

Orton Super Fund

General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<strong>Transfers In (28500)</strong>					
(Transfers In) Oorschot, Terence - Accumulation (OORTER00001A)					
09/10/2017			<p10-11>	131,426.25	131,426.25 CR
13/10/2017	Direct Credit 013402 MIML 1 802358658 87208		<p13-15>	3,170.02	134,596.27 CR
				<strong>134,596.27</strong>	<strong>134,596.27 CR</strong>
<strong>Total Debits:</strong>		<strong>0.00</strong>			
<strong>Total Credits:</strong>		<strong>134,596.27</strong>			

## ONEANSWER PERSONAL SUPER

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Mr T Oorschot  
31 Chislehurst Road  
LESMURDIE WA 6076

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**Your Adviser**

MARK RANDO

Financial Adviser

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**Customer Services**

242 Pitt Street Sydney NSW 2000

GPO Box 5306 Sydney NSW 2001

Telephone 133 665

Facsimilie (02) 9234 6668

Statement issued by

Trustee: OnePath Custodians Pty Limited

ABN 12 008 508 496

AFSL 238346 RSE L0000673

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### TRANSFERRING MEMBER REPORT - 01 JULY 2017 to 25 SEPTEMBER 2017

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**Fund Name:** OnePath MasterFund ABN 53 789 980 697 RSE R1001525

**Unique Super Identifier (USI):** MMF0334AU

**Member Name:** Terence Oorschot

**Member Number:** 7171183

**Commencement Date:** 19/09/2012

**Tax File Number Received:** Yes

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#### 1. BENEFIT DETAILS

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**Withdrawal Benefit at 01 JULY 2017** \$164,247.48

**Withdrawal Benefit at 25 SEPTEMBER 2017** \$131,426.25

**Death Benefit at 25 September 2017** \$131,426.25

**Total & Permanent Disablement Benefit at 25 September 2017** \$0.00

\* This opening Withdrawal Benefit may differ from the closing Withdrawal Benefit on your previous statement as they use different unit prices (1 July as opposed to 30 June) and contributions tax may have since been deducted.

**Do you require further information?**

Further information in relation to the financial product is available on request. We will provide you with any information you reasonably require for the purpose of understanding your benefit entitlements. Please visit our website at [onepath.com.au](http://onepath.com.au) or contact your financial adviser.

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## 2. INVESTMENT OPTION DETAILS EFFECTIVE 25 SEPTEMBER 2017

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Transaction Type	Investment Fund	Number of Units	Unit Price \$	Transaction Amount \$
Redemption	OptiMix Growth	63,777.48	2.0607	131,426.25
<b>Net Withdrawal Amount</b>				<b>131,426.25</b>

## 3. PAYMENT DETAILS

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We have forwarded our payment of \$131,426.25 to THE TRUSTEE FOR ORTON SUPER FUND.

Enclosed for your reference is a copy of the Rollover benefits statement which has been sent to the payee.

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#### 4. INVESTMENT TRANSACTION SUMMARY FROM 01/07/2017 to 25/09/2017

<b>Opening Balance</b>		<b>164,300.44</b>
<b>ADD</b>		
Member Contributions		0.00
Spouse Contributions		0.00
Employer Contributions		0.00
Government Contributions		0.00
Super Guarantee Allocations		0.00
Transfers/Rollovers		0.00
Fee Rebate		21.82
Contributions Tax		231.06
Growth in Portfolio Value		673.14
<b>LESS</b>		
Withdrawals/Transfer Out - rollovers		33,082.02
Adviser Service Fee		718.19
<b>Closing Balance</b>		<b>131,426.25</b>

#### 5. PRESERVATION COMPONENT OF WITHDRAWAL BENEFIT

<b>Preserved Benefit:</b>	131,426.25
<b>Restricted Non-preserved Benefit:</b>	0.00
<b>Unrestricted Non-preserved Benefit:</b>	0.00
<b>Total</b>	<b>131,426.25</b>

