

MR JOHN MORRISON
 17 BRUNEL COURT
 CURRAMBINE WA 6028

Your 30 September 2020 quarterly statement

TelstraSuper Corporate Plus



Important information: Your quarterly statement includes a Reference Guide at the end to further explain important information. Your statement also includes notice of the 2019/2020 Annual Member Meeting (AMM). To register to attend visit telstrasuper.com.au/membersmeeting and use **AMM Registration Number 5990612**.



Your balance

YOUR SUPER BALANCE AT 30 SEPTEMBER 2020

\$31,982.36

Your account balance history



Your details

John Morrison

Member number: 37205210

Account number: DIV6 081074

- ✓ **Beneficiary:** Nominated
- ✓ **Mobile:** XXXX XXX 681 (last 3 digits only)
- ✓ **Email:** Scalla@inet.net.au

Update your personal details in SuperOnline at telstrasuper.com.au/login or call us.



Notice of TelstraSuper Annual Members' Meeting

You're invited to join us for our first Annual Members' Meeting (AMM) on **Tuesday 23 February, 2021**. The meeting provides an opportunity to hear how the 2019/20 year has delivered for members and what is planned for the future. See full details in the enclosed insert or visit telstrasuper.com.au/membersmeeting



Your account summary

Opening balance

\$45,615.90

AT 1 JULY 2020

Closing balance

\$31,982.36

AT 30 SEPTEMBER 2020

IN

Contributions*	\$5,482.01
Net investment earnings	\$909.45

OUT

Administration fee	-\$19.50
Insurance premiums*	-\$186.25
Contributions tax	-\$819.25
Withdrawals	-\$19,000.00

Your closing balance is calculated as at 30 September 2020 based on amounts known at that date. This balance will change with subsequent transactions such as contributions, fees, costs, insurance fees and investment returns (which may be positive or negative). You should contact us for up-to-date confirmation of your withdrawal benefit before closing your account.

Net investment earnings have been calculated taking into account relevant fees, costs and taxes. For information about the calculation and allocation of returns to your account refer to the latest Investment Guide at telstrasuper.com.au/pds

*Includes employer paid insurance premiums of \$20.36

View your up-to-date account balance and transactions in SuperOnline at telstrasuper.com.au/login



Your investment details

Your net investment returns

FOR THE QUARTER

INVESTMENT OPTION	RETURN
Growth	\$326.41
Balanced	\$247.31
Australian Shares	\$73.81
MySuper Balanced	\$261.92
TOTAL	\$909.45

How your super is invested

AT 30 SEPTEMBER 2020

INVESTMENT OPTION	BALANCE
Growth	\$8,045.00
Balanced	\$8,022.49
Australian Shares	\$3,769.73
MySuper Balanced	\$12,145.14
TOTAL	\$31,982.36

Update your investment options any time in SuperOnline - telstrasuper.com.au/login

You can view the units you hold and the unit pricing for your investment options in your online account.

Get help choosing the appropriate investment options for your TelstraSuper account at no additional cost as part of your membership. Call TelstraSuper Financial Planning on **1300 033 166**.



You're part of a leading profit-to-member fund

We're working only for you. Our profits go back to members – we don't pay shareholders. With strong-long term performance and transparent fees our key objective is to help you achieve your retirement goals. telstrasuper.com.au/topten



TelstraSuper's net investment performance

RETURNS AT 30 SEPTEMBER 2020

YOUR INVESTMENT OPTION	3 MONTHS	1 YEAR	5 YEARS	10 YEARS	SINCE INCEPTION
Growth	2.67%	-1.89%	6.99%	8.24%	7.42% (Jan 1997)
Balanced	2.02%	-2.10%	6.06%	7.51%	7.25% (Jan 1997)
Australian Shares	0.97%	-7.53%	6.84%	7.23%	7.99% (Jul 2001)
MySuper Balanced	2.02%	-2.10%	6.06%	7.51%	7.25% (Jan 1997)*

Visit telstrasuper.com.au/returns to see how all of TelstraSuper's investment options have performed.

The long-term returns reflect the performance of the investment options and not your individual returns. Your individual returns will be based on a number of factors including when you contributed to and transacted on your account and how long your funds were invested in those options. Past performance is not a reliable indicator of future performance.

*The MySuper arrangement commenced 30 November 2013, however returns are based on performance history since inception of the equivalent option.

For more information about investments and understanding your investment visit telstrasuper.com.au/investments or refer to the **Investment Guide**.



Your beneficiaries

Beneficiary type: Binding

EXPIRY DATE: 23 August 2021

This means we are bound by your nomination providing you have a valid and effective binding death nomination at the date of your death (see the Reference Guide for details).

