

How to read your statement

This guide is designed to help you understand your 2023-24 Annual Statement for your Triple S 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 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 Triple S 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, excluding insurance premiums.

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Sample Name
123 Sample Street
SAMPLE SA 5067

Your Client ID: XXXXXX
Use this to log into the online member portal

Your Balance: \$XXX,XXX
at 30 June 2024

Your Account ID: XXXXX
Your Product: Triple S

Annual Superannuation Statement

Rates of Return

Option	1 Year %	3 Year % p.a.	5 Year % p.a.	10 Year % p.a.
Cash	4.50	2.50	1.75	1.50
Capital Defence	5.00	3.00	2.00	1.40
Stable	6.18	3.57	2.25	1.60
Moderate	7.26	4.25	2.60	1.80
Balanced	8.11	4.85	3.00	2.00
High Growth	9.50	5.66	3.50	2.30
Socially Responsible	7.09	4.18	2.27	1.60

These are the net rates of return for the periods ending 30 June 2024. The rates of return provided above may not be your actual return because your personal rate of return will vary based on the timing of transactions (including deposits, withdrawals and switching) and/or on the price that you paid for investments. It is important to remember that past performance should not be taken as an indication of future performance.

Summary

Opening balance at 1 July 2023	\$0
Contributions	\$0
Deductions	\$0
Earnings	\$0
Withdrawals	\$0
Closing balance at 30 June 2024	\$0

120 years of helping South Australian public service.

3 Personal Details

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

4 Account Summary

	Employer	Member	Rollover	Co-Cont	Spouse Cont	Total
Opening balance at 1 July 2023	\$86,553.40	\$0.00	\$605.64	\$0.00	\$0.00	\$87,159.04
Contributions	\$7050.55	\$0.00	-	-	-	\$0.00
Salary sacrificed contributions	\$0.00	-	-	-	-	\$82,153.70
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 ¹	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net investment earnings ²	\$5,287.94	\$0.00	\$43.68	\$0.00	\$0.00	\$5,331.62
Leas Death/TPD insurance premiums	\$102.25	\$0.00	\$0.00	\$0.00	\$0.00	\$102.25
Leas Income Protection	\$12.91	\$0.00	\$0.00	\$0.00	\$0.00	\$12.91
Leas administration fees	\$17.40	\$0.00	\$0.00	\$0.00	\$0.00	\$17.40
Leas advice fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Closing balance at 30 June 2024³	\$99,801.15	\$0.00	\$550.05	\$0.00	\$0.00	\$100,351.20

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 total value of your investments is the sum of the total number of units per investment option multiplied by the unit price at the statement date. This amount is equal to your Withdrawal Benefit and is the benefit you will receive from the Scheme. When displaying the value of your investments on individual Account Balances, a small rounding difference may occur when comparing your Withdrawal Benefit to the sum of the individual closing balances. This difference is a result of rounding the value of investments at an individual Account Balance level.

5 TOTAL FEES AND COSTS YOU PAID
\$905.64
This approximate amount includes all the fees and costs that affected your investment during the period.

Fees deducted directly from your account
\$102.25
This amount has been deducted directly from your account (reflected in the transactions based on this statement).

Fees and costs deducted from your investment
\$786.04
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 based on this statement.

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For more information about Triple S, including insurance, 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 Withdrawal Benefit at 30 June 2024

This shows the amount of your benefit if you cease employment. It includes 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 not accessible until you retire or satisfy a condition of release. Note that taxes also apply.

For a detailed breakdown of your super components, log into the member portal to generate an account summary. To do this, select 'Triple S,' from your homepage, click 'Generate Account Summary,' and open the PDF. Refer to the [Triple S Reference Guide](#) for more details.

8 Insurance cover at 30 June 2024*

This details any Triple S insurance cover you have, including the type of insurance, the number of units and the amount payable in the event of your death or total and permanent disablement. For more details, refer to the following fact sheets on our website: [Triple S Death and TPD, and Death Only Insurance, Income Protection Insurance and Insurance Restrictions](#).

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

9 Total Death or TPD Entitlement at 30 June 2024

This 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 2024. Conditions may apply to your insurance cover.

10 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. Refer to the [Triple S Reference Guide](#) for more details.

11 Deposit Transactions

This lists all the contributions and rollovers received in your account from 1 July 2023 to 30 June 2024. You can view all account transactions when you log into the member portal.

