Rollover benefits statement

Section A: Receiving fund

Australian business number (ABN):	39260556340
Fund Name:	THE TRUSTEE FOR THE CYBISS SUPERANNUATION FUND
Postal address:	PO Box 5558
Suburb/town/locality:	CAIRNS
State/territory:	QLD
Postcode:	4870
Country if other than Australia:	
Unique Superannuation Identifier (USI):	
Member Client Identifier:	39260556340

Section B: Member's details

Tax file number (TFN):	337405703
Title:	Mr
Family name:	DAVIES
First given name:	GLYN
Other given names:	BRADLEY
Residential address:	Unit 1202 Piermonde 2-4 Lake Street
Suburb/town/locality:	CAIRNS CITY
State/territory:	QLD
Postcode:	4870
Country if outside Australia:	
Date of birth:	16/07/1959
Sex:	Male
Daytime phone number:	0474847777
Email address (if applicable):	gdoz@outlook.com

Section C: Rollover transaction details

Service period start date:	16/03/1993
Tax components:	
Tax-free component	$43.55
KiwiSaver Tax-free component	$0.00
Taxable component:	
- Element taxed in the fund	$85,476.85
- Element untaxed in the fund	$0.00
Tax components TOTAL	$85,520.40
Preservation amounts:	
Preserved amount	$85,520.40
KiwiSaver preserved amount	$0.00
Restricted non-preserved amount	$0.00
Unrestricted non-preserved amount	$0.00
Preservation amounts TOTAL	$85,520.40

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Section D: Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006:	$0.00

Section E: Transferring fund

Fund ABN:	98350952022
Fund name:	SPSL Master Trust
Contact name:	James Gyton
Daytime phone number:	1800 191 517
Email address (if applicable):	everydaysuper@spsl.com.au

Section F: Declaration

I declare that the information contained in the statement is true and correct.

Name: James Gyton

Signature of authorised person:

Date: 07/03/2023

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SUNCORP

8 March 2023

Account Number
991084412

044
Mr Glyn Davies
Unit 1202 Piermonde 2-4 Lake Street
CAIRNS CITY QLD 4870

Hi Glyn

Confirming your benefit payment

We refer to your request for a benefit payment from Suncorp Everyday Super™, which has now been paid and $85,520.40 has been forwarded to your nominated institution.

We've attached an *Account Closure Statement* reflecting this withdrawal that tells you what you need to know about your payout.

Any insurance cover you held has now been cancelled.

Your Fund's annual report

Your Fund's annual reports are available on our website, suncorp.com.au/super. Just let us know if you'd like a hard copy posted to you, free of charge.

We're always happy to help

If you have any questions, just call our Customer Service team on 1800 191 517 between 9am and 5pm (Australian Eastern Standard Time) Monday to Friday. We'll be happy to help.

Yours sincerely

James Gyton
Chief Operating Officer SPSL
SPSL Ltd

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Important Information

Suncorp Super products and this information are issued by SPSL Limited ABN 61 063 427 958 AFSL 237905 RSE licence number L0002059 (the Trustee), trustee for the SPSL Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655 (the Fund). The Trustee is wholly owned by LGIAsuper Trustee as trustee for LGIAsuper (LGIAsuper) and is not part of the Suncorp Group. The Trustee uses the 'Suncorp' brand under licence. Suncorp Super products are not bank deposits or bank liabilities and are subject to investment risk, including loss of the interest and principal invested. The obligations of the Trustee aren't guaranteed by any company within the Suncorp Group or the LGIAsuper Group, nor do either Group guarantee the performance of Suncorp Super products. This is general information only and does not take into account your personal objectives, financial situation or needs.

