

**SHANEL GORIAL & MERYAM KERYO YOUKHANA
AS TRUSTEE FOR
MERYAM SUPERANNUATION FUND**

**SUPPORTING DOCUMENTS
FOR THE YEAR ENDED 30 JUNE 2019**

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5 June 2019



Mr Shanel Danial Gorial
22 Rosella St
BONNYRIGG NSW 2177

Your contacts

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ACCOUNTS@MERLEA.COM.AU

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T 1300 653 456

AMP Corporate Superannuation
Locked Bag 5400 PARRAMATTA NSW 1741

Your details

Account name

Shanel Danial Gorial

Account number

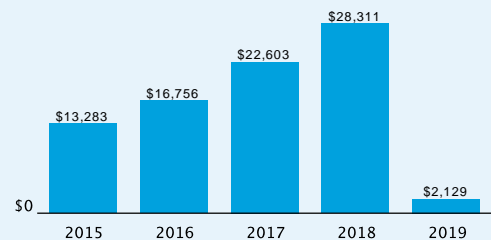
945086095

Annual superannuation statement 1 May 2018 to 30 April 2019

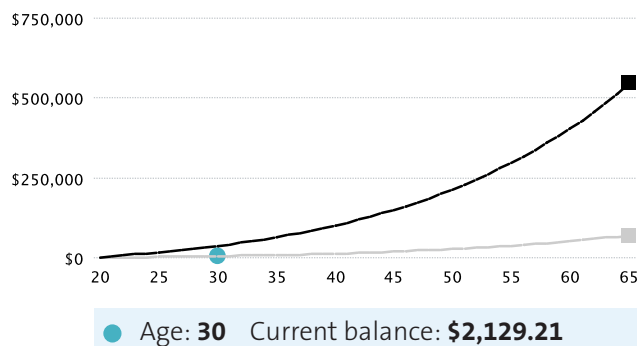
CustomSuper® KABA AUSTRALIA PTY LIMITED STAFF SUPERANNUATION PLAN – 01006483

Account summary

Starting account balance at 1 May 2018	\$28,310.85
+ Funds in	\$4,731.11
+ Net investment earnings	\$1,020.09
- Funds out (taxes, fees and premiums)	\$31,932.84
Ending account balance at 30 April 2019	\$2,129.21



Are you on a path for a comfortable retirement?



Comfortable (with part age pension)
\$545,000 lump sum at age 65 gives you
\$42,764 annual income

Modest (with full age pension)
\$70,000 lump sum at age 65 gives you
\$27,368 annual income

Get your super working harder today for a better retirement. It's never too late to start.

To find out more, speak to your financial adviser or call us on 1300 653 456.

Will you have enough? Login at amp.com.au and try our super calculator. See what comfortable looks like at amp.com.au/lifestyle.

These figures are based on ASFA estimates of the amount a single homeowner would need in their super at age 65 for a comfortable retirement. The amount you'll need and the path your super will follow will differ from the graph for many reasons, based on your personal circumstances. For details and assumptions, see the additional information section at the back of this statement.

Annual product update

Your CustomSuper® **annual product update** contains important information including the changes we've made or will make to the insurance, investment options or other features of your product. From 30 September 2018, you can access this update online at customsuper.amp.com.au. For more details see **additional information** in this statement.

Action required

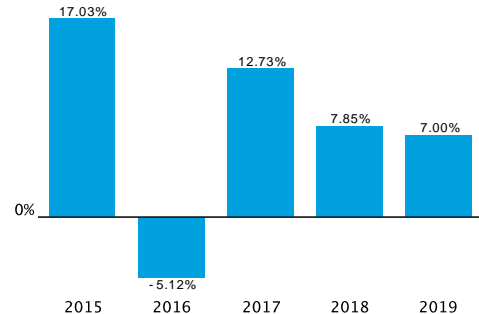
You haven't nominated a beneficiary. Make sure your money ends up where you want it by nominating a beneficiary. For the trustee to pay your beneficiary, your nomination must be valid, and your beneficiary must be your legal representative (or qualify as a dependant under superannuation law). Lodge your nomination details any time by logging into your account or download and complete a beneficiary nomination form. Visit amp.com.au.



Your personal return

how your investments have performed

Transaction	Value \$
Net investment earnings	1,020.09
MySuper member fee	-70.51
Transaction fee	-32.60
Personal net return	\$916.98
Personal net rate of return (annual)	7.00%



Your **personal net rate of return** takes into account net investment earnings, and any transactions made (and their timings) during the reporting period. Transactions may include direct fees and any rebates that apply to your account.

Your investment summary

how your money is invested and will be allocated

Investment option	% of future contributions	% of total portfolio	No. of units	Unit price \$	Investment value \$
MySuper option					
AMP MySuper 1980s	100.00	100.00	1,376.84	1.54645	2,129.21
Total	100%	100%			\$2,129.21

The **% of future contributions** shows how your future contributions or transfers will be allocated across your investment options.

The **% of total portfolio** shows how your current investments have been allocated across your investment options.

Contributions are made to your **MySuper option** unless you make an investment choice. Refer to the additional information section for more information. See the latest **AMP MySuper dashboard** for a summary of the investment performance, risk and fees for your MySuper option. Visit amp.com.au/customsuper.

You can change your investment options online at any time—simply login to **MyAMP** at amp.com.au.

Long-term investment option returns

how your investments have performed (at 30 April 2019)

Investment option	Inception date	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa
MySuper option						
AMP MySuper 1980s	01/01/2014	6.30	9.19	8.02	-	7.97

How returns are calculated – from changes in the unit price of the investment option over the period shown and are after the deduction of fees, costs and superannuation fund earnings tax.

What performance means. The investment returns are for the period shown—they're not the returns of your personal investment. Past performance is not an indication of future performance.

Investment option returns are calculated in line with industry best practice and include any fees, costs or taxes that are deducted in arriving at the unit price or crediting rate for the investment option.

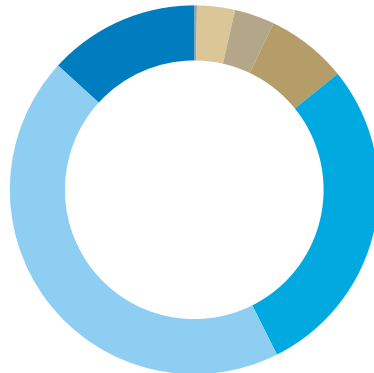
Fees directly deducted from your account, such as member fees and advice fees, haven't been deducted from the investment option return shown. You should consider the impact of these fees prior to making any investment decisions.

