

TODAY'S TOPIC

Understanding your super statement

Thank you for joining us.
We will commence shortly



Meet the speakers



Matthew Debono
Member Education
Consultant

TelstraSuper Pty Ltd
AFSL 236709



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Member Education
Consultant

TelstraSuper Pty Ltd
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IMPORTANT NOTICE

This presentation contains factual information and general advice only, including information about financial products. It has been prepared without taking into account your objectives, financial situation and needs. You should consider whether it is appropriate having regard to your personal circumstances before making any financial decisions.

If you are not a TelstraSuper member, we cannot offer, request or invite you to purchase a financial product after this session, without your prior consent. We can, however, provide you with factual information about the benefits and features of the different superannuation products that TelstraSuper has available. If you are considering acquiring a financial product, you should obtain the relevant product disclosure statement before making a decision. Any taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.

If you would like to find out more information about TelstraSuper's products, please contact us by email at contact@telstrasuper.com.au or use the Contact Form on the website to make a request about a specific product, and we will arrange for a Member Contact Centre Consultant to call you to discuss that product. Alternatively, you can call our Member Contact Centre Consultants on 1300 033 166 to ask for further information about our products



**ACCESSING YOUR
STATEMENT ONLINE**



**HOW TO READ
YOUR STATEMENT**



**SUPER ONLINE
FUNCTIONALITY**



**HOW TELSTRASUPER
CAN ASSIST**



QUESTIONS

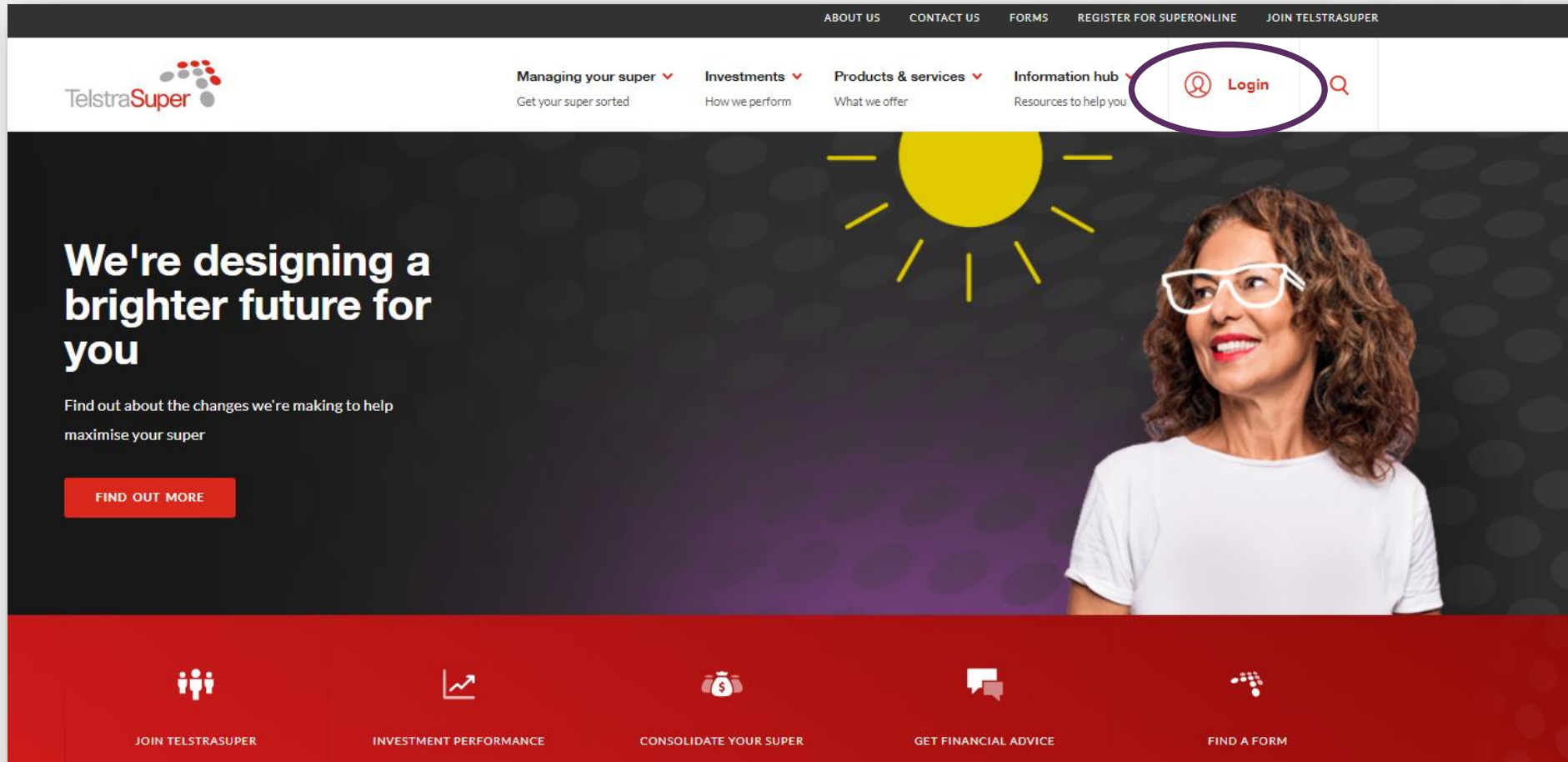


ACCESSING YOUR STATEMENT ONLINE



ACCESSING YOUR STATEMENT ONLINE

Super Online



To view your TelstraSuper account online, simply login to Super Online - www.telstrasuper.com.au

Super Online



ABOUT US CONTACT US FOR US REGISTER FOR SUPERONLINE JOIN TELSTRASUPER

TelstraSuper

Managing your super **▼** Get your super sorted
Investments **▼** How we perform
Products & services **▼** What we offer
Information hub **▼** Resources to help you

Login

YOUR ACCOUNT LOGIN

Manage your TelstraSuper account

TelstraSuper's secure member portal is a quick and easy way to manage your super account and membership details online.

Login

Member number * **?**

Password *

[Forgotten password](#)

LOGIN

Haven't used SuperOnline before?

[REGISTER FOR SUPERONLINE](#)

Enter your TelstraSuper online access details

If you don't have online access details, you can register for SuperOnline

Super Online



Forgotten Password

Can't remember your SuperOnline password? Ensure you don't miss out on the benefits of our secure member portal by re-setting your password below.

Verify Member Send Validation Code Validate Code Create New Password Complete

Reset your password

Please verify your details below

Member number *

Date of birth *

DD Month YYYY

[I don't know my member number](#)

NEXT

* Denotes required field

Resetting your SuperOnline password relies on personal details and entering a validation code.

If you also can't remember your member number, select the highlighted option and note your postcode and mobile number

ACCESSING YOUR STATEMENT ONLINE

Super Online



The screenshot shows the TelstraSuper online dashboard. At the top, there is a navigation bar with the TelstraSuper logo and several menu items: 'Managing your super', 'Investments', 'Products & services', 'Information hub', and 'Your account'. Below this is a dark navigation bar with icons for 'Dashboard', 'Balance', 'Transactions', 'Statements' (circled in red), 'Insurance', 'Consolidate', 'Contributions', 'Retirement Income projector', 'Investments', 'Beneficiaries', and 'Direct Access'. The main content area starts with a greeting 'Hello Mr Brown' and two notification buttons: 'VIEW MESSAGES' and 'VIEW REMINDERS'. Below this is a section for 'Estimated account balance' showing a balance of \$120,000 as of 08 March 2022. To the right is a bar chart titled 'Your account balance over time' showing the balance at 31/12/2019, 31/12/2020, 31/12/2021, and 08/03/2022. The current balance is \$120,000. A 'BALANCE DETAILS' button is visible at the bottom left.

Date	Balance
31/12/2019	~\$4,000
31/12/2020	~\$13,000
31/12/2021	~\$35,000
08/03/2022	\$120,000

To view your statements, simply select the 'Statements' option from the dashboard.