12 Important Information

This section provides information about the fees you may be charged as a member of Triple S and includes details of the disputes resolution process. Refer to the Triple S PDS for more information or visit supersa.sa.gov.au.

Super SA
Your Client ID: xxxxxx
Your Account ID: xxxxxx
Your Product: Triple S

6 Investment Option(s)

As at 30 June 2024 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Balanced	100.00%	79,815,77595	\$5,174,177	\$100,451,48
Total:	100.00%			\$100,451,48

7 Withdrawal Benefit at 30 June 2024

Withdrawal benefit at 30 June 2024: \$87,159.04
 Withdrawal benefit at 30 June 2024: \$100,451.48
 Amount of benefit that is preserved: \$100,451.48
 Amount of benefit that is restricted non-preserved¹: \$0.00
 Amount of benefit that is not preserved¹: \$0.00

8 Insurance cover at 30 June 2024 is

	Units	Type	Insured Benefit ²
Death ³	\$	Standard	\$189,000.00
TPD (including terminal illness) ⁴	\$	Standard	\$189,000.00
Income Protection Insurance entitlement ¹	Up to 75% of salary plus a Contribution Replacement Benefit (CRB) ⁵		
Income Protection Insurance waiting period			30 days

9 This equates to a total Death or Total and Permanent Disablement (TPD) entitlement at 30 June 2024

	Insured Benefit ²	Account Balance	Total Entitlement
Death	\$189,000.00	\$100,451.48	\$189,451.48
TPD (including terminal illness)	\$189,000.00	\$100,451.48	\$189,451.48
Income Protection Insurance			Yes

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Super SA
Your Client ID: xxxxxx
Your Account ID: xxxxxx
Your Product: Triple S

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 death benefits to be paid to your estate.

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Super SA
Your Client ID: xxxxxx
Your Account ID: xxxxxx
Your Product: Triple S

11 Deposit Transactions

Date	Transaction Type	Description	Amount
06/07/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.46
06/07/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.46
07/08/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.77
07/08/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.77
07/08/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.77
07/08/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.77
07/08/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.77
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07/08/2024	Super Guarantee	Department Treasury & Finance (200) Autopay	\$257.77

12 Important information

The Southern State Superannuation Scheme (Triple S) (ABN 40 651 032 780; ULS 4265 1032 7800) is an exempt public sector superannuation scheme. The Super SA Board is responsible for the Administration of Triple S (including investments). Super SA is the administrator of Triple S on behalf of the Board.

Fees: The administration fee is \$1.35 per week, plus an asset based fee of 0.05% of your account balance (capped at \$27.08 per month) which is deducted from your account monthly. Investment fees and costs, and a deduction of 0.05% for the Operational Risk Reserve 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.

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 Triple S 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 2% of your account balance, subject to a maximum refund limit of administration fees deducted from your account during the financial year. The investment fees and costs and Operational Risk Reserve deduction are not part of the fees and costs which can be refunded. If you transfer your full Triple S account balance to Super SA Select but a Triple S account is maintained for insurance purposes only, no fee capping will be applied to your Triple S account at the end of the financial year. 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 Triple S PDS.

Insurance: If you hold Triple S Income Protection insurance, it is 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 may relate to a period which precedes your birthdate. If your cover is cancelled due to a low balance and you wish to hold cover, you will need to reapply.

Tax: Triple S is an untaxed (also known as a tax-deferred) scheme, which means that the Commonwealth does not tax your concessional contributions or investment earnings until you leave the fund. Therefore, amounts shown in the statements have not had tax deducted. You should be aware that tax will be deducted when you access your benefit. For information on providing your Tax File Number please see the Triple S PDS.

Other information: You can change your investment strategy, contribution rate 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. Further information in relation to Triple S 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 once finalised.

Disputes resolution process: If you are dissatisfied with products or services 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: 151 Pirie Street, Adelaide (enter via Pulteney Street)
Telephone: (08) 8214 2800

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) 8214 2800
 Web: supersa.sa.gov.au Post: GPO Box 48, Adelaide SA 5001

Disclaimer: While every effort has been made to safeguard against errors or omissions, your entitlement remains those which are determined in accordance with the Southern State Superannuation Act 2009 and Regulations and the Product Disclosure Statement. No 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 strategies and withdrawals. This is printed on paper that is formed from sustainable resources.

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