

GPO Box 264, Melbourne, VIC, 3001
Phone: 1800 913 118
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Email: clientfirst@ioof.com.au
www.ioof.com.au



7 December 2021



010/844

Miss Andrea Warnecke
PO BOX 1045
EDGECLIFF NSW 2027

Dear Miss Warnecke,

Pursuit Select Personal Superannuation

Client number: 263781M

Account number: 263781M-D2-01

Exit statement for the period 1 July 2021 to 3 December 2021

Please find enclosed your Pursuit Select Personal Superannuation Exit statement for the period 1 July 2021 to 3 December 2021.

Your account has been transferred to eXpand Super (account number 16641775). Here's a summary of what happened:

18 Oct 2021 Significant Event Notice sent
15 Nov 2021 Transaction freeze began
6 Dec 2021 Transaction freeze ended
6 Dec 2021 Your account has been moved.

You can find out more about this migration at www.myexpand.com.au/faq

Details of your new account

You will receive a welcome pack for your new account separately.

Where do I go for more information?

If you have any questions about your Exit statement or the transfer to your new account, please contact ClientFirst on 1800 913 118 or email us at clientfirst@ioof.com.au

Thank you for continuing to invest with us.

Yours sincerely,

A handwritten signature in black ink, appearing to read "F. Lombardo". The signature is written in a cursive style with a large, stylized initial "F".

Frank Lombardo
Chief Operating Officer



IOOF Portfolio Service Superannuation Fund
Pursuit Select Personal Superannuation

Exit statement

For period 01 July 2021 - 03 December 2021

Your personal details

Miss Andrea Warnecke
5/247 Oberon Street
COOGEE NSW 2034

Client number 263781M
Account number 263781M-D2-01
Age at 03 Dec 2021 60
Tax file number Provided

Summary of your account

Your opening balance as at 01/07/2021	\$1,551,735.27
Contributions	\$0.00
Withdrawals	-\$1,612,788.38
Earnings	\$61,613.17
Rebates	\$1,903.98
Insurance premiums	\$0.00
Taxes	-\$885.28
Fees and costs	-\$1,578.76
Your closing balance as at 03/12/2021	\$0.00

(Reflects all transactions processed during the reporting period.)

E-844 S-4007 1-8013

Withdrawal benefit summary

Date joined fund:	17/03/2011	
Closing account balance prior to 03/12/2021		\$1,613,699.12
Fees and charges on exit		
Administration fees		-\$25.46
Applicable taxes		-\$885.28
Fees and charges on exit are included in the fees and other costs amounts for the reporting period.		
Withdrawal benefit paid on 03/12/2021 was		\$1,612,788.38
Withdrawal benefit paid on 03/12/2021 is comprised of:		
Preserved benefit		\$1,609,816.23
Restricted non-preserved benefit		\$0.00
Unrestricted non-preserved benefit		\$2,972.15
Your withdrawal benefit as at 01/07/2021 was		\$1,542,392.41

Death benefit nomination details

as at 06/12/2021

Non-binding nomination	Relationship	Benefit
Legal Personal Representative	Legal personal representative	100.00%

In the event of your death, the Trustee must pay your benefit to such of your dependant(s) and/or legal personal representative, and in such proportions, as the Trustee in its absolute discretion considers appropriate. The Trustee will take your non-binding nomination into consideration when it determines to whom to pay your benefit, however, it is not binding on the Trustee. To amend your non-binding nomination, you must complete a new non-binding nomination. A non-binding nomination form is available from the website.

