

**Private & Confidential**

Mr R J Bon  
12 Dutton Street  
HAWTHORNE QLD 4171

Hello Ramon,

Welcome to your 2022 Annual Statement. In your Statement you'll find important information about your account including the transactions that have happened over the financial year, your investment returns, the insurance cover you have (if applicable), and the beneficiaries you have listed.

As you may know, share and bond markets have fallen sharply since the beginning of 2022 which has in turn impacted on investment returns for all our Equip investment options, except the Cash Option. These falls are due to a combination of events including; high inflation across the world, rising interest rates, the war in Ukraine, global supply chain issues and heightened geopolitical risks. As a result, you are likely to see that your super balance has not grown over the past financial year. These challenging market conditions have impacted investors around the globe, and this includes members of super funds across Australia.

It's important to remember that the recent volatility in share markets follows years of very strong performance and it's the long-term performance which matters most in super. Despite the negative investment returns this year, Equip continues to generate strong absolute returns over the long term, for example, our Balanced Growth investment option has returned 8.4% p.a. over the past 10 years to 30 June 2022.

These strong long-term returns are due to our approach of diversifying our investments across multiple asset classes and strategies, not just shares. This means that our members are less exposed to share market movements during periods of volatility which helps to maximise your retirement outcomes.

Generally speaking, members can be better off staying invested through the good and not so good times, rather than trying to time the market. We're pleased to say most of our members stay invested rather than locking in losses and missing out on the opportunity to benefit when markets start to rise again.

If you would like to discuss which investment option/s might be best for your circumstances in more detail, we encourage you to seek financial advice with one of Equip's in-house financial planners.\* Your initial appointment is complimentary and does not impose any obligation on you to proceed with obtaining financial services from us.

**Fund update**

Over this past financial year, we've been working hard to improve the products and services we provide you. One such change was moving our insurance provider to MetLife. At Equip it is important to us that our insurer ensures you receive the best products and experience in the market. Partnering with MetLife will help simplify and harmonise our operations, allowing you to benefit from an excellent insurance provider.

Another change that is effective from 1 July 2022 is an update we've made to our Product Disclosure Statements (PDS). The change relates to how we disclose the investment fees and costs (including performance fees and transaction costs) we charge. These costs represent what Equip has paid to manage the underlying investments on behalf of our members.

### Looking ahead

We are continually looking for new ways to better manage your super, and in the next 12 months we are excited about the projects we've committed to. We will be redeveloping our website to provide you with a more intuitive and seamless digital experience and will add increased functionality for you to self-serve when you want to. We will also be implementing significant operating efficiencies which will lead to an improved service for you and all our members. We will update you on these projects throughout the year ahead.

### We're here to help

For further information on our investment strategy, our returns and market conditions, I have interviewed our Chief Investment Officer, Andrew Howard, in a short video which you can view at [equisuper.com.au/investmentupdate2022](https://equisuper.com.au/investmentupdate2022)

If you have any questions in relation to these changes, please call us on **1800 682 626** from 8:00 am to 8:00 pm (AEST/AEDT), Monday to Friday.

Alternatively, if you would like specific financial advice, you can make a booking with a financial planner by calling on **1800 065 753** between 9:00 am – 5:00 pm (AEST/AEDT) Monday to Friday.

Kind regards,



**Scott Cameron**  
Chief Executive Officer

\* Financial advice services may be provided to members by the trustee's related entity Togethr Financial Planning Pty Ltd (ABN 84 124 491 078; AFSL 455010).

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049, AFSL 246383 ("Togethr"), the trustee of the Equisuper Superannuation Fund ABN 33 813 823 017 ("the Fund").

The information contained herein is general information only and does not take into account your personal financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should also seek professional financial advice tailored to your personal circumstances. Where tax information is included, you should consider obtaining personal taxation advice.

