

10 December 2021

Dr Kei Law
1 Garden Court
SUNNYBANK HILLS QLD 4109

Sunsuper Pty Ltd
30 Little Cribb Street Milton QLD 4064
GPO Box 2924 BRISBANE QLD 4001
ABN 88 010 720 840 AFSL No. 228975
MySuper Authorised 98 503 137 921 996

☎ 13 11 84

🖱 sunsuper.com.au

🐦 twitter.com/sunsuper

📘 facebook.com/sunsuper

Your member number

903021471

Dear Kei,

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 \$53,571.98 has now been paid to KKL SUPER FUND.

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

You're welcome back anytime

Simply visit sunsuper.com.au/join to open a new account or contact us on **13 11 84** (or +617 3121 0700 if calling from overseas) between 8.00am and 6.30pm AEST, Monday to Friday. We'll then be in touch with ways to get your super working harder for you.

Since joining Sunsuper, you've enjoyed the benefits of being a part of one of Australia's largest and fastest growing profit-for-members funds with great benefits including:

- **Low administration fees.** Sunsuper's administration fees are amongst the lowest and fairest you'll find, which means more money for you when you retire.
- **Strong, long-term returns.** Our stress-tested investment strategies have delivered strong, long-term returns, with our Balanced investment option beating the industry average over 3, 5, 7 and 10 years*.

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

If you have any questions please visit sunsuper.com.au or call us on **13 11 84** (or +617 3121 0700 if calling from overseas) between 8.00am and 6.30pm AEST, Monday to Friday.

Yours sincerely,



Steve Davidson
Executive General Manager, Customer Engagement

*The Balanced option for *Super-savings accounts* has identical investments to the Balanced Pool in Sunsuper's default investment option, the Lifecycle Investment Strategy. Members invested in the Lifecycle Investment Strategy are invested 100% in the Balanced Pool until age 55. (Source: SuperRatings Fund Crediting Rate Survey March 2020). **Warning:** Past performance is not a reliable indication of future performance.

Our qualified financial advisers provide simple advice about your Sunsuper account at no additional cost. More comprehensive advice may incur a fee. Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund. Sunsuper has established a panel of accredited external financial advisers for our members. Sunsuper does not receive or pay any referral fees to these advisers. Each of these advisers will explain to you how their advice fees are determined. The accredited external financial advisers are not employed by Sunsuper, and Sunsuper is not responsible for the advice provided by these advisers.

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, USI 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 relevant *Product Disclosure Statement (PDS)* & Target Market Determination (TMD) can be obtained by visiting [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) or calling **13 11 84**. You should consider the *PDS* in deciding whether to acquire, or to continue to hold, the product.

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

Australian business number (ABN):27319877818

Unique Superannuation identifier (USI):

Name:KKL SUPER FUND

Member client identifier:K LAW

Postal address – Street address:1 Garden Ct

Suburb/town/locality:SUNNYBANK HILLS

State/territory:QLD

Postcode:4109

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

Tax file number (TFN):426859914

Full name:

Title:Dr

Family name:Law

First given name:Kei

Other given names:

Postal address – Street address:1 Garden Court

Suburb/town/locality:SUNNYBANK HILLS

State/territory:QLD

Postcode:4109

Date of birth:12/09/1997

Sex:Male

Daytime phone number (include area code):

Email address (if applicable):
clivelawkeikiu@gmail.com

Section C: Rollover transaction details

Service period start date:11/11/2017

Tax components:

Tax-free component: \$ 728.70

KiwiSaver tax-free component: \$ 0.00

Taxable component:

Element taxed in the fund: \$ 52,843.28

Element untaxed in the fund: \$ 0.00

Total Tax components: \$ 53,571.98

Preservation amounts:

Preserved amount: \$ 53,571.98

KiwiSaver preserved amount: \$ 0.00

Restricted non-preserved amount: \$ 0.00

Unrestricted non-preserved amount: \$ 0.00

Total preservation amounts: \$ 53,571.98

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 nameSteve Davidson

Email address (if applicable):

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

Signature of authorised person:

Steve Davidson

Date:10/12/2021

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.

Super-savings Member benefit statement at 10 December 2021

Dr Kei Law

Member Number: 903021471

Your statement is made up of this *Member benefit statement* and the accompanying *Important information* flyer.

