

How to read your statement

This guide is designed to help you understand your 2023-24 Annual Statement for your Income Stream account. For up-to-date account information, or to view annual statements from previous financial years, log into the member portal at supersa.sa.gov.au.

1 Client ID

This number is a unique to you and is used by Super SA to identify you. You need your Client ID to log into the member portal on the [Super SA website](https://supersa.sa.gov.au).

2 Account ID

Each account you have has its own Account ID. This is the Account ID for your Income Stream account only.

3 Personal Details

This section provides a summary of your personal information. Make sure your contact details are up to date so you don't miss any important information about your super. You can update your details via the member portal, anytime.

4 Account Summary

This summary includes details of contributions, withdrawals and itemised fees. Depending on your investment option(s), your Account Summary also shows your net investment earnings for the financial year.

5 Total Fees You Paid

This section outlines the fees and costs incurred during the financial year.

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Sample Name
123 Sample Street
SAMPLE SA 5067

Annual Superannuation Statement

Rates of Return

The following rates of return are only applicable to members 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	4.53	2.53	1.73	1.93
Capital Defence	5.23	0.98	1.99	3.38
Stable	6.15	1.81	3.71	4.59
Moderate	7.45	3.09	4.59	5.91
Balanced	8.48	4.04	6.38	7.35
High Growth	8.87	4.55	7.95	8.43
Socially Responsible	7.57	4.47	6.53	7.99

The following rates of return are only applicable to members 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	3.87	2.15	1.48	n.a.
TTR Capital Defence ¹	4.45	1.23	2.00	n.a.
TTR Stable ¹	5.39	2.22	3.77	n.a.
TTR Moderate ¹	6.57	3.62	4.78	n.a.
TTR Balanced ¹	7.18	4.78	6.55	n.a.
TTR High Growth ¹	7.48	5.47	7.35	n.a.
TTR Socially Responsible ¹	6.39	5.38	6.70	n.a.

Summary

Opening balance at 1 July 20xx \$0

Closing balance at 30 June 20xx \$138,966.28

Personal Details

Field	Value
Date joined Income Stream	12/12/2014
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 1 July 20xx	\$0
Rollovers received	\$275,618.47
Account adjustments ¹	\$0.00
Net investment earnings ²	\$10,719.82
Less gross income payments	\$30,402.00
Less partial withdrawals ³	\$88,000.00
Less administration fees	\$456.48
Less advice fees	\$0.00
Less contributory tax	\$27,539.53
Closing balance at 30 June 20xx	\$138,966.28

Fees deducted directly from your account
\$486.48

Fees and costs deducted from your investment
\$1,811.38

TOTAL FEES AND COSTS YOU PAID
\$2,297.86

¹ From time to time, account adjustments may be made for minor corrections.
² 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.
³ The approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that were not reflected as transactions based on this statement.

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For more information about Super SA Income Stream, including investment options and performance, visit supersa.sa.gov.au.

6 Investment Option(s)

This section provides a summary of the number of units you hold in your investment option(s) and their unit price(s) at 30 June 2024. You can view and change your investment option(s) via the member portal.

7 Death or Total and Permanent Disablement (TPD) entitlement

This is the amount payable in the event of your death or total and permanent disablement (including terminal illness). This is the total of your account balance.

8 Payment of Death Benefits

This section 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. 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

This lists the regular income payments that occurred in your account in the financial year. You can also view this information in the member portal.

10 Important Information

This section provides 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 PDS](#) or visit supersa.sa.gov.au for more information.

Do you need a Centrelink Schedule?

A Centrelink Schedule allows Centrelink to assess your Super SA Income Stream payments for 'income test' and 'asset test' purposes.

The easiest way to get your Centrelink Schedule is to log into the member portal.

Go to the My reports tab and click My Centrelink Schedule to generate a PDF of the Schedule.

Super SA

Your Client ID: xxxxxx
Your Account ID: xxxxxx
Your Product: Income Stream

6 Investment Option(s)

As at 30 June 2024 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Growth	65.1%	31,714,844.817	\$2.84213	\$90,478.30
Balanced	34.89% 1	7,706,258.029	\$2.73817	\$48,481.98
Total	100.00%			\$138,960.28

You can learn more about your investment by visiting the Super SA website. The unit prices shown on the Super SA website reflect the change in the value of the underlying investments. The figures shown are a snapshot of the percentage of your chosen investment options as at 30 June 2024. These figures may differ from the percentages you originally chose due to fluctuations in the investment markets and the transactions within your account.

