



Sunsuper Pty Ltd
30 Little Cribb Street Milton QLD 4064
GPO Box 2924 Brisbane QLD 4001
ABN 88 010 720 840 AFSL No.228975
Call 13 11 84
Fax 07 3016 7722
Web sunsuper.com.au

26 November 2014

1126000014
Mr Nicholas Phelan
15 Roderick Court
BENOWA QLD 4217

Your member number

900772021

Request to rollover your Sunsuper benefit – confirmation of transfer

We'd like to confirm we've transferred your super benefit as requested.

An amount of \$25,471.45 has now been paid to CURRAWONG SUPER FUND.

We've enclosed a *Member benefit statement* and a *Rollover benefits statement* confirming the payment.

You're welcome back anytime

While your Sunsuper account is now closed, we want you to know we'll be delighted to welcome you back anytime.

Since joining Sunsuper, you've enjoyed the benefits of being a part of one of Australia's largest and fastest growing profit for members industry funds. A fund that looks after your best interests. And here are just some of the great benefits we provide our members:

- Save money with low fees. Our fees are amongst the lowest and fairest you'll find, helping you to have more when you retire.
- Our investment returns have been consistently ahead of average fund long-term returns over the last 10 years.*
- We have a strong track record providing security for your money. We're super strong with over one million members and \$28 billion invested.
- At no additional cost, you get over-the-phone simple financial advice from our qualified financial planners to get more from your super.

Plus, we offer award winning retirement products to take you through retirement.

If you have any questions please visit our website sunsuper.com.au or call us on **13 11 84** between 8.00am and 6.30pm AEST, Monday to Friday.

Yours sincerely,

Steven Travis
Executive General Manager, Customer Service

*For the Balanced option, for *Super-savings accounts*, which has identical investments to the Balanced Pool in the Lifecycle Strategy, over 1, 3, 7 and 10 years. Source: SuperRatings Fund Crediting Rate Survey to 30 November 2013. Past performance is not a reliable indication of future performance. For more information visit sunsuper.com.au/returns

Sunsuper Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, SPIN SSR 0100 AU, USJ 98 503 137 921 001. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the *Product Disclosure Statement (PDS)* can be obtained by calling **13 11 84**. You should consider the *PDS* in deciding whether to acquire, or to continue to hold, the product.

Our qualified financial planners provide simple advice about super at no additional cost. More detailed advice, including that provided as part of the *SunTracker* program, may incur a fee. All Sunsuper employees who provide advice do so as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867), wholly owned by the Sunsuper Superannuation Fund.

Super-savings Member benefit statement at 26 November 2014

Mr Nicholas Phelan

Member Number: 900772021

Your benefit summary

Taxation	
Benefit rolled over	\$25,471.45
Gross benefit paid	\$25,471.45
Tax	\$0.00
Net benefit paid	\$25,471.45

Your account summary

Opening balance at 1 July 2013	\$21,937.06
Contributions	\$0.00
Employer compulsory contributions	\$0.00
Voluntary contributions	\$0.00
Government co-contributions	\$0.00
Low-income super contributions	\$0.00
Salary sacrifice	\$0.00
Other contributions	\$0.00
Net investment earnings	\$3,665.64
Transfers and roll-ins received	\$0.00
Insurance proceeds	\$0.00
Fees	-\$131.25
Insurance premiums	\$0.00
Tax	\$0.00
Withdrawals and transfers-out to other funds	-\$25,471.45
Closing balance at 26 November 2014	\$0.00
Benefit paid (less any exit fee) at 26 November 2014	\$25,471.45

Values above are before tax unless otherwise stated.

Your investment performance

Investment option	Opening unit price at 01/07/2013	Closing unit price (last available) at 26/11/2014	Change in price (%)
Lifecycle Investment Strategy			
Balanced Pool	1.00000	1.11329	11.3290%

Unit prices shown are exit unit prices. The change in price is based on the change in unit prices over the period and applies to money that was invested for the whole period. The actual rate of return received by individual members depends on the timing of contributions and other transactions and the unit prices that applied on the dates those transactions took place.