Investment option returns are not the same as the returns shown on any corresponding MySuper or Choice product dashboard. The returns on product dashboards relate to the financial year ending 30 June. They're based on a \$50,000 account balance throughout the period and may include other fees. To see 1, 5 and 10 year investment option returns at 30 June each year, visit amp.com.au/performance, choose your product and select **product performance**.



How you're currently invested

- Cash (0.23%)
- Australian Fixed Interest (3.33%)
- International Fixed Interest (3.51%)
- Property (7.11%)
- Australian Shares (28.42%)
- International Shares (44.17%)
- Other (13.23%)



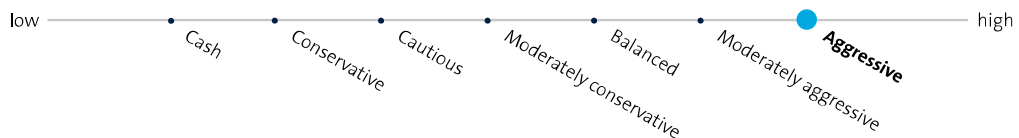
Update your investment options any time by logging into your account at amp.com.au

Asset class	Amount \$	%	Investment objective
Cash	4.90	0.23	Defensive
Australian Fixed Interest	70.90	3.33	Defensive
International Fixed Interest	74.74	3.51	Defensive
Property	151.38	7.11	Growth
Australian Shares	605.12	28.42	Growth
International Shares	940.48	44.17	Growth
Other	281.69	13.23	Growth
Total	\$2,129.21	100%	7% Defensive 93% Growth

Aggressive

Your objective is capital growth

You're willing to accept higher risk. With the exception of a minimal level of cash for liquidity purposes, your investment mix will only consist of growth assets such as international and domestic shares.



Is this risk profile best suited to your needs?

Take control of your super by selecting the right mix of investments to help you reach your goals. Contact your financial adviser for more information or call us today on 1300 653 456.



Your funds availability and transactions

Funds availability

Withdrawal benefit details	Amount \$
Previous withdrawal benefit at 30 April 2018	28,278.85
Account balance at 30 April 2019	2,129.21
MySuper exit fee (net amount deducted on a partial or full withdrawal from your superannuation fund)	-32.60
— Funds available when you retire after reaching the minimum retirement age (preserved)	2,096.61
— Funds generally available when you stop working for the employer who contributed to your account, or meet another condition of release (restricted non-preserved)	0.00
— Funds you can access at any time (unrestricted non-preserved)	0.00
Withdrawal benefit at 30 April 2019	\$2,096.61

For more information about accessing your super, see your member guide fact sheet.

Death and Total and Permanent Disablement (TPD) benefit

Benefit details	Amount \$
Total Death benefit	2,129.21
Total and Permanent Disablement (TPD) benefit	2,129.21

Your Death and TPD benefit is based on your account balance at 30 April 2019.

Benefits of insurance through super

Paying for your insurance through your super doesn't affect your take-home pay and can be a tax-effective way to protect you and your family financially. Speak to a financial adviser to see if it's right for you.

Sub-account balances

Sub-account	Balance \$
Employer	2,129.21
Total sub-accounts	\$2,129.21

Payments received

Payment type	Description	Date	Amount \$
Employer contributions	Employer - KABA AUSTRALIA PTY LIMITED	08/05/2018	354.06
	Employer - KABA AUSTRALIA PTY LIMITED	06/06/2018	534.60
	Employer - KABA AUSTRALIA PTY LIMITED	05/07/2018	356.40
	Employer contributions - Dormakaba Australia Pty Ltd	07/08/2018	338.58
	Employer contributions - Dormakaba Australia Pty Ltd	06/09/2018	374.22
	Employer contributions - Dormakaba Australia Pty Ltd	05/10/2018	356.40
	Employer contributions - Dormakaba Australia Pty Ltd	06/11/2018	461.54
	Employer contributions - Dormakaba Australia Pty Ltd	06/12/2018	372.44
	Employer contributions - Dormakaba Australia Pty Ltd	15/01/2019	372.44
	Employer contributions - Dormakaba Australia Pty Ltd	06/02/2019	465.55
	Employer contributions - Dormakaba Australia Pty Ltd	06/03/2019	372.44



Your funds availability and transactions

Payment type	Description	Date	Amount \$
	Employer contributions - Dormakaba Australia Pty Ltd	04/04/2019	372.44
	Total employer contributions		4,731.11
Total payments received			\$4,731.11

The contribution date on this statement is when we purchased the investment units for your account. This may be different to the date we received your contribution if we couldn't complete the transaction the same day. For reporting purposes to the Australian Taxation Office we use the date we received the contribution.

An individual is generally liable to pay additional contribution tax if the sum of their income and their low tax contributions is greater than \$250,000.

Low tax contributions are generally the contributions made in a financial year to a complying super fund which are taxed at 15% and included in your assessable income by the fund. For more information, visit ato.gov.au and search for **division 293 tax**.

To claim a personal tax deduction for any personal contributions, send us a completed ATO notice of intent to claim or vary a deduction for personal super contributions form. You can download a form from ato.gov.au or call us for a copy.

Transaction summary

Transaction type	Transaction description	Amount \$
	Opening balance as at 1 May 2018	28,310.85
+ Funds in	Employer contributions - KABA AUSTRALIA PTY LIMITED	1,245.06
	ATO and other employer payments	3,486.05
	Total funds in	4,731.11
+ Net investment earnings	Net investment earnings	1,020.09
- Funds out	MySuper exit fee	32.60
	MySuper member fee	70.51
	Death/total and permanent disablement cover premiums	28.68
	Withdrawals made	31,095.69
	Government contributions tax	705.36
	Total funds out	31,932.84
Closing balance at 30 April 2019		\$2,129.21

We've reduced the MySuper member fee by 15% because we've passed on tax deductions we receive. The fee amount shown is after the 15% reduction.

Government contributions tax applies to employer and salary sacrifice contributions paid into your account.

Insurance fees are shown before any tax deductions. We've used the 15% tax deduction available to reduce your contributions tax.



Your fee summary

+ Rebates 0.00

Paid directly into your account.

- Direct fees

Direct fees: The fees and costs deducted directly from your account (excluding any insurance fees). 103.11

Insurance fees: Any insurance premiums (less any insurance premium credits) and associated stamp duty deducted directly from your account to pay for any insurance benefits. 24.37

See the **transaction summary** for details.