Transaction summary

	Opening bal 01/07/2021	Credit	Debit	Investment movement	Pending	Closing bal 03/12/2021
Cash Account	\$25,789.84	\$65,608.52	-\$91,398.35	\$0.00		\$0.00
Antares Elite Opportunities Fund (Professional Selection)	\$62,645.55	\$3,156.12	-\$62,995.21	-\$2,806.46		\$0.00
Bennelong ex-20 Australian Equities Fund	\$71,763.50	\$3,367.31	-\$78,525.11	\$3,394.30		\$0.00
Bentham Global Income Fund	\$9,948.65	\$193.49	-\$9,986.83	-\$155.31		\$0.00
Blue Sky Alternative Investments Limited	\$0.74	\$0.00	\$0.00	-\$0.74		\$0.00
Fidelity Australian Equities Fund	\$124,065.16	\$4,333.82	-\$129,201.78	\$802.80		\$0.00
Greencape Broadcap Fund - Class P	\$102,464.65	\$3,710.52	-\$104,350.86	-\$1,824.31		\$0.00
La Trobe Australian Credit Fund - 12 Month Term Account	\$96,990.48	\$2,317.71	-\$99,308.19	\$0.00		\$0.00
Lazard Global Listed Infrastructure Fund	\$104,985.83	\$4,131.42	-\$109,578.61	\$461.36		\$0.00
Macquarie Dynamic Bond Fund	\$77,748.58	\$439.58	-\$77,175.13	-\$1,013.03		\$0.00
Magellan Global Fund - Open Class Units (Managed Fund)	\$260,319.36	\$4,847.84	-\$274,706.81	\$9,539.61		\$0.00
Munro Global Growth Fund	\$55,520.72	\$4,041.78	-\$60,835.16	\$1,272.65		\$0.00
PIMCO Global Bond Fund - WS Class	\$102,685.75	\$330.33	-\$102,428.02	-\$588.06		\$0.00
Platinum Asia Fund C Class	\$148,807.82	\$24,608.24	-\$143,062.21	-\$30,353.86		\$0.00
RC Global Property Securities Fund (Unhedged)-Series II	\$82,135.82	\$569.11	-\$92,161.77	\$9,456.84		\$0.00
Vanguard Australian Property Securities Index Fund	\$115,676.64	\$4,516.96	-\$126,698.00	\$6,504.40		\$0.00
Vanguard International Small Companies Index Fund (Hedged)	\$32,165.56	\$2,033.44	-\$31,648.09	-\$2,550.91		\$0.00
Vanguard MSCI Index International Share ETF	\$78,020.60	\$774.48	-\$85,267.44	\$6,472.36		\$0.00
Total	\$1,551,735.27	\$128,980.66	-\$1,679,327.58	-\$1,388.35	\$0.00	\$0.00

The closing balance reflects all transactions processed during the reporting period. This includes trades in managed funds and listed securities, in addition to investments made under a dividend reinvestment plan.

Net earnings

Cash Account

		Interest earned
01/07/2021	Cash Account interest credit	\$2.14
01/08/2021	Cash Account interest credit	\$3.26
01/09/2021	Cash Account interest credit	\$2.19
01/10/2021	Cash Account interest credit	\$2.07
01/11/2021	Cash Account interest credit	\$2.22
01/12/2021	Cash Account interest credit	\$2.18
03/12/2021	Cash Account interest credit	\$0.21
		\$14.28

Average rate of earnings for the Cash Account for the reporting period was 0.10%

Managed fund options

		Income distributions
05/07/2021	La Trobe Australian Credit Fund - 12 Month Term Account	\$344.88
07/07/2021	Munro Global Growth Fund	\$4,041.78
07/07/2021	PIMCO Global Bond Fund - WS Class	\$132.35
08/07/2021	Vanguard Australian Property Securities Index Fund	\$3,621.39
08/07/2021	Vanguard International Small Companies Index Fund (Hedged)	\$2,033.44
09/07/2021	Macquarie Dynamic Bond Fund	\$362.93
14/07/2021	Antares Elite Opportunities Fund (Professional Selection)	\$2,527.49
14/07/2021	Bentham Global Income Fund	\$106.42
14/07/2021	Greencape Broadcap Fund - Class P	\$2,675.20
14/07/2021	Platinum Asia Fund C Class	\$24,608.24
15/07/2021	Bennelong ex-20 Australian Equities Fund	\$3,367.31
15/07/2021	Lazard Global Listed Infrastructure Fund	\$2,218.72
16/07/2021	Fidelity Australian Equities Fund	\$4,264.40
16/07/2021	RC Global Property Securities Fund (Unhedged)-Series II	\$269.62
21/07/2021	Magellan Global Fund - Open Class Units (Managed Fund)	\$4,847.84
03/08/2021	La Trobe Australian Credit Fund - 12 Month Term Account	\$359.00
10/08/2021	Bentham Global Income Fund	\$24.87
03/09/2021	La Trobe Australian Credit Fund - 12 Month Term Account	\$360.56
08/09/2021	Bentham Global Income Fund	\$24.83
05/10/2021	La Trobe Australian Credit Fund - 12 Month Term Account	\$350.90
05/10/2021	PIMCO Global Bond Fund - WS Class	\$197.98
06/10/2021	Antares Elite Opportunities Fund (Professional Selection)	\$628.63
06/10/2021	Lazard Global Listed Infrastructure Fund	\$1,912.70
08/10/2021	Vanguard Australian Property Securities Index Fund	\$895.57
11/10/2021	Fidelity Australian Equities Fund	\$69.42
12/10/2021	Macquarie Dynamic Bond Fund	\$76.65
13/10/2021	Bentham Global Income Fund	\$24.92
15/10/2021	Greencape Broadcap Fund - Class P	\$1,035.32
15/10/2021	RC Global Property Securities Fund (Unhedged)-Series II	\$299.49
04/11/2021	La Trobe Australian Credit Fund - 12 Month Term Account	\$347.01
08/11/2021	Bentham Global Income Fund	\$25.06
		\$62,054.91