BENEFICIARY NAME	BENEFIT
Launa Diana Morrison	100.00%

To change or cancel your nomination complete the [Nomination of Beneficiary form](https://telstrasuper.com.au/forms) at telstrasuper.com.au/forms

For more information about beneficiary nominations visit telstrasuper.com.au/beneficiary or refer to the **Additional Information About Your Super** guide.



Your insurance

COVER AT 30 SEPTEMBER 2020

	Death cover	AMOUNT	+	ACCOUNT BALANCE	=	TOTAL PAYABLE
		\$13,964.00		\$31,982.36		\$45,946.36

	Total & Permanent Disablement (TPD) cover	AMOUNT	+	ACCOUNT BALANCE	=	TOTAL PAYABLE
		\$13,964.00		\$31,982.36		\$45,946.36

	Insurance premiums for the quarter	MEMBER PAID PREMIUMS	EMPLOYER PAID PREMIUMS*
		\$165.89	\$20.36

To cancel your insurance cover, log in to your online account. You can also cancel or reduce your insurance cover by completing a [Cancel or Reduce Insurance form](#) or emailing us at underwriting@telstrasuper.com.au

Your insurance cover is based on age 62 (your age next birthday as at last 1 July). The amount of insurance cover is the sum of all default, top-up and voluntary cover you may have. You can view the breakdown of your default, top-up and voluntary insurance cover as well as annual premiums via your online account.

The cover listed is what would have been paid at 30 September 2020 and the amounts reflect the information about you as at 30 September 2020. All payments are subject to the terms and conditions contained in the relevant insurance policy and the TelstraSuper Trust Deed. The amount of any insured benefit paid could be different to the amount shown above. Your cover may change as your balance, employment conditions, age or insurance cover changes.

*This is the total amount of insurance premiums received from your employer on your behalf for the quarter and which are subsequently remitted to the insurer – refer to 'Your transactions' section for details. Employer paid premiums are employer pre-tax (concessional) contributions and count towards your pre-tax (concessional) contributions cap.

For more information about insurance cover and understanding your options visit telstrasuper.com.au/insurance or refer to your **Insurance Guide**.



Access to your super



Preserved benefit

\$31,982.36

Generally only available after you reach your preservation age (currently 55) and retired



Restricted non-preserved benefit

\$0.00

Generally available to you when you change employers



Unrestricted non-preserved benefit

\$0.00

Generally available to you at any time

There are some instances when you can access your super earlier. Visit telstrasuper.com.au for more information. If you make withdrawals from your super account you may be required to pay tax.



Take us with you

Regardless of where you work, you can take your TelstraSuper membership with you.

telstrasuper.com.au/fundforlife



Your transactions

OPENING BALANCE AT 1 JULY 2020

\$45,615.90

EFFECTIVE DATE	TRANSACTION TYPE	DETAILS	AMOUNT
08/07/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$553.52
22/07/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$553.54
04/08/2020	Employer contributions - employer premiums	TELSTRA CORPORATION LTD	\$10.35
04/08/2020	Employer paid insurance premium	MLC Limited	-\$10.35
05/08/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$553.54
05/08/2020	Employer contributions - employer premiums	TELSTRA CORPORATION LTD	\$10.01
05/08/2020	Employer paid insurance premium	MLC Limited	-\$10.01
19/08/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$553.54
02/09/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$553.52
16/09/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$2,140.45
24/09/2020	Member withdrawal		-\$19,000.00
30/09/2020	Employer contributions - SG	TELSTRA CORPORATION LTD	\$553.54
30/09/2020	Investment earnings	TelstraSuper	\$909.45
30/09/2020	Insurance premium - income protection	MLC Limited	-\$150.81
30/09/2020	Stamp duty on income protection premiums	MLC Limited	-\$15.08
30/09/2020	Contributions tax	ATO	-\$819.25
30/09/2020	Administration fee	TelstraSuper \$1.50/week	-\$19.50

CLOSING BALANCE AT 30 SEPTEMBER 2020

\$31,982.36

You can track the amount of pre-tax (concessional) contributions made into your TelstraSuper account this financial year (if any) in SuperOnline - telstrasuper.com.au/login

Some or all of the insurance premiums (and stamp duty where applicable) shown above were paid by your employer and count towards your pre-tax (concessional) contributions cap. Employer paid premiums are employer pre-tax (concessional) contributions that are allocated to your account when received by TelstraSuper and subsequently remitted to the insurer during the quarter. While contributions tax is payable on these contributions, the amount of any tax deducted from your account for these contributions is refunded and reflected in the total contributions tax shown for the period.

For more information about the contributions and limits you can make to your super visit telstrasuper.com.au or refer to the **Additional Information about your Super** guide.



Fees and costs

Deductions directly from your account **\$205.75**

This amount has been deducted directly from your account and includes the fees and costs and employer paid insurance premiums that appear in your transactions. It excludes taxes (other than stamp duty on income protection premiums).