Before making a decision to invest in the Equisuper Superannuation Fund, you should read the appropriate Product Disclosure Statement (PDS) and Target Market Determination for the product which are available at [equisuper.com.au](https://equisuper.com.au)

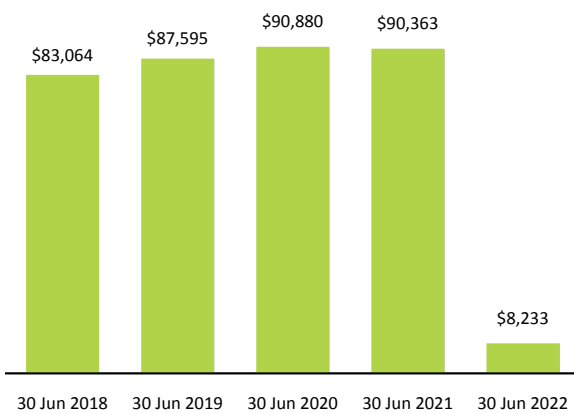
Past performance is not an indication of future performance.

**Private & Confidential**

Mr R J Bon  
12 Dutton Street  
HAWTHORNE QLD 4171

**Membership Number:** 8123327

## Your 30 June balance history






## Your account summary

Opening balance 1 July 2021	\$90,363.12
Investment earnings	\$58.65
Contributions and rollovers	\$0.00
Tax on contributions	\$109.40
Withdrawals	-\$81,568.77
Administration fees	-\$193.46
Insurance premiums	-\$535.82
<b>Closing balance 30 June 2022</b>	<b>\$8,233.12</b>

There are  
some easy  
ways to **boost**  
your super.

### You could transfer your super into the one account:

-  1. Log into your online account through our website
-  2. Link your **MyGov account** - you can find and choose to transfer your super
-  3. Call us on **1800 682 626** and we can help you

Please check if there are any insurance implications and exit fees from other funds before you transfer your super. We can help you with this so please give us a call.

You can also add to your super, both before or after-tax, visit [equisuper.com.au/contribute](https://equisuper.com.au/contribute)



## Your personal details, Ramon

Tax file number	Supplied
Telephone	Please advise
Mobile	0429 995 642
Email	bon@mercuryfly.com

If your contact details are incorrect or incomplete you can update them by logging on to [equisuper.com.au](https://equisuper.com.au) or by calling **1800 682 626**.

## Top up your super with BPAY®

You can use these BPAY® details to make voluntary contributions to your account. There are rules about who can contribute and how much – see our website or call us.



Billers Code: 950055

Ref: 103000000941410211

## Your withdrawal benefit at 30 June 2022

Your withdrawal benefit	<b>\$8,233.12</b>
When can you access your super?	Your entire benefit is <b>preserved</b> until you meet a condition of release such as retiring at age 60 or reaching age 65.
How will your benefit be taxed?	Your entire benefit is <b>taxable</b> according to the rules in place at the time you withdraw your benefit.

## Your insurance cover

Your level of insurance cover as at 1 July 2022 is shown below, along with the current cost of that cover.

Cover type	Benefit description	Insured amount	Annual premium
Death cover	Fixed cover	\$192,660.00	\$233.12
Total and permanent disablement (TPD) cover	Fixed cover	\$192,660.00	\$333.30

In the last financial year, we received contributions of \$0.00 for you. You should carefully consider how the cost of your cover may impact your retirement savings and whether the insurance cover is appropriate for you.

### Important information about your cover

<b>Occupation rating:</b>	<b>Your occupation rating is Standard.</b> Occupation ratings reflect the different levels of risks associated with different roles and duties. You may be able to adjust your occupation rating and pay less for your death and TPD cover using the <i>Change insurance cover form</i> . For more information, check the <i>Insurance in your super guide</i> , <a href="https://equisuper.com.au/pds">equisuper.com.au/pds</a>
<b>You've opted in:</b>	On 17 June 2019 you elected to maintain your insurance cover in the fund via email. You can still cancel or apply to change your cover at any time by contacting us on <b>1800 682 626</b> or visit us at <a href="https://equisuper.com.au">equisuper.com.au</a> .

