

July 2017



**L400M5A**  
MR MICHAEL SLOGGET  
1 BALLADONIA AVENUE  
MOUNT LOW QLD 4818

044 22413

Dear Mr Slogget

## Superannuation Benefit Statement

### Contract No: 02326778

Please find enclosed your superannuation benefit statement for the period ended 30 June 2017.

This periodic superannuation benefit statement comprises of a:

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

The Trustee of the Colonial Super Retirement Fund (CSRF) advised you in February 2017 of the proposed transfer of the Total Care Plan Super to Colonial First State FirstChoice Superannuation Trust (FirstChoice Trust) by way of a successor fund transfer.

As that transfer occurred on 1 April 2017(Transfer Date), this annual statement covers the period of your membership in CSRF from 1 July 2016 to the Transfer Date and your period of membership in FirstChoice Trust from the Transfer Date to 30 June 2017.

The Colonial First State FirstChoice Superannuation Trust Report to Members (annual report) for the period 1 July 2016 to 30 June 2017 is available online at [commbank.com.au/superforms](http://commbank.com.au/superforms) from 30<sup>th</sup> September. To view, select 'annual report'. You can elect to receive a copy of the Report to Members free of charge by simply calling us on 1800 622 333 between 8 am and 8 pm (Sydney time), Monday to Friday or write to PO Box 320 Silverwater NSW 2128.

#### 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 either go to our FAQs on [commbank.com.au](http://commbank.com.au) under Get help or contact your financial adviser, as shown on your statement.

Alternatively, if you require any personal details on your statement to be amended, please call us on 1800 622 333 between 8 am and 8 pm (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 2017

<b>LIFE INSURED:</b>	M J Slogget	<b>CONTRACT NUMBER:</b>	02326778
<b>ADVISER:</b>	James Pump	<b>CONTRACT CODE:</b>	P08
<b>TELEPHONE NUMBER:</b>	(07) 4722 3426		

### TRANSACTIONS

#### FOR PERIOD

1 JULY 2016 TO 30 JUNE 2017

\$

#### Income

720.94

- Member contributions	720.94
- Employer contributions	0.00
- Insurance proceeds	0.00
- Insurance proceeds - income protection	0.00

#### Rebates

- Renewal reward	-14.98
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#### Outgoings

- Insurance premiums*^	-735.92
- Withdrawals	0.00
- PAYG tax	0.00
- Policy fee	0.00

\* 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

**M J Slogget**

\$

Your <b>Death Benefit</b> at 30 June 2017	1,064,210.00
Your <b>Basic Sum Insured</b> at 30 June 2017	1,064,210.00

Your **Additional Insurance Cover** at 30 June 2017

Total & Permanent Disability	461,473.00
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Withdrawal Benefit at 1 July 2016	0.00
Withdrawal Benefit at 30 June 2017	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.

**BINDING NOMINATIONS**

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**Your Nominated Dependants are:**

<b>Name</b>	<b>Relationship</b>	<b>Percentage %</b>	<b>Date Valid To</b>
Teegan Shaw	Spouse	100.00	24 December 2017



## 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.

### PERIOD

The trustee of the Colonial Super Retirement Fund (CSRF) advised you in February 2017 of the proposed transfer of Total Care Plan Super to (the FirstChoice Trust) by way of a successor fund transfer.

As that transfer occurred on 1 April 2017 (Transfer Date), this annual statement covers the period of your membership in CSRF from 1 July 2016 to the Transfer Date and the period of your membership in FirstChoice Trust from the Transfer Date to 30 June 2017. The transfer did not affect your benefit entitlements.

### 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.

### ROLLOVER REBATE

When your premiums are paid with superannuation money that is rolled over or transferred from another superannuation interest, you're eligible for a 15% rollover rebate.

### 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.

### BINDING DEATH NOMINATIONS

The Trustee is required to pay your nominated dependant/s if:

- (i) each nominated dependant is either your legal personal representative or a dependant;
- (ii) the proportion of the benefit that will be paid to each nominated dependant is certain or readily ascertainable from the binding death benefit nomination you have made; and
- (iii) the binding death benefit nomination you have made is in effect.

To ensure your binding death benefit nomination remains valid it must be confirmed or amended by you at least once every 3 years.

Your binding death benefit nomination ceases to have effect on 24 December 2017 being 3 years after the date it was first signed or last confirmed or amended by you. You may amend or revoke your nomination at any time.

You may confirm, amend or revoke your binding nomination, by completing the relevant form.

You may also change your binding nomination to a non-lapsing death benefit nomination by completing the relevant form. The non-lapsing death benefit nomination doesn't need to be renewed every three years as it doesn't expire.

You may obtain a form by calling a customer service consultant or by speaking to your adviser.

### 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 (AEST 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).

## **PART 2: SUPERANNUATION BENEFIT STATEMENT**

### **EXPLANATORY NOTES - CONTINUED**

#### **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](http://www.sct.gov.au).