- Other fees of your investment 141.26

MySuper investment fee 45.44

MySuper administration fee 64.34

Transaction cost allowance 31.48

These approximate amounts have been deducted from your investment and cover fees that are not reflected as transactions on this statement.

- Indirect costs of your investment 56.98

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee.

Total fees you paid **\$325.72**

This approximate amount includes all the fees and costs that affected your investment during this period, except for any borrowing and property operating costs that may have applied.

For details about borrowing and property operating costs for your investment option(s), see amp.com.au/feesandcosts.

Other fees and indirect costs of your investment are deducted from the unit price or crediting rate of your investment option(s) and form part of your net investment earnings.

Rebates (discounts), direct fees and other fees of your investment include tax deductions that are given to AMP Life and passed on to you.

For information on the full range of fees, costs and rebates that apply to your plan type, see your member benefit schedule, the product disclosure statement and applicable fact sheets.

Being in an employer plan has its benefits

Your employer has negotiated great benefits for you including:

- **A discount on your fees—this appears as a fee rebate on your statement**
- **Access to group rates for your insurance cover**
- **Access to financial tools and education**

It's important to be across these details as you could lose some benefits if you change super funds.

For more information speak with your employer or contact your policy committee (see details in the additional information section of this statement).

Understanding the key fees for the year starting 1 May 2019 – Type B plan

Fee type	Fee name	Fee detail
- Direct fees	MySuper member fee	\$7.57 each month. This applies to your MySuper option.
	MySuper exit fee	\$38.35. This fee is only deducted on a partial or full withdrawal from your MySuper option.
- Indirect costs of your investment		These include performance based fees which are paid to certain investment managers when they exceed investment performance targets. They also include indirect costs incurred in underlying investments.

Fees and rebates will be further reduced by approximately 15% when we pass on tax deductions.



We're here to help

We'll give you any information you need to help you understand your super and benefit entitlements.

Please use the following information to help you understand your statement. You can also refer to the product disclosure statement (PDS) for your product or visit customsuper.amp.com.au for more information.

You'll find information about recent changes to your super plan in the annual report. Visit amp.com.au/edocs or call us on 1300 653 456 to receive a free copy.

If you have any questions about your account, including investment options, benefits (including insurance benefits), fees and charges and how to make contributions, we want to hear from you. So please speak to your financial adviser (see contact details on the last page) or call an AMP Customer Service Officer on 1300 653 456.

We want to resolve your concerns and have set up a special process to do this. If you have a complaint, please contact us. However, if you're not satisfied with the outcome to a complaint, you have the option to speak with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body which provides fair and independent financial services complaint resolution that is free to consumers. AFCA can only help you once your issue has been reviewed through AMP's internal dispute resolution process. You can call them on 1800 931 678 or visit their website afca.org.au. There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

Statement notes

Withdrawal benefit

Your withdrawal benefit is the value of your investment if it was withdrawn on 30 April 2019. It may be made up of one (or both) of the following amounts:

- the number of units you have, multiplied by their unit price
- for non-unitised investment options, the balance of these options, including investment return.

Note: your withdrawal benefit amount may change as a result of:

- transactions after the withdrawal date eg contributions, fees and charges, insurance premiums, and earnings (which may be positive or negative)
- unit prices changing each day (ie they can rise and fall), so your account value also changes to reflect the new prices.

Before leaving this account, contact us for a current withdrawal benefit amount and information about any fees, loss of rebates or how your insurance may be affected.

Contributing to your account

Concessional (pre-tax) contributions include employer and salary sacrifice contributions made by your employer. You can continue to make concessional (ie super guarantee and salary sacrifice) contributions into your super account until your 75th birthday. The maximum amount you can contribute each year (the concessional cap) is \$25,000.

If you're under age 65, you can carry forward the unused portion of your concessional contributions cap on a rolling basis over 5 years. Your total super balance must be less than \$500,000 before the start of each financial year for the 5 years that the concessional cap is being carried forward.

Non-concessional (after-tax) contributions. You can contribute up to \$100,000 a year. It's possible to average this over a three-year period to allow for a one-off contribution up to \$300,000.

This generally applies if you're under 65, regardless of whether you're working or retired.

Use these BPAY numbers to make personal contributions to your AMP account (where eligible). We can only accept BPAY payments from a cheque or savings account.



Biller code: 879049

Customer Reference Number (CRN): 9450860953

For information about biller codes for other types of contributions go to amp.com.au and search for **contribute to your super**.

If you make contributions over the limits described above, additional tax is payable on your contributions. You can check your contributions by logging into your account at amp.com.au.

Investment options

MySuper option

MySuper is an investment option available for people who don't make an investment choice or are seeking a cost effective solution for their super needs. MySuper has its own set of fees that are charged against the MySuper investment option. For more information about MySuper, please refer to the product disclosure statement and amp.com.au/mysuper.

Choice options

Any investment options you have that aren't MySuper (including the previous default investment option for your plan), are referred to as **choice options**. Your choice options have specific fees, charges and rebates that may differ to MySuper. For more information please refer to the product disclosure statement and fact sheets.



Your policy committee

Your policy committee can help with any questions you may have about your plan's operation, investment strategy or performance. Your policy committee doesn't have equal numbers of member and employer representatives, which means it doesn't comply with legislation. Your policy committee hasn't met in the past 12 months.

Employer representatives Mrs Danielle Marie Lord

Mrs Mimi Wilson

Member representatives Ms Rosemary Corso

How we'll deliver your annual product update

From 30 September 2018, you can access your **annual product update** online at customsuper.amp.com.au. Some customers can also access it by logging in to **My AMP**.

If you want to receive a hard copy of your **annual product update**, you can send an email to CustomSuper@amp.com.au and we'll post you a copy free of charge.

Want to receive other communications electronically?

If you would like to receive other communications electronically, simply visit amp.com.au to register for, or login to **My AMP**. You just need your member number to get started. You can check or update your email address in **My AMP**, from the 'I want to' menu and choose 'update my personal details'.

What type of communications can I receive electronically?

If you provide your email address to AMP, you may receive the following documents electronically: product disclosure statements, statements and notices, product updates, financial services guides, statements of advice and any other communications required or permitted by law. If you'd prefer to receive communications by post, you can change your preferences any time in **My AMP**.

Path for a comfortable retirement—details

ASFA estimates that a single homeowner would need about \$545,000 in their super at age 65 for a comfortable retirement. In the graph, we've drawn a simplified path that a super balance may need to follow over time to achieve their modest or comfortable retirement standard. Comparing your current super balance to the lines may give a general idea of whether you're on track for the ASFA standard of a comfortable retirement. Importantly, the amount you'll need and the path your super will follow will differ from the graph for many reasons. It's also important for you to decide what a comfortable lifestyle looks like for you to make sure your super lump sum at retirement will help you meet your expectations.

