



A National Company

MLC MasterKey RSA

Benefit Payment Statement

MR NATHEN CROFTS
P.O. BOX 51
DONGARA
WA 6525

MLC Nominees Pty Limited
A.B.N. 93 002 814 959
A.F.S.L. 230702
105-153 Miller St. North Sydney NSW 2060
PO Box 200 North Sydney NSW 2059

Name of Member
Nathen Jay Crofts

Your Account Number
1711-8736D

Date of Issue
23 April 2004

Fund
The Universal Super Scheme

Transaction Summary for the period 1 July 2003 to 20 April 2004

Opening Balance	\$12,085.09
Amounts in	\$2,118.00
Amounts out	\$14,507.63
Investment earnings	\$304.54
Closing Balance	\$0.00

For more details of transactions in the period see over.

Investment value for the period 1 July 2003 to 20 April 2004

Account Balance *Value at 1 July 2003*

Investment Option	Unit Holdings	Unit Price	Value
Retirement Savings Fund	1016.02	11.89454	\$12,085.09
Total Account Balance			\$12,085.09

Account Balance *Value at 20 April 2004*

Investment Option	Unit Holdings	Unit Price	Value
Retirement Savings Fund	1154.90	12.16630	\$14,050.86
Total Account Balance			\$14,050.86

Withdrawal Values

If you had withdrawn at 1 July 2003	\$12,085.09
Your withdrawal value at 20 April 2004	\$14,050.86

Your withdrawal value as at 1 July 2003 is the amount that you would have been entitled to receive had you left the Plan on that day. This amount includes any applicable exit fees but does not include the deduction of any lump sum tax.

Your withdrawal value as at 20 April 2004 is the amount payable at the time of closure of your account and includes the deduction of any exit fees and lump sum tax. If you have any questions, you can call us on **133 991**.

Preservation details of your withdrawal

Fully Preserved Benefits	\$14,050.86
Restricted Non-Preserved	\$0.00
Unrestricted Non-Preserved	\$0.00

For advice about your investment call your financial adviser.

For all other queries about your investment, call us on **133 991**.

You can also find out more on our website, mlc.com.au

Transactions in Detail for the period 1 July 2003 to 20 April 2004

Effective Date	Transaction Type	Amount In	Amount Out
11 Jul 2003	Employer Contribution	\$1,069.00	
14 Jul 2003	Monthly Administration Charge		\$5.50
17 Jul 2003	Service Fee		\$8.03
14 Aug 2003	Monthly Administration Charge		\$5.50
21 Aug 2003	Service Fee		\$8.23
14 Sep 2003	Monthly Administration Charge		\$5.50
18 Sep 2003	Service Fee		\$8.24
14 Oct 2003	Monthly Administration Charge		\$5.50
16 Oct 2003	Service Fee		\$8.25
16 Oct 2003	Employer Contribution	\$117.00	
14 Nov 2003	Monthly Administration Charge		\$5.50
20 Nov 2003	Service Fee		\$8.33
14 Dec 2003	Monthly Administration Charge		\$5.50
18 Dec 2003	Service Fee		\$8.34
14 Jan 2004	Monthly Administration Charge		\$5.50
15 Jan 2004	Service Fee		\$8.35
12 Feb 2004	Employer Contribution	\$932.00	
14 Feb 2004	Monthly Administration Charge		\$5.50
19 Feb 2004	Service Fee		\$8.36
14 Mar 2004	Monthly Administration Charge		\$5.50
19 Mar 2004	Service Fee		\$8.96
14 Apr 2004	Monthly Administration Charge		\$5.50
15 Apr 2004	Service Fee		\$8.98
20 Apr 2004	Contribution Tax		\$317.70
20 Apr 2004	Withdrawal Value		\$14,050.86
	TOTAL	\$2,118.00	\$14,507.63

