

24 February 2023

Member number: [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]

Your 2022 Annual Benefit Statement is enclosed

This statement shows your benefits in your ESSSuper account(s) as at 30 June 2022. It's important that you keep hold of your 2022 Annual Benefit Statement.

We're here to help

If you have any questions about your Annual Benefit Statement, we're happy to help. Please contact us on **1300 650 161** (emergency services members) or **1300 655 476** (state super members) between 8:00am and 5:00pm Monday to Friday or via email at info@esssuper.com.au

Our experts can provide ongoing help and support in person (at our office), in a video call from the comfort of your home, or via an online webinar. Learn more at esssuper.com.au/advice-and-education

Warm regards



Robbie Campo
Chief Executive Officer

Emergency Services Superannuation Board (ABN 28 161 296 741) (ESSB), the Trustee of the Emergency Services Superannuation Scheme (ABN 85 894 637 037) (ESSSuper).

ESSSuper Financial Advisers are authorised representatives of Link Advice Pty Ltd (Link Advice). Link Advice holds a current Australian Financial Services Licence No. 258145 and is responsible for the financial services provided to you. ESSSuper has an arrangement with Link Advice Pty Ltd to provide financial advice to ESSSuper members. ESSSuper pays Link Advice a fee for this service. Neither the Board, nor the Victorian Government, guarantee or endorse any recommendations made by Link Advice, or are responsible for the advice and actions of Link Advice.

The information contained in this document is of a general nature only. It should not be considered as a substitute for reading ESSSuper's Product Disclosure Statement (PDS) that contains detailed information about ESSSuper products, services and features. Before making a decision about an ESSSuper product, you should consider the appropriateness of the product to your personal objectives, financial situation and needs. It may also be beneficial to seek professional advice from a licensed financial planner or adviser. An ESSSuper PDS is available at esssuper.com.au/pds or by calling **1300 650 161**.

Proudly serving our members

T 1300 650 161 (emergency services members)
T 1300 655 476 (state super members)

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A Level 16, 140 William Street, MELBOURNE VIC 3000

W esssuper.com.au
E info@esssuper.com.au

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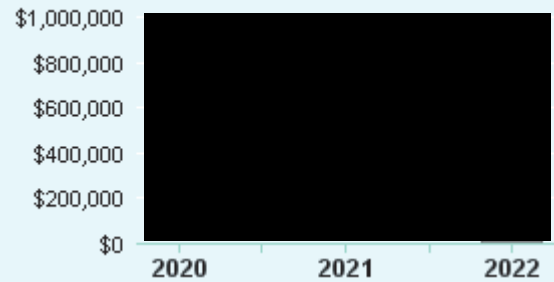
Personal details

Your statement is based on the following information. If you believe this information is not correct, please contact us.

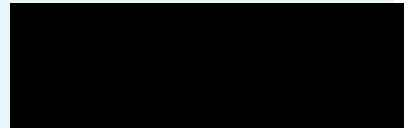
Member name
Member number
Eligible service date
Date of exit
Age at 30 June 2022
Tax File Number



Changes in your lump sum benefit



Your lump sum benefit at 30 June 2022



Your withdrawal benefits at 30 June 2022⁽¹⁾

Opening balance at 1 July 2021

Plus

Government contributions received⁽²⁾

Transfers in (refer to contributions caps note for important information)

Crediting rate of 3.87% p.a. applied

Less

Withdrawals

Surcharge adjustment

Closing balance at 30 June 2022

Death benefit

Lump sum (before tax) benefit

Disability benefit

Lump sum (before tax) benefit



Our experts are here to help

With general advice and information, we can help you achieve the lifestyle you want in retirement.

To make an appointment call **1300 655 476**



Fees

No fees are directly payable by you for your defined benefit membership. Administration fees are deducted from the fund's earnings prior to the crediting rate being calculated. The crediting rate only impacts upon some benefit types. During your employment all costs (other than benefits calculated with reference to your contributions and interest) are met by your employer and have a limited impact on your benefit. For details of the fees deducted from crediting rates, please see esssuper.com.au

Preservation at 30 June 2022⁽³⁾

Your closing balance (before tax) is made up of:	
Preserved amount	
(This amount cannot be paid to you until you have retired after your preservation age which is 55)	
Non-preserved amount	
Restricted non-preserved	
(This amount can be paid to you when you terminate employment with your employer or meet a condition of release)	
Unrestricted non-preserved	
(This amount can be paid to you at any time)	

Beneficiary details

Non-binding beneficiary nomination	Relationship	Percentage

A **non-binding beneficiary nomination** means that you have notified us in writing of your preference for the distribution of your death benefit. Although this nomination is not binding on the Board, it will be an important consideration when the Board determines who should receive your death benefit and in what proportion.