Path for a comfortable retirement—assumptions

The amounts shown in the graph at age 65 are in today's dollars and are estimates from the ASFA Retirement Standard for a single female homeowner, at June 2018. The amount you need in retirement will vary significantly, depending on many factors including your retirement age, whether you live alone, home ownership, debt level, whether you have dependent children, other assets or sources of income, gender, health, and whether you receive government age pension and other benefits. This means the estimates are a general guide only. ASFA is the Association of Superannuation Funds Australia. Visit superannuation.asn.au for more information.

The path your superannuation will actually follow will differ significantly from the lines on the graph. These lines are generic and don't relate to your current balance or circumstances. Movements in your super balance depend on many factors including investment returns, market ups and downs, the amount and timing of your contributions, fees and charges, and changes in tax and other government policies. Your balance can go down as well as up. For simplicity, the lines on the graph assume an investment growth rate of 5.7% pa less a net 7% tax on the earnings within the fund (the same assumption as ASIC's MoneySmart superannuation calculator). We've also assumed investment fees of 0.40% pa, administration fees of 0.64% pa, member fees of \$89.16 pa, 2.1% pa CPI, annual salary increases of 3.5%, and 15% tax on super contributions. All of these factors will vary over time. **The graph is not a projection and is intended as a simplified general guide.** Visit amp.com.au/lifestyle.

Family accounts

If your plan has a family account category your family can join and share the discounts. Find out more at amp.com.au and search for family discount.

What you need to know

This document does not take into account your financial situation, objectives and needs. Before making any investment decision, it is important to consider these matters and read all parts of the **product disclosure statement— and all relevant fact sheets**—which apply to your plan. Any advice in this document is provided by AMP Superannuation Limited (ASL), ABN 31 008 414 104, AFSL No. 233060, which is part of the AMP group of companies. ASL is the trustee of the AMP Superannuation Savings Trust, ABN 76 514 770 399, of which your plan is a part.



Your personal details

Account name	Shanel Danial Gorial
Account number	945086095
Month and year of birth	April 1989
Tax file number (TFN)	Supplied
Employer name	KABA AUSTRALIA PTY LIMITED
Date started employment	19 August 2010
Date joined plan	19 August 2010
Your benefit category	2
Email address	shanelgorial@hotmail.com

The **benefit category** defines the benefits that apply to you in your corporate plan. For more information see your plan summary or speak to your employer.

Need to update your details or complete your profile?

Login to amp.com.au or call us on **1300 653 456**.

You haven't nominated a beneficiary

Nominate a beneficiary for your super to make sure your money ends up where you want it. For the trustee to pay your beneficiary, your nomination must be valid, and your beneficiary must be your legal representative (or qualify as a dependant under superannuation law).

Lodge your nomination details any time by logging into your account or download and complete a beneficiary nomination form. Visit amp.com.au.

Find your super and help change a life

Let us find your other super and you'll be helping a young person just starting out.

For every super search done, we'll donate \$5 to Wesley Mission's Take Charge of Your Life Program*.

Text **FIND 945086095** to 0416 906 819 to search now and make a difference.

*Donations will be paid to Wesley Mission by AMP Life Limited and are not funded out of any superannuation money. To participate, you must receive this offer in your annual statement and send the SMS above by 30 June 2019. Only one donation per AMP super customer will be made. Total donation is capped at \$50,000. By participating, you consent to AMP using your TFN to perform a super search with the ATO and AMP contacting you to verify your details and/or to discuss results. Standard SMS rates apply. For more information and terms and conditions, go to amp.com.au/wesley.

**Australian Government****Australian Taxation Office****Agent** TAXSPOT WETHERILL PARK PTY LTD**Client** THE TRUSTEE FOR MERYAM SUPERFUND**ABN** 82 917 977 503**TFN** 508 407 996

Income tax 002

Date generated	22/02/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2018** to **30 June 2019** sorted by **processed date** ordered **newest to oldest**

MERYAM SUPERANNUATION FUND

Bank Movement Summary
For the year ended 30 June 2021

Bank Account: CBA 11462233

Date	Description	Amount	Account	OPENING BALANCE	INCOME					EXPENSES					BALANCE SHEET	BALANCE SHEET	BALANCE SHEET	Closing Balance	
					Employer Contribution - SHANEL GORIAL	Deductible Personal Contribution - SHANEL GORIAL	Super Transferred - Meryam	Super Transferred - Shanel	Interest	Accounting fees	Bank Charges	Filing Fees	General Expenses	Benefits Paid - SHANEL GORIAL	Benefits Paid - MERYAM KERYO YOUKHANA	Tax Provision	Sundry Debtors		Sundry Creditors
2019																			
28/09/2018	Opening Balance	0.00		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/12/2018	Direct Credit BTB	28,833.85	Super Transferred - Meryam	-	-	-	28,833.85	-	-	-	-	-	-	-	-	-	-	-	28,833.85
15/10/2018	Wdl Branch Wetherill Park	-10,000.00	Sundry Debtors	28,833.85	-	-	-	-	-	-	-	-	-	-	-	-	(10,000.00)	-	18,833.85
15/10/2018	Direct Credit Amp Life	31,095.69	Super Transferred - Shanel	18,833.85	-	-	-	31,095.69	-	-	-	-	-	-	-	-	-	-	49,929.54
16/10/2018	Wdl Branch Wetherill Park	-18,000.00	Sundry Debtors	49,929.54	-	-	-	-	-	-	-	-	-	-	-	-	(18,000.00)	-	31,929.54
19/10/2018	Wdl Branch Wetherill Park	-10,000.00	Sundry Debtors	31,929.54	-	-	-	-	-	-	-	-	-	-	-	-	(10,000.00)	-	21,929.54
26/10/2018	Wdl Branch Wetherill Park	-21,929.00	Sundry Debtors	21,929.54	-	-	-	-	-	-	-	-	-	-	-	-	(21,929.00)	-	0.54
11/01/2018	Credit Interest	15.85	Interest	0.54	-	-	-	-	15.85	-	-	-	-	-	-	-	-	-	16.39
30/06/2019	Closing balance			16.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.39
				16.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.39
TOTAL			Closing Balance	16.39	-	-	28,833.85	31,095.69	15.85	-	-	-	-	-	-	-	(59,929.00)	-	-



