



6 September 2022

**Account Number**  
5225487

Mr Peter Rivers  
5 WOODFULL CRES  
POTTSVILLE NSW 2489

Hi Peter

## Confirming your benefit payment

We refer to your request for a benefit payment from Suncorp Brighter Super for business™, which has now been paid and \$151,080.36 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](http://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 13 11 55 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

### 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.

# Rollover benefits statement

## Section A: Receiving fund

Australian business number (ABN):	29168910730
Fund Name:	The Trustee for Carpet Superannuation Fund
Postal address:	PO Box 1839
Suburb/town/locality:	BROADBEACH
State/territory:	QLD
Postcode:	4218
Country if other than Australia:	
Unique Superannuation Identifier (USI):	
Member Client Identifier:	29168910730

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## Section B: Member's details

Tax file number (TFN):	483686401
Title:	Mr
Family name:	RIVERS
First given name:	PETER
Other given names:	ALLAN
Residential address:	4 Knightsbridge Crescent
Suburb/town/locality:	ROCHEDALE SOUTH
State/territory:	QLD
Postcode:	4123
Country if outside Australia:	
Date of birth:	18/07/1959
Sex:	Male
Daytime phone number:	0417783815
Email address (if applicable):	petron59@bigpond.com

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## Section C: Rollover transaction details

<b>Service period start date:</b>	01/02/1993
<b>Tax components:</b>	
Tax-free component	\$110,000.00
KiwiSaver Tax-free component	\$0.00
Taxable component:	
- Element taxed in the fund	\$41,080.36
- Element untaxed in the fund	\$0.00
Tax components TOTAL	\$151,080.36
<b>Preservation amounts:</b>	
Preserved amount	\$151,080.36
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$0.00
<b>Preservation amounts TOTAL</b>	<b>\$151,080.36</b>

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## Section D: Non-complying funds

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

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## Section E: Transferring fund

Fund ABN: 0  
Fund name: SPSL Master Trust  
Contact name: James Gyton  
Daytime phone number: 13 11 55  
Email address (if applicable): brightersuper@spsl.com.au

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## Section F: Declaration

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

**Name:** James Gyton

**Signature of authorised person:**



**Date:** 05/09/2022

# Your Suncorp Brighter Super for business™ final statement on account closure



Issue date: 6 Sep 2022

## Your details

Name: PETER RIVERS  
Account number: 5225487  
Date joined plan: 20 January 1995  
Eligible service date: 1 February 1993  
Tax File Number: Supplied

## Your account summary

### Your transaction summary

Opening account balance as at 1 July 2021 \$ 41,420.50

### CONCESSIONAL CONTRIBUTIONS

Description	Debits	Credits
Nil		

### NON-CONCESSIONAL CONTRIBUTIONS

Description	Debits	Credits
Member contribution		\$110,000.00

### OTHER CONTRIBUTIONS

Description	Debits	Credits
Nil		

### PENSION PAYMENTS

Description	Debits	Credits
Nil		

### FEES

Description	Debits	Credits
Administration fee	\$329.70	

### INSURANCE FEES AND CHARGES

Description	Debits	Credits
Nil		

### TAXES

Description	Debits	Credits
Nil		

## How to contact us

### Customer Service

📞 13 11 55 9am to 5pm  
(Australian Eastern  
Standard Time)  
Monday to Friday

@ [super@spsl.com.au](mailto:super@spsl.com.au)

🌐 [suncorp.com.au/super/  
brighter-super](http://suncorp.com.au/super/brighter-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

## OTHER TRANSACTIONS

Description	Debits	Credits
Withdrawal	\$151,080.36	
Investment earnings	\$ 10.44	
<b>Total</b>	<b>\$151,420.50</b>	<b>\$110,000.00</b>

Closing account balance as at 5 September 2022 **\$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 **- 0.02%**

## 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	\$151,080.36
<b>Total</b>	<b>\$151,080.36</b>

Taxation amounts	Amount
Tax-free component	\$110,000.00
Taxable component-portion taxed in the fund	\$41,080.36
Taxable component-portion untaxed in the fund	\$0.00
<b>Total</b>	<b>\$151,080.36</b>

### 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 5 September 2022			\$151,089.88
Fees	\$9.52		
Tax Rebates		\$0.00	
Lump sum tax	\$0.00		
Withdrawal benefit as at 5 September 2022 (Withdrawal benefit as at 1 July 2021 \$41,420.50)			\$151,080.36

### YOUR BENEFIT PAYMENT

Your benefits have been paid as follows:

Type	Date	Account details	Amount
Rollover	05/09/2022	The Trustee for Carpet Superannuation Fund	\$151,080.36

