

# DESERET BENEFIT PLAN FOR AUSTRALIA

(ABN 58 632 310 300)

Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256) as Trustee of the Plan

## Member Payment Statement for the period 1 July 2021 to 12 April 2022

### Your Personal Details

Name:	Johnny Leota	Date Joined Plan:	29 July 2009
Date of birth:	8 June 1966	Member Number:	19055
Date benefits cease:	8 April 2022	Date of preparation:	12 April 2022
Benefit Category:	C		

### Your Withdrawal benefit as at 12 April 2022

Your normal Plan lump sum benefit as at 12 April 2022 was	\$263,833.55
Your Extra Conversion Amount was	\$427,358.00
Your Total lump sum benefit as at 12 April 2022 was	\$691,191.55
Your withdrawal benefit as at 12 April 2022 before benefit paid	\$691,191.55

### Your Death benefit as at 12 April 2022

Your Death benefit as at 12 April 2022 before benefit paid	\$691,191.55
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*(this is equal to your Withdrawal benefit shown above)*

Please refer to your DB Cessation Notification letter for details of your death and disability sum insurance benefit at the date your benefits ceased. Contact the Plan Administrator for more information (please refer to the Enquiries & Complaints section of this statement for contact details).

### Your Accumulation Account Balances as at 12 April 2022

	Salary Sacrifice Account \$	Member Account \$	Employer Additional Account \$	Rollover Account \$
Balance at 1 July 2021	0.00	774.33	0.00	0.00
Contributions	0.00	0.00	0.00	0.00
Crystallised Defined Benefit#	0.00	0.00	0.00	263,058.50
Contribution tax	0.00	0.00	0.00	0.00
Investment earnings	0.00	0.72	0.00	0.00
Adjustments	0.00	0.00	0.00	0.00
Withdrawals*	0.00	(775.05)	0.00	(263,058.50)
Balance at 12 April 2022	0.00	0.00	0.00	0.00

# Your Crystallised Defined Benefit consists of the portion of your defined benefit calculated at your date of benefit cessation, together with earnings from that date to the date the crystallisation of your defined benefit was processed (refer to your DB Cessation Notification Letter for further details). All Plan investments are now in cash, so the earnings rates for all options from 1 March 2022 onwards are zero. This benefit now forms part of your accumulation accounts as shown above.

\*These payments include any fees deducted prior to payment. Please refer to the Incidental fees section of this statement for details.

## Investments

Prior to your payment on **12 April 2022** your Accumulation Account Balances were invested as follows:

Market Linked	High Growth	Enhanced Yield	Cash
\$263,833.55	\$0.00	\$0.00	\$0.00

## Net Investment Earnings

Investment earnings net of investment fees and tax have been applied to your accounts at the following rates:

Month	Market Linked	High Growth	Enhanced Yield	Cash
July 2021	1.41%	1.69%	0.56%	0.00%
August 2021	1.79%	2.21%	0.05%	0.00%
September 2021	-1.71%	-2.09%	-0.50%	0.00%
October 2021	0.55%	0.94%	-1.22%	0.00%
November 2021	0.36%	0.38%	0.55%	0.00%
December 2021	1.56%	2.15%	0.03%	0.00%
January 2022	-3.01%	-4.11%	0.00%	0.00%
February 2022	-0.75%	-0.68%	-0.21%	0.00%
March 2022	0.00%	0.00%	0.00%	0.00%
April 2022	0.00%	0.00%	0.00%	0.00%

\*Defined benefit accounts (member account and notional SG account) are protected from going down during January and February 2022, so 0.0% applies for these accounts. Other accounts receive earnings as per the table above.

Your individual rate of return may vary, depending on the timing of your contributions and other transactions.

## Your Defined Benefit Account Balances as at 12 April 2022

Note that your Defined Benefit Account Balances form part (not all) of your defined benefit at your date of benefit cessation. Please refer to your DB Cessation Notification letter for details of your complete defined benefit entitlement. These balances are included in your crystallised Defined Benefit, which has been credited to your Rollover Account, as shown on page 1.

	DB Member Account \$	DB Salary Sacrifice Account \$	DB Employer Account \$	Surcharge Offset Account \$	Family Law Spouse Offset Account \$
<b>Balance at 1 July 2021</b>	<b>0.00</b>	<b>76,634.74</b>	<b>159,024.38</b>	<b>0.00</b>	<b>0.00</b>
Contributions	0.00	5,548.90	11,750.43	0.00	0.00
Transfers / Other Contributions	0.00	0.00	0.00	0.00	0.00
Contribution tax	0.00	(832.26)	(1,762.56)	0.00	0.00
Investment earnings	0.00	3,232.64	6,462.23	0.00	0.00
Defined Benefit Account closure balances**	0.00	(87,584.02)	(175,474.48)	0.00	0.00
<b>Balance at 12 April 2022</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

The table above shows all monthly contributions received during the period. It also shows the corresponding gross dollar amount of Government tax on contributions (15%) and reports the net contribution amount. The Plan is allowed to claim deductions for various expenses and insurance premiums it pays against the gross tax and the benefit of these deductions is not passed on to you.