Important Notes

1. The value of your death benefit as at 20 April 2004, would have been the balance of your account less any applicable fees and charges.
2. Member Benefit Protection applies to account balances less than \$1,000.00 that includes Superannuation Guarantee or award contributions by your employer. Government regulations limit the amount of charges that can be deducted from these benefits.
3. As you have terminated your Superannuation account you will no longer be entitled to receive an annual statement or annual report from MLC Nominees Pty Limited.
4. A Surcharge of up to 15% is chargeable on all employer, tax deductible personal contributions and certain rollovers to higher income earners and may also apply if you have not quoted a correct tax file number, regardless of your income level. Any surcharge deductions or refunds already made are detailed in the Transactions in Detail section. These amounts have been calculated by the Australian Taxation Office (ATO). If you have any questions regarding these amounts, please contact the ATO on 13 10 20.
5. Amounts may have been deducted from common funds relating to your product to cover fees, charges and expenses. These amounts reduce the value of your investment as their effect is to reduce unit prices. They are separate and additional to fees otherwise identified in this statement.
6. An amount of 15% tax will be charged on taxable contributions and any untaxed element (Contributions Tax). We retain any difference between the provision for Contributions Tax deducted and the actual amount of Contributions Tax payable to the Australian Taxation Office.

Enquiries about your benefit

If you have any questions about this statement, and any associated fees and charges, please contact your financial adviser or phone the MasterKey Service Centre on **133 991**. Written enquiries should be addressed as follows:

*The Manager
MLC MasterKey RSA
PO Box 200
North Sydney NSW 2059*

MLC Complaint Resolution

In most cases we can deal with your complaint over the phone. You can speak with a customer service consultant by calling the MasterKey Service Centre on **133 991**. In line with the laws governing superannuation, MLC and the Trustee have formal procedures for dealing with complaints. If we cannot resolve your complaint over the phone, please write to us. Your correspondence should be addressed to:

*The Manager
MLC Service and Solutions
PO Box 200
North Sydney NSW 2059*

Please mark the envelope 'Notice of Complaint'.

We will make every effort to resolve your complaint as quickly as possible. If there is anything that may prevent this from happening, we will notify you. If your complaint has not been resolved within 90 days of lodgement, or if you are dissatisfied with our decision, you may decide to seek assistance from an independent complaint resolution scheme.

Who is the independent body that can help to resolve a dispute?

The Trustee is committed to resolving any complaint in a timely fashion. However, if you or your beneficiaries are not satisfied with the decision, you may contact the Superannuation Complaints Tribunal ('the Tribunal'). The Tribunal is an independent body set up

by the Federal Government to assist you or your beneficiaries to resolve certain types of complaints with superannuation fund trustees. The Tribunal may be able to help resolve your complaint, but only if you have been unable to reach a satisfactory resolution with the Trustee and it does not relate to the management of the superannuation fund generally. If the Tribunal agrees to deal with your complaint, it will attempt to resolve it through conciliation - helping you and MLC or the Trustee to reach agreement. If conciliation doesn't work, the Tribunal will normally make a decision which, subject to limited rights of appeal, is binding on MLC and the Trustee. You should contact the Tribunal to ensure that they can deal with your complaint. The Tribunal can be contacted at the following address:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne VIC 3001
Telephone: 1300 884 114
Fax: (03) 8663 5588



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MLC MASTERKEY RSA**Final Withdrawal Confirmation**

MR N J CROFTS
P.O. BOX 51
DONGARA WA 6525

MLC Nominees Pty Limited
ABN 93 002 814 959
AFSL 230702
105-153 Miller Street
North Sydney NSW 2060
P O Box 200
North Sydney 2059
Telephone 133 991
Facsimile: (02) 9957 6881

Date of Entry

14 MARCH 2000

Account Number

17118736

Name of Member

NATHEN JAY CROFTS

DATE OF FINAL WITHDRAWAL : 20 APRIL 2004

Details of Withdrawal	No. of Units	Unit Price \$	Amount \$
Retirement Savings Fund	1154.90	\$12.16630	\$14,050.86
Net Amount Paid			\$14,050.86

NOTE: Lump Sum Tax may have been deducted from your withdrawal.

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