#### 6. TRANSACTION DETAILS SINCE LAST STATEMENT POSITION

OptiMix Growth					
Date	Transaction Type	Amount \$	Unit Price	Number of Units	Balance \$
<b>01/07/2017</b>	<b>Opening Balance</b>		<b>2.0510</b>	<b>80,107.48</b>	<b>164,300.44</b>
19/07/2017	Adviser Service Fee	-274.51	2.0488	-133.99	
19/07/2017	Fee Rebate	10.78	2.0533	5.25	
22/07/2017	Contribution Tax 30/06/2017	123.34	2.0499	60.17	
26/07/2017	Contribution Tax 26/07/2017	41.17	2.0601	19.98	
26/07/2017	Withdrawal	-29,718.60	2.0556	-14,457.38	
19/08/2017	Adviser Service Fee	-224.42	2.0410	-109.96	
19/08/2017	Fee Rebate	5.78	2.0435	2.83	
08/09/2017	Contribution Tax 08/09/2017	33.66	2.0464	16.45	
08/09/2017	Withdrawal	-3,363.42	2.0439	-1,645.59	
19/09/2017	Adviser Service Fee	-219.26	2.0635	-106.26	
19/09/2017	Fee Rebate	5.26	2.0660	2.55	
25/09/2017	Contribution Tax 25/09/2017	32.89	2.0632	15.94	
<b>25/09/2017</b>	<b>Closing Balance</b>		<b>2.0607</b>	<b>63,777.48</b>	<b>131,426.25</b>

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### OptiMix Growth

Date	Transaction Type	Amount \$	Unit Price	Number of Units	Balance \$
	Unit Price Movement	673.14			
	Rate of Return	0.47 %			
	<b>Overall Rate of Return</b>	<b>0.47%</b>			

### FEES AND COSTS SUMMARY

Investment fund	Investment fee \$	Indirect Cost <sup>1</sup> Ratio %	Indirect costs \$
OptiMix Growth	610.43	0.19	62.17

**Indirect costs of your investment is \$672.60**

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. The investment fee may include the recovery of government levies, costs and/or expenses incurred by the Trustee to implement regulatory changes.

	\$
Indirect costs	62.17
Investment fee	610.43

### Fees and other costs

Activity fee	0.00
Administration fee	0.00
Advice Fee <sup>2</sup>	0.00
Adviser Service Fee <sup>3</sup>	718.19
Exit fee	0.00
Insurance fee	0.00
Switching fee	0.00
Other fees and costs	0.00
Rebates	-21.82

<b>TOTAL FEES YOU PAID</b>	<b>This approximate amount includes all the fees and costs which affected your investment during the period.</b>	<b>1,368.97</b>
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Note, normal transaction cost factors (buy/sell spreads) may apply to investment switches in or out of investment funds. Similarly, transaction costs (sell spread) may apply to Administration, Insurance and Adviser Service Fee payments from your investment funds.

<sup>1</sup> An Indirect Cost Ratio (ICR) is current as at the statement period end date. The ICR is the ratio of estimated indirect costs to the average net assets of the investment fund per annum. The ICR is used in calculating the 'Indirect Costs \$' in the above table.

<sup>2</sup> The total of any advice fees charged to all members investing in the product, or a particular investment fund.

<sup>3</sup> Total of any adviser service fees (if applicable) you have agreed with your financial adviser to be deducted from your account and paid to them for the service and advice they provide.

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## 7. IMPORTANT NOTES

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### Insurance Cover

The Insurance premiums shown on this statement have been deducted on the monthly anniversary of your account/policy and have been either deducted proportionately across your investment funds or from one nominated investment fund (where applicable).