Direct shares

		Dividends/distributions
16/07/2021	Vanguard MSCI Index International Share ETF	\$654.49
18/10/2021	Vanguard MSCI Index International Share ETF	\$277.84
		\$932.33

Movement in investment value

		Amount
03/12/2021	Antares Elite Opportunities Fund (Professional Selection)	-\$2,806.46
03/12/2021	Bennelong ex-20 Australian Equities Fund	\$3,394.30
03/12/2021	Bentham Global Income Fund	-\$155.31
03/12/2021	Blue Sky Alternative Investments Limited	-\$0.74
03/12/2021	Fidelity Australian Equities Fund	\$802.80
03/12/2021	Greencape Broadcap Fund - Class P	-\$1,824.31
03/12/2021	Lazard Global Listed Infrastructure Fund	\$461.36
03/12/2021	Macquarie Dynamic Bond Fund	-\$1,013.03
03/12/2021	Magellan Global Fund - Open Class Units (Managed Fund)	\$9,539.61
03/12/2021	Munro Global Growth Fund	\$1,272.65
03/12/2021	PIMCO Global Bond Fund - WS Class	-\$588.06
03/12/2021	Platinum Asia Fund C Class	-\$30,353.86
03/12/2021	RC Global Property Securities Fund (Unhedged)-Series II	\$9,456.84

Net earnings continued....

Net earnings continued

Movement in investment value		Amount
03/12/2021	Vanguard Australian Property Securities Index Fund	\$6,504.40
03/12/2021	Vanguard International Small Companies Index Fund (Hedged)	-\$2,550.91
03/12/2021	Vanguard MSCI Index International Share ETF	\$6,472.36
		-\$1,388.35
Total		\$61,613.17

Further information about net earnings

Net earnings before fees deducted from your investment	\$67,705.53
Fees deducted from your investment (not including fees deducted directly from your account)	-\$6,092.36
Net earnings after fees deducted from your investment	\$61,613.17

Please refer to Fees and Costs Summary for further details.

Long-term net returns of your investment options

This section shows the long-term net returns (returns) of the investment options in which you were invested prior to closing your account. Where performance data as at 30 June 2021 was not available, we have shown the latest available returns. **The returns shown are for each investment option as a whole and are not your actual investment earnings.** Please note that returns for term deposits and fixed term annuities are not available.

