

# How to read your statement

Read this guide in conjunction with your 2020 – 21 Income Stream Annual Statement. You can find more information about the Income Stream 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**  
use this number 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.
- 6 Indirect costs of your investment**  
the Indirect Cost Ratio (ICR) is the fee for managing your investments by specialist fund manager, Funds SA. These costs vary across investment options and from year to year.

Investment costs are not deducted directly from your account. They are deducted prior to determining the rates of return on your investment.

Investment costs cover the ongoing management of your investments, and investment management continues even if market volatility results in negative rates of return.

For further information please read the Investment Guide available on the website.

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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	0.15	1.02	1.95	2.27
Capital Defensive	6.21	4.22	4.55	5.15
Conservative	10.36	5.75	6.08	6.59
Moderate	16.01	7.91	7.61	7.72
Balanced	21.93	10.37	9.68	9.19
High Growth	24.55	10.18	11.53	10.95
Socially Responsible	21.55	9.14	9.39	9.01

**Your Client ID:** XXXXXX  
**Your Account ID:** XXXXX  
**Your Balance:** \$XXX,XXX at 30 June 2021  
**Your Product:** Income Stream

**Summary**

**Opening balance at 30 June 2020:** [ ]

**Closing balance at 30 June 2021:** [ ]



**Personal Details**

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 2020	\$0
Rollovers received	\$175,618.47
Account adjustments	\$0.00
Net investment earnings*	\$10,719.82
Less gross income payments	\$30,402.00
Less (partial withdrawal(s))	\$98,000.00
Less switching fees	\$0.00
Less administration fees	\$466.48
Less advice fees	\$0.00
Less contributions tax	\$47,539.53
<b>Closing balance at 30 June 2021</b>	<b>\$138,860.28</b>

**Total fees you paid**

Indirect costs of your investment*	\$1,611.38
Administration fees	\$466.48
Switching fees	\$0.00
Advice fees	\$0.00
<b>Total fees paid for 1 July 2020 - 30 June 2021</b>	<b>\$2,077.86</b>

**Indirect costs of your investment**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee. The Indirect Costs of your investment include the cost of managing your investments by specialist investment manager, Funds SA and the Operational Risk Reserve (ORR) fee. The purpose of the ORR is to maintain adequate financial resources to protect members and the scheme from operational failures. The approximate amount of ORR fee included in the Indirect Cost of your investment is \$80.76. The Indirect Cost of your investment of \$1,611.38 has already been deducted to give you net investment earnings of \$10,719.82.

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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.

**7 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 2021. You can change your investment options by logging into the member portal.

**7 Investment Option(s)**

As at 30 June 2021 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Growth	65.1%	31,774,944.827	\$2.842173	\$90,478.30
Balanced	34.89% 1	7,706,258.293	\$2.738127	\$48,481.98
<b>Total</b>	<b>100.00%</b>			<b>\$138,960.28</b>

**8 Death or Total and Permanent Disablement (TPD) entitlement**

Entitlement on death or total and permanent disablement at 30 June 2021

**Total Entitlement** \$138,960.28

**9 Binding Nomination of Legal Personal Representative**

Entitlement on death or total and permanent disablement at 30 June 2021

**Total Entitlement** \$138,960.28

**9 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.

**10 Pension Payments** lists your regular income payments that occurred in your account from 1 July 2020 to 30 June 2021. You can also find this information in the member portal.

**10 Pension Payments**

Date	Income Payment Amount	Tax	Net Payment
01/08/2020	\$1,250.00	\$0.00	\$1,250.00
15/08/2020	\$1,250.00	\$0.00	\$1,250.00
29/08/2020	\$1,250.00	\$0.00	\$1,250.00
12/09/2020	\$1,250.00	\$0.00	\$1,250.00
26/09/2020	\$1,250.00	\$0.00	\$1,250.00
10/10/2020	\$1,250.00	\$0.00	\$1,250.00
24/10/2020	\$1,250.00	\$0.00	\$1,250.00
07/11/2020	\$1,250.00	\$0.00	\$1,250.00
21/11/2020	\$1,250.00	\$0.00	\$1,250.00
05/12/2020	\$1,250.00	\$0.00	\$1,250.00
19/12/2020	\$1,250.00	\$0.00	\$1,250.00
02/01/2021	\$1,250.00	\$0.00	\$1,250.00
16/01/2021	\$1,250.00	\$0.00	\$1,250.00
30/01/2021	\$1,250.00	\$0.00	\$1,250.00
13/02/2021	\$1,250.00	\$0.00	\$1,250.00
27/02/2021	\$1,250.00	\$0.00	\$1,250.00
13/03/2021	\$1,250.00	\$0.00	\$1,250.00
27/03/2021	\$1,250.00	\$0.00	\$1,250.00
10/04/2021	\$1,250.00	\$0.00	\$1,250.00
24/04/2021	\$1,250.00	\$0.00	\$1,250.00
08/05/2021	\$1,250.00	\$0.00	\$1,250.00
22/05/2021	\$1,250.00	\$0.00	\$1,250.00
05/06/2021	\$1,250.00	\$0.00	\$1,250.00
19/06/2021	\$1,250.00	\$0.00	\$1,250.00

**11 Important information** shows information about the fees you may be charged as an investor in the Income Stream and also includes details of the complaint process. Refer to the Income Stream Reference Guide and Resolving Your Complaint fact sheet for more information.

**11 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.

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.

**Complaints 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 must be in writing and 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

**Email:** [supercomplaints@sa.gov.au](mailto:supercomplaints@sa.gov.au)

**Mail:** Complaints Officer, Super SA, GPO Box 48, Adelaide SA 5001

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:** [super@sa.gov.au](mailto:super@sa.gov.au) **Call:** 1300 369 315

**Web:** [super.sa.gov.au](http://super.sa.gov.au) **Post:** GPO Box 48, Adelaide SA 5001

Disclaimer: (Risk) Only carry affairs have been made in relation to the information provided. Your investments remain 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 information shown in this statement is based on information available at the date of the statement. Your future investments will vary 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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