009

MERYAM SUPERFUND
 22 ROSELLA ST
 BONNYRIGG NSW 2177

Account Number 06 2265 11462233

Statement Period 28 Sep 2018 - 28 Mar 2019

Closing Balance \$16.39 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: SHANEL GORIAL AND MERYAM KERYO YOUKHANA
 AS TRUSTEES FOR MERYAM SUPERFUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
28 Sep 2018	OPENING BALANCE			Nil
12 Oct	Direct Credit 227887 BTBS ADMIN 33460601		28,833.85	\$28,833.85 CR
15 Oct	Wdl Branch Wetherill Park	10,000.00		\$18,833.85 CR
15 Oct	Direct Credit 089132 Amp Life 6373336		31,095.69	\$49,929.54 CR
16 Oct	Wdl Branch Wetherill Park	18,000.00		\$31,929.54 CR
19 Oct	Wdl Branch Wetherill Park	10,000.00		\$21,929.54 CR
26 Oct	Wdl Branch Wetherill Park	21,929.00		\$0.54 CR
01 Nov	Credit Interest		15.85	\$16.39 CR
28 Mar 2019	CLOSING BALANCE			\$16.39 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$59,929.00		\$59,945.39		\$16.39 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
28 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.



Your Statement

Statement 2 (Page 1 of 1)

Account Number 06 2265 11462233

Statement Period 29 Mar 2019 - 28 Sep 2019

Closing Balance \$16.39 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



009

MERYAM SUPERFUND
 22 ROSELLA ST
 BONNYRIGG NSW 2177

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: SHANEL GORIAL AND MERYAM KERYO YOUKHANA
 AS TRUSTEES FOR MERYAM SUPERFUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance														
29 Mar 2019	OPENING BALANCE			\$16.39 CR														
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$15.85																	
28 Sep 2019	CLOSING BALANCE			\$16.39 CR														
<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">Opening balance</td> <td style="text-align: center;">-</td> <td style="text-align: right;">Total debits</td> <td style="text-align: center;">+</td> <td style="text-align: right;">Total credits</td> <td style="text-align: center;">=</td> <td style="text-align: right;">Closing balance</td> </tr> <tr> <td style="text-align: right;">\$16.39 CR</td> <td></td> <td style="text-align: right;">Nil</td> <td></td> <td style="text-align: right;">Nil</td> <td></td> <td style="text-align: right;">\$16.39 CR</td> </tr> </table>					Opening balance	-	Total debits	+	Total credits	=	Closing balance	\$16.39 CR		Nil		Nil		\$16.39 CR
Opening balance	-	Total debits	+	Total credits	=	Closing balance												
\$16.39 CR		Nil		Nil		\$16.39 CR												

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
28 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

Note. Interest rates are effective as at the date shown but are subject to change.



*# 16266.28756.1.2.ZZ58R3 0303 SL R3 S142.D273.O.V06.00.26

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



16266.28757.2.2 ZZ258R3 0303.SL.R3.S.142.D273.O.V05.00.26

Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.

Rest

140967/Y1/685609
Miss Mary Meryam Youkhana
7 Sears Place
PRAIRIEWOOD NSW 2176

Member # 710095444

Hello Mary,

Welcome to your Rest Super 2017-2018 Annual Statement.

Account Details

Opening balance at 1 July 2017	\$19,069.32
Plus money added	\$2,544.38
Investment earnings	\$1,712.79
Employer contributions	\$831.59
Less money taken out	-\$576.28
Fees (excl. Insurance)	-\$82.84
Insurance premium	-\$448.40
Tax	-\$45.04
Closing balance at 30 June 2018	\$21,037.42

Check your details

- ☑ Date Of Birth
- ☑ TFN
- ☑ App downloaded
- ☑ Mobile
0412 187 681
- ☑ Email
mary.youkhana@live.com.au

Update your details and get your next statement digitally. Simply log into rest.com.au/memberaccess

Download and explore the new Rest App

The easy and convenient way to stay connected to your super. Check your balance, combine your super and get access to great perks.



SMS "super" to 0481 071 090 to download

This member statement contains general advice which has been prepared without taking into account your objectives, financial situation or needs. Before making any decision about our products based on this advice, please consider whether it is appropriate for your objectives, financial situation and needs. Also consider the Product Disclosure Statement (PDS) which is available at rest.com.au/pds or chat with us online via Live Chat at rest.com.au. Past performance is not an indication of future performance. When you become a member of Rest, you join the Retail Employees Superannuation Trust ABN 62 653 671 394 issued by the Trustee, Retail Employees Superannuation Pty Limited, ABN 39 001 987 739 AFSL 240003.



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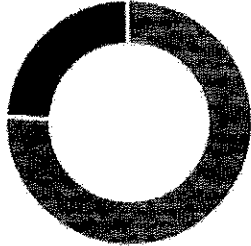
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Experience your statement digitally
 Don't miss out on your interactive statement, it's full of innovative features that you can only get in the online version!
 Access it now at rest.com.au/generate

Investments

Your asset allocation with Rest as at 30 June 2018.



Growth Assets (76.00%)

Overseas Shares	23.00%
Growth Alternatives	19.00%
Australian Shares	17.00%
Property	9.00%
Infrastructure	8.00%

Defensive Assets (24.00%)

Defensive Alternatives	10.00%
Cash	8.00%
Bonds	6.00%

View the latest product dashboard(s) at rest.com.au/dashboard

Your investment options

Investment option	1 July 2017			30 June 2018		
	Value	Number of units	Unit price	Value	Proportion invested	12 month return %
Core Strategy	\$19,069.32	12,692.26	\$1.6575	\$21,037.42	100.00%	8.76%
Total	\$19,069.32			\$21,037.42	100.00%	

The twelve month investment return(s) shown above is at the investment option level and is not the return on your own investment(s). Past performance is not an indication of future performance. The unit prices shown for 30 June 2018 are not used to process transactions. We recommend you seek advice from a licensed financial adviser and read our Investment Guide available at rest.com.au/pds before you make any decision about your investment strategy.