	5 Year (% p.a.)	10 Year (% p.a.)	Since inception (% p.a.)	Date of inception	Performance date
Cash Account	1.17	1.98	3.36	30/11/2002	30/06/2021
Antares Elite Opportunities Fund (Professional Selection)	10.48	8.60	10.58	18/11/2002	30/06/2021
Bennelong ex-20 Australian Equities Fund	15.03	14.38	14.39	03/11/2009	30/06/2021
Bentham Global Income Fund	5.90	6.17	6.79	16/09/2003	30/06/2021
Fidelity Australian Equities Fund	11.25	10.56	12.03	30/06/2003	30/06/2021
Greencape Broadcap Fund - Class P	13.88	n/a	10.82	13/03/2015	30/06/2021
La Trobe Australian Credit Fund - 12 Month Term Account	5.11	5.81	6.62	01/10/2002	30/06/2021
Lazard Global Listed Infrastructure Fund	9.71	12.95	10.44	05/10/2005	30/06/2021
Macquarie Dynamic Bond Fund	3.72	4.68	5.81	01/10/2002	30/06/2021
Magellan Global Fund - Open Class Units (Managed Fund)	14.37	16.67	11.91	29/06/2007	30/06/2021
Munro Global Growth Fund	n/a	n/a	16.98	01/08/2016	30/06/2021
PIMCO Global Bond Fund - WS Class	3.81	5.70	7.00	31/07/1998	30/06/2021
Platinum Asia Fund C Class	15.21	12.81	14.86	04/03/2003	30/06/2021
RC Global Property Securities Fund (Unhedged)-Series II	7.10	n/a	12.69	01/12/2011	30/06/2021
Vanguard Australian Property Securities Index Fund	6.17	11.84	7.05	27/03/1998	30/06/2021
Vanguard International Small Companies Index Fund (Hedged)	13.64	12.32	8.82	31/10/2007	30/06/2021
Vanguard MSCI Index International Share ETF	15.06	n/a	11.53	20/11/2014	30/06/2021

If shown: n/a = not available, np = not applicable.

Past performance is not a reliable indicator of future performance. Performance is net of fund manager fees and charges, is based on the relevant exit price and assumes the reinvestment of distributions. Neither IOOF, the investment managers, nor any of their related bodies corporate, guarantee the performance or any rate of return of the investments.

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Rebates

	Amount
Applicable tax credited	
Tax on taxable income	-\$4,589.55
Tax on realised capital gains	-\$2,583.38
Refund for deductible expenses	\$1,872.52
Rebate for tax credits	\$1,014.04
Rebate for fund offsets	\$3,363.56
Rebate for franking credits	\$2,609.86
Applicable tax credited in respect of previous financial year	\$1,687.05
Rebate of indirect cost ratio	\$216.93
Total	\$1,903.98

Withdrawals

	Net amount
Internal transfer	
03/12/2021	-\$182,369.35
	-\$182,369.35
Rollover out	
03/12/2021	-\$25,210.03
03/12/2021	-\$61,457.47
03/12/2021	-\$78,969.29
03/12/2021	-\$58,039.83
03/12/2021	-\$98,660.66
03/12/2021	-\$152,095.24
03/12/2021	-\$94,264.28
03/12/2021	-\$104,732.68
03/12/2021	-\$30,295.48
03/12/2021	-\$221,713.72
03/12/2021	-\$10,145.84
03/12/2021	-\$56,310.06
03/12/2021	-\$111,370.74
03/12/2021	-\$80,293.08
03/12/2021	-\$92,861.52
03/12/2021	-\$98,957.31
03/12/2021	-\$55,041.78
	-\$1,430,419.02
Total	-\$1,612,788.38

Withdrawal amounts are net of any withdrawal fees (where applicable).

Taxes

	Amount
Applicable taxes	
Applicable tax paid on withdrawal	-\$885.28
Total	-\$885.28
Applicable taxes are taxes paid by the Fund for the previous and current financial years and charged to your account where applicable during this reporting period.	
Total taxes	-\$885.28

Fees and costs (deducted directly from your account)

	Amount
Administration fees	
Administration fee	-\$1,548.28
Listed security administration fee	-\$30.48
Total fees and costs	-\$1,578.76

Fees and other costs includes the fees and charges on Exit.

Fees and Costs Summary

Fees deducted directly from your account **-\$1,578.76**

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

Fees and costs deducted from your investment **-\$6,092.36**

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.

This amount includes an estimate of the investment fees and costs and buy-sell spreads of the underlying investment options selected by you based on your actual holdings during the period, but does not include other transactional and operational costs of the underlying investments because it is not reasonably practicable for us to include these costs during the period. If you want more information about the fees and costs applicable to your underlying investment options, please refer to the product disclosure statement for those underlying investment options available from <https://www.ioof.com.au/superannuation/products-and-services/pursuit-select/ioof-pursuit-select-investment-options>.

