



22 May 2019



000052

KILBY RETIREMENT FUND  
8 EARNSHAW ST  
GOLDEN BEACH QLD 4551

**Member name: Jennifer Louise Kilby**  
**Member number: 15982803**

Dear Sir/Madam

If you have any questions, contact us on 1800 813 327 or email us at [hesta@hesta.com.au](mailto:hesta@hesta.com.au) When contacting us, please quote your HESTA member number.

Kind regards

Karen Simm  
Head of Customer Service

# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality  State/territory  Postcode

Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

## Section B: Member details

5 Tax file number (TFN)

6 Full name  
Title   
Family name  
  
First given name  Other given names

7 Residential address  
Street address

Suburb/town/locality  State/territory  Postcode

Country if outside Australia

8 Date of birth  Day/Month/Year

9 Sex Male  Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

22 May 2019



000053

Mrs Jennifer Kilby  
8 Earnshaw St  
GOLDEN BEACH QLD 4551

**Member Number: 15982803**

Dear Jennifer

**Details of your Benefit Payment**

You have requested a payment benefit from HESTA. The Trustee of HESTA has approved payment of your benefit and it is important you read this letter and all enclosed documentation.

To assist you the following is enclosed with this letter:

- Your final member exit statement
- Important additional information
- A *Rollover benefit statement*

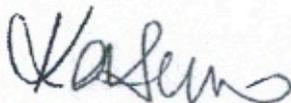
The balance of your benefit and a copy of your *Rollover benefit statement* have been sent to your nominated rollover fund today. You will receive a signed copy of the *Rollover benefit statement* from them shortly. If the transfer fund refuses to accept the benefit, it will be returned to HESTA.

These benefit payments represent your full entitlement from HESTA.

You should retain this letter and any attached information for future reference.

Contact us with any questions on 1800 813 327 or email us at [hesta@hesta.com.au](mailto:hesta@hesta.com.au). When contacting us please quote your HESTA member number.

Kind regards



Karen Simm  
Head of Customer Service

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# Member exit statement

For the period 1 July 2018 to 21 May 2019

Member name: Jennifer Louise Kilby  
Member number: 15982803

Balance at 21 May 2019 is 40.00

## Your account summary

The table below is a summary of the transactions on your account during the reporting period. The individual transactions on your account are detailed in the Transaction history which is included in the following pages.

Description	Amount
<b>Opening balance at 1 July 2018</b>	<b>\$613.61</b>
Employer contributions	\$0.00
Salary sacrifice contributions	\$0.00
Member voluntary contributions	\$0.00
Withdrawals	-\$217.04
Administration fees	-\$57.80
Other taxes	\$62.24
Insurance fees	-\$414.92
Investment earnings	\$13.91
<b>Closing balance at 21 May 2019</b>	<b>\$0.00</b>

## Access to your super

Preserved	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00

## Your insurance cover

At 21 May 2019 you had the below listed insurance cover – which has now ceased.

	Insured benefit
Death	\$31,500.00
Total & permanent disability (TPD)	\$0.00
Income protection (IP) If you had been off work and entitled to income protection payments, you'd have received	\$950.00 per month

Your transaction history for the period 1 July 2018 to 21 May 2019 continued...

Transaction date	Description	Total
28/12/2018	Administration fee	-\$5.00
28/12/2018	% based admin fee	-\$0.02
28/12/2018	Contributions tax	\$5.41
25/01/2019	Insurance fee	-\$10.40
25/01/2019	Insurance fee	-\$25.68
25/01/2019	Administration fee	-\$5.00
25/01/2019	% based admin fee	-\$0.02
25/01/2019	Contributions tax	\$5.41
22/02/2019	Insurance fee	-\$10.40
22/02/2019	Insurance fee	-\$25.68
22/02/2019	Administration fee	-\$5.00
22/02/2019	% based admin fee	-\$0.02
22/02/2019	Contributions tax	\$5.41
29/03/2019	Insurance fee	-\$13.00
29/03/2019	Insurance fee	-\$32.10
29/03/2019	Administration fee	-\$6.25
29/03/2019	% based admin fee	-\$0.02
29/03/2019	Contributions tax	\$6.77
26/04/2019	Insurance fee	-\$10.40
26/04/2019	Insurance fee	-\$25.68
26/04/2019	Administration fee	-\$5.00
26/04/2019	% based admin fee	-\$0.02
26/04/2019	Contributions tax	\$5.41
21/05/2019	Withdrawal	-\$217.04
21/05/2019	Contributions tax	\$4.06
21/05/2019	Administration fee	-\$3.75
21/05/2019	% based admin fee	-\$0.01
21/05/2019	Insurance fee	-\$7.80
21/05/2019	Insurance fee	-\$19.26
21/05/2019	Investment earnings	\$13.91
	<b>Closing Balance</b>	<b>\$0.00</b>

**Your fee summary**

**Fees deducted directly from your account:** \$472.72 – These amounts have been deducted directly from your account and are reflected as transactions on this statement.

