

24 October 2019

~~130200133103113123~~

Mrs Anastasia James
8A Bennett Street
BASS HILL NSW 2197

Commonwealth Bank Group Super
Accumulate Plus account number: 0250 0195 6873

Your rollover has been completed

Dear Mrs James

As requested, we have completed a rollover from your Accumulate Plus account and enclose the following information for your records:

- a statement confirming the details of your rollover
- a rollover benefit statement (a copy of which was also sent to your rollover fund) - you do not have to include this confirmation in your income tax return

Important changes to your insurance cover

Immediately before your Accumulate Plus account was closed, you had the following insurance cover:

Type of cover	Cover amount	Monthly premium
Death	\$325,876.00	\$4.28
Total and Permanent Disablement (TPD)	\$325,876.00	\$6.22
Salary Continuance Cover	\$0.00/month	\$0.00

Note: Although TPD is shown separately in the table above, you did not have TPD cover on its own.

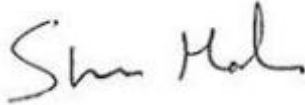
As at the date of payment of your benefit you are no longer covered for insurance through Accumulate Plus.

Please let us know if you have any questions

If you have any questions about this letter or your account, please contact us on 1800 023 928 between 8.30am and 5.00pm (Sydney time) Monday to Friday or email oursuperfund@cba.com.au.

Thank you for allowing us to help you build your financial future.

Yours sincerely

A handwritten signature in black ink that reads "Shane Mack". The signature is written in a cursive, slightly slanted style.

Shane Mack
Manager - Investor Services

*The trustee is the issuer of interests in Accumulate Plus offered by Commonwealth Bank Group Super. This document may include general advice but does not take into account your individual objectives, financial situation or needs. When assessing whether the information is appropriate for you, please consider the current PDS available from our website oursuperfund.com.au. You should also consider seeking professional financial advice before finalising any decisions that may affect your financial future.

WITHDRAWAL CONFIRMATION
Commonwealth Bank Group Super

Mrs Anastasia James

Accumulate Plus account number: 0250 0195 6873

Withdrawal summary

Date of withdrawal	22 October 2019
Gross withdrawal amount	\$98,327.35
Net withdrawal amount	\$98,327.35

Investment option details

Investment option	Units withdrawn	Unit price \$	Withdrawal amount \$
Conservative	11,249.8226	2.7718	\$31,182.26
Balanced	19,664.6930	3.4145	\$67,145.09
Total withdrawal amount			\$98,327.35

Current investment summary as at 22 October 2019*

Investment option	Unit balance	Unit price \$	Current value \$
Total investment value			\$0.00

*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.
The 'Balanced' investment option is a MySuper compliant option.

Tax details

The tax components of your withdrawal were:

Tax-free	\$791.55
Taxable	\$97,535.80
Total	\$98,327.35

Preservation details

Preservation details determine when you can withdraw your super in cash. Your Accumulate Plus account balance of \$98,327.35 was made up of:

A preserved amount that you can generally only withdraw in cash once you permanently retire at or after your preservation age	\$98,327.35
A restricted non-preserved amount that you can generally withdraw in cash if you have left your employer	\$0.00
An unrestricted non-preserved amount that you can withdraw in cash at any time	\$0.00

Note: There may be tax implications if you withdraw benefits in cash before age 60.

Your insurance details at 22 October 2019

As an Accumulate Plus member you were covered for the following insured benefits immediately before your account was closed:

Death	\$325,876.00
Total and permanent disablement	\$325,876.00

As of 22 October 2019 you are no longer covered for insured benefits in Accumulate Plus.