There is important information in our *Insurance in your super guide*, including about eligibility, when cover will automatically cease (for example, when you reach a certain age, your account has been inactive for 16 months, you join the armed forces or if you don't have enough money in your account to pay for your insurance cover) and other conditions that may affect your entitlement to cover. You should read this when deciding whether the insurance cover is appropriate for you. You can also request a copy of our insurance policy by contacting our Helpline on **1800 682 626**.

### Changing your cover

You can apply to increase or decrease your cover at any time through your online account or by completing a *Change insurance cover* form, available from our website [equisuper.com.au](http://equisuper.com.au)

If you need help or want to discuss your cover, please contact our Helpline on **1800 682 626** to find out more about your options. Our insurance calculator can help you to understand the amount of cover that might be right for you. You can find it at [equisuper.com.au/insurance-calculator](http://equisuper.com.au/insurance-calculator)

### Cancelling your cover

You can cancel your cover through your online account, by phone or by completing a *Change insurance cover* form, available from our website [equisuper.com.au](http://equisuper.com.au)

### How you can lodge a claim

If you or your dependants need to lodge a claim, the first step is to contact our Helpline on **1800 682 626**. We can then verify your cover, send the right forms to be completed and help you through the claim process. An overview of the claims process can also be found in the insurance section of our website [equisuper.com.au](http://equisuper.com.au)

## Your beneficiaries

Equip is not legally bound by your non-binding death benefit beneficiary nomination, but will take your nomination into account when determining who to pay your super to if you die. You can keep your beneficiary records up to date by logging on to [equisuper.com.au](http://equisuper.com.au). You can also make a binding nomination using the form on our website or call **1800 682 626** for a copy.

Beneficiary name	Relationship	Percentage
Winnie V L Bon	Wife	100.00%

## Your investments

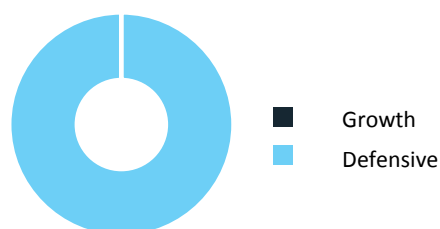
The investment earnings on your account are based on the number of units held and the movement in unit prices. The future contributions strategy shows how contributions or transfers received into your account will be invested.

### Your investment strategy

Investment option	Value	Future contribution strategy
Cash	\$8,233.12	100.00%
<b>Total</b>	<b>\$8,233.12</b>	<b>100.00%</b>

The strategy % shown above relates to your future contributions or transfers and was current at the time of producing this statement.

## Your mix of growth and defensive assets at 30 June 2022



This chart shows the approximate mix of growth and defensive assets based on your investment holdings as at 30 June 2022.

Growth assets (such as shares and property) have the potential to grow in value over the long term but can also experience volatility (risk of market ups and downs) in the short term. Defensive assets (such as fixed interest and cash) generally produce lower returns than growth assets over the long term but can offer investors less volatility in the shorter term.

## Thinking about changing your investment strategy?

You should obtain advice from a licensed, or appropriately authorised, financial adviser and consider the Product Disclosure Statement (PDS) and Target Market Determination (TMD) or other member materials for the Fund before making any investment decisions concerning your super.

## Choose the investment option(s) that is best for you.

Our PDS and *How we invest your money* guide detail the range of investment options available with risk and return profiles for each. This will help you find an option that best suits you.

Whatever your preference, we have an option for you. To help guide you, please think about getting advice from one of our licensed financial advisers. Good financial advice is worthwhile when making investment decisions.

## Investment performance

Investment option	1 year % p.a.	5 year % p.a.	10 year % p.a.	Commencement date
Australian Shares	-3.01	6.60	9.19	n/a
Balanced	-3.27	4.52	6.46	n/a
Balanced Growth	-3.71	6.03	8.40	n/a
Cash	0.12	0.90	1.54	n/a
Conservative	-2.86	3.08	4.69	n/a
Equip MySuper	-3.73	5.82	6.92	01/08/2013
Fixed Interest	-4.62	1.09	2.70	n/a
Growth	-5.48	6.81	9.36	n/a
Growth Plus	-6.37	7.93	10.77	n/a
Overseas Shares	-15.50	8.62	12.03	n/a
Property <sup>1</sup>	9.45	6.88	8.37	n/a
Sustainable Responsible Investments (SRI)	-1.00	7.59	9.18	n/a

<sup>1</sup> The Property investment option was closed on 6 June 2022.