Please note benefit payments are processed using the last available unit price for the day we finalise the processing of your request. Please refer to our website sunsuper.com.au for information on other investment options your money may have been invested in between 1 July 2013 and 26 November 2014.

Your insurance cover

You didn't have insurance cover with us on the date your account balance was transferred. Refer to the *Important information* flyer for more information.

Net investment earnings

Description	Amount
Net investment earnings (after investment tax)	\$3,889.89
Indirect costs	-\$224.25
Total	\$3,665.64

Indirect costs

This approximate amount has been deducted from your investment and includes all the indirect costs that were not paid directly out of your account. Refer to the *Important information* flyer for more information.

Indirect Investment costs	-\$207.36
Indirect Administration cost	-\$16.89
Indirect costs	-\$224.25

Fees

Date	Description	Amount
2013/2014	Exit fee	-\$40.00
2013/2014	Administration fee	-\$91.25
Total		-\$131.25

Preferred beneficiaries

Beneficiary name	Percent
Melanie Kate Phelan	75%
Ethan Dale Phelan	25%

Your benefit package is made up of your *Member benefit statement* and the enclosed *Important information flyer*.
Date prepared: 26 November 2014

Your preservation summary

<i>Available when you retire after reaching your preservation age (Preserved)</i>	\$25,471.45
<i>Available when you leave your employer (Restricted non-preserved)</i>	\$0.00
<i>Available now, if requested (Unrestricted non-preserved)</i>	\$0.00
Total	\$25,471.45

Total fees you paid

Description	Amount
Fees	-\$131.25
Indirect costs	-\$224.25
Total fees	-\$355.50

This approximate amount includes all the fees and costs which affect your investment during the period. We've already given you a breakdown of these fees in previous sections - this simply totals them for your convenience.

Section A: Receiving fund's details - please state information below, if known.

Australian business number (ABN):51179638128

Unique Superannuation identifier (USI):

Name:CURRAWONG SUPER FUND

Member client identifier:N PHELAN

Postal address – Street address:Currawong Super Fund
15 Roderick Court

Suburb/town/locality:BENOWA

State/territory:QLD

Postcode:4217

Section B: Members's details - please state information below, if known.

Tax file number (TFN):202541281

Full name:

Title:Mr

Family name:Phelan

First given name:Nicholas Dale

Other given names:

Postal address – Street address:15 Roderick Court

Suburb/town/locality:BENOWA

State/territory:QLD

Postcode:4217

Date of birth:28/11/1977

Sex:Male

Daytime phone number (include area code):07 5532 3571

Email address (if applicable):
NICKZTR@OPTUSNET.COM.AU

Section C: Rollover transaction details

Service period start date:23/01/1995

Tax components:

Tax-free component: \$ 0.00

KiwiSaver tax-free component: \$ 0.00

Taxable component:

Element taxed in the fund: \$ 25,471.45

Element untaxed in the fund: \$ 0.00

Total Tax components: \$ 25,471.45

Preservation amounts:

Preserved amount: \$ 25,471.45

KiwiSaver preserved amount: \$ 0.00

Restricted non-preserved amount: \$ 0.00

Unrestricted non-preserved amount: \$ 0.00

Total preservation amounts: \$ 25,471.45

Section D: Non-complying fund - only complete if you're a trustee of a non-complying fund.

Contributions made to a non-complying fund on or after 10 May 2006

Section E: Declaration

Fund's ABN:98 503 137 921

Fund's name:Sunsuper

Contact nameSteven Travis

Email address (if applicable):

Daytime phone number (including area code):13 11 84

Signature of authorised person: *Steven Travis*

Date:26/11/2014

You do not need to send a copy of this statement to the Australian Taxation Office, however, you must keep a copy for your records for a period of five years.

