

20 April 2021



Mr Craig Handley  
87 McCarrs Creek Rd  
CHURCH POINT NSW 2105

Rollover & Superannuation Fund  
Account number: 0600 0506 5605

**Your rollover has been completed**

Dear Mr Handley

We enclose the following information for your records:

- A statement confirming the details of your rollover
- A rollover advice statement which was also sent to your nominated fund(s)
- A closed account statement

**Need more information?**

Thank you for investing with us, we hope we have helped you move towards your retirement goals. If you would like to discuss this, please contact your financial adviser or call us on 13 13 36, Monday to Friday, 8am to 7pm, Sydney time.

Yours sincerely

**Scott Henricks**  
General Manager Client Operations

**ROLLOVER CONFIRMATION**  
**Colonial First State Rollover & Superannuation Fund**

Mr Craig Handley

Account number: 0600 0506 5605

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**Rollover summary**

Date of rollover	19 April 2021
Rollover amount	\$236,897.37
<b>Rollover amount</b>	<b>\$236,897.37</b>

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**Investment option details**

<b>Investment option</b>	<b>Units withdrawn</b>	<b>Unit price \$</b>	<b>Refund amount \$</b>	<b>Withdrawal amount \$</b>
Capital Secure	105,508.1153	2.2453	\$0.00	\$236,897.37
<b>Total rollover amount</b>				<b>\$236,897.37</b>

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**Tax details**

The tax components of your rollover were:

Tax free	\$517.18
Taxable	\$236,380.19
<b>Total</b>	<b>\$236,897.37</b>

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**Current investment summary as at 19 April 2021\***

<b>Investment option</b>	<b>Unit balance</b>	<b>Unit price \$</b>	<b>Current value \$</b>
<b>Total investment value</b>			<b>\$0.00</b>

\*The account balance may vary if more than one transaction occurred on the effective date.  
Change of details to your account may also vary where more than one change was made on the day.

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### Non-lapsing death benefit nomination

Your nomination details tell us who you would like to receive your investment in the event of your death.

Person nominated	Date of birth (of nominee)	Relationship	Percentage of benefit (%)
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No nomination supplied

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**Tax File Number**      Supplied

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### Future investment selection details

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
Capital Secure	100.00

If your account includes a suspended, restricted or unavailable option, we will invest that allocation into an alternative option.

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact us or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us. We recommend you speak to your financial adviser before making any changes to your account.

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# Rollover Benefit Statement

Individual's copy

t0001297h-0276080-0000008

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**Po Box 279**  
**MONA VALE NSW 1660**

Unique Superannuation Identifier (USI):

Member client identifier:

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town:  State/territory:  Postcode:

Country if other than Australia:

Date of birth:  Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

## SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:

Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

### Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

▪ Element taxed in the fund, and

▪ Element untaxed in the fund

TOTAL Tax Components

### Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

## SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

**SECTION E: TRANSFERRING FUND**

ABN:

Fund's name:

Contact name:

Telephone no:

**SECTION F: DECLARATION**

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

Name:

Signature of authorised person: 

Date:

**CLOSED ACCOUNT STATEMENT  
Rollover & Superannuation Fund**

Mr Craig Handley

Account number: 0600 0506 5605

**Statement period**

**01 Jan 2021 to 19 Apr 2021**

The value of your withdrawal benefit at the end of the period was \$0.00.

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## Rollover & Superannuation Fund Statement

### Your details



Mr Craig Handley  
87 McCarrs Creek Rd  
CHURCH POINT NSW 2105

**Statement period** 1 January 2021 to 19 April 2021  
**Account number** 060 005065605  
**Account name** Craig Handley  
**Email address** craig.p.handley@gmail.com  
**Investor TFN held** Yes

### Your account balance

Your opening account balance as at: 31 December 2020 **\$236,907.92**  
Your closing account balance as at: 19 April 2021 **\$0.00**

### Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$
Account value				0.00

### Your non-lapsing death benefit nomination

Name	Date of birth	Relationship	Percentage of benefit
There are no Non-Lapsing Death Benefit Nominations for this account			

If you have not made a valid death benefit nomination, your death benefit will be paid to your legal personal representative.

If you wish to nominate a person or persons to receive your benefit in the event of your death, you will need to complete a Non-Lapsing Death Benefit Nomination Form. To obtain a form, which includes information on the effects of making a nomination, please visit [www.colonialfirststate.com.au](http://www.colonialfirststate.com.au) or call Investor Services on 13 13 36.

### Your account summary

<b>Opening balance at 31 December 2020</b>	<b>\$236,907.92</b>
<b>Your withdrawals</b>	
Withdrawals	\$-236,897.37
<b>Change in investment value</b>	<b>\$-10.55</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 19 April 2021</b>	<b>\$0.00</b>

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

# Rollover & Superannuation Fund Statement

060 005065605

## Long term performance of your options

This table shows how the investment option(s) you are invested in have performed over time.