### Insurance Cover - Continuation Option

If you had insurance as part of OnePath Personal Super, when you leave OnePath Personal Super, or transfer to OnePath Allocated Pension, your insurance cover will cease at the date of leaving the Fund or transferring. If you wish to retain insurance cover you should consult your financial adviser about a continuation option within 60 days of leaving the Fund or transferring to OnePath Allocated Pension. The continuation option allows you to continue Death only cover into a private policy issued by OnePath Life Limited ABN 33 009 657 176 (OnePath Life). You must be less than 60 years of age to exercise a continuation option, and provide a satisfactory AIDS declaration to OnePath Life. You must not be eligible to receive benefits under the policy and not have joined the armed forces of any country. The terms and premiums that apply under the new policy will be those on offer by OnePath Life at the time of exercising the option. Any restrictions, limitations or premium loadings/discounts that applied in respect of your cover under OnePath Personal Super will also apply under the new policy. For further information please call our Customer Services on 133 665.

### Checking Your Contributions

Your statement includes all contributions we have received in this reporting period. Please check that all contributions deducted from your salary (including SG) have been paid. Should you identify any discrepancies for any employer contributions, please contact your employer.

### Withdrawal Benefit

The Withdrawal Benefit is based on amounts attributable on redeeming this product on the date shown on the statement. The withdrawal benefit at the end of the period is the closing balance on each investment fund, at that date, less any applicable fees. In the event that a claim for a death or disablement benefit is payable then the Withdrawal benefit will include any insured amount. In calculating the withdrawal benefit we have not taken into account any lump sum tax that you may have to pay. For further information please call your financial adviser or Customer Services on 133 665.

### Change in Portfolio Value

The Growth in Investment Value has been determined by deducting from the Withdrawal Value, the sum of the cash value at the start of the period, being the Opening Balance, and the amount of Contributions, Withdrawals, Fees and Taxes (positive or negative) during the period.

### Contributions Tax

Contributions tax of 15% applies to concessional contributions made to the fund, including any contributions that you wish to claim as a personal tax deduction or that are made by your employer (including salary sacrifice contributions). Contributions tax payable may be reduced by deductions such as certain insurance premiums. An additional 15% tax may apply to certain concessional contributions if your adjusted taxable income exceeds \$250,000 in the financial year.

Contributions tax is deducted from your account after the end of each quarter except for personal contributions (that may be covered by a valid Notice of Intent to Claim a Deduction) which is generally deducted annually at the end of the year. Where you have made a withdrawal during the year, contributions tax will be deducted at the time of the withdrawal.

Where you have exited during the year, contributions tax (including contributions tax on personal contributions you wish to claim as a personal tax deduction) is deducted at the time of exit.

### Fund Expenses

Amounts for fees, expenses or charges have been deducted from the OnePath MasterFund during the period to which this Statement relates. These deductions are borne indirectly by members and may affect the return to members. Further information about the deductions can be obtained by contacting Customer Services on 133 665.

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### **Preservation**

The Preserved Benefit is the amount of withdrawal benefit at the close of the reporting period required to be preserved by the Trust Deed and legislation governing your benefits. You cannot generally access this amount until after age 65, or on retirement after your preservation age.

The Restricted Non-Preserved Benefit is the amount of the withdrawal benefit at the close of the reporting period that can be accessed by you if you leave an employer that has contributed to this fund on your behalf, or when preserved benefits are payable.

The Unrestricted Non-Preserved Benefit is the amount of the withdrawal benefit at the close of the reporting period that can be accessed by you at any time.

### **Death Benefit**

The Death Benefit represents the amount of death cover you were insured for plus the withdrawal benefit amount that would have applied in the event of your death immediately before your withdrawal from OneAnswer Personal Super.

### **Total and Permanent Disablement Benefit**

The Total and Permanent Disablement (TPD) Benefit represents the amount of total and permanent disablement cover you were insured for plus the withdrawal benefit amount that would have applied in the event of total and permanent disablement immediately before your withdrawal from OneAnswer Personal Super.

### **Unit Price Movement**

The Unit Price Movement is the value of the unit price movement relative to the investment option over the statement period. It shows the overall change in the value of the investment option after all transactions, earnings, benefits, deductions, interest earned, taxation, fees and charges.