If an option has not been in operation for 5 or 10 years, those columns show the investment return p.a.% for the period from the date the option commenced.

The returns shown above may not reflect the returns on your account over the same period due to the timing of contributions and other transactions.

The latest product dashboards for Equip's MySuper investment option can be found at [equisuper.com.au/dashboard](https://equisuper.com.au/dashboard)

## Details of your account transactions for the period 1 July 2021 to 30 June 2022

## Regular deductions

Transaction description	Net
Asset fee	\$141.46
Insurance premiums	\$535.82
Member fee	\$52.00

The tax shown above (if any) may differ from the tax in your account summary. This is due to a 15% tax rebate that applies to any administration fees and/or insurance premiums deducted from your account.

## Withdrawals and payments

Date	Transaction description	Gross	Tax	Net
07-02-2022	Withdrawals - Mercury Fly Holding Fund R/O R J N Bon	\$81,568.77	\$0.00	\$81,568.77
<b>Total</b>		<b>\$81,568.77</b>	<b>\$0.00</b>	<b>\$81,568.77</b>

## Fees and costs summary from 1 July 2021 to 30 June 2022

We are required to provide you with information about fees and costs, as outlined below. If you have any questions about the information shown please contact the Helpline on **1800 682 626**.

**Fees deducted directly from your account:** \$729.28

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

**Fees and costs deducted from your investment:** \$34.86

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the *Additional explanation of fees and costs*.

**Total fees and costs you paid** \$764.14

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

Please note the *Fees and costs deducted from your investment* shown above may be different to the current Fund PDS or the PDS previously issued to you as the fees and costs or their method of calculation may change over time.

### Additional explanation of fees and costs

**Fees deducted directly from your account** represent any fees and insurance premiums deducted directly from your account (excluding any rebates that may apply to the *Fees and costs deducted from your investment*). For more information refer to your account transactions provided earlier in this statement.

**Fees and costs deducted from your investment** represent the amounts of fees and other costs that have been deducted from your investment (net of any fee rebates that may apply to you).

This is generally done by adjusting the unit price and/or the declared earning rate. The amount shown is an approximate amount allocated to you. This amount does not include any fees deducted directly from your account.

For more information about the fees and costs deducted from your investment, please refer to your Product Disclosure Statement (and Your Plan Guide if applicable) together with any member materials you have received since joining the Fund.

**Total fees and costs you paid** are the total amount of the *Fees deducted directly from your account* and *Fees and costs deducted from your investment* shown above.

### Low balance fee refund:

If your account balance is less than \$6,000 at the end of the Fund's financial year, the total combined amount of certain fees and costs charged to you in relation to administration and investment for the year is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. The cap applies to the relevant fees since 1 July 2021 and is reduced based on the proportion of the year from 1 July 2021 that you were a member of the fund. Any refund will be shown in the transaction listing and has been deducted in the calculation of the amount of *Fees deducted directly from your account* shown above.

**Income tax and its effect on fees** – Tax is payable on investment earnings of the Fund at a maximum rate of 15%. However, as the Fund is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by fund may be less than 15%. The benefit of any income tax deduction is passed on to members either directly or indirectly when the Trustee determines earnings or by meeting other costs incurred by the Fund.



## Contribution caps

---

An annual cap applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Caps also apply to the amount of non-concessional contributions. For more information about the caps, the contributions that count towards the caps and what it means if your contributions exceed the caps, visit [equipsuper.com.au](https://equipsuper.com.au), sign into your secure account and click on the Contributions cap link or call the Helpline. Below is the value of contributions credited to your account during the statement period.

Contributions received in our bank account before the end of the financial year, but not processed before 30 June 2022, may not appear in the 'Details of your account transactions' of this statement. However, if the contribution has been received in the 2021/22 financial year, it will be included in the 'Contribution caps' and reported to the ATO.