Super Online



Your current statement

[DOWNLOAD PDF](#)

Your 31 December 2021 half-yearly statement

TelstraSuper Corporate Plus



Important information: Your half-yearly statement includes a Reference Guide at the end to further explain important information. Also included is an update about TelstraSuper and your super.



Your balance

YOUR SUPER BALANCE AT 31 DECEMBER 2021

\$ XXXXXXXX

Your account balance history



Your details

Mr Brown

Member number: 30000111

Account number: DIV6 031111

- Beneficiary: No nomination
- Mobile: XXXX XXX 413 (last 3 digits only)
- Email: someone@hotmail.com

Update your personal details in SuperOnline at telstrasuper.com.au/login or call us.

Download your statements

Select statement *

December 31 2020

[DOWNLOAD](#)

* Denotes required field

Go green, go online. Subscribe to digital statements.

If you haven't already, why not give printed statements the flick? As an online subscriber, you will receive an email advising you as soon as your statement is ready to view and download.

[SUBSCRIBE TO DIGITAL STATEMENTS](#)

Be first in line

Managing your email subscriptions is easy, and provides you with fast and easy access to TelstraSuper news and information. Take control and [update your email subscriptions](#).

Update your contact details

To check or update your personal contact details, go to the [personal details](#) page.

Got a question?


If you have any questions about your super, please contact us on 1300 033 166 or [submit an enquiry](#).

Super Online



Download your statements

Select the account you'd like to view *

** Denotes required field*

For members who hold multiple TelstraSuper accounts (i.e. accumulation and income stream) you are able to select the account details you would like to view



HOW TO READ YOUR STATEMENT



TelstraSuper Statement



Your 31 December 2021 half-yearly statement

TelstraSuper Personal Plus



Important information: Your half-yearly statement includes a Reference Guide at the end to further explain important information. Also included is an update about TelstraSuper and your super.

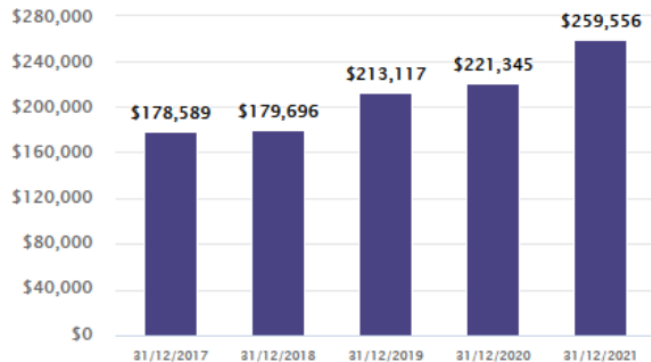


Your balance

YOUR SUPER BALANCE AT 31 DECEMBER 2021

\$259,556.02

Your account balance history



Your details

Member number:


Account number: DIV4

- ✓ **Beneficiary:** Nominated
- ✓ **Mobile:** XXXX XXX 000 (last 3 digits only)
- ✓ **Email:** email1_ @test.com.au

Update your personal details in SuperOnline at telstrasuper.com.au/login or call us.

The first section of your statement confirms your account balance history and personal details.

Account summary and investment details



Your account summary

<p>Opening balance</p> <p>\$244,612.58</p> <p>AT 1 JULY 2021</p>	<p>Closing balance</p> <p>\$259,556.02</p> <p>AT 31 DECEMBER 2021</p>
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<p>IN</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Contributions</td> <td style="text-align: right;">\$2,449.60</td> </tr> <tr> <td>Net investment earnings</td> <td style="text-align: right;">\$13,144.12</td> </tr> <tr> <td>Other</td> <td style="text-align: right;">\$43.03</td> </tr> </table>	Contributions	\$2,449.60	Net investment earnings	\$13,144.12	Other	\$43.03		<p>OUT</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Administration fee</td> <td style="text-align: right;">-\$39.00</td> </tr> <tr> <td>Insurance premiums</td> <td style="text-align: right;">-\$286.87</td> </tr> <tr> <td>Contributions tax</td> <td style="text-align: right;">-\$367.44</td> </tr> </table>	Administration fee	-\$39.00	Insurance premiums	-\$286.87	Contributions tax	-\$367.44
Contributions	\$2,449.60													
Net investment earnings	\$13,144.12													
Other	\$43.03													
Administration fee	-\$39.00													
Insurance premiums	-\$286.87													
Contributions tax	-\$367.44													

Your closing balance is calculated as at 31 December 2021 based on amounts known at that date. This balance will change with subsequent transactions such as contributions, fees, costs, insurance fees and investment returns (which may be positive or negative). You should contact us for up-to-date confirmation of your withdrawal benefit before closing your account.
 Net investment earnings have been calculated taking into account relevant fees, costs and investment taxes. For information about the calculation and allocation of returns to your account refer to the latest Investment Guide at telstrasuper.com.au/pds

View your up-to-date account balance and transactions in SuperOnline at telstrasuper.com.au/login


Your investment details

<p>Your net investment returns</p> <p>FOR THE HALF YEAR</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; font-weight: normal;">INVESTMENT OPTION</th> <th style="text-align: right; font-weight: normal;">RETURN</th> </tr> </thead> <tbody> <tr> <td>MySuper Balanced</td> <td style="text-align: right;">\$13,144.12</td> </tr> <tr> <td>TOTAL</td> <td style="text-align: right;">\$13,144.12</td> </tr> </tbody> </table>	INVESTMENT OPTION	RETURN	MySuper Balanced	\$13,144.12	TOTAL	\$13,144.12		<p>How your super is invested</p> <p>AT 31 DECEMBER 2021</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; font-weight: normal;">INVESTMENT OPTION</th> <th style="text-align: right; font-weight: normal;">BALANCE</th> </tr> </thead> <tbody> <tr> <td>MySuper Balanced</td> <td style="text-align: right;">\$259,556.02</td> </tr> <tr> <td>TOTAL</td> <td style="text-align: right;">\$259,556.02</td> </tr> </tbody> </table>	INVESTMENT OPTION	BALANCE	MySuper Balanced	\$259,556.02	TOTAL	\$259,556.02
INVESTMENT OPTION	RETURN													
MySuper Balanced	\$13,144.12													
TOTAL	\$13,144.12													
INVESTMENT OPTION	BALANCE													
MySuper Balanced	\$259,556.02													
TOTAL	\$259,556.02													

Update your investment options any time in SuperOnline - telstrasuper.com.au/login

You can view the units you hold and the unit pricing for your investment options in your online account.

Get help choosing the appropriate investment options for your TelstraSuper account at no additional cost as part of your membership. Call TelstraSuper Financial Planning on 1300 033 166.

Your account summary displays the opening and closing value of your super as well as money that has come in and out of your account for the period.

Your investment details confirms your investment structure and the net returns for the period.

Current as at 17 March 2022. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper

Investments and beneficiaries



TelstraSuper's net investment performance

RETURNS AT 31 DECEMBER 2021

YOUR INVESTMENT OPTION	3 MONTHS	1 YEAR	5 YEARS	10 YEARS	SINCE INCEPTION
MySuper Balanced	3.25%	15.86%	8.50%	9.67%	7.79% (Jan 1997)*

Visit telstrasuper.com.au/returns to see how all of TelstraSuper's investment options have performed.

The long-term returns reflect the performance of the investment options and not your individual returns. Your individual returns will be based on a number of factors including when you contributed to and transacted on your account and how long your funds were invested in those options. Past performance is not a reliable indicator of future performance.

*The MySuper arrangement commenced 30 November 2013, however returns are based on performance history since inception of the equivalent option.

For more information about investments and understanding your investment visit telstrasuper.com.au/investments or refer to the **Investment Guide**.

Your beneficiaries

Beneficiary type: Non-binding

This means we are not bound by your nomination, but it will be taken into account to determine who will receive your super in the event of your death.

