.

**Super SA**  
Your Client ID: xxxxxx  
Your Account ID: xxxxxx  
Your Product: Flexible Rollover Product

**6 Investment Option(s)**  
As at 30 June 2023 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Balanced	100.00%	35,079,754,223	\$2,424,109	\$87,100.46
<b>Total:</b>	<b>100.00%</b>			<b>\$87,100.46</b>

### 7 Withdrawal Benefit at 30 June 2023

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

**7 Withdrawal Benefit at 30 June 2023**

Withdrawal benefit at 30 June 2022: \$81,471.88  
 Withdrawal benefit at 30 June 2023: \$87,100.46  
 Amount of benefit that is preserved: \$87,100.46  
 Amount of benefit that is restricted non-preserved: \$0.00  
 Amount of benefit that is unrestricted non-preserved: \$0.00

To get a breakdown of all the components of your super, log into the member portal, under 'Account Information' select 'Flexible Rollover Product', click on 'Generate Account Summary' and open the PDF.

**8 Your insurance cover at 30 June 2023 is:**

	Units	Type	Insured Benefit
Death*	2	Standard \$	\$48,000.00
TPD (including terminal illness)*	2	Standard \$	\$48,000.00

Taxes may apply. Refer to the FRP Reference Guide for more details.

**9 This equates to a total Death or Total and Permanent Disablement (TPD) entitlement at 30 June 2023:**

	Insured Benefit	Account Balance	Total Entitlement
Death	\$48,000.00	\$87,100.46	\$135,100.46
TPD	\$48,000.00	\$87,100.46	\$135,100.46

### 8 Your insurance cover at 30 June 2023\*

details any FRP 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. Refer to the FRP Insurance fact sheet.

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

**10 Payment of Death Benefits**  
You do not have a valid binding Nomination in place. This means 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

### 9 Total Death or TPD Entitlement at 30 June 2023

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 2023. Conditions may apply to your insurance cover.

**11 Deposit Transaction**  
No contribution transactions for the period 1 July 2022 to 30 June 2023

### 10 Payment of Death Benefits

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. Refer to the FRP Reference Guide for more details.

**12 Important information**  
Super SA Flexible Rollover Product (ABN 11 626 879 824 UOI HSE 5839 8520 01) is an exempt public sector superannuation scheme. The Super SA Board is responsible for the Administration of the Flexible Rollover Product (including investments). Super SA is the administrator of the Flexible Rollover Product on behalf of the Board.

**Fees:** The administration fee is \$1.25 per week, plus an asset based fee of 0.02% of your account balance (capped at \$2708 per month) which is deducted from your account on a monthly basis. Investment fees and costs, and a deduction of 0.05% for the Operational Risk Reserve have 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.

**Additional explanation of fees and costs:** You may also have been charged other fees such as activity fees (including family law fees), advice fees and insurance premiums. If your Flexible Rollover Product 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. The administration fee amount in your annual statement has been adjusted for any fee capping adjustment that is applicable. For more information about fees and costs, please refer to the Flexible Rollover Product PDS.

**Insurance:** If your cover is cancelled due to a low balance and you wish to hold cover, you will need to reapply.

**Other information:** You can change your investment strategy or insurance cover (if applicable) 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 Flexible Rollover Product PDS. Further information in relation to the Flexible Rollover Product 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:** 101 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.

### 11 Deposit Transactions

lists all the contributions and rollovers received in your account from 1 July 2022 to 30 June 2023. You can also find this information in the member portal.

**Contact Us**

<b>Email:</b> <a href="mailto:supersa@sa.gov.au">supersa@sa.gov.au</a>	<b>Call:</b> 1300 369 315
<b>Web:</b> <a href="http://supersa.sa.gov.au">supersa.sa.gov.au</a>	<b>Post:</b> 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. The 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 any withdrawals. This is printed on paper that is formulated from sustainable resources.

### 12 Important information

shows information about the fees you may be charged as an investor in the FRP and also includes details of the disputes resolution process. Refer to the FRP Reference Guide or visit [supersa.sa.gov.au](http://supersa.sa.gov.au) for more information.