TOTAL FEES AND COSTS YOU PAID **-\$7,671.12**

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

Additional explanation of fees and costs

The total fees you paid are the total of all fees and costs disclosed in this statement. All fees and costs disclosed in this statement are inclusive of GST, where applicable. We are able to claim a reduced input tax credit for the GST incurred on certain fees and costs.

We are able to claim a tax deduction for any fees and insurance premiums deducted from your account. The benefit of these tax deductions is passed on to you and effectively reduces the impact of the fees and any insurance premiums charged to your account.

Low account balances

From 1 July 2019, you will receive a fee rebate if:

- your account has less than \$6,000 (net of accrued liabilities) at the end of the financial year; or
- the withdrawal benefit on closure of your account is less than \$6,000.

In these cases, a fee cap of 3% of your balance will apply to the total of administration fees, expense recovery fees and fees and costs deducted from your investment incurred during that financial year. If excess fees are charged, you will be paid a fee rebate to your account at the end of the financial year or to your benefit prior to withdrawal.

Definitions & Further Information

The **administration system** calculates the value of investments and income received to six decimal places. This statement displays these values to two decimal places which may result in rounding differences.

Income distributions (if any) received from your investment options that were automatically credited to your Cash Account and then invested using one of the following three methods as selected by you:

- a) Re-invest the distribution back into the same investment options
- b) Nominate specific investment option(s) for all distributions; or
- c) Retain distributions in your Cash Account.

Movement in investment value reflects the changing value of the underlying investments during the reporting period. This includes realised and unrealised capital gains (where applicable).

Investment options

If you are invested in a product that offers underlying managed funds and direct shares, 'investment options' refers to those managed funds and/or direct shares, and if you are invested in a product that offers only managed funds, 'investment options' refers to those managed funds.

Internal transfer

Is the transfer of your investment between accounts or products within the same superannuation fund.

How to switch investment options?

You can switch between investment options at any time. No switching fees apply. Please note, a buy/sell spread and capital gains tax may be incurred when switching between investment options. Further information regarding the available investment options, including investment objectives and strategies, is set out in our product disclosure statement and the underlying product disclosure statement for the relevant investment option.

More information

We are required to provide you with any information that you reasonably require to understand your benefit entitlements. Further details relating to investment options, contribution levels, available insurance cover and any other information relating to your investment are available from us on request by contacting ClientFirst. You may also obtain this information by contacting your financial adviser or by downloading it from our website. We cannot provide you with any information about which investment, contribution or insurance options are appropriate for your personal circumstances or needs. For personal financial advice of this nature, we recommend that you speak to a financial adviser.

ClientFirst

Telephone: 1800 913 118 (8:00am to 6:00pm EST)

Fax: 03 8614 4431

Postal address: GPO Box 264

Melbourne VIC 3001

Email: clientfirst@ioof.com.au

Web: www.ioof.com.au

Complaints

If you have a complaint (or wish to obtain further information about the status of an existing complaint), please contact Customer Care on 1800 913 118 or write to:

Customer Care GPO Box 264, MELBOURNE VIC 3001.

We will provide you with all reasonable assistance and information you may require for the purpose of making a complaint and assist you in understanding our complaints handling procedures. We aim to provide a formal response within 28 days of our acknowledgement of the complaint.

You have the option to lodge a complaint with AFCA directly rather than lodging a complaint with us. Otherwise, you can also lodge a complaint with AFCA if you are not satisfied with our response or if your complaint has not been resolved within the maximum timeframe prescribed by ASIC's Regulatory Guides (RG 165/RG 271). AFCA provide a fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstance expires.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

IOOF Portfolio Service Superannuation Fund Personal Superannuation

ABN 70 815 369 818

Trustee: IOOF Investment Management Limited

ABN 53 006 695 021, AFS Licence No. 230524

RSE Licence No. L0000406

Registered address:

Level 6, 161 Collins Street, Melbourne, VIC 3000

This statement does not describe all of the conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. All benefits are determined in accordance with the governing rules of the Fund, any applicable insurance policy and government legislation. While every effort has been made to ensure that the information contained in this statement is correct, you should not make any financial decisions based on the amounts shown. We reserve the right to correct any errors or omissions. Please contact ClientFirst if any of your details require amendment.