## Transactions, Fees & Costs

### Contributions received and contribution tax applied

Contribution details for the period	DB Member (\$)	DB Salary Sacrifice (\$)	DB Employer (\$)	15% Contributions tax (\$)	Net Amount (\$)
Jun 21 received 05/07/21	0.00	288.63	582.16	-130.62	740.17
Jul 21 received 19/07/21	0.00	288.63	612.80	-135.21	766.22
Jul 21 received 03/08/21	0.00	288.63	612.80	-135.21	766.22
Aug 21 received 16/08/21	0.00	288.63	612.80	-135.21	766.22
Aug 21 received 30/08/21	0.00	288.63	612.80	-135.21	766.22
Sep 21 received 14/09/21	0.00	288.63	612.80	-135.21	766.22
Sep 21 received 27/09/21	0.00	288.63	612.80	-135.21	766.22
Oct 21 received 11/10/21	0.00	288.63	612.80	-135.21	766.22
Oct 21 received 25/10/21	0.00	288.63	612.80	-135.21	766.22
Nov 21 received 08/11/21	0.00	288.63	612.80	-135.21	766.22
Nov 21 received 30/11/21	0.00	288.63	612.80	-135.21	766.22
Nov 21 received 06/12/21	0.00	293.68	623.52	-137.58	779.62
Dec 21 received 10/01/22	0.00	288.63	612.80	-135.21	766.22
Dec 21 received 11/01/22	0.00	288.63	612.80	-135.21	766.22
Jan 22 received 17/01/22	0.00	288.63	612.80	-135.21	766.22
Jan 22 received 01/02/22	0.00	288.63	612.80	-135.21	766.22
Feb 22 received 14/02/22	0.00	288.63	612.80	-135.21	766.22
Feb 22 received 28/02/22	0.00	329.03	698.59	-154.14	873.48
Mar 22 received 14/03/22	0.00	308.11	654.16	-144.34	817.93
<b>Total</b>	<b>0.00</b>	<b>5,548.90</b>	<b>11,750.43</b>	<b>-2,594.82</b>	<b>14,704.51</b>

Contribution details for the period	Salary Sacrifice (\$)	Member (\$)	Employer (\$)	Employer Additional (\$)	15% Contributions Tax (\$)	Net Amount (\$)
Jun 21 received 05/07/21	0.00	0.00	0.00	0.00	0.00	0.00
Jul 21 received 19/07/21	0.00	0.00	0.00	0.00	0.00	0.00
Jul 21 received 03/08/21	0.00	0.00	0.00	0.00	0.00	0.00
Aug 21 received 16/08/21	0.00	0.00	0.00	0.00	0.00	0.00
Aug 21 received 30/08/21	0.00	0.00	0.00	0.00	0.00	0.00
Sep 21 received 14/09/21	0.00	0.00	0.00	0.00	0.00	0.00
Sep 21 received 27/09/21	0.00	0.00	0.00	0.00	0.00	0.00
Oct 21 received 11/10/21	0.00	0.00	0.00	0.00	0.00	0.00
Oct 21 received 25/10/21	0.00	0.00	0.00	0.00	0.00	0.00
Nov 21 received 08/11/21	0.00	0.00	0.00	0.00	0.00	0.00
Nov 21 received 30/11/21	0.00	0.00	0.00	0.00	0.00	0.00
Nov 21 received 06/12/21	0.00	0.00	0.00	0.00	0.00	0.00
Dec 21 received 10/01/22	0.00	0.00	0.00	0.00	0.00	0.00
Dec 21 received 11/01/22	0.00	0.00	0.00	0.00	0.00	0.00
Jan 22 received 17/01/22	0.00	0.00	0.00	0.00	0.00	0.00
Jan 22 received 01/02/22	0.00	0.00	0.00	0.00	0.00	0.00
Feb 22 received 14/02/22	0.00	0.00	0.00	0.00	0.00	0.00
Feb 22 received 28/02/22	0.00	0.00	0.00	0.00	0.00	0.00
Mar 22 received 14/03/22	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

The table above shows all monthly contributions received during the period. It also shows the corresponding gross dollar amount of Government tax on contributions (15%) and reports the net contribution amount. The Plan is allowed to claim deductions for various expenses and insurance premiums it pays against the gross tax and the benefit of these deductions is not passed on to you.

#### Withdrawals and transfers to other funds

Date	Type of Payment	Paid to	Amount
12 April 2022	Rollover	Destiny Earth SMSF	\$691,191.55
Total			\$691,191.55

#### Indirect costs of your investment

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

Approximate indirect costs: \$0.00

#### Other fees of your investment

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

Approximate other fees of your investment: \$39.25

This amount is an estimate only because it is based on your average daily account balances. The amount shown has been calculated by applying the percentage cost for each investment option to your average daily account balance in the relevant option.

You should note that different funds may have very different fee structures. You should not use this figure to compare the costs of various funds.

### Surcharge Tax

Up to 30 June 2005 the Plan reported to the ATO details of surchargeable contributions made in respect of you. The ATO used this information to determine whether surcharge tax applied and sent an assessment to the Plan. Any surcharge assessments received in respect of you have been deducted from your surcharge account. The surcharge was abolished with effect from 1 July 2005. However, the Plan may still receive assessments for you in respect of prior years.

### Total fees you paid

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

Description	
Indirect costs (approximate)	\$0.00
Other fees (approximate)	\$39.25
Total Fees	\$39.25

## Enquiries & Complaints

The Trustee is obliged to provide you with any information you reasonably need to understand your benefits entitlements. Please contact the Plan Administrator should you require any further information about your superannuation.

Deseret Benefit Plan for Australia  
Link Super Pty Limited  
PO Box 1442  
Parramatta NSW 2124

Telephone: 1800 115 885  
Facsimile: (02) 8571 6222  
Email: [deseret.australia@towerswatson.com](mailto:deseret.australia@towerswatson.com)

Enquiries and complaints should initially be directed to the Plan Helpline on 1800 115 885. If you are not satisfied with the response you receive, there is a formal process by which the Trustee reviews enquiries and complaints, which includes the Australian Financial Complaints Authority. To make a formal enquiry or complaint, please write to "The Trustees, Deseret Benefit Plan for Australia" and send it to the Plan Administrator at the address shown above.