



09 October 2018



000169

Mr Bryan Waters
17 Waterside Dr
DUDLEY PARK WA 6210

Dear Bryan

Your rollover is complete

Your member number is 2620300

Your benefit, \$28,111.61 was rolled over as requested.

You'll find details on the enclosed:

- *Rollover benefits statement*
- *Your final exit statement*, which also includes information to help you understand your statement.

More information

If you have any questions, please call us on **1300 361 784** (8am to 8pm AEST/AEDT weekdays), email us at cbusenq@cbussuper.com.au or visit us online at www.cbussuper.com.au

Yours sincerely

ENTERED

Michelle Boucher
Group Executive, Member Experience

Issued by Cbus Trustee United Super Pty Ltd; ABN 46 006 261 623 AFSL 233792 Cbus (Fund) ABN 75 493 363 262. For more information about Super, refer to Product Disclosure Statement (PDS) available at: www.cbussuper.com.au

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)

Section C: Rollover transaction details

12	Service period start date	Day/Month/Year 24/09/1987
13	Tax components:	
	Tax-free component	\$ 0.00
	KiwiSaver tax-free component	\$ 0.00
	Taxable component:	
	Element taxed in the fund	\$ 28,111.61
	Element untaxed in the fund	\$ 0.00
	TOTAL Tax components	\$ 28,111.61
14	Preservation amounts:	
	Preserved amount	\$ 28,111.61
	KiwiSaver preserved amount	\$ 0.00
	Restricted non-preserved amount	\$ 0.00
	Unrestricted non-preserved amount	\$ 0.00
	TOTAL Preservation amounts	\$ 28,111.61

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's ABN	75 493 363 262
17	Fund's name	Construction and Building Union Superannuation
18	Contact name	
19	Daytime phone number (include area Code)	
20	Email address (if applicable)	

Section F: Declaration

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

Joe Nekic

Authorised representative signature

Joe Nekic

Day / Month / Year

Date

08/10/2018



Your final super exit statement

For the period 1 July 2018 to 8 October 2018

Member name: Bryan Maurice Waters

Member number: 2620300

This statement includes:

- your member statement – which outlines your account details
- additional notes – which provide information to help you understand your statement.

Balance at 8 October 2018 is \$0.00

Your account summary

The table below is a summary of your account transactions during the reporting period. Transaction details are in 'Your transaction history' set out in the following pages.

Description	Total (\$)
Opening balance at 1 July 2018	\$27,758.69
Employer contributions	\$0.00
Salary sacrifice contributions	\$0.00
Voluntary member contributions	\$0.00
Withdrawals	-\$28,111.61
Administration fees– account keeping fees	-\$21.00
Exit fee	-\$35.00
Investment earnings ¹	\$408.92
Closing balance at 8 October 2018	\$0.00

¹ Investment earnings can be positive or negative depending on the investment performance.

Benefit components

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

While we take every reasonable care to ensure all information in this final exit statement is correct, neither Cbus nor our administrator can accept liability for any error or misprint in the information provided.

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Consider this PDS before making any decision about whether to apply for or continue to hold this product.

Your insurance cover

At 8 October 2018 you had the following insurance cover – which has now ceased.

	Insured benefit
Death (including Terminal Illness)	\$42,000.00
Total and Permanent Disablement (TPD)	\$21,000.00

This cover was calculated using your recorded date of birth of 15 February 1957.

Your insurance cover was subject to eligibility criteria and the terms of the insurance policy. In the event of a TPD or death benefit claim, your benefit payable would have been based on the level of cover you held at the time of the event. This may have been higher or lower than the benefit amount shown above. An insurance benefit is generally paid in addition to the account balance.

Your investment details

Below are your investment details as at 8 October 2018.

Investment option	Value (\$)
Growth (Cbus MySuper)	\$28,146.61

Investment performance

Below is your investment performance as at 8 October 2018.

Investment option	Investment performance %
Growth (Cbus MySuper)	1.32%

The crediting rate is the rate of net earnings allocated to your account during the reporting period. Investment earnings are calculated daily. Please refer to our website for further information about up-to-date investment performance for your options.

Your transaction history

Below is your transaction history for the period 1 July 2018 to 8 October 2018.

Transaction date	Description	Total (\$)
01/07/2018	Opening balance	\$27,758.69
27/07/2018	Administration fees – account keeping fee	-\$6.00
31/08/2018	Administration fees – account keeping fee	-\$7.50
28/09/2018	Administration fees – account keeping fee	-\$6.00
08/10/2018	Withdrawal	-\$28,111.61
08/10/2018	Administration fees – account keeping fee	-\$1.50
08/10/2018	Exit Fee	-\$35.00
08/10/2018	Investment Earnings	\$408.92
	Closing balance	\$0.00

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Your fee summary

The approximate fees and costs applied to your account are:

Fees deducted from your account	
Administration and transaction fees	\$56.00
Fees deducted from your investment return	
These approximate amounts have been deducted from your investment and cover amounts that have reduced the return on your investment but are not charged as a fee.	
Investment fees	\$61.61
Administration fees – Trustee operating costs	\$11.41
Implicit transaction costs	\$3.80
Borrowing costs	\$9.13
Property operating costs	\$9.89
Total fees and costs you paid	
This approximate amount includes all the fees and costs which affected your investment during the period.	\$151.84

The closing balance shown on this statement is calculated as at 8 October 2018.

Cbus, like most funds, deducts amounts from investment returns before they are allocated to an account. The investment fees deduction covers investment management fees and the administration fees – Trustee operating costs, covers all other operational costs of the trustee. These have the overall effect of reducing the investment returns that would otherwise be allocated to the account and are shown as approximate dollar amounts to help you understand their effect on the account balance.

Please refer to the Product Disclosure Statement (PDS) for further information on fees and cost. To obtain a copy of the PDS, please visit www.cbussuper.com.au or contact us on **1300 361 784**.

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