Your Suncorp Everyday Super™ final statement on account closure

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Issue date: 8 Mar 2023

Your details

Name:	GLYN DAVIES
Account number:	991084412
Date joined plan:	6 April 2016
Eligible service date:	16 March 1993
Tax File Number:	Supplied

How to contact us

Customer Service

1800 191 517 9am to 5pm (Australian Eastern Standard Time) Monday to Friday

super@spsl.com.au

suncorp.com.au/super/everyday-super

GPO Box 2585 Brisbane QLD 4001

Fund:	SPSL Master Trust
ABN:	98 350 952 022
Issuer:	SPSL Limited
ABN:	61 063 427 958
AFS License No:	237905
RSE License No:	L0002059

Your account summary

Your transaction summary

Opening account balance as at 1 July 2022 **$ 75,193.95**

CONCESSIONAL CONTRIBUTIONS

Description	Debits	Credits
Compulsory employer Contribution		$7,563.85

NON-CONCESSIONAL CONTRIBUTIONS

Description	Debits	Credits
Nil		

OTHER CONTRIBUTIONS

Description	Debits	Credits
Nil		

PENSION PAYMENTS

Description	Debits	Credits
Nil		

FEES

Description	Debits	Credits
Administration fee	$254.31	

INSURANCE FEES AND CHARGES

Description	Debits	Credits
Nil		

TAXES

Description	Debits	Credits
Tax on contributions	$1,134.59	

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Your Suncorp Everyday Super™ final statement on account closure

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OTHER TRANSACTIONS

Description	Debits	Credits
Withdrawal	$85,520.40	
Investment earnings		$4,151.50
Total	**$86,909.30**	**$11,715.35**

Closing account balance as at 7 March 2023	**$0.00**

YOUR INSURANCE COVER

Prior to the closure of your account, you did not have any insurance.

Your investment details

Your investment's net rate of return	**5.28%**

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Your Suncorp Everyday Super™ final statement on account closure

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Your benefit details

SUMMARY OF YOUR BENEFITS

This section shows the amount (gross of tax) that was paid on closure of your account.

Preservation amounts	Amount
Non-preserved benefits	$0.00
Restricted non-preserved benefits	$0.00
Preserved benefit	$85,520.40
Total	$85,520.40

Taxation amounts	Amount
Tax-free component	$43.55
Taxable component-portion taxed in the fund	$85,476.85
Taxable component-portion untaxed in the fund	$0.00
Total	$85,520.40

WITHDRAWAL BENEFIT

This withdrawal benefit will change over time. It excludes any applicable insurance cover. Importantly, if you hold insurance in your super, any payable insured amount will be added to the withdrawal benefit amount. Please refer to the Additional information section for more details.

	Debits	Credits	Amount
Closing account balance as at 7 March 2023			$85,527.90
Fees	$7.50		
Tax Rebates		$0.00	
Lump sum tax	$0.00		
Withdrawal benefit as at 7 March 2023			$85,520.40
(Withdrawal benefit as at **1 July 2022** $75,193.95)			

YOUR BENEFIT PAYMENT

Your benefits have been paid as follows:

Type	Date	Account details	Amount
Rollover	07/03/2023	THE TRUSTEE FOR THE CYBISS SUPERANNUATION FUND	$85,520.40

YOUR NOMINATED BENEFICIARIES

This shows the person(s) you elected to receive your benefit if you died before the closure of your account. As your account is now closed, any nomination is no longer valid.

Relationship	Name	Allocation
Other	Ruth Estelle Davies	100%

For more information about beneficiaries refer to the Product Disclosure Statement and Product Guide.

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Your Suncorp Everyday Super™ final statement on account closure

SUNCORP

Your account in detail

Your transaction details

Opening account balance as at 1 July 2022 **$ 75,193.95**

Date	Description	Debits	Credits
CONCESSIONAL CONTRIBUTIONS			
20/07/22	Compulsory employer contribution		$1,865.40
15/08/22	Compulsory employer contribution		$726.92
13/09/22	Compulsory employer contribution		$726.92
19/10/22	Compulsory employer contribution		$908.65
14/11/22	Compulsory employer contribution		$726.92
13/12/22	Compulsory employer contribution		$726.92
17/01/23	Compulsory employer contribution		$1,020.78
13/02/23	Compulsory employer contribution		$861.34
FEES			
31/07/2022	Administration Fee	$30.04	
31/08/2022	Administration Fee	$31.27	
30/09/2022	Administration Fee	$29.68	
31/10/2022	Administration Fee	$30.47	
30/11/2022	Administration Fee	$30.63	
31/12/2022	Administration Fee	$32.09	
31/01/2023	Administration Fee	$32.58	
28/02/2023	Administration Fee	$30.05	
07/03/2023	Administration Fee	$7.50	
TAXES			
20/07/22	Tax on contributions	$279.81	
15/08/22	Tax on contributions	$109.04	
13/09/22	Tax on contributions	$109.04	
19/10/22	Tax on contributions	$136.30	
14/11/22	Tax on contributions	$109.04	
13/12/22	Tax on contributions	$109.04	
17/01/23	Tax on contributions	$153.12	
13/02/23	Tax on contributions	$129.20	
OTHER TRANSACTIONS			
07/03/23	Withdrawal	$85,520.40	
07/03/23	Investment earnings		$4,151.50

