

18 October 2019

Miss Rachael Lisa Crombie  
11 Rockport Ridge  
WELLARD WA 6170

**Plan name**  
Plum Personal Plan  
**Member number**  
107558278

Dear Miss Crombie

**Part 1 - Your benefit payment letter  
as at 14 October 2019**

We are pleased to enclose documentation in relation to the partial payment of your superannuation benefit from Plum Super.

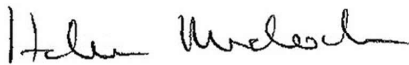
We have enclosed the following in relation to this payment:

- **Benefit payment statement** - this statement covers the period from the date of your last statement, to the effective date of the unit price used to calculate your benefit payment. Also included is a description of our enquiries and complaints procedure.
- **Rollover benefit statement** - this confirms your rollover and details the components of your benefit. You are not required to lodge this statement with the Australian Taxation Office (ATO).

**Any questions?**

If you have any questions, or would like more information, please contact us on **1300 55 7586**, 8am to 7pm AEST (8pm daylight savings time), Monday to Friday or go to **plum.com.au**

Yours sincerely



Helen Murdoch  
General Manager Corporate Super  
Plum Super  
On behalf of the Trustee

*This Periodic statement has been prepared by the Trustee. All reasonable efforts have been made to ensure that the information contained in this statement is accurate and complete. The Trustee reserves the right to correct any errors or omissions that may be contained in this statement.*



**Plan name**  
Plum Personal Plan  
**Member number**  
107558278

**Part 2 - Your benefit payment statement  
as at 14 October 2019**

This Statement is provided in two parts comprising: Part 1 Benefit payment letter and Part 2 Benefit payment statement. Both parts should be read carefully and kept together for future reference.

**Your death and disablement benefits at 14 October 2019 (date of benefit payment)**

<b>Death benefit</b>	<b>\$36,576.03</b>
Consisting of	
Superannuation benefit	\$36,576.03
Insurance component	\$0.00
<b>Total and permanent disablement benefit</b>	<b>\$36,576.03</b>
Consisting of	
Superannuation benefit	\$36,576.03
Insurance component	\$0.00

The information relating to your superannuation benefit reflects the situation as at the date of this statement and the amounts shown may change. Please note that your death and disablement benefits are the same as your superannuation benefit as there is no insurance component.

## Your personal details

Name:	Rachael Lisa Crombie
Date of birth:	5 June 1971
Eligible service date:	2 July 1993
Date joined company:	6 February 2008
Date joined fund:	19 January 2010
Tax file number:	Received

### Your benefit details

Superannuation benefit paid:	<b>\$145,000.00</b>
Consisting of:	
Preserved benefit:	\$144,700.54
Restricted non-preserved benefit:	\$0.00
Unrestricted non-preserved benefit:	\$299.46

Your superannuation benefit as at 30 June 2018 was \$167,169.61.

### Your remaining benefit details

Superannuation benefit:	<b>\$36,576.03</b>
Consisting of:	
Preserved benefit:	\$36,576.03
Restricted non-preserved benefit:	\$0.00
Unrestricted non-preserved benefit:	\$0.00

Your superannuation benefit as at 30 June 2018 was \$167,169.61.

**Your member accumulation account details**

<b>Opening balance (as at 30 June 2018)</b>		<b>\$167,169.61</b>
<b>Other income</b>		
Rollovers	\$209.00	\$209.00
<b>Expenses</b>		
Member fee	(\$97.50)	
Plan management fee	(\$1,361.13)	
Insurance premiums	(\$586.70)	
Government Levy	(\$7.52)	
		(\$2,052.85)
<b>Tax</b>		
Tax on contributions^	\$307.93	\$307.93
<b>Withdrawals</b>		
Partial transfers	(\$145,000.00)	(\$145,000.00)
<b>Earnings</b>		\$15,942.34
<b>Closing balance (as at 14 October 2019)</b>		<b>\$36,576.03</b>

^ The trustee has passed on the benefit of any tax deductions.

**Information relating to your payment**

Superannuation benefit	\$145,000.00
Less tax withheld	\$0.00
<b>Your net superannuation benefit</b>	<b>\$145,000.00</b>
<b>This was distributed as follows:</b>	
CATS ALIVE SMSF	\$145,000.00
<b>Total net superannuation benefit</b>	<b>\$145,000.00</b>

