

How to read your statement

This guide is designed to help you understand your 2025-26 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. Your Account Summary also shows your gross investment earnings for the financial year, net of fees. This will vary depending on your investment option(s).

5. Total Fees You Paid

This section outlines the fees and costs incurred during the financial year, excluding insurance premiums.

For more information about Triple S, including insurance, investment options and performance, visit supersa.sa.gov.au.

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Sample Name
123 Sample Street
SAMPLE SA 5067

Annual Superannuation Statement

Rates of Return

Option	1 Year	3 Year	5 Year	10 Year
	%	% p.a.	% p.a.	% p.a.
Cash	4.07	4.40	5.25	5.52
Capital Defensive	6.26	6.27	5.38	5.95
Stable	7.55	7.04	4.02	5.18
Moderate	9.12	6.46	5.22	6.47
Balanced	10.69	9.55	6.18	7.96
High Growth	11.75	10.47	7.01	9.16
Socially Responsible	8.48	8.74	6.50	7.62
Indexed Balanced*	n/a	n/a	n/a	n/a
Indexed High Growth*	n/a	n/a	n/a	n/a

* These are the net rates of return for the period ending 30 June 2026. 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 the investment options that you have selected. It is important to monitor your performance and to discuss this with your financial adviser.

* Commenced on 1 December 2025. Investment rates of return will be reported for statement purposes at completion (after 30 June) of the relevant 1, 3, 5 and 10 year timeframes.

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

Your Balance: \$XXX,XXX
at 30 June 2026

Your Account ID: XXXXX
Your Product: Triple S

Summary

Opening balance at 1 July 2025	\$0
Contributions	\$0
Earnings	\$0
Withdrawals	\$0
Closing balance at 30 June 2026	\$0



Super SA

Your Client ID: XXXXX
Your Account ID: XXXXX
Your Product: Flexible Rollover Product

Personal Details

Date joined Flexible Rollover Product	22/09/2018	Eligible service date	30/06/2008
Tax File Number supplied	Yes		
Email address supplied	Yes		

Account Summary

	Total
Opening balance at 1 July 2025	\$81,471.88
Contributions from you	\$0.00
Rollovers received	\$0.00
Co-contribution	\$0.00
Account adjustments ¹	\$0.00
Net investment earnings	\$5,716.78
Less Death/TPD Insurance premiums	\$18.00
Less administration fees	\$10.00
Less contributions tax	\$0.00
Closing balance at 30 June 2026	\$87,160.66

¹ From time to time, account adjustments may be made for minor corrections.

Fees deducted directly from your account
\$75.00
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment
\$728.40
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 listed on this statement.

TOTAL FEES AND COSTS YOU PAID
\$803.40
This approximate amount includes all the fees and costs that affected your investment during the period.

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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 2026. You can view and change your investment option(s) via the member portal.

7. Withdrawal Benefit at 30 June 2026

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 2026*

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 2026

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 2026. Conditions may apply to your insurance cover. Taxes may apply, refer to the [Triple S Reference Guide](#) for more details.

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 2025 to 30 June 2026. 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: XXXXX
Your Account ID: XXXXX
Your Product: Triple S

6 Investment Option(s)

As at 30 June 2026 your account balance is:

Investment Option	Percentage	Units	Unit Price	Amount
Balanced	100.00%	79,815,77595	\$5.12477	\$100,451.48
Total:	100.00%			\$100,451.48

For more information about investments visit the Super SA website

7 Withdrawal Benefit at 30 June 2026

Withdrawal benefit at 30 June 2026	\$87,929.04
Withdrawal benefit at 30 June 2026	\$100,451.48
Amount of benefit that is preserved	\$100,451.48
Amount of benefit that is restricted non-preserved ¹	\$0.00
Amount of benefit that is unrestricted non-preserved ¹	\$0.00

Please contact Super SA for further information on withdrawal or transfer of funds from your account.
¹ Non-Preserved Amounts: Conditions apply when accessing your non-preserved amount. Please refer to the Super SA website for further information.