Details about Rest's investment options and benchmark asset allocation(s) are available at rest.com.au/investment

Your future investment allocation

All future transactions will be invested/redeemed in the following option(s) :

Investment options	Proportion invested
Core Strategy	100.00%
Total	100.00%

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Investment option performance

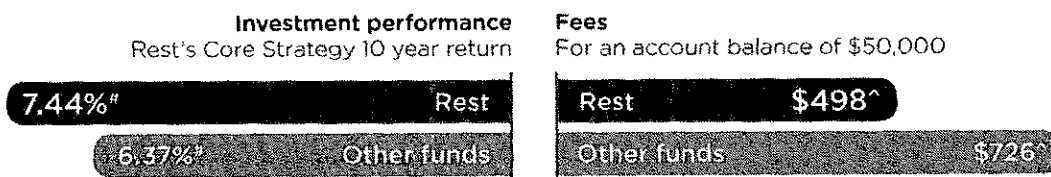
Rest's investment returns

Investment option	Return % per year				
	1 year	5 years	10 years	Since inception	Inception date
Core Strategy	8.76%	8.81%	7.44%	8.73%	01/07/1988
Cash Plus	1.42%	2.22%	2.94%	3.96%	01/10/1998
Capital Stable	4.53%	5.59%	5.67%	6.13%	01/10/1998
Balanced	6.45%	7.28%	6.56%	7.12%	01/10/1998
Diversified	8.71%	9.31%	7.54%	8.37%	01/10/1998
High Growth	10.45%	10.68%	8.16%	9.00%	01/10/1998
Basic Cash	1.51%	1.81%	N/A	2.53%	01/07/2009
Cash	1.83%	2.15%	2.89%	3.94%	01/10/1998
Bonds	1.00%	3.39%	5.68%	5.25%	01/10/1998
Property	10.74%	9.82%	5.50%	7.26%	01/03/2002
Shares	14.11%	12.58%	8.93%	9.87%	01/10/1998
Australian Shares	16.74%	11.84%	8.78%	10.40%	01/03/2002
Overseas Shares	11.95%	12.63%	8.34%	6.29%	01/03/2002

The investment returns shown above are correct as at 30 June 2018. They are at the investment option level and are not your individual investments returns. All investment returns shown are after investment management fees and tax. These investment returns are the compound average effective rate of net earnings of the investment options for 1 year, 5 years, 10 years and since inception to 30 June 2018.

Please note the above returns are calculated on a per annum basis and **past performance is not an indication of future performance.**

How Rest compares



[#]SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, June 2018. Rest's Core Strategy return and 10 year median return for the SR50 Balanced (60-76) Index to 30 June 2018 have been used. Returns are net of investment fees, tax and implicit asset-based administration fee. Explicit fees such as fixed dollar administration fees, exit fees, contribution fees and switching fees are excluded. **Past performance is not an indication of future performance.**

[^]Source: SuperRatings' Fee Benchmarking Review. Fees are current as at 30 April 2018 and are based on a \$50,000 account balance for Balanced (60-76) style options. The average fee is calculated using sample set of 384 products comprising of MySuper and Choice products. The information used in compiling this report comes from sources considered reliable. It is not guaranteed to be accurate or complete.

The information used in compiling the above comparisons come from sources considered reliable. It is not guaranteed to be accurate or complete. SuperRatings Pty Limited does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria. Ratings or investment returns are only one factor you should consider when deciding how to invest your super.



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Insurance and Beneficiaries

Your coverage

At Rest we believe affordable and quality insurance is an important part of your super. As everyone's insurance needs are different, now is a good time to review your insurance cover.

The below table reflects our record of your insurance cover as of 30 June 2018. It is important to note that if you have had a birthday since that date, then the amount of your insurance cover may have changed. For a more recent update on the amount of cover you have or to update your insurance visit rest.com.au/memberaccess

Cover type	Default	Voluntary	Total insurance cover	Insurance premium
Death cover	\$309,000.00	\$0.00	\$309,000.00	-\$112.00
TPD cover	\$71,500.00	\$0.00	\$71,500.00	-\$19.55

Cover type	Waiting period	Max Benefit period	Total insurance cover	Insurance premium
Income Protection cover	60 days	up to age 60*	\$2,550.00 per month	-\$316.85

*A two-year benefit applies if your waiting period ends on or after you turn 58, Income Protection cover ceases at 65.

There are some terms and conditions that can impact your insurance cover and the amount you are eligible to receive in the event of a claim. The total cover amounts are not guaranteed and are subject to you meeting the relevant terms and conditions of the policy. These include your most recent employment status and whether you were Actively Employed when you joined Rest. Visit rest.com.au/pds for our most recent Insurance guide to find out more about your insurance cover at Rest.

The above table(s) detail the insurance premium deducted from your Rest Super account. If you have insurance under another Rest product (for example Rest Select or Rest Corporate) the premium for those products are not shown above. If you have cancelled your insurance, the amounts shown reflect the insurance premium you have paid prior to your insurance being cancelled.

If you die or become Totally and Permanently Disabled (TPD), the total amount payable will consist of your account balance plus any Death or TPD insurance cover you hold in this product that your beneficiary or you may be eligible to claim. To be eligible to withdraw the benefit (including account balance), you must also satisfy one of the conditions of release under superannuation law.

Your nominated beneficiaries

Our records show that you have not nominated a beneficiary.

Nominating a beneficiary helps us determine who will receive your Death benefit when you die. The Death benefit would consist of your account balance and any insurance benefit. Please see the Important information section for an explanation on beneficiaries.

Learn more about different types of beneficiaries and how to change or update them at rest.com.au/beneficiaries

Transactions

Your transaction history

Mary, here you will find your detailed transaction history for the 2017-2018 financial year.

Date	Description	Net amount
01/07/17	Opening balance	\$19,069.32
	+ Plus	
	Investment earnings	\$1,712.79
	Employer contributions	
24/07/17	GREG HOUSTON PLUMBING PTY LTD	\$394.59
28/08/17	GREG HOUSTON PLUMBING PTY LTD	\$380.00
20/09/17	GREG HOUSTON PLUMBING PTY LTD	\$57.00
	Total Employer contributions	\$831.59
	Total money in	\$2,544.38
	- Less	
	Fees (excl. Insurance)	
	Administration fee	-\$82.84
	Total Fees (excl. Insurance)	-\$82.84
	Insurance premium	
	Insurance premium	-\$448.40
	Total Insurance premium	-\$448.40
	Tax	
	Contributions tax	-\$106.26
	Contributions tax adjustment	\$61.22
	Total Tax	-\$45.04
	Total money out	-\$576.28
30/06/18	Closing balance	\$21,037.42



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Withdrawal benefit

Your withdrawal benefit at 30 June 2018 is made up of the following amounts:

Preserved	\$21,037.42
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00

Note: Your closing balance is your withdrawal benefit. Your withdrawal benefit at the end of the reporting period shown is a notional amount that would have been attributable had you withdrawn your benefit as at 30 June 2018. Before leaving the fund, you should seek information from us about your latest withdrawal benefit, as this amount may be different from the figure shown in this statement. Please note that when you withdraw your benefit, you may be charged a fee. Please see the Important Information section for a further explanation of transactions and terminology that appear in this statement.