Benefit summary

Taxation	
Benefit rolled over	\$53,571.98
Gross benefit paid	\$53,571.98
Tax	\$0.00
Net benefit paid	\$53,571.98

Account summary

Opening balance at 16 August 2021	\$0.00
Contributions	\$20,995.00
Employer compulsory contributions	\$20,995.00
Voluntary contributions (after-tax)	\$0.00
Government co-contributions	\$0.00
Low income superannuation tax offset	\$0.00
Salary sacrifice (before-tax)	\$0.00
Other contributions	\$0.00
Net investment earnings	\$1,449.90
Transfers and roll-ins received	\$34,310.75
Insurance proceeds	\$0.00
Fees (if any)	-\$40.49
Insurance premiums	\$0.00
Tax	-\$3,143.18
Withdrawals and transfers-out to other funds	-\$53,571.98
Closing balance at 10 December 2021	\$0.00
Benefit paid at 10 December 2021	\$53,571.98

The amounts above are before tax unless otherwise stated.

Fund investment returns

Investment option	Opening unit price at 16/08/2021	Closing unit price (last available) at 10/12/2021	Change in price (%)
Growth	4.35944	4.48789	2.9465%

Unit prices shown are exit unit prices. The change in value percentage 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 visit [sunsuper.com.au](https://www.sunsuper.com.au) for information on other investment options your money may have been invested in between 16 August 2021 and 10 December 2021.

Insurance cover

We didn't have any insurance cover listed on the account on the date the account balance was transferred.

Contributions

Employer Compulsory Contributions

Date	Source	Before tax	Tax	Tax Adjustment	After tax
02/09/2021	SHENZHEN YAJIATU PRINTING PTY LT	\$20,995.00	-\$3,149.25	\$0.97	\$17,846.72
Total		\$20,995.00	-\$3,149.25	\$0.97	\$17,846.72

A positive amount in the tax column of the table above represents a tax credit.

Sunsuper passes on the benefit of tax deductions received for Administration fees and insurance premiums charged to your account via a tax adjustment, which reduces the contributions tax you are charged. If there have been adjustments on your account for administration or insurance premiums, this may be reflected as a negative tax adjustment amount.

You should check that all contributions from your employer/s have been received. If you think some contributions are missing, you should contact your employer. If you think your employer has not met their super obligations, you can contact the ATO.

Net investment earnings

Description	Amount
Net investment earnings (after investment tax)	\$1,617.69
Investment fees and costs	-\$141.26
Investment transaction costs	-\$26.53
Total	\$1,449.90

Transfers and roll-ins from other funds

Date	Description	Before tax	Tax	After tax
16/08/2021	Roll-in - Retail Employees Superannuation	\$34,310.75	\$0.00	\$34,310.75
Total		\$34,310.75	\$0.00	\$34,310.75

Administration fees

Date	Description	Amount
2021	Administration fee - flat fee	-\$24.00
01/08/2021	Administration fee - percentage fee	-\$1.32
01/09/2021	Administration fee - percentage fee	-\$4.02
01/10/2021	Administration fee - percentage fee	-\$5.01
01/11/2021	Administration fee - percentage fee	-\$4.10
01/12/2021	Administration fee - percentage fee	-\$2.04
Total		-\$40.49

Tax

Date	Description	Amount
2021	Contribution tax	-\$3,148.28
10/12/2021	Contribution tax adjustment	\$5.10
Total		-\$3,143.18

The contributions tax amount above is net of any tax adjustment for fees and premiums shown in the Contributions section of this Member benefit statement. An end of year reconciliation ensures that correct total contributions tax has been calculated, and an additional contributions tax adjustment has been applied.

Withdrawals and transfers-out

Date	Reason	Amount
10/12/2021	Transfer out	-\$53,571.98
Total		-\$53,571.98

Your beneficiaries

There were no beneficiaries recorded on the account.

Preservation summary

Description	Amount
Available when retired and after reaching your preservation age (Preserved)	\$53,571.98
Available after leaving your employer (Restricted non-preserved)	\$0.00
Available now, if requested (Unrestricted non-preserved)	\$0.00
Total	\$53,571.98

Fees and costs summary

Fees deducted directly from your account

Description	Amount
Administration fees	-\$40.49
Insurance fees	\$0.00
Other fees	\$0.00
Fee cap refund	\$0.00
Total fees deducted directly from your account	-\$40.49

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment

Description	Amount
Investment fees and costs	-\$141.26
Investment transaction costs	-\$26.53
Cost met from reserves*	-\$6.25
Total fees and costs deducted from your investment	-\$174.04

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the *Additional explanation of fees and costs*. Refer to the *Important information* flyer for more information.

*A portion of the costs of administering your super account are paid from Sunsuper's general reserves. Refer to the *Additional explanation of fees and costs* in the *Important information* flyer for more details.