BENEFICIARY NAME	BENEFIT
Mrs. Smith	100.00%

For greater certainty to who will receive your super in the event of your death, you can make a binding nomination. Complete a **Nomination of Beneficiary form at telstrasuper.com.au/forms**

For more information about beneficiary nominations visit telstrasuper.com.au/beneficiary or refer to the **Additional Information About Your Super** guide.

The next section displays the net investment performance over 3 months through to inception.

Your nominated beneficiaries are noted as well as the type of nomination.

Insurance



Your insurance

COVER AT 31 DECEMBER 2021

	Death cover	AMOUNT	+	ACCOUNT BALANCE	=	TOTAL PAYABLE
		\$264,310.70		\$259,556.02		\$523,866.72

	Total & Permanent Disablement (TPD) cover	AMOUNT	+	ACCOUNT BALANCE	=	TOTAL PAYABLE
		\$264,310.70		\$259,556.02		\$523,866.72

	Insurance premiums for the half year	MEMBER PAID PREMIUMS [^]		\$286.87		
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To cancel your insurance cover, log in to your online account. You can also cancel or reduce your insurance cover by completing a [Cancel or Reduce Insurance form](#) or emailing us at underwriting@telstrasuper.com.au

Your insurance cover is based on your age 47 (your age next birthday as at last 1 July). The amount of insurance cover is the sum of all default, top-up and voluntary cover you may have. You can view the breakdown of your default, top-up and voluntary insurance cover as well as annual premiums in your online account.

The cover listed is what would have been paid at 31 December 2021 and the amounts reflect the information about you as at 31 December 2021. All payments are subject to the terms and conditions contained in the relevant insurance policy and the TelstraSuper Trust Deed. The amount of any insured benefit paid could be different to the amount shown above. Your cover may change as your balance, employment conditions, age or insurance cover changes.

[^]This does not include a Member Paid Insurance Premium Rebate of \$43.03.


For more information about insurance cover and understanding your options visit telstrasuper.com.au/insurance or refer to your **Insurance Guide**.




The insurance section confirms your current level of cover and the total amount payable.

You are able to update your insurance cover at any time. You are able to access the insurance portal and calculators via SuperOnline

Access your super



 **Access to your super**

 Preserved benefit \$259,556.02 Generally only available after you reach your preservation age (currently 60) and retire	 Restricted non-preserved benefit \$0.00 Generally available to you when you change employers	 Unrestricted non-preserved benefit \$0.00 Generally available to you at any time
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There are some instances when you can access your super earlier. Visit telstrasuper.com.au for more information. If you make withdrawals from your super account you may be required to pay tax. You can find out your tax-free amount by logging in to SuperOnline and clicking on the 'Balance' tab.

Transactions for Corporate Plus



Your transactions			
OPENING BALANCE AT 1 JULY 2021			
\$244,612.58			
EFFECTIVE DATE	TRANSACTION TYPE	DETAILS	AMOUNT
12/07/2021	Employer contributions - SG	ABC PTY LTD	\$200.80
26/07/2021	Employer contributions - SG	ABC PTY LTD	\$200.81
09/08/2021	Employer contributions - SG	ABC PTY LTD	\$200.78
23/08/2021	Employer contributions - SG	ABC PTY LTD	\$200.94
03/09/2021	Employer contributions - SG	ABC PTY LTD	\$200.94
17/09/2021	Employer contributions - SG	ABC PTY LTD	\$200.94
30/09/2021	Insurance premium - base death cover	MLC Limited	-\$14.69
30/09/2021	Insurance premium - base TPD cover	MLC Limited	-\$13.52
30/09/2021	Member Paid Insurance Premium Rebate	TelstraSuper	\$21.51
30/09/2021	Insurance premium - top-up death cover	MLC Limited	-\$50.28
30/09/2021	Insurance premium - top-up TPD cover	MLC Limited	-\$64.94
30/09/2021	Administration fee	TelstraSuper \$1.50/week	-\$19.50
04/10/2021	Employer contributions - SG	ABC PTY LTD	\$200.94
15/10/2021	Employer contributions - SG	ABC PTY LTD	\$215.30

Your transactions displays all of the account transactions that have occurred within the statement period.

From 1 July 2021, eligible members will receive a 15% insurance rebate for member paid insurance premiums.

Fees and costs



Fees and costs summary

Fees deducted directly from your account **\$325.87**

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

Fees and costs deducted from your investments **\$1,438.29**

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 or in the 'Additional explanation of fees and costs'.

Total fees and costs you paid **\$1,764.16**

This approximate amount includes all the fees and costs that affected your investment during the period.

The total fees and costs you paid does not take into account any Administration fee rebate, Fee cap refund or Member paid Insurance Premium Rebate which appear in the 'Your transactions' section of this statement.

The total fees and costs you paid do not include the buy-sell spread fee because it is not reasonably practical for us to include the buy-sell spread fee that you incurred during the period (if applicable).

Reference guide

Reference Guide to your half-yearly statement

Important information

Additional explanation of fees and costs

Tax deduction

The benefit of any tax deductions received by the Fund in relation to investment related expenses associated with the Fund's unithised investment options for accumulation members (whether included in the investment fees and costs and/or transaction costs) are taken into account in the calculation of unit prices and, consequently were indirectly passed on to members invested in unithised investment options during the reporting period. The benefit of tax deductions received by the Fund in relation to employer paid premiums (if applicable) is passed on to relevant members through an adjustment to the total amount of contributions tax deducted from the member's account. The benefit of any other tax deductions received by the Fund in relation to other fees and costs (including member paid insurance premiums) was not passed on to members in the form of reduced fees or costs during the reporting period and was allocated to the Fund's reserves (this may include the Operational Risk Financial Reserve as determined by the Trustee from time to time).

Fee cap refund

If your account balance is less than \$6,000 at the end of a financial year or when you exit a division or leave TelstraSuper, certain fees and costs charged to you in relation to the administration and investment of your account are capped at 3% of your account balance. Any amount charged in excess of that cap must be refunded to your account annually at the end of the financial year or when you exit a division or leave TelstraSuper. If a refund is applicable, a Fee Cap Refund will be shown in the 'Your transactions' section.

Administration fee rebate

Subject to meeting certain eligibility criteria, you may be eligible to receive an administration fee rebate. The rebate will not be reflected in the figure expressed in the 'Fees deducted directly from your account' section of your statement.

Rounding

Due to the effect of rounding, individual dollar amounts may not add up exactly to the total dollar amounts shown in the following sections of your statement: Your account summary, Your investment details, Your insurance, Access to your super, Your transactions, and Fees and costs.

MySuper product dashboard

To view the latest MySuper product dashboard visit telstrasuper.com.au/productdashboard

Disclaimer

This statement does not describe all conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. The payment of benefits is subject to the TelstraSuper Trust Deed, applicable insurance policies and government legislation. Refer to the relevant **Product Disclosure Statement** available at telstrasuper.com.au/pds for further information and explanation of terms contained in this statement. While every effort is made to ensure that the information contained in this statement is correct you should not make financial decisions or commitments based on the amounts shown. The Trustee reserves the right to correct any error or omission. Please advise us if any of the details appear to be incorrect.

Understanding your statement

There are a range of investment, contribution and insurance options available to you. We are required to provide you with any information you need to understand your benefit entitlements, including your investment options and any insurance cover you may have. For information about your options or about this statement call us on **1300 033 166** between **8.30am** and **5.30pm** (Melbourne time) Monday to Friday. You can also email us on contact@telstrasuper.com.au or visit telstrasuper.com.au to find out more.

How to make a complaint

If you are dissatisfied with our products, services or staff, please call **1300 033 166**. If the issue cannot be resolved during the call, it will be referred to the Complaints Officer. Alternatively, you can make a written complaint to: Complaints Officer Telstra Super Pty Ltd PO Box 14309 Melbourne VIC 8001.