Combine your super

It's now quick and easy! This can be done online in a matter of minutes.

Read more about it at rest.com.au/combine

Remember to check how a decision with your super might affect your insurance, benefits and impact of any exit fees in your other fund too.

Total fees you paid

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

Direct fees

These amounts have been deducted directly from your account and are reflected as transactions on this statement.

Administration fee	-\$82.84
Insurance premium	-\$448.40
Total - direct fees (gross of tax)	-\$531.24
Effect of tax	\$79.70
Total - direct fees (net of tax)	-\$451.54

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee.

Total - indirect costs of your investment	-\$18.42
--	-----------------

Other fees of your investment

This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Investment fees (including performance related fees)^	-\$137.16
Buy-sell spread	-\$0.74
Total - other fees of your investment	-\$137.90

Total fees you paid

Total fees and costs you paid	-\$607.86
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Property operating costs

The total fees you paid do not include the property operating costs that you incurred during the period. An estimate of the amount of property operating costs incurred by the holder during the period is provided in the periodic statement. We estimate your proportionate share of any applicable property operating costs incurred indirectly in relation to your investment option(s) to be \$20.48 for the reporting period.

Borrowing costs

The total fees you paid do not include the borrowing costs that you incurred during the period. We estimate that your proportionate share of any applicable borrowing costs incurred indirectly in relation to your investment strategy to be \$12.28 for the reporting period. For further information about borrowing costs go to rest.com.au/pds and refer to the "Additional information on fees and costs".

^Investment fees may be tax deductible to the fund. Where a tax deduction is claimed, the benefit of the deduction is passed on to you through the unit price you receive however the effect of this deduction is not shown in the "Total fees you paid" section of this statement.

Disclaimer: While every reasonable care has been taken to ensure the benefits and other information in this statement are correct, neither the Trustee, Rest's administrator, or Rest's insurer can accept liability for any error or misprint in respect of benefits shown.



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Important information – glossary terms

Important terms explained

Account adjustment

Transactions processed to correct an error and restore your account balance to the correct value. Where a correction has been made during this member statement period it will show as an 'Account adjustment' in your member statement.

ATO surcharge

Any payment(s) made following an assessment by the Australian Taxation Office (ATO).

Beneficiaries

Your beneficiaries are people you nominate to receive your benefits (if any) if you die. Your nominated beneficiaries must either be your dependants or your estate. You can make either a binding or non-binding nomination. If you make a binding nomination and a death benefit becomes payable, the Trustee will generally pay the beneficiaries set out in your binding nomination the proportion of the benefit you have nominated, provided your binding nomination has been validly made, each nominated beneficiary is either your legal personal representative or your dependant, the proportion of the benefit payable to each beneficiary is certain or readily ascertainable from your nomination and we are permitted to make the payment under the relevant law.

If you decide to make a binding beneficiary nomination, it is your responsibility to keep the nomination up to date. Binding beneficiary nominations lapse three years after the day you signed it and a valid nomination must be renewed within the three years to remain binding. Otherwise, it will be treated as a non-binding nomination. You may confirm, amend or revoke your binding nomination by written notice to the Trustee by completing the Nomination of beneficiary form and providing it to the Trustee. A non-binding nomination gives the Rest Trustee the final say in determining who your benefits will be paid to when you die, using your non-binding nomination as a guide. For further information regarding nominating a beneficiary, please refer to the Member Guide available at rest.com.au.

Effect of Tax

This is the net effect of tax on any Direct Fees deducted from your account. This takes into account any tax deductions received by the trustee, or tax on adjustments (if any), that are passed on to you. The amount shown is the effect and not the actual tax to your account. Please refer to the "Transactions" section of this statement to see how much tax was deducted or credited during the period.

Insured benefits

The insurance information contained in your statement reflects our most recent record of your insurance cover as at 30 June 2018. Things that can impact your insurance cover include:

- whether you were at work when your cover commenced or recommenced with Rest
- your employment status.

If you are no longer employed, or weren't in 'Active Employment' when you started employment with your employer, it's important you let us know as this can

impact your eligibility to retain your insurance cover and claim on the policy. Being in Active Employment means you were capable of working 20 hours a week on the day you started work and weren't sick or injured.

To lodge a claim under the policy, you will need to meet the definitions for Death, Terminal Illness, TPD or Income Protection. Our Insurance Guide (rest.com.au/pds) contains all the relevant terms and conditions of your policy and some helpful information should you need to lodge a claim.

If you have any questions chat with us online via Live Chat at rest.com.au

Low income superannuation contribution (LISC)

If you earn \$37,000 or less per year, you may be eligible for a government tax rebate to your superannuation contributions of up to \$500 a year. The LISC will be replaced by Low Income Superannuation Tax Offset (LISTO) from 1 July 2017.

Low Income Superannuation Tax Offset (LISTO)

If you earn \$37,000 or less per year, you are eligible to receive a LISTO payment into your superannuation contribution account. The LISTO payment is equal to 15% of your total concessional contributions (pre-tax) for an income year, capped at \$500.

Preserved benefit

The amount available to you when you retire on or after your preservation age, leave your employment on or after age 60, attain age 65 or meet one of the other conditions of release that applies to preserved benefits.

Restricted non-preserved benefit

The amount available after you leave your current employer.

Salary

This definition is used only for the purpose of your insurance cover. The amount of salary that your employer advises us. You should note that the amount advised to us may not include all amounts of salary that can be insured. The maximum amount of salary that can be insured is the total value of your remuneration from personal exertion including gross salary (which includes salary sacrifice amounts), wages, fees, regular commission, regular bonuses, regular overtime, regular allowances and fringe benefits. Salary excludes investment income, business expenses and mandated superannuation contributions. If you have any enquiries regarding the salary that has been advised to Rest, you should contact your employer.

Unit price

The value of each unit at the specified date.

Unrestricted non-preserved benefit

The amount of your benefit that you can withdraw directly as cash at any time.

Withdrawal benefit

The total amount held in your account at the specified date. This is also known as your super balance.

Important information - fees and costs

Additional explanation of fees and costs

Administration fee

The fee for administering your account. This fee is currently \$1.30 per week plus 0.1% pa of your account balance at the end of the month. The asset based fee is capped at \$800 per financial year.

Borrowing costs

The expenses related to borrowing money by Rest and its interposed vehicles for investments and include costs associated with a credit facility such as interest, loan establishment fees and associated legal costs. You can obtain information about borrowing costs for each investment option (where applicable) at rest.com.au/pds and referring to "Additional information on fees and costs" or by contacting us.