### 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
None		

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

## Your account in detail

### Your transaction details

Opening account balance as at 1 July 2021 \$ 41,420.50

Date	Description	Debits	Credits
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#### NON-CONCESSIONAL CONTRIBUTIONS

24/06/22	Member contribution		\$10,000.00
24/06/22	Member contribution		\$100,000.00

#### FEES

31/07/2021	Administration Fee	\$16.32	
31/08/2021	Administration Fee	\$16.58	
30/09/2021	Administration Fee	\$16.00	
31/10/2021	Administration Fee	\$16.36	
30/11/2021	Administration Fee	\$16.05	
31/12/2021	Administration Fee	\$16.63	
31/01/2022	Administration Fee	\$16.53	
28/02/2022	Administration Fee	\$14.68	
31/03/2022	Administration Fee	\$16.08	
30/04/2022	Administration Fee	\$15.60	
31/05/2022	Administration Fee	\$15.74	
30/06/2022	Administration Fee	\$24.54	
31/07/2022	Administration Fee	\$58.84	
31/08/2022	Administration Fee	\$60.23	
05/09/2022	Administration Fee	\$9.52	

#### OTHER TRANSACTIONS

05/09/22	Withdrawal	\$151,080.36	
05/09/22	Investment earnings	\$ 10.44	

Closing account balance as at 5 September 2022 \$0.00

## 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	\$387.88	\$58.18	\$329.70
<b>Total</b>	<b>\$387.88</b>	<b>\$58.18</b>	<b>\$329.70</b>

### 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	\$193.47
Indirect costs	\$28.88
Costs met from reserves	\$69.53
Buy-sell spread	\$220.57
<b>Total</b>	<b>\$512.45</b>

### 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)
<b>Total fees and costs you paid</b>	<b>\$900.33</b>

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).



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.

## 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.

**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](http://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.

**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 13 11 55.

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](mailto: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](mailto:info@afca.org.au)  
In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001  
By visiting: [www.afca.org.au](http://www.afca.org.au)



6 September 2022

The Trustee for Carpet Superannuation Fund  
C/- ProPlus Super  
PO Box 1839  
BROADBEACH QLD 4218

Dear Sir/Madam

## **Confirming rollover payment from Suncorp Brighter Super for business account number 5225487**

Our member has requested we transfer benefits from their Suncorp Brighter Super for business™ account to your fund.

We've enclosed a *Rollover benefits statement* and paid \$151,080.36 directly to your bank account, if nominated by the member, otherwise a cheque will be sent shortly.

### **We're always happy to help**

If you have any questions, just call our Customer Service team on 13 11 55 between 9am and 5pm (Australian Eastern Standard Time) Monday to Friday. We'll be happy to help.

Yours sincerely

A handwritten signature in black ink, appearing to read "James Gyton".

James Gyton  
Chief Operating Officer SPSL  
SPSL Ltd

### **Important Information**

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# Rollover benefits statement

## Section A: Receiving fund

Australian business number (ABN):	29168910730
Fund Name:	The Trustee for Carpet Superannuation Fund
Postal address:	PO Box 1839
Suburb/town/locality:	BROADBEACH
State/territory:	QLD
Postcode:	4218
Country if other than Australia:	
Unique Superannuation Identifier (USI):	
Member Client Identifier:	29168910730

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## Section B: Member's details

Tax file number (TFN):	483686401
Title:	Mr
Family name:	RIVERS
First given name:	PETER
Other given names:	ALLAN
Residential address:	4 Knightsbridge Crescent
Suburb/town/locality:	ROCHEDALE SOUTH
State/territory:	QLD
Postcode:	4123
Country if outside Australia:	
Date of birth:	18/07/1959
Sex:	Male
Daytime phone number:	0417783815
Email address (if applicable):	petron59@bigpond.com

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## Section C: Rollover transaction details

<b>Service period start date:</b>	01/02/1993
<b>Tax components:</b>	
Tax-free component	\$110,000.00
KiwiSaver Tax-free component	\$0.00
Taxable component:	
- Element taxed in the fund	\$41,080.36
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Tax components TOTAL	\$151,080.36
<b>Preservation amounts:</b>	
Preserved amount	\$151,080.36
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$0.00
<b>Preservation amounts TOTAL</b>	<b>\$151,080.36</b>

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## Section D: Non-complying funds

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

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## Section E: Transferring fund

Fund ABN: 0  
Fund name: SPSL Master Trust  
Contact name: James Gyton  
Daytime phone number: 13 11 55  
Email address (if applicable): brightersuper@spsl.com.au

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## Section F: Declaration

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

**Name:** James Gyton

**Signature of authorised person:**



**Date:** 05/09/2022