If your complaint is not resolved within 45 days or you are not satisfied with our handling of your complaint or the decision we make in relation to your complaint, you may refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides an independent complaint resolution service for consumers in the financial system. Consumers can access AFCA free of charge. Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001 Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au Before AFCA is able to accept a complaint, it must have first been dealt with by our internal complaints resolution process.

TelstraSuper's annual report

Updates about TelstraSuper and super

Fund reserve

The Trustee maintains a Fund reserve for expenditure on things such as strategic initiatives and provisioning to enable the Trustee to pay for certain contingencies and potential liabilities, including payments to a new Trustee capital reserve. The Fund reserve is mainly funded from member account fees. Importantly, payments from these reserves in a particular year do not increase your fees or reduce your returns for that year. For the 6 months ending 31 December 2021, it is estimated that \$4.05m more will be spent from the Fund reserve than was credited to that reserve for the same period.

Removal of fax

From 30 April 2022, TelstraSuper will no longer have the facilities to receive faxes (facsimiles). There are many ways to contact us including by phone, email or via our website.

If you need to provide us with a copy of any documents, completed forms or other important information, please email them to contact@telstrasuper.com.au or mail them to PO Box 14309, MELBOURNE VIC 8001.

Re-contribution of Covid-19 early release amounts


If you made a withdrawal from your super under the COVID-19 early release of super program, you are now able to re-contribute up to the amount you withdrew without it counting towards your post-tax contributions cap.

What you should know

- Re-contributions can be made between 1 July 2021 and 30 June 2030
- The Australian Taxation Office (ATO) will make the final determination whether a contribution constitutes a COVID-19 early release re-contribution
- You can make more than one re-contribution, however the total amount you re-contribute cannot exceed the total amount you received through the COVID-19 early release scheme or the amount you nominate on the ATO's Notice of re-contribution of COVID-19 early release amounts form (whichever is lower)
- Re-contribution of COVID-19 early release amounts identified as ineligible will be reported as personal contributions which may result in you exceeding your post-tax contributions cap
- Valid re-contributions will not count toward your post-tax contributions cap
- You cannot claim a tax deduction for any amounts you re-contribute under this scheme.

To make a re-contribution, an ATO Notice of re-contribution of COVID-19 early release amounts form needs to be completed. This is available at www.ato.gov.au The completed form must be provided to TelstraSuper before, or at the time, the re-contribution is made. For more information visit telstrasuper.com.au/re-contribute or **contact the ATO at www.ato.gov.au**

Contact us for more information


Call 1300 033 166
8:30am - 5:30pm
Monday to Friday


Online
telstrasuper.com.au/contact-us


Email
contact@telstrasuper.com.au


Social
[@telstrasuper](https://www.instagram.com/telstrasuper)



**SUPER ONLINE
FUNCTIONALITY**



Balance



Home > Dashboard > Balance

Balance

View the estimated balance of your account, or for your real-time account balance, you can request an account balance quote.

Estimated balance

BALANCE AS AT 23 AUGUST, 2021

\$ **XXXXXX**

ACCOUNT BREAKDOWN

TelstraSuper Corporate Plus
Account number: 096496

\$ **XXXX**

Your account balance over time

The graph below shows the account balance of your accumulation account as at the date of your benefit statement each year, as well as your current account balance.

Date	Balance
30/06/2020	~\$70,000
30/06/2021	~\$100,000
31/08/2021	~\$130,000

Your real-time account balance

Find out the real time account balance of your TelstraSuper account by clicking the button below. You'll receive an account balance quote and will then have the option to download a super summary.

A super summary provides more details about your account including your investment choice and returns, tax, fees and insurance premiums (as applicable), and transaction history.

Note: your account balance is based on the most recent unit price available. The values used to generate your quote are based on data available at the time of calculation.

Please note: It can take up to 30 seconds for your balance quote to load. If you experience an issue please try again or contact us on 1300 033 166 between 8.30am and 5.30pm Monday to Friday.

REQUEST MY BALANCE

Making an online lump sum withdrawal

You can apply here for a lump sum withdrawal or to transfer funds to your Self Managed Super Fund (SMSF).

APPLY FOR A WITHDRAWAL OR TRANSFER

Subscribe to online statements and updates

You can subscribe to receive a number of publications online including your half-yearly statement, Annual Report and newsletters. Online subscriptions are fast, easy and convenient. Update your [email subscriptions today](#).

Got a question?

If you have any questions about your balance or any other aspect of your super, please contact us on 1300 033 166 or [submit an enquiry](#).

Transactions



Home > Dashboard > Transactions

Transactions

View your TelstraSuper contributions, deductions, asset switches, rollovers, withdrawals and more. Switch to the investment view if you wish to specifically view unit price information for all transactions. If you'd like to save your transactions outside of SuperOnline you can export your transactions to a CSV file. View detail for rollovers and other transactions, where relevant.

Filter transactions

Start date *
25/08/2020

End date *
25/08/2021

Transaction type *
All

[UPDATE FILTER](#) [CHANGE TO INVESTMENT VIEW](#)

* Denotes required field

Showing results 1-10 of 66 records per page 10 GO

EFFECTIVE DATE	TRANSACTION TYPE	DESCRIPTION	AMOUNT
19/08/2021	Contributions	Employer contribution	\$
5/08/2021	Contributions	Employer contribution	\$

You are able to select a specific date range for the account transactions you would like to view

Insurance



Navigation bar: Dashboard, Balance, Transactions, Statements, **Insurance**, Contribute, Contributions, Retirement Income projector, Investments, Beneficiaries, Direct Access

Home > Dashboard > Insurance

Insurance details

TelstraSuper's insurance options are designed to offer financial assistance at a time when you or your family may need it most.

Below you can see your current insurance cover through TelstraSuper, including what's paid by you and what's paid by your employer. If you'd like to find out more, visit the [insurance section](#).

Insurance Online Portal

Securely manage your insurance via our insurance online portal. You can apply for or vary your insurance cover, submit and track insurance claims and access our insurance calculators.

To find out more about the insurance options available to you visit our [insurance section](#).

For assistance with your insurance options, simply call us on 1300 033 166 or [submit an enquiry](#).

LAUNCH INSURANCE ONLINE

Death cover as at August 25, 2021

DEFAULT DEATH INSURANCE COVER:	\$190,776.00
TOP-UP DEATH INSURANCE COVER*:	\$0.00
TOTAL DEATH INSURANCE COVER:	\$190,776.00
PREMIUMS PAYABLE BY MEMBER*:	\$0.00 per year
PREMIUMS PAYABLE BY EMPLOYER:	

Total & Permanent Disablement (TPD) cover as of August 25, 2021

DEFAULT TPD INSURANCE COVER:	\$190,776.00
TOP-UP TPD INSURANCE COVER*:	\$0.00
TOTAL TPD INSURANCE COVER:	\$190,776.00
PREMIUMS PAYABLE BY MEMBER*:	\$0.00 per year
PREMIUMS PAYABLE BY EMPLOYER:	\$305.24 per year

Income Protection cover*

Your monthly income protection benefit at August 25, 2021: :

\$: : paid directly to you and \$: is paid to your superannuation account as a concessional contribution.

PREMIUMS PAYABLE BY MEMBER*:	\$: per year
PREMIUMS PAYABLE BY EMPLOYER:	\$0.00 per year
BENEFIT PERIOD/WAITING PERIOD INFORMATION:	2 Year / 90 Days

Insurance



Change your insurance

You can apply to make changes to your insurance cover at any time. If you want to change your insurance you may be able to do so online via our Insurance Portal or you can fill in the [Insurance Telephone Application Request](#) form.

Alternatively, you can choose one of the following options:

Reduce your Death & TPD insurance cover

Keep in mind, when reducing your Death & TPD cover, your total Death cover amount must be equal to or higher than your total level of TPD cover.

REDUCE YOUR DEATH AND TPD

Vary your Income Protection insurance cover

If you're altering the benefit payment period or waiting period of your IP cover, it is important to note that this will affect your insurance premiums. In addition, only eligible members of TelstraSuper Personal Plus can reduce their IP cover. This will also affect your insurance premiums.