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## Superannuation terms

Superannuation benefit	Your Superannuation benefit is the benefit that you are entitled to upon leaving the Plan.
Earnings	Investment earnings (which may be positive or negative) are net of investment costs and taxes. Your member accumulation account earnings is calculated on the difference between unit prices over the period investments were held after also allowing for contributions and expenses. The earnings rates are calculated based on the period investments were held.
Expenses	For details regarding amounts for fees, expenses or charges that have been deducted from your account, please refer to your <i>Product Disclosure Statement</i> or the information you received upon joining. In some instances, amounts for fees, expenses or charges are deducted from a common fund and these deductions are borne indirectly by members and are taken into account when determining unit prices. Further information about the deductions can be obtained by contacting us.
Preserved benefit	<p>This portion of your benefit generally cannot be accessed until the earlier of:</p> <ul style="list-style-type: none"> <li>• reaching age 65;</li> <li>• ceasing employment with your current employer on or after age 60;</li> <li>• permanent retirement from the workforce on or after you reach 60; or</li> <li>• death or total and permanent disablement.</li> </ul> <p>There are other circumstances where you may be able to claim early release of your superannuation benefit, such as severe financial hardship or compassionate grounds. For more information refer to your PDS or the information you received upon joining.</p>
Restricted non-preserved	This is the portion of your superannuation benefit that can be paid to you on termination of gainful employment with your current employer. These benefits can also be paid to you if you satisfy any one of the requirements to release a Preserved benefit.
Unrestricted non-preserved	This is the portion of your superannuation benefit that can be paid to you at any time.
Tax on contributions and other income	<p>The Trustee must pay tax on concessional contributions at the standard rate of tax for superannuation funds of 15%. Concessional contributions are those contributions made from before-tax income for which a deduction can be claimed by the contributor. Concessional contributions include:</p> <ul style="list-style-type: none"> <li>• employer contributions;</li> <li>• before-tax voluntary contributions – (known as salary sacrifice);</li> <li>• before-tax compulsory member contributions;</li> <li>• transfers from an untaxed source; and</li> <li>• compensation payments.</li> </ul>
Surcharge	Legislation has been enacted to remove the surcharge on superannuation contributions and termination payments made or received on or after 1 July 2005. The surcharge will continue to apply to contributions and payments made or received prior to that date and surcharge assessment notices in respect of a period ending prior to 1 July 2005 may be received by the Fund after that date.
Concessional contributions	Concessional contributions are before-tax contributions including Superannuation Guarantee, Award, Salary sacrifice and voluntary employer contributions and may also include any fees and premiums paid by your employer on your behalf.
Non-concessional contributions	<p>Non-concessional contributions are after-tax contributions and include any member (after tax) and spouse contributions.</p> <p>The value of contributions shown in this statement apply only to this account. You need to consider all contributions made to all funds on your behalf to identify whether you will incur Tax on excess contributions.</p>
Contribution caps	Contribution caps have been put in place by the Government to restrict the amount of contributions that can be made to superannuation without incurring excess contributions tax. These contribution caps apply across all of your superannuation funds. If your super contributions caps are exceeded, the government will charge you extra tax. Remember, these caps include personal and employer contributions, salary sacrificing, and any employer reimbursed fees or premiums. For more information on contribution caps refer to <a href="http://ato.gov.au">ato.gov.au</a>
Tax on excess contributions	Tax on excess contributions is calculated by the Australian Taxation Office (ATO) on any contributions received above the current contribution caps. Tax on excess concessional contributions is calculated at your marginal tax rate and tax on excess non-concessional contributions is calculated at a rate of 49% (including the Medicare Levy and Temporary Budget Repair Levy).
Division 293 tax	Was introduced by the ATO in 2012/13 to reduce the tax concession on superannuation contributions for individuals with income greater than \$300,000 a year. Division 293 tax will be charged at 15% of an individual's taxable concessional contributions above the \$300,000 threshold. From 1 July 2017, this threshold is reduced to \$250,000. For individuals who are members of a defined benefit fund, Division 293 tax may be calculated on notional contributions.
Government Levy	This is a government levy applicable to your superannuation fund which has been deducted from your account.

**The Trustee must provide you with any further information that you reasonably require for understanding your benefit entitlements. Further information about your superannuation benefits or statement is available on request.**

**Any questions?**

If you have any questions, or would like more information, please contact us on **1300 55 7586**, 8am to 7pm AEST (8pm daylight savings time), Monday to Friday or go to **plum.com.au**

**Issuer/Trustee**

NULIS Nominees (Australia) Limited  
ABN 80 008 515 633 AFSL 236465

**Fund**

MLC Super Fund  
ABN 70 732 426 024

GPO Box 63  
Melbourne VIC 3001

Tel 1300 55 7586  
Fax 1300 99 7586  
**plum.com.au**



## Enquiries and Resolving Complaints

Please call us on 1300 55 7586 for any enquiries, concerns or complaints you may have. We can usually resolve these over the phone but if we can't resolve your complaint, or you're not satisfied with the outcome, please write to us at:

Notice of Complaint  
C/- Plum Super  
GPO Box 63  
Melbourne VIC 3001

We'll work to resolve your complaint as soon as possible. More information is available at [plum.com.au/complaints](http://plum.com.au/complaints)

If your concerns haven't been resolved to your satisfaction or we haven't responded to you within 90 days, you can lodge a complaint with the **Australian Financial Complaints Authority (AFCA)**.