7 Death or Total and Permanent Disablement (TPD) entitlement

Entitlement on death or total and permanent disablement at 30 June 2024: **\$138,960.28**

8 Payment of Death Benefits

If you have a nominated Reversionary Beneficiary your Death Benefits will be paid to your Reversionary Beneficiary at the time of your death. If you do not have a nominated Reversionary Beneficiary your Death Benefits 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 death benefit to be paid to your estate. However, a nomination of a Legal Personal Representative will only come into effect if there is no Reversionary Beneficiary at the time of your death.

Super SA

Your Client ID: xxxxxx
Your Account ID: xxxxxx
Your Product: Income Stream

9 Pension Payments

Date	Income Payment Amount	Tax	Net Payment
01/08/20xx	\$1,250.00	\$0.00	\$1,250.00
15/08/20xx	\$1,250.00	\$0.00	\$1,250.00
29/08/20xx	\$1,250.00	\$0.00	\$1,250.00
12/09/20xx	\$1,250.00	\$0.00	\$1,250.00
26/09/20xx	\$1,250.00	\$0.00	\$1,250.00
10/10/20xx	\$1,250.00	\$0.00	\$1,250.00
24/10/20xx	\$1,250.00	\$0.00	\$1,250.00
07/11/20xx	\$1,250.00	\$0.00	\$1,250.00
21/11/20xx	\$1,250.00	\$0.00	\$1,250.00
05/12/20xx	\$1,250.00	\$0.00	\$1,250.00
19/12/20xx	\$1,250.00	\$0.00	\$1,250.00
02/01/20xx	\$1,250.00	\$0.00	\$1,250.00
16/01/20xx	\$1,250.00	\$0.00	\$1,250.00
30/01/20xx	\$1,250.00	\$0.00	\$1,250.00
13/02/20xx	\$1,250.00	\$0.00	\$1,250.00
27/02/20xx	\$1,250.00	\$0.00	\$1,250.00
13/03/20xx	\$1,250.00	\$0.00	\$1,250.00
27/03/20xx	\$1,250.00	\$0.00	\$1,250.00
10/04/20xx	\$1,250.00	\$0.00	\$1,250.00
24/04/20xx	\$1,250.00	\$0.00	\$1,250.00
08/05/20xx	\$1,250.00	\$0.00	\$1,250.00
22/05/20xx	\$1,250.00	\$0.00	\$1,250.00
05/06/20xx	\$1,250.00	\$0.00	\$1,250.00
19/06/20xx	\$1,250.00	\$0.00	\$1,250.00

Super SA

10 Important information

Super SA Income Stream (ABN 34 841 225 193) is an exempt public sector superannuation scheme. The Super SA Board is responsible for the Administration of Income Stream (excluding investments). Super SA is the administrator of Income Stream on behalf of the Board.

Fees: The administration fee is 0.15% of your account balance subject to a minimum of \$70.00 per annum and a maximum of \$275 per annum. This is deducted from your account on a monthly basis. Investment fees and costs, and a deduction of 0.025% for the Operational Risk Reserve have been deducted from the fund's investment returns through unit prices before they are allocated 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) and advice fees. For more information about fees and costs, please refer to the Income Stream PDS.

Other Information: You can change your investment strategy at any time. The Board is obliged to provide you with information you reasonably require to understand your benefit entitlements. For information on providing your Tax File Number please see the Income Stream PDS. Further information in relation to the Income Stream 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 Annual Report will be available at 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
Mail: Dispute Resolution Team, Super SA, GPO Box 48, Adelaide SA 5001
Member Centre: 13 Pirie Street, Adelaide (enter via Pulteney Street)
Telephone: (08) 8244 7800

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: (08) 8244 7800
 Web: supersa.sa.gov.au Post: GPO Box 48, Adelaide SA 5001

Disclaimer: This document may have been made in reliance upon information or premises. Super SA does not warrant the accuracy or completeness of the information contained herein. The Southern State Superannuation Act 2009 and Regulations and the Product Disclosure Statement. No responsibility will be accepted for any error or omission. The information shown on this statement is based on information available at the date of this statement. Your Super SA entitlements will be due to changes in contributions, investment earnings and any withdrawals. This is printed on paper that is derived from sustainable resources.

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