VARY YOUR INCOME PROTECTION

Cancel your insurance

To cancel insurance you can do so online, by emailing underwriting@telstrasuper.com.au or calling us. Alternatively, you can complete a [Cancel or Reduce Insurance form](#).

CANCEL YOUR INSURANCE

If you wish to reinstate or increase your insurance cover in the future you will need to apply and provide health and other personal information, which will be assessed by our insurer.

To find out more about the insurance options available to you visit our [insurance section](#).

For assistance with your insurance options, simply call us on 1300 033 166 or [submit an enquiry](#).

Refer to our [cancellation insurance terms and conditions](#) for more information. For more information on TelstraSuper Financial Planning call 1300 033 166.

You are able to update your insurance cover within the fund by selecting the appropriate option and completing the requirements.

Consolidate



A screenshot of the TelstraSuper website's 'Consolidate' page. The top navigation bar is dark grey with white icons and labels for various services: Dashboard, Balance, Transactions, Statements, Insurance, Consolidate (highlighted with a red circle), Contributions, Retirement Income projector, Investments, Beneficiaries, and Direct Access. Below the navigation bar is a breadcrumb trail: Home > Dashboard > Consolidate. The main heading is 'Locate and consolidate your super'. The text explains that consolidating super accounts can save fees and reunite lost super. An important note advises checking fees and taxes before consolidating and suggests talking to a financial adviser. There are two main sections: 'Are you ready to consolidate your super?' with a 'START TO CONSOLIDATE' button, and 'Finding your other super accounts' with a 'START ATO SEARCH' button.

Contributions



Home > Dashboard > Contributions

Contributions

Making extra contributions can significantly boost your retirement savings and may offer additional benefits such as paying less tax or receiving a government co-contribution.

You can choose to make pre-tax (concessional) or post-tax (non-concessional) contributions. Pre-tax contributions, also known as salary sacrifice contributions, are made from your pre-tax salary while post-tax contributions are made from your take-home pay. The government has imposed [contribution caps](#) on the amount of contributions you can make each year.

Pre-tax contributions

One of the easiest ways to boost your super is to set up ongoing contributions from your pre-tax pay. Pre-tax contributions are generally taxed at the reduced rate of 15% which may be much lower than your marginal tax rate, making them an attractive option.

Voluntary pre-tax contributions count towards the [pre-tax contributions cap](#), which also includes your employer contributions and any employer-paid insurance premiums.

Making pre-tax contributions is easy

- Telstra employees: nominate an amount to contribute through People Express
- Non-Telstra employees: contact your payroll team and let them know you'd like to start making contributions from your pre-tax salary.

How you're tracking against the pre-tax cap

Your pre-tax contributions made into your TelstraSuper account for this financial year versus the pre-tax contributions cap.

\$1,821	\$27,500
---------	----------

PLEASE NOTE:

- This graph does not include pre-tax contributions that have made to another super fund which will count towards your concessional contributions cap.
- The voluntary pre-tax contributions shown include employer-paid insurance premiums that your employer has paid on your behalf during the current financial year (employer-paid insurance premiums count towards your concessional contributions cap).

The contributions option enables you to view how you are tracking against the pre-tax concessional contribution cap in relation to your TelstraSuper contributions.

Contributions



Post-tax contributions

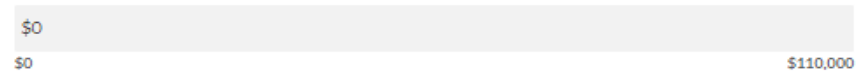
Post-tax contributions are made from your take-home salary. Depending on your personal circumstances, making post-tax contributions may make you eligible for an additional boost through [government co-contributions](#) or a tax break under the [spouse contributions scheme](#). Post-tax contributions count towards the [post-tax contributions cap](#).

Making post-tax contributions is easy

The easiest way to make post-tax contributions is via BPay. If you'd prefer to send us a cheque, use the [Member & Spouse Contribution form](#).

How you're tracking against the post-tax cap

Your post-tax contributions into your TelstraSuper account for this financial year versus the non-concessional contributions cap.



PLEASE NOTE:

- This graph does not include post-tax contributions that you have made to another super fund which will count towards your non-concessional contributions cap.
- Any spouse contributions count towards your post-tax contributions cap.

Your BPay number

BPAY BILLER CODE 94078 BPAY NUMBER 000000000000

Need help?

- Use our [Pre-tax vs Post-tax calculator](#) to see which type of contribution suits your personal circumstances
- Use our [Retirement Projector](#) to see the difference extra contributions could make to your balance
- TelstraSuper Financial Planning can assist you over the phone with simple advice on contributions. There's no additional cost for phone-based advice as this included in your membership. To get started, simply call 1300 033 166 or fill in our [online contact form](#)

Also view how you are tracking against your non-concessional contribution cap in relation to your TelstraSuper contributions.

Your BPay details are noted to assist in making additional non-concessional contributions

Retirement income projector



The screenshot shows the user interface of the TelstraSuper Retirement Income Projector. At the top is a dark navigation bar with icons and labels for various services: Dashboard, Balance, Transactions, Statements, Insurance, Consolidate, Contributions, Retirement Income projector (highlighted with a red circle), Investments, Beneficiaries, and Direct Access. Below the navigation bar is a breadcrumb trail: Home > Dashboard > Retirement Income projector. The main content area features a large heading "Retirement Income projector" followed by a descriptive paragraph: "The TelstraSuper Retirement Income Projector is an industry-leading retirement income calculator, which allows you to estimate your projected super balance and whether you are likely to have an adequate retirement income." Below this is a section titled "The Projector allows you to:" followed by a bulleted list of features: estimate your retirement budget, see how much Age Pension you may qualify for, choose to enter your partner's salary and super, include other investments, assets and income that you may have, factor in planned career breaks, such as time off to have children, compare the outcomes of different scenarios, and see how a variety of market changes may impact your retirement savings. A red button labeled "LAUNCH RETIREMENT INCOME PROJECTOR" is positioned below the list. At the bottom, a paragraph explains that the projector's customizable inputs provide a high level of personalisation to the results generated, enabling users to assess their financial position and consider what they need to do to reach their desired retirement income.

Investments



Home > Dashboard > Investments

Your investments

TelstraSuper offers a range of investment options to suit everyone. You can choose a combination of options to suit your needs, or let us do it for you through our default investment option (based on your age), or take an active role in managing your super through Direct Access.

The investment table(s) show how the estimated balance of your super account, and your future contributions (if applicable) are currently invested.

Note if you have multiple accounts you will need to select an account to view the investment details.

To change your current investment option(s) within your TelstraSuper account, click the 'Update investments' button. To change your current investment option(s) within your Direct Access account (if applicable), click the 'Direct Access' link in the left-hand side menu.

Your current investment option allocations

YOUR SUPER ACCOUNT BALANCE AS AT 23 AUGUST 2021
\$33,515.25

INVESTMENT OPTIONS	CURRENT ALLOCATION	FUTURE ALLOCATION
MONEY INVESTED	\$:	100.00%
TOTAL	\$:	100.00%

UPDATE INVESTMENTS

As well as viewing your investment allocation, you are able to update your investment choices

Update your investments



Investment choice update type

You can update your investment option(s) for your current balance and/or your future contributions. Select one option below. *

- Update investment allocation for my current balance
- Update investment allocation for my future contributions
- Update investment allocation for my current balance and future contributions

Update your investment option(s) for your account balance using either percentage allocation or dollar amount. Select one option below. *

- Update my current investments using percentage allocation
- Update my current investments using dollar amounts

I have read and understood the following:

- A [buy-sell spread](#) may apply as a result of any changes I make to my investment choice.
- Changing my investment option will affect how investment returns are allocated to my account.
- If I invest across more than one investment option, the initial percentage split may change over time due to investment market movements and transactions on my account.
- I can make one investment switch a day.
- My account will be invested in my new investment selections the next business day if my request is submitted before 5:30pm (Melbourne time). Requests received on or after 5:30pm (Melbourne time) on a business day, or on weekends or public holidays, will take an extra day.
- Investment option switches will be processed at the sell unit price (out of current investment options) and the buy unit price (into the selected investment options) applicable to the day the change took place.
- I understand that if I have an automatic investment re-weight instruction in place I cannot update this online and that the processing of this investment switch will cancel my instruction. I also understand that I will need to download and complete an investment choice form to reinstate my automatic investment re-weight instruction and make my investment switch.