### **Rate of Return**

The rates of return on your statement are an estimate of the personal rate of return for each investment fund, and your account. This takes into consideration the transactions (including contributions made and fees deducted) that have occurred on your individual account, weighted on the basis of the date they entered or exited the fund, as well as changes in the value of your investment over the statement period. As such a personal rate of return for each investment fund may differ from that published in the Annual Report. The performance return declared in the Annual Report is the actual performance of the underlying investment fund, over the financial year, after the deduction of the management fees and taxes. For more information please refer to [onepath.com.au](http://onepath.com.au) or call Customer Services on 133 665.

### **Additional Explanation of Fees and Costs**

Where a tax deduction is available under the applicable laws in respect of the fees and costs listed in this statement, the benefit of that deduction has been passed on to you. This benefit may be passed on by a reduction in your contributions tax by certain insurance premiums and Adviser Service Fees (where applicable).

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### **Government Contributions**

Your account may consist of both Government Co-contributions and/or a Low Income Super Payment being either a Low Income Superannuation Contribution (LISC) or a Low Income Superannuation Tax Offset (LISTO) if applicable.

The Government Co-contribution is an incentive from the Australian Government designed to assist eligible individuals to save for their retirement. If you have made personal super contributions and are eligible, the Government will match your contribution with a Government Co-contribution up to a maximum.

The Low Income Super Payment is a Government superannuation payment to help low-income earners save for their retirement. This payment represents a refund of the contributions tax paid on certain concessional contributions up to a maximum.

If applicable, the above Government contributions may appear on your statement as either an addition or a deduction.

An addition represents a payment from the ATO into your account and a deduction represents a correction to a previously overpaid amount by the ATO.

If you wish to know whether your contribution is a Government Co-contribution or a Low Income Super Payment please contact us. Please speak to your financial adviser or the ATO for further information on eligibility and how these contributions are calculated.

### **Customer Concerns**

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should either phone us on 133 665 or email us at [customer@onepath.com.au](mailto:customer@onepath.com.au).

Alternatively you can also write to:

#### **The Complaints Resolution Manager**

#### **OnePath Custodians Pty Ltd**

GPO Box 5306

Sydney NSW 2001

Email [yourfeedback@onepath.com.au](mailto:yourfeedback@onepath.com.au)

If you are not satisfied with the outcome of your complaint, you can contact one of the below services which are free dispute resolution services external to OnePath. Please note that before they can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

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### **Superannuation Complaints Tribunal (SCT)**

#### **For superannuation related complaints**

The SCT is a statutory body that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

#### **Write to:**

#### **Superannuation Complaints Tribunal**

Locked Bag 3060  
Melbourne VIC 3001

Phone: 1300 884 114  
Fax: 03 8635 5588  
Email: [info@sct.gov.au](mailto:info@sct.gov.au)  
Website: [sct.gov.au](http://sct.gov.au)

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the Financial Ombudsman Service (FOS).

### **Financial Ombudsman Service (FOS)**

#### **For complaints that do not relate to superannuation**

FOS is an external dispute resolution scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry, including life insurance companies, superannuation providers, financial planners, investment managers, general insurance companies and their agents.

#### **Write to:**

#### **Financial Ombudsman Service Australia**

GPO Box 3  
Melbourne VIC 3001

Phone: 1800 367 287  
Fax: 03 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [fos.org.au](http://fos.org.au)

### **Contact details:**

OneAnswer Personal Super is a product within the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 292 916 944) (USI MMF0334AU OneAnswer Personal Super). The Administrator and Trustee of this Fund are:

#### **Administrator**

OnePath Life Limited  
ABN 33 009 657 176  
AFSL 238341  
Mr Joshua Cross  
GPO Box 5306  
Sydney NSW 2001  
Telephone 133 665

#### **Trustee**

OnePath Custodians Pty Limited  
ABN 12 008 508 496  
AFSL 238346  
GPO Box 5306  
Sydney NSW 2001  
Telephone 133 665

# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN) 49 336 972 843

2 Name

THE TRUSTEE FOR ORTON SUPER FUND

3 Postal address

31 CHISLEHURST RD  
LESMURDIE WA 6076

4a Unique Superannuation Identifier (USI):

4b Member Client Identifier: 26/09/1960

## Section B: Member's details

5 Tax file number (TFN) 630 480 250

6 Full name

Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

OORSCHOT

First given name

TERENCE

Other given names

7 Residential address

Street address

31 Chislehurst Road

Suburb/town/locality

LESMURDIE

State/territory

WA

Postcode

6076

Country if outside Australia

8 Date of birth

Day	Month	Year
26	09	1960

9 Sex Male ☒ Female ☐

10 Daytime phone number (include area code)

11 Email address (if applicable)

terry@boulevardliving.com.au

## Section C: Rollover transaction details

12 Service period start date  /  /

### 13 Tax components:

Tax-free component \$

KiwiSaver Tax-free component \$

Taxable component:

Element taxed in the fund \$

Element untaxed in the fund \$

Tax Components TOTAL \$

### 14 Preservation amounts:

Preserved amount \$

KiwiSaver preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$

Preservation Amounts TOTAL \$

## Section D: Non-complying funds

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

## Section E: Transferring fund

16 Fund's ABN

### 17 Fund's name

ONEPATH MASTERFUND

### 18 Contact name

Joshua Cross

19 Daytime phone number (include area code)

### 20 Email address (if applicable)

customer@onepath.com.au

## Section F: Declaration

### AUTHORISED OFFICER DECLARATION:

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

### Name (BLOCK LETTERS)

JOSHUA CROSS

### Authorised officer signature



DATE  /  /

Mr T Oorschot  
31 Chislehurst Road  
LESMURDIE WA 6076

27 September 2017

Dear Mr Oorschot

Member No: 7171183

**RE: OneAnswer Personal Super - Mr T Oorschot**  
**ONEPATH MASTERFUND**

Further to your request we confirm that we have sent our cheque for \$131,426.25 to THE TRUSTEE FOR ORTON SUPER FUND.

Please find enclosed the following documentation:  
Statement on Leaving Fund (if a full withdrawal)  
Rollover Benefits Statement

If you require any further information, please contact your financial adviser or Customer Services from 8:30am to 6:30pm (Sydney Time), Monday to Friday, on 133 665.

Yours sincerely,



Joshua Cross  
**Head of Pensions and Investments Operations**  
**ANZ Wealth**

Adviser Details: MARK RANDO 0897924800

MANASWIL 26/09/2017

**Zurich Australia Limited**  
ABN 92 000 010 195 | AFS Licence Number 232510

**Office address**  
5 Blue Street  
North Sydney NSW 2059

**Postal address**  
GPO Box 5216  
Brisbane QLD 4001

**Insurance Freecall** 1800 005 057  
**Fax:** 1800 812 175  
**Email:** [life.insurance@zurich.com.au](mailto:life.insurance@zurich.com.au)  
**Internet:** <http://www.zurich.com.au>

13 October 2017



Mr Terence Oorschot  
31 Chrislehurst Road  
LESMURDIE WA 6076

Dear Mr Oorschot

**Confirmation of rollover**

**Zurich FutureWise Insurance**

<b>Life insured</b>	<b>Terence Oorschot</b>
<b>Policy number</b>	<b>802358659</b>

Following your recent request, I confirm the excess insurance premium received for the above policy has been refunded into your associated superannuation account. The benefit was rolled over to your Orton Super Fund account on 13 October 2017.

Details of the rollover are as follows:

Amount:	\$3,170.02
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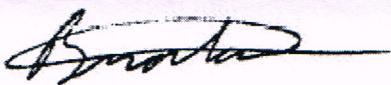
Enclosed is a copy of the following documents relating to the closure of your account:

- Rollover Benefit Statement detailing the components of the redemption.