A **binding beneficiary nomination** allows you to nominate one or more dependants or your legal personal representative to receive your benefit upon your death. The Board is bound to act according to a valid nomination and cannot vary from it. Binding nominations override any previous nominations you have made and remain valid for a fixed term of three years, unless you amend or cancel the nomination or make a non-binding nomination.

For further information on beneficiary nominations go to esssuper.com.au. To make or change a beneficiary nomination go to your Members Online account in the Account / Beneficiaries menu.

Notes

These notes are to assist you in understanding your benefit statement. The notes are a general guide only and do not cover all your rights and entitlements. The rules of the fund are primarily contained within the *State Superannuation Act 1988*, *State Employees Retirement Benefits Act 1979* or *Transport Superannuation Act 1988*.

The information shown on this statement at 30 June 2022 is based on current information about you provided by your employer and assumes you had withdrawn your benefit on that date. These amounts might change in the future.

Before withdrawing your benefit from the fund you should seek information from ESSSuper about the amount of your benefits at the time of leaving.

This statement together with your covering letter form your annual periodic statement.

For a more complete understanding of your rights and entitlements please refer to esssuper.com.au or contact ESSSuper.

1. The benefits shown on your statement are gross amounts before the deduction of any lump sum tax. For information on how tax affects your benefit, please refer to the *Accumulation Plan PDS* available online at esssuper.com.au, or contact our Member Service Centre.
2. Super co-contributions and the Low income super tax offset are contributions made on your behalf by the Commonwealth Government where applicable. Earnings on these contributions are calculated from the date the funds are received from the ATO.
3. Commonwealth Superannuation Regulations require all benefits accruing after 30 June 1999 plus any amounts preserved at 30 June 1999, be preserved in a complying superannuation fund until you satisfy a condition of release, e.g. permanent retirement from the workforce after reaching the minimum preservation age; termination of employment after age 60; attainment of age 65; death or disability; early release on the basis of financial hardship or compassionate grounds (specific conditions apply). A preserved benefit is subject to earnings at the net fund crediting rate.

4. Contributions caps

There are maximum limits on before and after tax contributions which are set by the Government, and if these limits are exceeded you may be liable for additional tax. It is important that you monitor your contribution levels as they may change from year to year.

Please read the *Accumulation Plan Product Disclosure Statement* available online at esssuper.com.au, or contact our Member Service Centre.

Dispute resolution

ESSSuper has a complaints handling procedure where all complaints are properly investigated and dealt with professionally. Complaints are accepted in any form: in person, by phone, fax, email or in writing and can be directed to ESSSuper's Internal Dispute Resolution Officer.

In the event that the Internal Dispute Resolution Officer is unable to resolve the matter to the satisfaction of the complainant, ESSSuper has a formal dispute handling process where appealed decisions are subject to an independent internal review. If a complainant is still dissatisfied with the resolution offered in response to the complaint, external avenues of appeal are available.

Depending on the nature of the complaint, the Board or its Benefits and Service Committee may need to consider formally a complaint before any relevant external appeal process can be applied. Please note that ESSSuper does not come within the jurisdiction of the Australian Financial Complaints Authority. Further information is provided at esssuper.com.au

Further information

ESSSuper is able to provide you with:

- any information you reasonably need to understand your benefit entitlements;
- details on how to access information about your investment in the fund, including the amount of a significant benefit (such as an insured benefit); and
- further information about the fund, including other available investment strategies, contribution levels and/or insurance coverage.

If you believe that any of the information in this statement is incorrect or if you have any questions regarding details on your benefit statement, please phone our Member Service Centre on 1300 655 476 between 8:00am and 5:00pm Monday to Friday.

If you require more information you can also:

- visit our website at esssuper.com.au
- email your query to info@esssuper.com.au
- call to make an appointment to visit us at Level 16, 140 William Street, Melbourne Vic 3000.

Annual Report

The ESSSuper Annual Report provides details of investment performance, an investment market review, super fund highlights and the ESSSuper Board Financial Report.

You can download a free copy of the latest Annual Report at esssuper.com.au or please call 1300 655 476 to have a copy sent out to you.

Disclaimer

This statement provides your benefit entitlements as at 30 June 2022. The figures provided are based on your personal details as shown and data provided by your employer. Whilst every effort is made for complete accuracy, no responsibility or liability can be accepted for any errors. ESSSuper reserves the right to correct any errors or omissions. This statement is not intended to contain any recommendations, statements of opinion or advice.

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