NEXT

[CANCEL](#)

Beneficiaries



Home > Dashboard > Beneficiaries

Beneficiaries

Who gets your super when you pass away? Only your dependants and/or legal personal representative. Nominating a beneficiary helps us to determine, in accordance with legislation, who should receive your super and any insurance benefit you may be entitled to in the event of your death.

It's important to keep your nomination up to date.

Your current beneficiary nominations are listed below.

- **non-binding beneficiaries:** update any time using the [Nomination of Beneficiaries form](#).
- **binding beneficiaries:** must be renewed every three years, which you can do through SuperOnline within 60 days of the expiry date – we'll let you know when you can do this. Alternatively, you can make, change or revoke your binding nomination at any time using the [Nomination of Beneficiaries form](#).

Please note: if you make a non-binding nomination your preference is not binding on Telstra Super Pty Ltd, but will be taken into consideration when determining who will receive your super in the event of your death. If you make a binding nomination, Telstra Super Pty Ltd is bound to pay your benefit according to your wishes in the event of your death as long as your nomination remains valid and in effect.

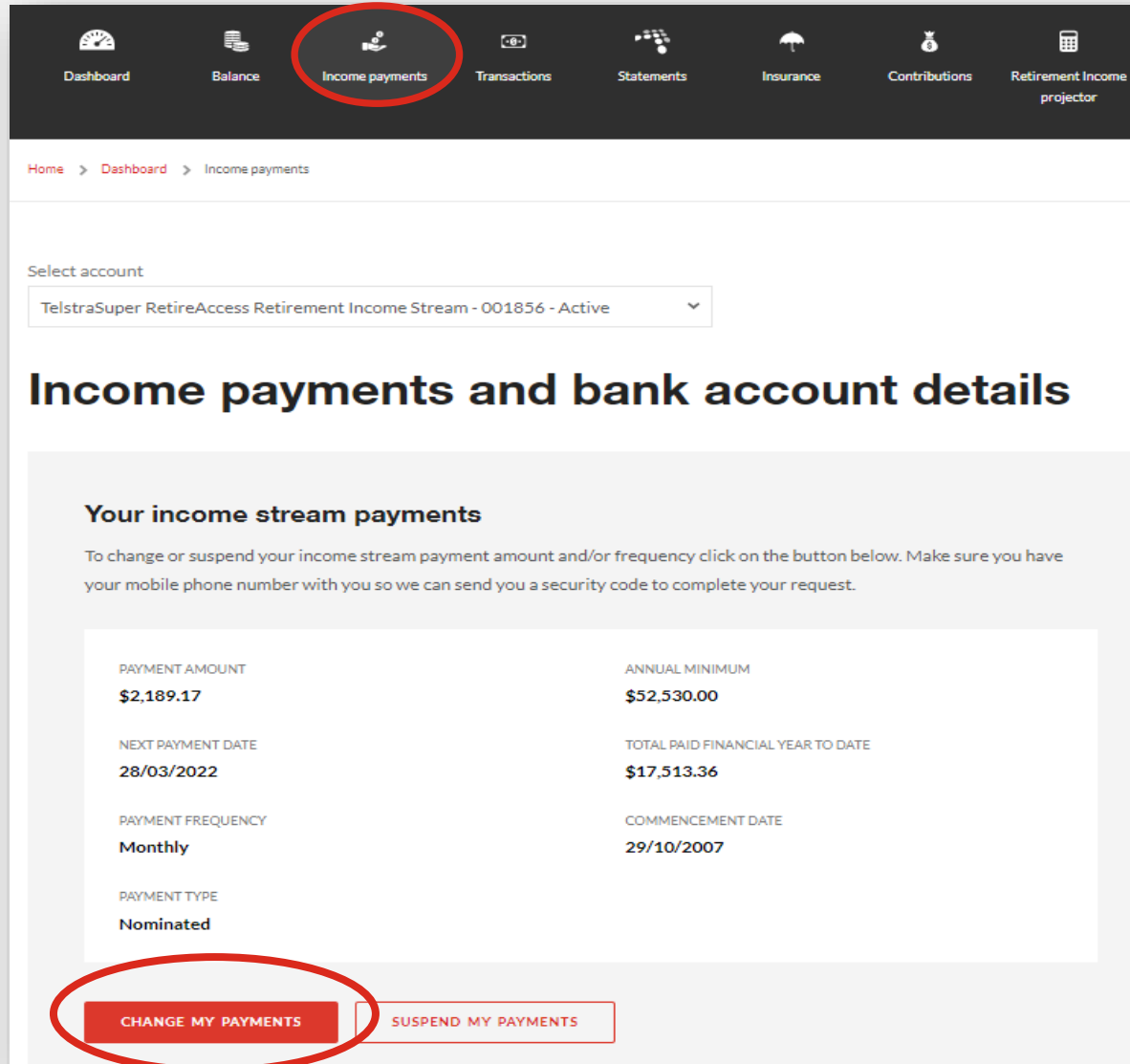
Your current beneficiaries

BENEFICIARY TYPE
Binding
EXPIRATION DATE:
11 March 2022
RENEW MY NOMINATION
100%
Dep_36253966
LEGAL PERSONAL REP

You can view your current beneficiary nomination as well as the type of nomination made.

You can update your beneficiary by selecting the nomination you would like to make. You are also able to renew your beneficiary online.

RetireAccess income payments



Dashboard Balance **Income payments** Transactions Statements Insurance Contributions Retirement Income projector

Home > Dashboard > Income payments

Select account
TelstraSuper RetireAccess Retirement Income Stream - 001856 - Active