**Further information**

If you would like any further information about this matter or any other Zurich products, please contact your financial services professional or Zurich on **1800 005 057**

Yours sincerely



Brendan Norton  
**Head of Insurance Operations**

**Zurich Australia Limited**  
ABN 92 000 010 195 I AFS Licence Number 232510

**Office address**  
5 Blue Street  
North Sydney NSW 2059

**Postal address**  
GPO Box 5216  
Brisbane QLD 4001

**Insurance Freecall** 1800 005 057  
**Fax:** 1800 812 175  
**Email:** [life.insurance@zurich.com.au](mailto:life.insurance@zurich.com.au)  
**Internet:** <http://www.zurich.com.au>



13 October 2017

Mr Terence Oorschot  
31 Chrislehurst Road  
LESMURDIE WA 6076

Dear Mr Oorschot

**Final statement of benefits**  
**1/07/2017 to 13/10/2017**  
**Account Number:**  
**Account Name: Terence Oorschot**

We refer to the cancellation of your insurance policy held within the insurance-only division of the Macquarie Superannuation Plan ('Plan'), previously confirmed in writing by us. Your insurance policy was either cancelled at your request, or because contributions required to pay the premiums were not made by the due date.

As the Plan provided you with insurance benefits only, your membership of the Plan ceased upon the cancellation of your insurance. As such, please find enclosed the final statement which provides details of contributions to the Plan during the last reporting period and insurance premiums deducted.

You are not required to take any action in response to this letter, however, we recommend you retain these documents for your records.

**Further information**

If you would like any further information about this matter or any other Zurich products, please contact your financial services professional or Zurich on **1800 005 057**.

Yours sincerely

Brendan Norton  
**Head of Insurance Operations**



# Account summary

For the period 1/07/2017 to 13/10/2017  
Account Number 802358658

Transaction type	Credit (\$)	Debit (\$)	Total (\$)
<b>Opening balance</b>			<b>0.00</b>
Contributions received			
Personal <sup>1</sup>	0.00		
Employer	0.00		
Spouse	0.00		
Rollovers funds received	3,363.42		
Tax credit applied	593.55		
<b>Insurance Premium Deducted</b>		<b>3,956.97</b>	
Insurance Premium Refunded to Trustee	3,729.44		
Contributions Tax		0.00	
Tax Credit Returned to Trustee		559.42	
Benefit Payment (Rollover)		3,170.02	
<b>Closing balance</b>			<b>0.00</b>
<b>Closing withdrawal value</b>			<b>0.00</b>

There are no other management costs applicable under this account.

<sup>1</sup> This includes an amount of **\$0.00** being personal contributions for which you have provided one or more valid deduction notices. As your membership of the Plan has ceased, you are unable to lodge a new deduction notice or vary a previous deduction notice.

The 15% tax that applies to taxable contributions is offset by a tax credit reflecting the deduction to the trustee for insurance premiums. Where contributions are not taxable a tax credit is not applied to your account.

## Cash transactions

For the period 1/07/2017 to 13/10/2017

Date	Transaction	CR (\$)	DR (\$)
13/10/2017	Rollover Funds Received	3,363.42	
13/10/2017	Tax Credit Applied	593.55	
13/10/2017	Insurance Premium Deducted		3,956.97
13/10/2017	Insurance Premium Refunded to Trustee	3,729.44	
13/10/2017	Tax Credit Returned to Trustee		559.42
13/10/2017	Benefit Payment (Rollover)		3,170.02

## Your benefits

As at 13/10/2017

Withdrawal benefits	Amount (\$)
Withdrawal value 1/07/2017	0.00
Withdrawal value as at 13/10/2017	0.00
<b>Death benefits</b>	
Life sum insured as at 13/10/2017	0.00
Cover for Death and Terminal Illness as at 13/10/2017	0.00
Additional Death Cover as at 13/10/2017	0.00
<b>Disability benefits</b>	