Total fees and costs you paid

-\$214.53

This approximate amount includes all the fees and costs that affected your investment during the period. Refer to the *Additional explanation of fees and costs* in the *Important information* flyer for more details.

**Please note: this statement may include transactions that have been reported in a previous Annual statement.
Your statement is made up of the Super-savings Member benefit statement and the enclosed Important information flyer.
Date prepared: 10 December 2021**

Important information

Your statement is made up of this *Important information* flyer and the accompanying *Member benefit statement*.

Super-savings account fund investment returns as at 30 September 2021

Option	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⁾	21.2%	8.8%	9.7%	9.0%	9.9%
Lifecycle Investment Strategy - Retirement Pool ⁽²⁾	15.5%	6.9%	7.5%	7.0%	7.5%
Lifecycle Investment Strategy - Cash Pool ⁽³⁾	0.2%	0.8%	1.2%	1.4%	1.8%
Growth	26.3%	10.1%	11.3%	10.2%	10.8%
Balanced	21.3%	8.8%	9.7%	9.1%	9.9%
Balanced - Index	18.2%	8.9%	8.7%	8.5%	9.9%
Socially Conscious Balanced	17.8%	8.1%	8.5%	7.6%	9.1%
Retirement	15.4%	7.0%	7.5%	7.0%	7.5%
Conservative	9.6%	5.2%	5.5%	5.5%	6.0%
Diversified Alternatives [^]	19.5%	9.1%	n/a	n/a	n/a
Shares	28.7%	11.2%	12.3%	10.6%	11.9%
Australian Shares	30.9%	9.7%	10.5%	9.4%	10.9%
Australian Shares - Index	28.3%	10.0%	10.4%	9.4%	10.9%
International Shares - Index (hedged)	26.9%	10.7%	12.4%	10.5%	13.4%
International Shares - Index (unhedged)	26.8%	12.0%	14.0%	12.9%	15.3%
Emerging Markets Shares	18.6%	8.6%	9.9%	7.1%	7.8%
Property	17.9%	7.4%	7.3%	8.2%	9.4%
Australian Property - Index	26.9%	8.5%	7.0%	10.1%	12.4%
Diversified Bonds	0.3%	3.6%	3.1%	3.3%	4.2%
Diversified Bonds - Index	-1.7%	3.3%	2.3%	3.4%	4.2%
Cash	0.3%	1.1%	1.5%	1.7%	2.2%

- 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 4 October 2013.
- 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 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 4 October 2013.

[^]The Diversified Alternatives investment option commenced on 30 September 2017. "n/a" indicates the return for the period is not available.

The Capital Guaranteed investment option was closed on 31 December 2020. Between 1 July 2020 and 31 December 2020, the option returned 0.8%.

For the most recent investment returns visit [sunsuper.com.au/investments](https://www.sunsuper.com.au/investments)

Note: Past performance is not a reliable indication of future performance. Returns are after investment fees and costs and investment tax. 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 payments and other transactions and the unit prices that applied on the dates those transactions took place.

Death benefit

Your death benefit consists of your account balance (at the time the benefit is paid) and your insurance benefit if you have active cover through Sunsuper at the time of your death.

Your Total & Permanent Disability benefit

Your Total & Permanent Disability benefit consists of your account balance (at the time your benefit is paid) and your insurance benefit if you have active cover through Sunsuper at the time the disablement occurs.

Net investment earnings

This section shows the amount of money your investment has made, or lost, over the year and is after investment fees and investment taxes.

Additional explanation of fees and costs

Fees

More information about fees and costs is available in your *Product Disclosure Statement*, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds)

Fee cap refund

If you have a balance across all of the Sunsuper accounts you hold that is under \$6,000 at the end of the financial year or the time of exiting Sunsuper, the total of your administration fees, investment fees and indirect costs will be capped at 3% of your account balance. The fee cap does not apply to \$0 account balances. Any amounts charged in excess of this cap must be refunded.

Administration fees

The flat administration fee of \$1.50 per week* is generally deducted weekly, and shown as a single aggregate amount in your statement. When considering this amount, you should be mindful of any fee changes that may have occurred during the year. Fees for partial weeks are not pro-rated.

*Different fee arrangements may apply for some *Sunsuper for life Corporate* and *Sunsuper for life Business* Employer Plans.

Other fees

This amount includes any advice fees or family law legislation fees. Where you have agreed for an ongoing advice fee to be debited from your Sunsuper account you have the option to cancel this at any time by notifying us in writing or by calling us on **13 11 84**.