Closing account balance as at 7 March 2023 **$0.00**

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Your Suncorp Everyday Super™ final statement on account closure

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FEES AND COSTS SUMMARY

This section summarises all fees and costs related to your account.

We are required by law to set out the information this way. We know it might be confusing, but we are here to answer any questions you have, so give us a call.

The 'Fees deducted directly from your account' includes all fees shown as transactions in the 'Your account in detail' section of this statement.

The 'Fees and costs deducted from your investment' are estimates of the fees and costs you incurred on your investments. These are not additional deductions from your account and they have already been included in the returns you received. Depending on the type of fee or cost, these may be deducted daily, monthly or at some other time.

Fees deducted directly from your account

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

	Amount (gross of tax)	Tax adjustment	Amount (net of tax)
Administration fee	$299.19	$44.88	$254.31
Total	**$299.19**	**$44.88**	**$254.31**

Fees and costs deducted from your investment

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' section.

	Amount (gross of tax)
Investment fee	$116.16
Indirect costs	$5.53
Costs met from reserves	$0.00
Buy-sell spread	$72.90
Total	**$194.59**

Total fees and costs you paid

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

	Amount (gross of tax)
Total fees and costs you paid	**$493.78**

The total fees and costs you paid are the total of all fees and costs disclosed in this exit statement.

Additional explanation of fees and costs

The 'Amount (gross of tax)' is gross of income tax and includes GST (less any available reduced input tax credits) and stamp duty (where applicable).

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The Fund receives a tax deduction of up to 15% for expenses relating to administration. The administration fees you paid are net of tax and are shown in the 'Amount (net of tax)' column. The Fund receives a tax deduction of up to 15% for expenses relating to insurance fees. Any insurance fees you paid are gross of tax and if you have received the benefit of the tax deduction, it is shown as a 'Tax on contributions – rebate' transaction.

If your account balance is less than $6,000 when you leave the Fund, the total combined amount of fees and costs charged to you in relation to administration and investment is capped at 3% of the balance paid in exit. Any amount charged in excess of that cap must be refunded.

The Trustee can generally recover properly incurred expenses and costs incurred in the administration and management of the Fund. The Trustee may use the assets of the Fund (including reserves) to do this. Any excess amounts are retained within the reserve to meet future costs.

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Your Suncorp Everyday Super™ final statement on account closure

SUNCORP

EXPLANATION OF YOUR BENEFITS

In this section, we give a brief explanation of some of the expressions and terms which may be used in your statement as the information in this statement is important and should be read carefully. If there's anything about your statement you're still unsure about, please ask your financial adviser - or of course you can always give us a call on the Customer Service number on the front of your statement. Alternatively, please consult the PDS and Product Guide for more information.

Closing account balance
Is calculated by multiplying the number of units by the sell unit price after fees and charges have been deducted but not including any relevant charges if you withdraw the benefit.

Eligible service date
Where applicable, this date is used to calculate the amount of tax payable when your benefit is paid.

Fees
These transactions are debits from your account and include any fees and charges (less any rebates).

- **Administration fee**
  Administration fees are comprised of different components and you may see more than one charge for the same date on your statement. The total value of all Administration fees shown is equal to the amount deducted from your account.

- **APRA levy**
  The Australian Prudential Regulation Authority (APRA) imposes a levy on the Trustee, a proportion of which will be recouped from your account on a monthly basis.