Your actual returns may be different to the returns shown below as your returns depend on when you joined the fund, any withdrawals, switches and contributions you have made, as well as the timing of any other transactions.

Returns as at 31 December 20	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
Capital Secure	0.21%	0.70%	0.87%	1.55%	2.99%	03.10.95

Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website at [colonialfirststate.com.au](http://colonialfirststate.com.au) and click on 'Performance & Prices'.

For further details on how returns are calculated please refer to the Investor information section towards the back of your statement.

## Your benefit components

### Components

Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
<b>Total benefit</b>	<b>\$0.00</b>

\* Your preserved benefit generally cannot be accessed until you reach preservation age.

## Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
Capital Secure	100.00

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us. We recommend you speak to your financial adviser before making any changes to your account.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

Investor Services 13 13 36  
[colonialfirststate.com.au](http://colonialfirststate.com.au)

# Rollover & Superannuation Fund Statement

060 005065605

## Your account transactions

We are required to show the Gross and Tax amounts for all fees and transactions on your account. Please note your account balance is generally only impacted by the amount shown in the 'Net' column. To find out more visit [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
19 Apr 2021	Capital Secure	Rollover withdrawal	-236,897.37	0.00	-236,897.37

## Your fee summary

### Fees charged

These are the fees (including adjustments) that have been deducted from your account this period. The **\$0.00** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$0.00**, less a Tax benefit of **\$0.00**.

\$0.00

### Indirect costs of your investment

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. The **\$0.00** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$0.00**, less a Tax benefit of **\$0.00**.

\$0.00

### Other fees of your investment

This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement. The above figure does not include any rebates as outlined in the fee section of the Product Disclosure Statement.

\$222.80

The **\$222.80** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$262.12**, less a Tax benefit of **\$39.32**.

### Other fees of your investment are made up of:

	Before Tax (Gross)	Tax	After Tax (Net)
Administration fee	\$262.12	\$39.32	<b>\$222.80</b>
<b>Total</b>	<b>\$262.12</b>	<b>\$39.32</b>	<b>\$222.80</b>

### Total fees you paid

This approximate amount includes all the net fees and costs which affected your investment during the period. The **\$222.80** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$262.12**, less a Tax benefit of **\$39.32**.

\$222.80

The 'total fees you paid' do not include the buy-sell spread fee because it is not reasonably practicable for us to include the buy-sell spread fee that you incurred during the period.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

Investor Services 13 13 36  
[colonialfirststate.com.au](http://colonialfirststate.com.au)

## Additional explanation of fees and costs

### Buy/Sell spread

When you invest, switch or withdraw all or part of your investment you may be charged a 'buy/sell spread'. This amount varies according to the investment option and is not paid to us or the investment manager. Please refer to the Product Disclosure Statement for further details.

### Tax benefits

Tax benefits received by the fund for deductible fees, insurance premiums or costs are passed on to you through reduced costs. These tax benefits are reflected in the 'After Tax (Net)' amounts shown in this statement. To find out more visit [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

### Fees and Costs Disclosure Changes

New disclosure requirements introduced by the government from 30 September 2017 provide investors with more information on fees and charges and cost of investing in your fund. You'll notice some changes to the way your fees, costs and transaction information are presented in this statement.

We're now required to show you the 'Before tax' and 'Tax' amounts for all fees and transactions on your account. Please note that your account balance is generally only impacted by the amount shown in the 'After tax' column.

The 'Before tax' amount shown in your transaction listing includes where applicable, Goods & Services Tax (GST) less any Reduced Input Tax Credits (RITC) and stamp duty.

Borrowing costs may apply to your underlying investment options. Funds with exposure to gearing and long/short funds will generally have borrowing costs. You can find out more about borrowing costs, including which specific investment options incur these costs by reviewing the product disclosure statement available on our website [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

For more information on the new fees and costs disclosure changes in these statements visit our website [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

## Investor information

### Fee cap on low balances

From 1 July 2019, if your account balance is below \$6,000 you will not pay more than 3% of your account balance in administration fees, investment fees and indirect costs per financial year. We will assess whether you have paid more than 3% in fees at 30 June each year, or at your date of exit, if you leave the fund before this date and any excess will be refunded to you.

### Transfer to Eligible Rollover Fund (ERF)

The ERF selected by us is Colonial SuperTrace. If your account balance falls below \$1,500 then your benefit may be transferred to this ERF and you will cease to be a member of Rollover & Superannuation Fund.

The contact details are: Fund Administrator, Colonial SuperTrace Eligible Rollover Fund, Locked Bag 5429 Parramatta NSW 2124.

Freecall: 1300 788 750