Important information

Super fund investment returns as at 30 June 2014

Option	Commencement Date	Since commencement (% p.a.)	1 year (% p.a.)	3 year (% p.a.)	5 year (% p.a.)	7 year (% p.a.)	10 year (% p.a.)
Lifecycle Investment Strategy - Balanced Pool ⁽¹⁾	n/a	n/a	13.3%	9.4%	9.2%	4.0%	7.1%
Lifecycle Investment Strategy - Retirement Pool ⁽²⁾	n/a	n/a	9.7%	7.4%	7.2%	3.7%	6.0%
Lifecycle Investment Strategy - Cash Pool ⁽³⁾	n/a	n/a	2.5%	3.2%	3.4%	3.8%	4.0%
Growth	n/a	n/a	13.9%	9.5%	9.2%	2.7%	6.7%
Balanced	n/a	n/a	13.3%	9.4%	9.2%	4.0%	7.1%
Retirement	n/a	n/a	9.8%	7.4%	7.2%	3.8%	6.1%
Conservative	n/a	n/a	7.7%	6.6%	6.9%	5.0%	6.3%
Balanced - Index	n/a	n/a	12.9%	10.4%	9.8%	3.5%	6.4%
Shares	n/a	n/a	18.1%	10.5%	10.4%	2.3%	6.6%
Australian Shares	n/a	n/a	17.0%	10.2%	10.7%	3.5%	9.1%
Australian Shares - Index	1 Jan 2005	5.8%	16.4%	10.2%	10.9%	2.4%	n/a
International Shares (hedged)	1 Jan 2005	4.2%	21.0%	12.4%	13.6%	1.9%	n/a
International Shares (unhedged)	n/a	n/a	16.8%	10.8%	7.6%	-0.4%	2.6%
International Shares - enhanced Index (hedged)	n/a	n/a	21.7%	13.8%	15.5%	3.6%	7.5%
International Shares - enhanced Index (unhedged)	n/a	n/a	18.9%	15.9%	10.9%	1.8%	4.0%
Emerging Markets Shares	1 Jul 2007	1.2%	11.6%	4.1%	5.0%	1.2%	n/a
Property	1 Jul 2007	1.4%	12.8%	9.0%	11.1%	1.4%	n/a
Australian Property - Index	n/a	n/a	9.7%	14.3%	13.2%	-3.8%	2.5%
Fixed Interest	n/a	n/a	6.2%	6.4%	8.4%	8.1%	7.5%
Fixed Interest - Index	n/a	n/a	6.1%	6.9%	6.7%	7.3%	6.7%
Cash	n/a	n/a	2.9%	3.7%	3.9%	4.3%	4.5%
Ethical Environmental & Socially Responsible	n/a	n/a	12.3%	9.7%	9.4%	3.7%	6.9%
Capital Guaranteed	n/a	n/a	2.7%	3.6%	3.8%	3.7%	5.6%

1 The Balanced Pool commenced on 4 October 2013. The Balanced Pool has identical investments to the Balanced Option. To show our performance for the Balanced Pool we have shown the returns for the Balanced Option up to 4 October 2013 with the returns for the Balanced Pool from the 4 October 2013.

Please note: this statement may include transactions that have been reported in previous exit statements. Your benefit package is made up of your 26/11/2014 Member benefit statement and the enclosed Important Information flyer. Date prepared: 26/11/2014

- 2 The Retirement Pool commenced on 4 October 2013. The Retirement Pool has identical investments to the Retirement Option. To show our performance for the Retirement Pool we have shown the returns for the Retirement Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Retirement Pool from the 4 October 2013.
- 3 The Cash Pool commenced on 4 October 2013. The Cash Pool has identical investments to the Cash Option. To show our performance for the Cash Pool we have shown the returns for the Cash Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Cash Pool from the 4 October 2013.