Investment fees and costs

Investment fees are charged by the underlying investment manager with whom Sunsuper have a mandate/agreement to manage funds. Sunsuper estimates investment fees to match expected investment fees for the year ahead. These investment fees are estimated based on recent experience and our current long-term expectations for ongoing investment fees. These fees are not deducted directly from a member's account, instead they are deducted from investment returns prior to the calculation of daily unit prices.

Investment costs are incurred by the underlying investment managers as part of managing investments, in addition to investment fees. These costs are not paid by Sunsuper, but rather are incurred indirectly by our managers and as such are included in the net investment returns.

Investment transaction costs

Investment transaction costs are incurred by the underlying investment manager as part of managing investments, in addition to investment fees and costs. For example, if a member's funds are invested in real property, a transactional cost could be stamp duty for the purchase of that property.

These costs are not paid by Sunsuper, but rather are incurred indirectly by our managers and as such are included in the net investment returns.

Costs met from reserves

Sunsuper is required to maintain a general reserve for the benefit of our members. The general reserve are funds put aside to assist in meeting operating expenses and to manage operational risk.

The amount listed is the amount that was taken from the general reserve in excess of what was added to the reserve in the prior period. The amounts added to the reserve are members fees collected during the prior period related to the administration of their account.

Excluded transactional and operational costs

Excluded transactional and operational costs include borrowing costs, property operational costs and implicit transaction costs. These costs are not paid by Sunsuper, but rather are incurred by the underlying investment manager as part of managing investments. They are not shown as separate transactions on this statement or included in the *Fees deducted from your investment* or *Total fees and costs you paid*, but are included in the net investment returns.

Insurance fee

Insurance premiums in Sunsuper for life (Tailored Income Protection only), Sunsuper for life Business and most Sunsuper for life Corporate plans include an insurance fee to offset Sunsuper's costs of providing the cover. Refer to the relevant Insurance guide, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) for more information.

Tax

Tax and tax deductions

The benefit of any tax deduction may be passed on to members with a Super-savings account only, by reducing the amount of contributions tax payable. The benefit of any tax deduction is not passed on to Transition to retirement accounts.

Your insurance

Call **13 11 84** if you'd like more information about insurance cover provided through Sunsuper.

MySuper Product Dashboard

The MySuper Product Dashboard is designed to provide key information to help you compare Sunsuper's investments and fees with other MySuper products and make an informed choice about your super. Our latest MySuper Product Dashboard for the Lifecycle Investment Strategy is available on our website, visit [sunsuper.com.au/dashboard](https://www.sunsuper.com.au/dashboard)

Superannuation contribution follow up

We do not know whether a contribution is due for you because we do not have sufficient information about your employment status or other relevant personal circumstances. Please check your statement to make sure all your employer and other contributions are listed. Talk to your employer or Sunsuper if you believe any payments may be missing. If you make personal member contributions to Sunsuper, your employer has 28 days from the end of the month the contributions were taken out of your pay to send them to us.

Further information

The details in your *Member benefit statement* reflect your account balance as at 10 December 2021.

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 [sunsuper.com.au](https://www.sunsuper.com.au). If you have any questions about your *Member benefit statement* call **13 11 84**.

Concerns and complaints

While we hope you've been happy with our service, if for any reason you haven't we offer a complaint resolution process at no additional cost to you.

To discuss your complaint please contact our Customer Service Team on **13 11 84**, or online via [sunsuper.com.au/contact-us](https://www.sunsuper.com.au/contact-us). You can also write to: Sunsuper Customer Relations, GPO Box 2924 Brisbane Qld 4001.

We'll do everything we can to resolve the issue as quickly as possible. If you're not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers. You can also choose to take your complaint directly to ACFA. In some circumstance, ACFA may refer your complaint back to Sunsuper.

AFCA can be contacted in writing at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. You can also call 1800 931 678 or contact them via email info@afca.org.au or www.afca.org.au.

For more information on the complaints resolution process refer to [sunsuper.com.au/complaints](https://www.sunsuper.com.au/complaints)

Contacting us is easy

If you have any questions or would like more information please contact us on **13 11 84** (+61 7 3121 0700 when overseas).

You can also contact us at [sunsuper.com.au/contact-us](https://www.sunsuper.com.au/contact-us), in writing at GPO Box 2924 Brisbane Qld 4001, or via social media (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, USI 98 503 137 921 001.

**Please note: this statement may include transactions that have been reported in a previous *Annual statement*.
Your statement is made up of this *Important information* flyer and the accompanying *Member benefit statement*.**

Date prepared: 10 December 2021