8 Insurance cover at 30 June 2026 is

	Units	Type	Insured Benefit ²
Death ³	5	Standard	\$189,000.00
TPD (including terminal illness) ⁴	5	Standard	\$189,000.00
Income Protection Insurance entitlement ⁵	Up to 75% of salary plus a Contribution Replacement Benefit (CRB) ⁶		30 days
Income Protection Insurance waiting period			30 days

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

	Insured Benefit	Account Balance	Total Entitlement
Death	\$189,000.00	\$100,451.48	\$289,451.48
TPD (including terminal illness)	\$189,000.00	\$100,451.48	\$289,451.48
Income Protection Insurance			Yes

Insurance cover and entitlements are determined in accordance with the Southern State Superannuation Act 2009 and Regulations. Please refer to the Product Disclosure Statement for further detail. For further information about your insurance entitlements, please contact Super SA.
¹ The amount of Insurance above is as at 30 June 2026 and may change.
² Death and TPD Insurance cover ceases when you reach age 70 (except Fixed Benefit) which ceases at age 65 or when you cease employment with the Public Sector Employer. You can transfer your insurance to the Flexible Rollover Product subject to conditions and timing requirements. For further information, read the Flexible Rollover Product Product Disclosure Statement. Conditions apply.
³ Income Protection provides an entitlement for a maximum period of up to 24 months (3 months for casual members) over 48 months or to age 65, whichever occurs first. Salary for the purposes of benefits is your notional salary. For a definition of notional salary refer to the Super SA website. Your Income Protection cover payments and CRB will cease to be paid if you terminate your employment with the Public Sector for any reason or if you make a fund selection to another fund other than Super SA (except Conditions apply).
⁴ 75% of notional salary capped at a maximum salary of \$240,000.00 - refer to the Triple S Income Protection fact sheet.

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Super SA

Your Client ID: XXXXX
Your Account ID: XXXXX
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 benefit to be paid to your estate.

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Super SA

Your Client ID: XXXXX
Your Account ID: XXXXX
Your Product: Triple S

11 Deposit Transactions

Date	Transaction Type	Description	Amount
06/07/2026	Super Guarantee	Department Treasury & Finance (TPO) Autopay	\$287.48
06/07/2026	Super Guarantee	Department Treasury & Finance (TPO) Autopay	\$291.77
07/08/2026	Super Guarantee	Department Treasury & Finance (TPO) Autopay	\$296.84
07/08/2026	Super Guarantee	Department Treasury & Finance (TPO) Autopay	\$297.77
29/08/2026	Super Guarantee	Department Treasury & Finance (TPO) Autopay	\$297.77

12 Important information

The Southern State Superannuation Scheme (Triple S) (ABN 40 051 037 780; UBR 4062 103 780 001) 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 \$1.25 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 or 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) and insurance premiums. 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 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 caping 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 caping 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's important to note that premiums are calculated and charged based on your age at the date on which your employer contributions are processed 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 predates your birthday. If your account balance is insufficient to cover insurance premiums, your insurance will be cancelled if the required premiums cannot be deducted at the end of the designated period. If your insurance is cancelled and you wish to hold cover, you will need to reapply.

It is important to note that if a TPD Insurance benefit is approved, the amount of insurance payable depends on your age on termination of employment. Termination of employment is not required in respect of a terminal illness claim.

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 scheme. Therefore, amounts shown in the statement 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 a product or service provided by Super SA, you may lodge a formal complaint with us. We encourage members to use the Online Member Complaint form available at supersa.sa.gov.au where possible. Complaints may also be made verbally or in writing via the following channels:
Email: supercomplaints@sa.gov.au
Mail: Dispute Resolution Team, Super SA, GPO Box 48, Adelaide SA 5001
Member Centre, Mawson Country: 151 Pine Street, Adelaide (enter via Pullenby Street)
Telephone: 1300 359 315
Website: Download and complete the Printable Member Complaint form available at supersa.sa.gov.au.

If you are dissatisfied with a 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: supercomplaints@sa.gov.au
Post: GPO Box 48, Adelaide SA 5001
Website: supersa.sa.gov.au
Phone: 1300 359 315
Member Centre, Mawson Country: 151 Pine Street, Adelaide (enter via Pullenby Street)
Telephone: 1300 359 315

DISCLAIMER: While our effort has been made to safeguard against errors or omissions, our statements 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 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 withdrawals. This is printed on paper that is formed from sustainable resources.

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