

July 2018



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MISS TEEGAN SHAW
1 BELLADONIA AVENUE
MOUNT LOW QLD 4818

Dear Miss Shaw

Superannuation Benefit Statement
Contract No: 02324380

Please find enclosed your superannuation benefit statement for the period ended 30 June 2018.

AIA Pending Acquisition

On 21 September 2017 the Commonwealth Bank of Australia (CBA) announced the proposed sale of its life insurance businesses in Australia and New Zealand to the AIA Group (AIA). The Colonial Mutual Life Assurance Society Limited (CMLA), forms part of this proposed sale and will move from the CBA group and be part of the AIA Group upon completion of the sale, which is expected to occur in the 2018/2019 financial year. The trustee, Colonial First State Investments Limited (CFSIL), will not form part of this sale. CFSIL is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 (CBA). For further information and updates please go to: <https://www.commbank.com.au/guidance/newsroom/ASX2-201709.html>

This periodic superannuation benefit statement comprises of:

- Part 1: Superannuation benefit statement and
- Part 2: Explanatory notes — provides information on important changes which have occurred throughout the year.

We're here to help

If you have any questions about the information enclosed in your statement pack or would like to discuss your present insurance arrangements, you can contact your financial adviser.

Alternatively, if you require any personal details on your statement to be amended, please call us on 1800 622 333 between 8am and 8pm (Sydney time), Monday to Friday.

Yours sincerely

Customer Service Team
The Colonial Mutual Life Assurance Society Limited
On behalf of the Trustee

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Total Care Plan Super

Unique Superannuation Identifier (USI): 26 458 298 557 008

Your Statement of Benefits at 30 June 2018

LIFE INSURED: T V Shaw

CONTRACT NUMBER: 02324380

CONTRACT CODE: P08

TRANSACTIONS

FOR PERIOD	1 JULY 2017 TO 30 JUNE 2018
	\$
Income	433.97
-Member contributions	433.97
-Employer contributions	0.00
-Insurance proceeds	0.00
-Insurance proceeds — income protection	0.00
Outgoings	
-Insurance premiums#^	-358.97
-Withdrawals	0.00
-PAYG tax	0.00
-Policy fee	-75.00

Insurance premiums have been paid out of contributions, rollovers or both and are shown net of any premium refunds. Premiums may include a frequency charge. Monies received before premiums are due are applied on the insurance premium due date which may be in the next financial year.

^ No TFN Contributions tax may apply to your account if you haven't quoted your TFN for superannuation purposes.

INSURANCE BENEFITS

	T V Shaw
	\$
Your Death Benefit* at 30 June 2018	944,033.00
Withdrawal Benefit at 1 July 2017	0.00
Withdrawal Benefit at 30 June 2018	0.00

As this is insurance cover and not an investment product, benefits will only be paid upon a claimable event. There is no withdrawal value of this product.

*see explanatory notes on amounts payable on death

NON-BINDING NOMINATIONS

Your Nominated Dependants are:

Name	Relationship	Percentage
		%
Michael Slogget	Spouse	100.00

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PART 2: SUPERANNUATION BENEFIT STATEMENT

EXPLANATORY NOTES

AMOUNT PAYABLE ON DEATH

The amount payable under your Total Care Plan Super policy in the event of your death is the basic sum insured plus any additional insurance cover payable on death, plus any loyalty bonus cover that may apply. If there is indexing on the policy, then the sum insured will increase each year. For more information on these benefits please refer to the policy document.

SIGNIFICANT BENEFITS

If indexation applies to your cover then your cover will increase each year according to the indexation provisions of the policy. If you retain Death and/or Total and Permanent Disability Cover for five years or more then you qualify for a Loyalty Bonus Benefit.

ADDITIONAL INSURANCE COVER

Additional benefits may be payable in certain circumstances. Any additional benefits attached to the policy are outlined on your statement. For more information on these benefits please refer to the policy document. Other insurance options may be available, for more information please contact us.

INSURANCE PROCEEDS

The total of any lump sum benefits paid by the insurer to the trustee of your superannuation fund as a result of your death, terminal illness or total and permanent disability.

INSURANCE PROCEEDS – INCOME PROTECTION

The total of any income protection benefits paid by the insurer to the trustee of your superannuation fund as a result of your incapacity and inability to work.

PAYG TAX

The total amount of pay-as-you-go tax deducted and withheld from your income protection benefits when they were paid to you. A PAYG payment summary will be issued for your income tax records.

WITHDRAWALS

The total amount paid to you by the trustee of your superannuation fund including any eligible insurance proceeds or additional premiums. This amount is net of any tax.

NOMINATED DEPENDANTS

You should review your nomination if your circumstances change, for example, when you marry, divorce, re-marry, enter or leave a de facto relationship, or have children. If you wish to change your death benefit nomination to a non-lapsing death benefit nomination or add, update or delete a beneficiary, please call us.

ENQUIRIES AND COMPLAINTS RESOLUTION

The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements. If you require further information about the FirstChoice Trust or your interest in the FirstChoice Trust, require assistance to understand your benefit entitlements, have any other enquiries or have a complaint, please call our customer services team on 1800 622 333 between 8 am and 8 pm (Sydney time), Monday to Friday.

If you wish to lodge a complaint in writing, you should write to the:

Complaints Manager
CBA Group Customer Relations
Reply Paid 41
Sydney NSW 2001

For complaints, please mark your letter 'Notice of Complaint'. Upon receipt of your complaint, the Complaints Manager will investigate the cause of your concern and respond to you as quickly as possible. If the matter cannot be resolved quickly, you will be kept informed of progress.

If you are not satisfied with our handling of your complaint or our decision, you may have the right to lodge a complaint with the Superannuation Complaints Tribunal (SCT).

SUPERANNUATION COMPLAINTS TRIBUNAL

Before the SCT has jurisdiction to deal with the matter, it must be satisfied that the complaint was referred to an appropriate person under our internal enquiries and complaints arrangements. The SCT cannot deal with your complaint until you have made reasonable efforts to have the complaint resolved by the Trustee.

If, after you have made a complaint to the Trustee, you are not satisfied with the response, or do not receive a response, within 90 days, you can then lodge a complaint with the SCT. The SCT cannot deal with certain matters for example, decisions that relate to the management of the Fund as a whole, such as investment performance, the level of fees and charges or employer decisions.

If the SCT accepts your complaint, it will attempt to resolve the matter through conciliation. If a complaint cannot be resolved by conciliation and has not been withdrawn by the SCT, it proceeds to review. This means the SCT will consider submissions and make a decision to determine the outcome of the complaint.

To contact the SCT, you can telephone 1300 884 114 between 9am and 5pm (Sydney time), Monday to Friday from anywhere in Australia. Alternatively, visit their website at www.sct.gov.au.

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