- **Contribution and personal advice fees**
  If applicable, this is an amount agreed with an adviser in relation to services provided by the adviser.

- **Fee rebate**
  From 1 July 2019, under super law, where an account balance is less than $6,000 at financial year end or in exit, the total combined amount of fees and costs charged to you in relation to administration and investment is capped at 3% (pro-rated in the financial year of exit). Fee rebates represent a rebate or refund of fees and are paid directly to your account (so reduce the other fees quoted) to comply with this cap. Fee rebates may cover fees deducted directly from your account and fees and costs deducted from your investment.

  For members at 30 June each year, any applicable rebate will be made to your account by 30 September for the previous financial year. For exiting members, any applicable pro-rated rebate will be made to your account either at exit or within 3 months of your exit.

- **Insurance fees and charges**
  Deductions from your account to cover the cost of any Life, Total and Permanent Disablement and Income Protection cover you may have. This includes insurance fees and any government stamp duty. Insurance fees are comprised of different components and you may see multiple insurance fees deducted on the same date on your statement.

Taxes
'Taxes' means Commonwealth, state, local, foreign or international taxes, fees, withholdings, levies, imposts, duties, assessments and charges of any kind and nature arising out of or related to contributions and investments, together with applicable interest and penalties.

Government co-contribution
If applicable is the total of the amounts of Government co-contributions received during the reporting period.

Insurance cover
This is the type and level of insurance cover you had prior to your account closure. The level of cover represents the maximum amount of benefit you would have been able to claim prior to the closure of your account.

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Interest Accrued (Asteron Traditional Capital Guaranteed Fund)
Interest accrued on your investment (if any) is based on the interim interest rate for the relevant period. Interest accrued is not included in your closing balance but is included in your withdrawal benefit. The interim rate may be changed at any time.

Investment earnings
The movement in the unit price of your investment during the statement period, expressed as a dollar amount.

Investment's net rate of return
This is the combined total rate of return for all the investments in your super fund during the statement period. It's calculated after deducting tax and fees in the unit prices of your investments, and taking into account the timing and amounts of inflows and outflows in your account.

If you're invested in the Asteron Traditional Capital Guaranteed Fund, your net investment rate of return includes accrued interest calculated using the current interim rate.

Product Dashboards
The latest product dashboards are available for this Fund at www.suncorp.com.au/super. The product dashboard is intended to provide key information about MySuper products and other investment options and for this information to be presented in a standardised manner to allow consumers to easily compare products and make informed choices.

Tax on contributions
A Government-imposed tax levied on concessional contributions.

Trustee
Every super fund is required by law to have a trustee, who is appointed to ensure that the fund is run according to the best interests of all the members and that it complies with all superannuation rules and legislation. The trustee of the Fund is SPSL Limited.

Withdrawal benefit
The withdrawal benefit shown in this statement is calculated using the latest available unit price. When you submit your withdrawal request, the amount payable to you will be calculated using the unit price effective the date of your request. Your withdrawal benefit may differ from your closing account balance because of contributions received, changes to the value of underlying investments, withdrawals, and the deduction of taxes, fees and charges. Importantly, if you hold insurance in your super, any payable insured amount will be added to the withdrawal benefit amount.

Additional information

We are required to provide you with any information you reasonably require to understand your entitlements. Please consult the PDS and Product Guide for more information or give us a call on the Customer Service number, included at the front of your statement, if you require additional assistance.

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WE WELCOME YOUR FEEDBACK

If you experienced a problem, were not satisfied with our products or services or a decision we have made, let us know so that we can help. Give us a call on 1800 191 517.

Complaints can sometimes be resolved on the spot and usually within 5 business days.

Review by our Customer Relations Team
If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 13 11 55
By email: complaints@lgiasuper.com.au
By Fax: 1300 369 954
In writing: GPO Box 2585 BRISBANE QLD 4001

Our Customer Relations team will contact you if they require additional information or when they have reached a decision.

When responding to your complaint you will be informed of the progress of, and the timeframe for, responding to your complaint.

Seek review by an external service
We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:
By phone: 1800 931 678
By email: info@afca.org.au
In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
By visiting: www.afca.org.au

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