AFCA is an independent body set up under legislation to help members and their beneficiaries resolve complaints, but only after they've been through our internal dispute procedure.

You can contact AFCA at:

Website: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You should contact AFCA to find out about the time limit that applies if you wish to refer your complaint to AFCA.



CATS ALIVE SMSF  
UNIT 2 278 BEAUFORT ST  
PERTH WA 6000

**Member number**  
107558278

**Member name: RACHAEL LISA CROMBIE**

**ROLLOVER**

Please find enclosed a cheque for \$145,000.00 which represents a rollover of the above member's benefits from MLC SUPER FUND.

We have also enclosed the following in relation to this payment;

- **Rollover Benefit Statement**

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**Any questions?**

If you have any questions, or would like more information, please contact us on **1300 55 7586**, 8am to 7pm AEST (8pm daylight savings time), Monday to Friday or go to **plum.com.au**

# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

CATS ALIVE SMSF

3 Postal address

Street address

UNIT 2 278 BEAUFORT ST

Suburb/town/locality

PERTH

State/territory

WA

Postcode

6000

Country if other than Australia

4 (a) Unique superannuation identifier (USI)

(b) Member client identifier

R CROMBIE

## Section B: Member's details

5 Tax file number (TFN)

6 Full name

Title

MISS

Family name

CROMBIE

First given name

RACHAEL

Other given names

LISA

7 Residential address

Street address

11 ROCKPORT RIDGE

Suburb/town/locality

WELLARD

State/territory

WA

Postcode

6170

Country if other than Australia

8 Date of birth

Day  / Month  / Year

9 Sex

Male  Female

10 Daytime phone number (include area code)

11 Email address (if applicable)

rachaelcrombie600@gmail.com

## Section C: Rollover transaction details

12 Service period start date 

Day	2	/	Month	7	/	Year	1993
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### 13 Tax components

Tax-free component \$ 

0.00
------

KiwiSaver tax-free component \$ 

0.00
------

Taxable component:

Element taxed in the fund \$ 

145,000.00
------------

Element untaxed in the fund \$ 

0.00
------

Tax components TOTAL \$ 

145,000.00
------------

### 14 Preservation amounts

Preserved amount \$ 

144,700.54
------------

KiwiSaver preserved amount \$ 

0.00
------

Restricted non-preserved amount \$ 

0.00
------

Unrestricted non-preserved amount \$ 

299.46
--------

Preservation amounts TOTAL \$ 

145,000.00
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## Section D: Non-complying funds

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

0.00
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## Section E: Transferring fund

16 Fund ABN 

7	0	7	3	2	4	2	6	0	2	4
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### 17 Fund name

MLC SUPER FUND

### 18 Contact name

HELEN MURDOCH

19 Daytime phone number (include area code) 

1300 55 7586
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20 Email address (if applicable)  

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## Section F: Declaration

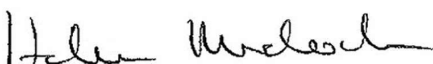
### TRUSTEE, DIRECTOR OR AUTHORISED OFFICER DECLARATION:

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

Name (BLOCK LETTERS)

HELEN MURDOCH

Trustee, director or authorised officer signature



Date

Day	18	/	Month	10	/	Year	2019
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# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

CATS ALIVE SMSF

3 Postal address

Street address

UNIT 2 278 BEAUFORT ST

Suburb/town/locality

PERTH

State/territory

WA

Postcode

6000

Country if other than Australia

4 (a) Unique superannuation identifier (USI)

(b) Member client identifier

R CROMBIE

## Section B: Member's details

5 Tax file number (TFN)

6 Full name

Title

MISS

Family name

CROMBIE

First given name

RACHAEL

Other given names

LISA

7 Residential address

Street address

11 ROCKPORT RIDGE

Suburb/town/locality

WELLARD

State/territory

WA

Postcode

6170

Country if other than Australia

8 Date of birth

Day  / Month  / Year

9 Sex

Male

Female

10 Daytime phone number (include area code)

0419889074

11 Email address (if applicable)

rachaelcrombie600@gmail.com

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12 Service period start date 

Day	2	/	Month	7	/	Year	1993
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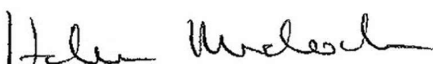
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HELEN MURDOCH

Trustee, director or authorised officer signature



Date

Day	18	/	Month	10	/	Year	2019
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