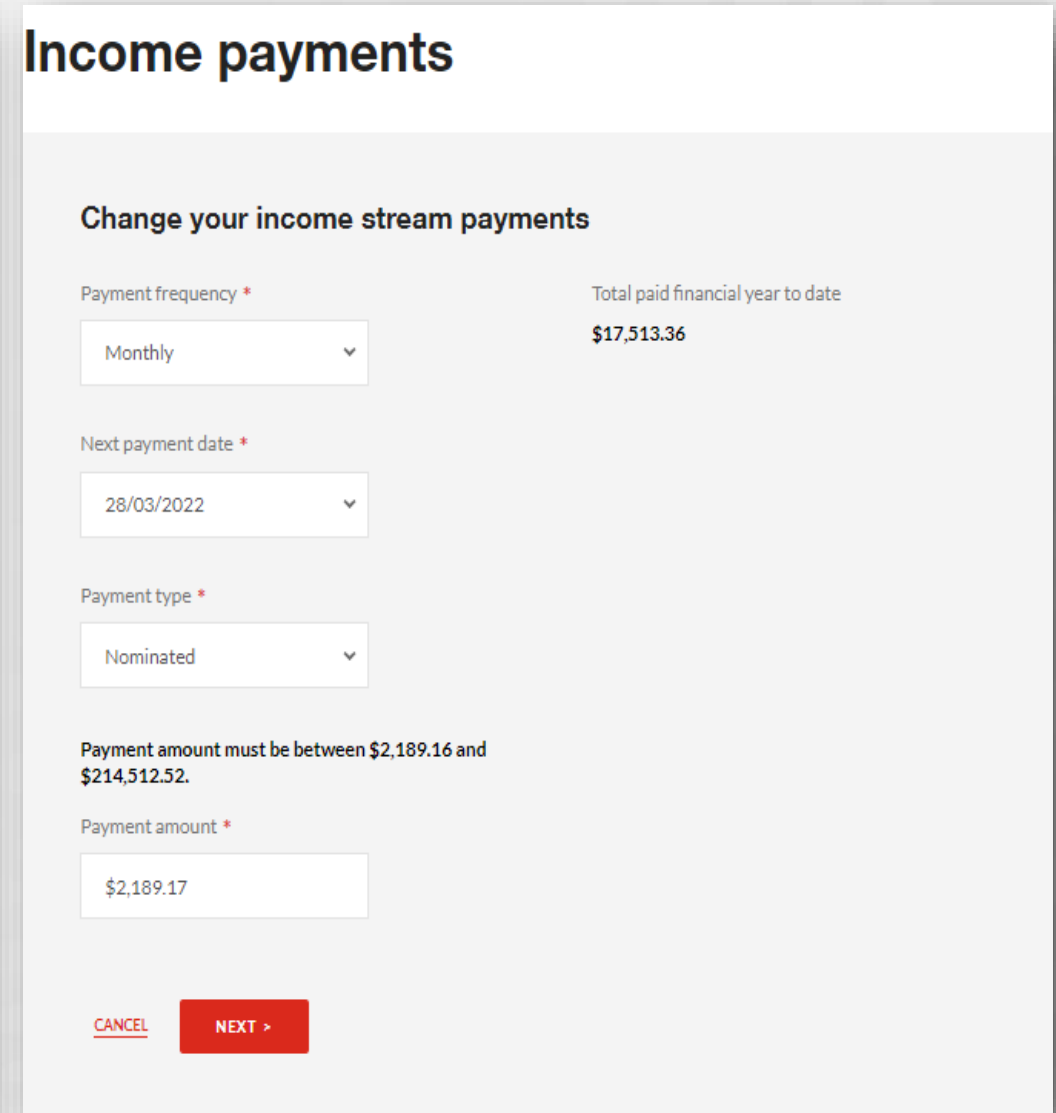
Income payments and bank account details

Your income stream payments

To change or suspend your income stream payment amount and/or frequency click on the button below. Make sure you have your mobile phone number with you so we can send you a security code to complete your request.

PAYMENT AMOUNT \$2,189.17	ANNUAL MINIMUM \$52,530.00
NEXT PAYMENT DATE 28/03/2022	TOTAL PAID FINANCIAL YEAR TO DATE \$17,513.36
PAYMENT FREQUENCY Monthly	COMMENCEMENT DATE 29/10/2007
PAYMENT TYPE Nominated	

CHANGE MY PAYMENTS **SUSPEND MY PAYMENTS**



Income payments

Change your income stream payments

Payment frequency * Total paid financial year to date
Monthly **\$17,513.36**

Next payment date *
28/03/2022

Payment type *
Nominated

Payment amount must be between \$2,189.16 and \$214,512.52.

Payment amount *
\$2,189.17

[CANCEL](#) **NEXT >**

RetireAccess income payments



Your bank account

To update your nominated bank account for income stream payments you will need your mobile phone so we can send you a security code to complete your request. If you don't have your mobile phone, you can complete a [Change of details RetireAccess](#) form.

BSB

***00

ACCOUNT NUMBER

*****05

ACCOUNT NAME

Surname22386362

UPDATE MY BANK ACCOUNT

You can view the nominated bank account for your income stream payments.

To update the nominated bank account, you will need your mobile phone as you will receive a security code to complete your request.

RetireAccess income payments



Review your drawdown strategy

You can review and update the investments you are drawing your income from online.

[Review now](#)

Your current investment options and drawdown allocations

YOUR SUPER ACCOUNT BALANCE AS AT 09 MARCH 2022

\$1,047,973.50

INVESTMENT OPTIONS	CURRENT ALLOCATION	CURRENT DRAWDOWN
LIFESTYLE CONSERVATIVE CASH ALLOCATION: OFF MODIFY	\$1,047,973.50	100.00%
TOTAL	\$1,047,973.50	100.00%

UPDATE INVESTMENT CHOICES

UPDATE INCOME DRAWDOWN

SUPER ONLINE FUNCTIONALITY

RetireAccess Centrelink schedule



Dashboard Balance Income payments Transactions Statements Insurance Contributions Retirement Income projector Investments Beneficiaries **Centrelink schedule**

Home > Dashboard > Centrelink schedule

Centrelink schedule

What's a Centrelink schedule?

The Centrelink schedule is a one page document containing various components relating to your superannuation income stream. It helps Centrelink calculate any aged age pension entitlements you may be eligible to receive by identifying the amount of your income stream to be assessed for 'income test' and 'asset test' purposes.

What a Centrelink schedule includes:

A Centrelink schedule includes all relevant information of the income stream, including but not limited to:

- type of income stream
- current value
- commutations since inception
- current income payments
- frequency of income payments

Request a Centrelink schedule

Centrelink schedules may only be generated for one TelstraSuper account at a time. If you have multiple TelstraSuper accounts you need to generate a schedule for each account.

[REQUEST CENTRELINK SCHEDULE](#)

RetireAccess members are able to request a Centrelink schedule

RetireAccess Centrelink schedule



Request a Centrelink schedule

Centrelink schedules may only be generated for one TelstraSuper account at a time. If you have multiple TelstraSuper accounts you need to generate a schedule for each account.

Request Centrelink Schedule

Account *

TelstraSuper RetireAccess Retirement Income Stream-01 ▼

SUBMIT

* Denotes required field

Select the appropriate account and then select submit



HOW TELSTRASUPER CAN ASSIST



Online calculators



The screenshot shows the TelstraSuper website interface. At the top right, there are links for 'ABOUT US', 'CONTACT US', 'FORMS', and 'LOGOUT'. The main navigation bar includes the TelstraSuper logo, 'Managing your super' (with a dropdown arrow), 'Investments' (with a dropdown arrow), 'Products & services' (with a dropdown arrow), 'Information hub' (with an up arrow and circled in red), and 'Your account' (with a dropdown arrow). A search icon is also present. The 'Information hub' dropdown menu is open, showing a list of options: 'Calculators' (circled in red), 'Tools', 'News and articles', 'Videos', 'Find a Form', 'Proof of identity', 'FAQs', 'Events and seminars', 'Product Disclosure Statements and Guides', and 'Online education'. The 'Calculators' option is highlighted, and a secondary menu is visible on the right, listing various calculator tools: 'Retirement income projector', 'Government co-contributions', 'Pre-tax vs post-tax contributions', 'Spouse tax offset', 'Retirement income stream payments', and 'Insurance calculators'. A red button labeled 'RESOURCES TO HELP YOU' is located in the bottom left of the dropdown menu.

HOW TELSTRASUPER CAN ASSIST

Retirement projector



Any advice contained in this Retirement Projector is of a general nature only and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this projector, you need to take into account your own financial circumstances, consider the product disclosure statement for any product you are considering and seek professional advice from a Financial adviser.