Contributions received in our bank account before the end of the 2020/21 financial year, that were not processed until after 30 June 2021, may appear in the 'Details of your account transactions' of this statement. However, if the contribution was received in the 2020/21 financial year, it was included in the 'Contribution caps' for that year and reported to the ATO.

Once transactions are processed, they can be seen in your online account.

Note that the numbers may differ from the figures reported to the ATO if updated information is subsequently received by Equip.

Contribution type	Amount received
<b>Total concessional contributions</b>	<b>\$0.00</b>
<b>Total non-concessional contributions</b>	<b>\$0.00</b>

## Additional notes

This statement provides a guide to your entitlements in Equip. The benefits shown have been determined as at the date shown on your statement and are based on your known personal details and membership status at that date. Whilst the Trustee believes these details to be accurate, complete and up to date, they could be subject to change.

You should check the details carefully and if you believe there are any errors please contact the Helpline on **1800 682 626**. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Helpline.

### Your choices

Equip offers a range of investment, insurance and contribution choices, each of which may vary depending on options available to you in Equip. If you want more information about the choices available to you, you can visit the website at [equisuper.com.au](http://equisuper.com.au), or call the Helpline on **1800 682 626**.

### Accessing your super

The Government has placed restrictions on when you can access your super.

**Preserved** amounts are available to you if you meet a condition of release such as retiring or changing jobs at age 60, or reaching age 65, amongst others.

**Restricted non-preserved** amounts are available when you change employers provided you are not a temporary resident.

**Unrestricted non-preserved** amounts are available at any time.

### Withdrawal benefit (closing balance)

The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave Equip and as such may vary from the amount shown on this statement. Before you leave Equip, the Trustee recommends that you confirm the amount of your superannuation entitlements at that time.

### Division 293 tax

Division 293 tax is an additional tax on contributions for high income earners. It will be charged at 15% on some or all of an individual's concessional (before tax) contributions depending on your income. For further information on Division 293 tax and who it affects, please refer to [ato.gov.au](http://ato.gov.au)

### Death and disablement benefits

All or part of your death and disablement payout may be insured with an insurance company. In certain circumstances, the insurance company may restrict or decline all or part of the amount it will pay in relation to a particular claim. Should this happen, the amount payable on death or disablement may be less than that shown on this statement as it may not include the insured portion. Income protection (IP), provides you with a monthly income if you're injured or ill and aren't able to work. You can find more details in the *Insurance in your super* guide.

### Annual report

The annual report will provide you with the most recent information regarding the financial status and other information about Equip. If you would like a copy, please visit [equisuper.com.au](http://equisuper.com.au) or contact **1800 682 626**.

### Additional explanation of fees and costs

**Activity fees:** Some super funds may apply a fee if you make a contribution splitting request, family law information request or a

family law account split request. Equip does not charge any activity fees.

**Advice fees:** These are fees that may be applied to your account if you obtain personal financial advice from Equip Financial Planning or limited financial advice from Equip Member Services.

### Privacy

You can find out more information about how we handle your personal information, including how we use it to keep you informed about the products and services available to you as a member of Equip, by viewing our privacy policy on our website at [equisuper.com.au/privacy](http://equisuper.com.au/privacy)

### Enquiries and complaints

If you have a query or would like to obtain additional information about Equip, including your benefit entitlements, investments, fees and costs, please contact the Helpline. The Trustee has an obligation to provide you with any information you reasonably require to understand your super entitlements.

Equip also has a dispute mechanism in place to help resolve any complaints you may have. If you wish to make use of this mechanism you can contact the Enquiries and Complaints Officer by writing to the address below or by calling the Helpline.

Equisuper  
GPO Box 4303  
Melbourne VIC 3001  
**1800 682 626**  
[equisuper.com.au](http://equisuper.com.au)

If you are not satisfied with the outcome from a complaint, you are able to contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent dispute resolution body that can deal with most superannuation complaints. AFCA can be contacted by phoning **1800 931 678** or by mail at:

Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne, VIC 3001  
[afca.org.au](http://afca.org.au)