Buy-sell spread

It is a fee to recover transaction costs incurred in relation to the sale and purchase of assets of the fund. The buy-sell spread represents the estimated transaction cost incurred when buying or selling underlying assets in relation to investment options.

Contribution splitting fee

The fee charged if we receive a request to split your superannuation contributions with your spouse. A fee of \$60 is deducted from your account at the time the contribution split is made.

Contribution tax

A Federal Government tax of 15% deducted from your pre-tax contributions (such as employer and salary sacrifice contributions) less administration fees and insurance premiums.

A higher Federal Government tax rate may apply to contributions made on your behalf if you exceed certain contributions caps or income thresholds. Please see rest.com.au/facts for details of the contributions caps and income thresholds.

Exit fee

The fee on each amount you take out of your account. Your first withdrawal (regardless if full or partial) is free. Every withdrawal thereafter will incur a fee of \$25. The fee is deducted from your account on the same day your payment request is processed.

Family law split fee

A fee of \$50 is charged if we receive a court order or agreement to split your superannuation with your spouse. The fee is split between your account and your spouse's account. Spouse is defined under the *Family Law Act 1975* (Cth) and includes de facto spouse.

Insurance premium

The amount deducted from your account to pay for your insurance cover. With flexible insurance, you can change your cover to suit your needs. It's a good idea to review it as your life changes.

Investment fees and indirect costs

The annual percentage fees for managing your investments, including any performance fees, custody fees, investment adviser fees and other investment related costs. The investment fees shown in member statements have been calculated using estimates and are deducted from the fund's investment earnings before the unit price is determined.

The investment fee is expressed as an annual percentage of each investment option. Actual fees may be different (ie higher or lower) from the estimate, and will not be the exact fee that applies to your account in the future. The investment fees may change each year and vary for each investment option.

Indirect costs can include expenses such as transactional or operational costs and administrative costs. These are estimated costs and will vary from year to year. Indirect costs are accrued and reflected in the investment option's unit price and deducted from the assets underlying the investment option. This fee is not deducted directly from your account.

Investment fees and indirect costs for year ended 30 June 2018

Core Strategy	0.76%
Cash Plus	0.18%
Capital Stable	0.53%
Balanced	0.66%
Diversified	0.77%
High Growth	0.86%
Basic Cash	0.07%
Cash	0.08%
Bonds	0.24%
Property	1.04%
Shares	0.69%
Australian Shares	0.75%
Overseas Shares	0.66%

No Tax File Number (TFN) contribution tax

If you have not supplied us with your TFN, contributions an employer makes for you, including salary sacrifice contributions will be taxed at a higher rate. In addition, Rest will be unable to accept your personal contributions.

Personal advice fee

The fee agreed between you and your adviser for personal superannuation advice.



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Important Information Continued

Fee change, more for your retirement – Significant Event Notice

From 1 January 2018, we've capped the asset based fee on your account at \$800 per financial year for balances of \$800,000 and over. Our lower fees may mean more money in your super and more for your retirement. Check out rest.com.au/superfees for details of the fees you pay on your Rest account.

Changes to Rollover Rules - Significant event notice

From 3 May 2018, if you roll out just some of your money from your Rest account, you'll only need to leave \$1,000 in your account to keep it open. Previously, you needed to leave \$5,000 in your account. Also, from 3 May 2018, you can roll all your money out of your Rest Super account even if you are still working for the employer who makes Super Guarantee (SG) contributions for you. Previously you could only roll out part of your balance and needed to maintain a minimum account balance.

Changes to disclosure of certain fees and costs

Annual statements now show information on indirect costs, property operating costs and borrowing costs as required by legislation. These are not new costs and have always been reflected in the unit price. More information is available in the PDS at www.rest.com.au/pds

Your 2018-19 Federal Budget highlights

The Federal Budget for 2018-19 was released on 8 May 2018. For a quick recap of the proposals that might impact your super or pension, check out our summary at rest.com.au/Federal-Budget-2018-19

Save for your first home sooner

If you're trying to save for a deposit for your first home, your super may be able to help. Thanks to the new First Home Super Saver Scheme, you can access extra voluntary contributions you've made to your super since 1 July 2017 to use as a deposit to buy or build your first home. And thanks to the special tax treatment your super savings enjoy, you could get there faster. Our First Home Super Saver Scheme fact sheet at rest.com.au/factsheets has more information.

Rest's annual report

Rest's annual report is generally available online in November, please visit rest.com.au/annualreport or if you'd like a free paper copy contact us.

Important information

Privacy Policy

Your privacy is important to us. Our Privacy Policy and Privacy Collection Statement sets out how your personal information is managed, and is available at rest.com.au

Concerns and complaints

If you have a concern or complaint please contact the Trustee Services Officer straight away. We will make every effort to address your concern quickly, in any event within 90 days of it being made. If you're unsatisfied with our decision regarding your complaint you may be able to refer it to the Superannuation Complaints Tribunal (SCT) (contact 1300 884 114), a free independent body established by the Federal Government to resolve certain complaints and disputes between members and fund trustees. For further information regarding Rest's complaint management process please refer to the Rest Super Product Disclosure Statement at rest.com.au/pds

New one stop shop for consumer issues

From 1 November 2018, the Australian Financial Complaints Authority (AFCA) replaces the SCT and members can lodge their complaints with AFCA. Any super complaints already underway will continue to be managed by the SCT until the complaint is resolved. Visit the new AFCA website at afc.org.au for more information.

Further information available on request

The Trustee is obligated to provide members with any information they reasonably require for the purpose of understanding their benefit entitlements. For more information about your investment and benefit entitlements, your insurance cover, Rest's investment options, other insurance cover or contribution levels available to you, fees and charges or Rest's complaints management process, please refer to the Rest Super Product Disclosure Statement, Insurance Guide and Investment Guide at rest.com.au/pds and where applicable, the Annual Report at rest.com.au/annualreport. If you'd prefer, at no cost, to opt-out of receiving information from us digitally, you can do so using Live Chat or calling us on 1300 300 778.


Important note: This statement and the Important information section are important documents. We recommend you keep them in a safe place with your other superannuation documents.





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If there's anything we can do

 rest.com.au

 **Ask Virtual Agent Roger**
Available 24/7 at rest.com.au/contact-us

 **Live Chat at rest.com.au**
Monday to Friday 8am - 10pm and Saturday 9am - 6pm AEST

 **1300 300 778**
Monday to Friday 8am - 10pm AEST

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