**Indirect costs of your investment:** \$0.65 – This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee.

**Other fees of your investment:** \$2.79 – This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

**TOTAL FEES YOU PAID:** \$476.16 – This approximate amount includes all fees and costs which affected your investment during the period.

The total fees you paid do not include the property operating costs that you incurred during the period.



**Member name:** Jennifer Louise Kilby  
**Member number:** 15982803

**Contributions received**

We have a process in place to write to employers about late payment of contributions. In the ordinary course of business, your withdrawal benefit is not paid until all employer contributions due to you have been received by us.

If you wish to query any of the contributions shown on your *Member exit statement*, contact your employer in the first instance. If you need further assistance, contact us on 1800 813 327

**About your benefits**

Preserved benefits generally need to remain in your super account until you reach preservation age. The preservation age for those born before 1 July 1960 is 55 and progressively increases to 60 for those born after 30 June 1964. There are limited circumstances where you can access your super before preservation age.

Restricted non-preserved benefits can be paid when you are no longer employed by a contributing employer. Unrestricted non-preserved benefits can be paid to you at any time.

**Your insurance cover**

As your membership has ceased, you are no longer entitled to insurance cover.

Prior to your membership ceasing, your total benefit would have consisted of the gross benefit in your account, plus any insurance cover indicated in the attached *Member exit statement*. Your membership ceases when your full entitlement has been paid to you, or transferred/rolled over to another super fund.

**Additional explanation of fees and costs**

**Tax**

HESTA is able to claim a tax deduction for certain costs of operating the fund. When the fund receives a tax deduction for insurance costs, the benefit of the deduction is passed on to members in the form of reduced insurance fee. All other tax deductions are retained in the development reserve fund for the benefit of the membership as a whole. For more information on taxation and your super, see How super is taxed at [hesta.com.au/pds](http://hesta.com.au/pds)

**Advice fee**

An advice fee relates to the costs incurred in providing financial advice to you. The amount of your advice fee will depend on the type of advice we have provided to you (if any). Details of HESTA's advice fees are available in Fees and Costs at [hesta.com.au/pds](http://hesta.com.au/pds)

**Administration fees**

Administration fees relate to the costs incurred in the administration and operation of your account.

Administration fees include:

- \$1.25 per week ('Administration fee'); and
- 0.08% p.a. for investments in Core Pool, and/or 0.10% p.a for investments in all other investment options ('% based admin fee').

The % based admin fee is not charged on any amount of your account balance in excess of \$350,000.

**Activity fee**

An activity fee relates to the costs incurred from an activity performed by us at your request, or where required by law. The amount of your activity fee will depend on the type of activities requested by you, or required by law (if any). Details of HESTA's advice fees are available in Fees and Costs at [hesta.com.au/pds](http://hesta.com.au/pds)

**Borrowing costs**

Borrowing Costs are an additional cost to members. Go to [hesta.com.au/pds](http://hesta.com.au/pds) and read Fees and costs to obtain information about borrowing costs for each investment option.

**Insurance fee**

An insurance fee relates to the costs incurred in providing insurance cover to you. The amount of your insurance fee will depend on the type and amount of insurance you have (if any). Details of HESTA's insurance fees are available in *Insurance Options* [hesta.com.au/pds](http://hesta.com.au/pds)

**More information**

We are required to give you any information you need to understand the benefit entitlements HESTA provides. If you have an enquiry or would like more information about HESTA, including information about fees and costs applied, contact us.

**Phone:** 1800 813 327

**Email:** [hesta@hesta.com.au](mailto:hesta@hesta.com.au)

**Mail:** HESTA  
 Locked Bag 5136  
 Parramatta NSW 2124

**Web:** [hesta.com.au](http://hesta.com.au)

**Making a complaint**

We take complaints seriously. If you're not satisfied with our products or services, we have a complaint resolution process to address your concerns fairly and efficiently. This process is free of charge.