Past performance isn't a reliable indication of future performance. Returns are after Indirect investment costs and investment taxes (if applicable) but, for *Super-savings accounts*, before the indirect administration cost of 0.05%. A super fund's investment performance typically varies over time. Because super is a long-term investment, five and ten-year figures smooth out short-term results – for example, in a given fund over a five year period, a growth option might have a negative return for one year but a positive return for the other four years, giving an overall result that is positive for the five years. The returns shown above are not necessarily the same as the return on investments held by individual members. The actual return received by individual members will depend on the timing of contributions and other transactions and the unit prices that applied on the dates those transactions took place. Sunsuper sets investment objectives to monitor our ongoing investment performance. These objectives may differ from the prescribed *Return target* as disclosed on our MySuper dashboard visit sunsuper.com.au/dashboard

Our MySuper Product dashboard is designed to help you better understand the investment returns, risks and fees for Sunsuper's MySuper-approved Lifecycle Investment Strategy. Use this dashboard to compare this investment option with other MySuper products. To view our MySuper dashboard visit sunsuper.com.au/dashboard

Net investment earnings

This section shows the amount of money your investment has made, or lost, over the year and is after investment costs and taxes and, if applicable, the 0.05% p.a. indirect administration cost have been deducted.

Indirect costs

Investment costs and the 0.05% p.a. Indirect Administration cost are not deducted directly from your account. Instead they are paid by reducing investment earnings before the earnings are allocated to your account. The costs are called 'Indirect costs'. To allow you to better understand the effect of these costs on your account balance, we show them as an approximate dollar amount. More information is available in your *Sunsuper for life Product Disclosure Statement*.

Administration costs

More information about fees and costs are available in your *Sunsuper for life Product Disclosure Statement*.

Exit fee

Each time you take money out of your Sunsuper account, an exit fee of \$40 applies. We'll deduct the fee from your account balance when you make a partial withdrawal, and from your final withdrawal amount.

Your insurance

As you don't have insurance with us you might like to take this opportunity to review your insurance and contact us if you would like to apply for cover.

Further information

The details in your *Member benefit statement* reflect your account balance as at 26 November 2014.

We're obliged to provide you with any information you reasonably require to understand your benefit entitlements. So if you'd like more information on Sunsuper, your investment options, your insurance cover and options (if any), or ways to contribute visit our website at sunsuper.com.au. If you have any questions about your *Member benefit statement* call **13 11 84**.

Concerns and complaints

If you're unhappy with our service or super fund, we offer a complaint resolution process at no additional cost to you. Contact us to discuss your complaint:

Customer Service Team: **13 11 84**

**Please note: this statement may include transactions that have been reported in previous exit statements.
Your benefit package is made up of your 26/11/2014 Member benefit statement and the enclosed Important Information flyer.
Date prepared: 26/11/2014**

Web: Use our *Contact Us* page on our website **sunsuper.com.au**

Write to: Sunsuper Customer Relations Team

GPO Box 2924 Brisbane QLD 4001

We'll do everything we can to resolve the issue as quickly as possible. If you're still not happy or Sunsuper hasn't responded within 90 days, you can contact the Superannuation Complaints Tribunal (SCT). This is an independent body set up by the Federal Government to help resolve complaints through conciliation. Access to the SCT is free of charge.

They may be contacted in writing:

Superannuation Complaints Tribunal

Locked Bag 3060 MELBOURNE VIC 3001

Call: 1300 884 114 **Web:** www.sct.gov.au

Contact one of our Member Service Representatives

Call 13 11 84 (+61 7 3121 0700 when overseas) and speak to a Member Service Representative

Web sunsuper.com.au

Mail GPO Box 2924 BRISBANE Qld 4001

twitter.com/sunsuper

facebook.com/sunsuper

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975, is the issuer of this *Member benefit statement*. Trustee of Sunsuper Superannuation Fund, ABN 98 503 137 921 SPIN SSR 0100 AU.