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HOW TELSTRASUPER CAN ASSIST

Insurance portal

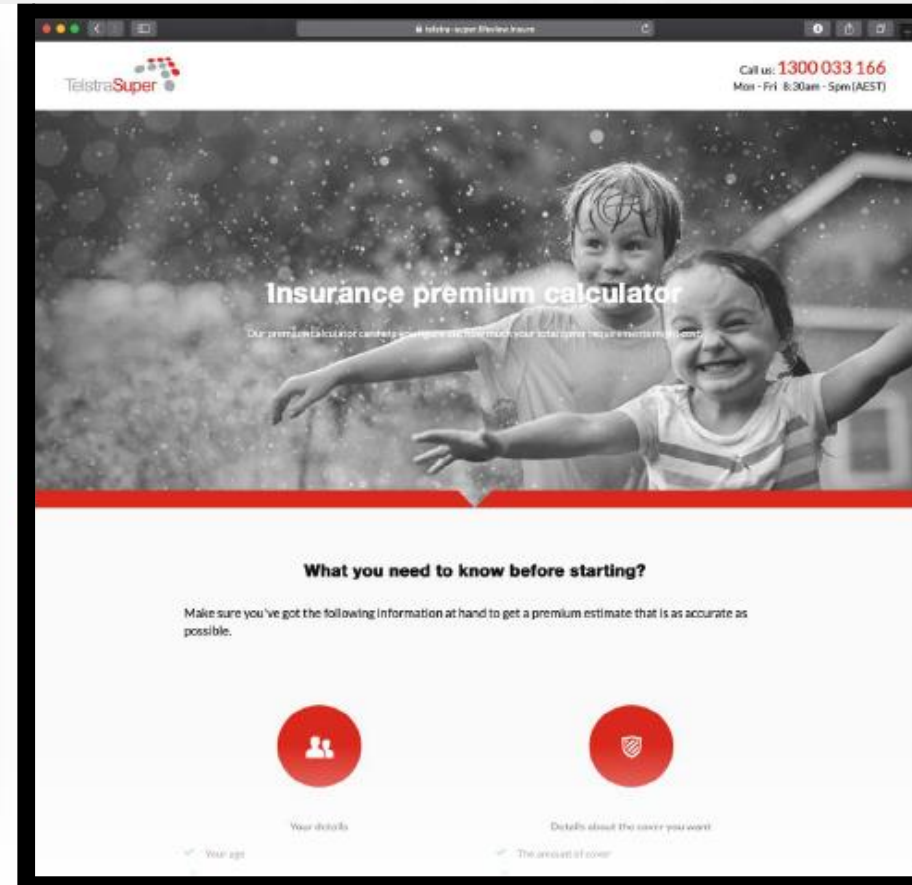
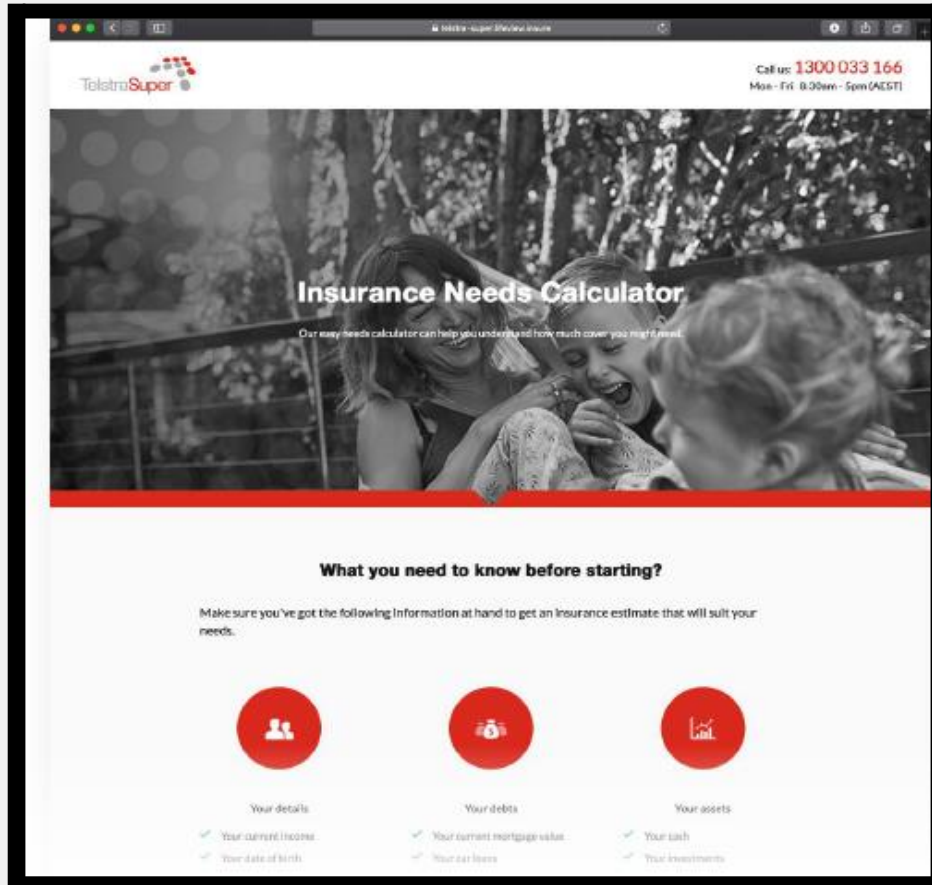


The screenshot shows the TelstraSuper insurance portal interface. At the top, there is a navigation bar with the TelstraSuper logo, 'About us', and 'Contact us' links. On the right side of the navigation bar, there is a user profile icon and a 'Logout' button. The main content area has a red background with a pattern of light red circles. A large white banner at the top of the main content area says 'Welcome back,' followed by a red rectangular box. Below this, the text 'Your current insurance cover' is displayed. The main content is organized into three columns, each representing a different type of insurance cover. Each column has a dark grey header with the cover name, a white box showing the current coverage amount, and a white box with a description and a 'LEARN MORE' button with a right-pointing arrow.

Death cover	Total & Permanent Disablement (TPD) cover	Income Protection
You are currently covered for \$203,494	You are currently covered for \$203,494	Per month, you are currently covered for \$8,227
WHAT'S DEATH COVER? If you die, Death cover provides a lump sum payment when those who depend on you may need it most. You may also be able to access the payment earlier if diagnosed with a terminal illness.	WHAT'S TPD COVER? TPD cover helps to protect you and your family's lifestyle by paying a lump sum payment if you were to become totally and permanently disabled. With TelstraSuper, TPD is bundled with Death cover.	WHAT'S INCOME PROTECTION? Income Protection cover replaces part of your income to help support you while you're off work if you become unable to work due to sickness or an accident.
LEARN MORE →	LEARN MORE →	LEARN MORE →

HOW TELSTRASUPER CAN ASSIST

TelstraSuper's insurance calculators



The information on this website about insurance cover is provided to you by Telstra Super Pty Ltd (ABN 86 007 422 522, AFSL 236709) as trustee for the Telstra Superannuation Scheme (ABN 85 502 108 833) (TelstraSuper) and MLC Limited (ABN 90 000 000 402, AFSL 230694) trading as MLC Life Insurance (Insurer). TelstraSuper and MLC Life Insurance collect, use and disclose the personal information you provide through this website in accordance with the TelstraSuper and MLC Life Insurance Privacy Policy and Privacy Collection Statements.

Source: www.telstra-super.lifeview.insure/calculators/premium and www.telstra-super.lifeview.insure/calculators/needs

HOW TELSTRASUPER CAN ASSIST

Four advice services to empower you



SUPER *sorter*

Simple phone advice and info to max your super.



STEP *it up*

Want to take that next step with your super or finances? We'll find you a simple solution.



BIG *picture it*

Let's check out your whole financial situation and make a plan.



STAY *on track*

Ongoing expert coaching on super and wealth. We'll nudge and encourage you, keeping you on track as life changes.

Financial advice is provided by Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705. TSFP is wholly owned by TelstraSuper Pty Ltd (TSPL) in its capacity as trustee for the Telstra Superannuation Scheme (TelstraSuper). Refer to the current TSFP Financial Services Guide (FSG) on our website (www.telstrasuper.com.au) for important information about the services.

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The fund you trust
with your super, is now
there for your friends.

**Invite a friend.
We'll do the rest.**

telstrasuper.com.au/refer



**Competitive
fees**



**Profits back
to you**



**Strong long-term
performance**



**Simple advice
on you super**



**When we win,
you win!**



**Responsible
investors**

Happy to answer your questions.



1300 033 166

8:30am - 5:30pm (Melbourne time) Monday to Friday



talkingsense@telstrasuper.com.au



telstrasuper.com.au



**As a leading profit-to-member fund, TelstraSuper is committed helping our members build a financially secure future.
As a current TelstraSuper member, you are able to refer friends and family members to join TelstraSuper.**

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