Deductions to manage your investments

There are other deductions to cover the costs of managing your investments. These are not reflected in your transactions but are deducted when the daily unit prices are calculated. These are:

- **Indirect costs of your investment** **\$70.82**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you as a fee. This amount includes the 0.2% indirect administration fee.

- **Other fees of your investment** **\$40.68**

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

Total fees and costs you paid **\$317.25**

This approximate amount includes all the fees and costs which affected your investment during the period after taking into account any administration fee rebate, where applicable.

The total fees and costs you paid do not include the buy-sell spread fee because it is not reasonably practical for us to include the buy-sell spread fee that you incurred during the period (if applicable).



Reference Guide to your quarterly statement

Important information

Additional explanation of fees and costs

Tax deduction

The benefit of any tax deductions received by the Fund in relation to investment related expenses associated with the Fund's unitised investment options for accumulation members (whether included in the investment fee charged to members and/or transactional and operational costs incurred by the Fund) are taken into account in the calculation of unit prices and, consequently was indirectly passed on to members invested in unitised investment options during the reporting period. The benefit of tax deductions received by the Fund in relation to employer paid premiums (if applicable) is passed on to relevant members through an adjustment to the total amount of contributions tax deducted from the member's account. The benefit of any other tax deductions received by the Fund in relation to other fees and costs (including member paid insurance premiums) was not passed on to members in the form of reduced fees or costs during the reporting period and was allocated to the Fund's reserves (this may include the Operational Risk Financial Reserve as determined by the Trustee from time to time).

Fee cap refund

If your account balance is less than \$6,000 at the end of a financial year or when you exit a division or leave TelstraSuper, the total combined amount of administration fees, investment fees and indirect costs charged in relation to the account is capped at 3% of your account balance at the end of the financial year or when you exit a division or leave TelstraSuper. Any amount charged in excess of that cap must be refunded to your account annually at the end of the financial year or when you exit a division or leave TelstraSuper.

Administration fee rebate

Subject to meeting certain eligibility criteria, you may be eligible to receive an Administration fee rebate. If applicable, the rebate will be reflected in the net figure expressed in the 'Fees and costs, Deductions directly from your account' section of your statement.

MySuper product dashboard

To view the latest MySuper product dashboard visit telstrasuper.com.au/productdashboard

Binding nominations

In the event of your death, the Trustee will pay your benefit to the beneficiaries set out in your binding nomination. This will occur provided at the time of your death your binding nomination:

- has been validly made, and
- each nominated beneficiary is either your legal personal representative or your dependant, and
- the proportion of the benefit payable to each beneficiary is certain or readily ascertainable from your nomination, and
- your binding nomination has not expired, and
- we're permitted to make the payment under the relevant law.

A binding nomination is valid for three years. TelstraSuper will write to you to advise you when your binding nomination is about to expire including how to confirm your existing nomination(s). You can change or cancel your binding nomination by completing the **Nomination of Beneficiary** form available from telstrasuper.com.au/forms

Disclaimer

This statement does not describe all conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. The payment of benefits is subject to the TelstraSuper Trust Deed, applicable insurance policies and government legislation. Refer to the relevant **Product Disclosure Statement** available at telstrasuper.com.au/pds for further information. While every effort is made to ensure that the information contained in this statement is correct you should not make financial decisions or commitments based on the amounts shown. The Trustee reserves the right to correct any error or omission. Please advise us if any of the details appear to be incorrect.

Understanding your statement

There are a range of investment, contribution and insurance options available to you. We are required to provide you with any information you need to understand your benefit entitlements, including your investment options and any insurance cover you may have. For information about your options or about this statement call us on **1300 033 166** between **8.30am** and **5.30pm** (Melbourne time) Monday to Friday. You can also email us on contact@telstrasuper.com.au or visit telstrasuper.com.au to find out more.

How to make a complaint

If you have a complaint about the financial services you receive from us, please call **1300 033 166**. If the issue cannot be resolved over the telephone, it will be referred to the Complaints Officer.

If your complaint is not resolved within 90 days or you are not satisfied with our handling of your complaint or the decision we make in relation to your complaint you may refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides an independent complaint resolution service for consumers in the financial system. Consumers can access AFCA free of charge. Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001 Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au Before AFCA is able to accept a complaint, it must have first been dealt with by our internal complaints resolution process.

TelstraSuper's annual report

Visit telstrasuper.com.au to view our latest annual report. If you prefer to receive a printed copy of the annual report each year call us and we will arrange this for you. You can opt out of receiving printed copies at any time.



Contact us for more information



Call 1300 033 166

8:30am - 5:30pm
Monday to Friday



Online

telstrasuper.com.au/contact-us



Email

contact@telstrasuper.com.au



Social

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