WITHDRAWAL CONFIRMATION
Commonwealth Bank Group Super

Mrs Anastasia James

Accumulate Plus account number: 0250 0195 6873

Withdrawal summary

Date of withdrawal	22 October 2019
Gross withdrawal amount	\$98,327.35
Net withdrawal amount	\$98,327.35

Investment option details

Investment option	Units withdrawn	Unit price \$	Withdrawal amount \$
Total withdrawal amount			\$98,327.35

Current investment summary as at 22 October 2019*

Investment option	Unit balance	Unit price \$	Current value \$
Total investment value			\$0.00

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Tax details

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Tax-free	\$791.55
Taxable	\$97,535.80
Total	\$98,327.35

Preservation details

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A preserved amount that you can generally only withdraw in cash once you permanently retire at or after your preservation age	\$98,327.35
A restricted non-preserved amount that you can generally withdraw in cash if you have left your employer	\$0.00
An unrestricted non-preserved amount that you can withdraw in cash at any time	\$0.00

Note: There may be tax implications if you withdraw benefits in cash before age 60.

Your insurance details at 22 October 2019

As an Accumulate Plus member you were covered for the following insured benefits immediately before your account was closed:

Death	\$325,876.00
Total and permanent disablement	\$325,876.00

As of 22 October 2019 you are no longer covered for insured benefits in Accumulate Plus.

Rollover Benefit Statement

Individual's copy

t0031297h-9648175-0000023

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

8a Bennett Street
BASS HILL NSW 2197

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:

Preservation amounts:

Tax-free component

Preserved amount

KiwiSaver Tax-free component

KiwiSaver preserved amount

Taxable component

Restricted non-preserved amount

β Element taxed in the fund, and

Unrestricted non-preserved amount

β Element untaxed in the fund

TOTAL Preservation Amounts

TOTAL Tax Components

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:

Rollover Benefit Statement

Roll-over fund copy

t0031297h-9648175-0000023

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

8a Bennett Street
BASS HILL NSW 2197

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:

Preservation amounts:

Tax-free component

Preserved amount

KiwiSaver Tax-free component

KiwiSaver preserved amount

Taxable component

Restricted non-preserved amount

 β Element taxed in the fund, and

Unrestricted non-preserved amount

 β Element untaxed in the fund

TOTAL Preservation Amounts

TOTAL Tax Components

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:

Commonwealth Bank Group Super - Summary Report

Your details

~~130200133103113123~~

Mrs Anastasia James
8A Bennett Street
BASS HILL NSW 2197

Statement period	1 July 2019 to 22 October 2019
Account no	025 001956873
Account name	Anastasia James
Fund name	Commonwealth Bank Group Super
Investor TFN held	Yes

Your account balance

Your opening account balance as at: 30 June 2019

\$67,131.89

Your closing account balance as at: 22 October 2019

\$0.00

The opening and closing balances above are your Withdrawal Benefit amounts as at the start and end (respectively) of the reporting period for this statement. This is the amount that would have been payable to you if you had claimed your benefit on the respective dates. The amount on which this information is based may change. You can seek information about your latest Withdrawal Benefit online via FirstNet at our website oursuperfund.com.au or by contacting us on the contact details set out under the heading "Do you have a question about your account or would you like to provide us with feedback" later in this statement. Please note that any payments made by the Trustee to you in cash may be subject to benefits tax.

Your account valuation

Investment option(s)	Units	Unit price \$	Value \$	%
Account value			0.00	100.0

The 'Balanced' investment option is a MySuper Compliant option.

Your insurance details

Benefit type	Cover Amount \$	Benefit Amount \$
Death cover	325,876.00	325,876.00
Total and Permanent Disablement cover	325,876.00	325,876.00
Monthly premium	10.50	

The amounts shown above reflect your cover, benefits and premiums as at the end date of the reporting period for this statement. These amounts may change. You can obtain the latest information about the amount of these benefits online via FirstNet at our website oursuperfund.com.au or by contacting us on the details set out under the heading "Do you have a question about your account or would you like to provide us with feedback" later in this statement.

Please note: Any insurance premium quoted above are the gross amounts. However, the premium deducted from your account, and therefore shown in the transaction summary in this statement, includes a tax benefit passed onto members in the form of reduced premiums.

Commonwealth Bank Group Super - Summary Report

025 001956873

Your non-lapsing death benefit nomination

Name	Date of birth	Relationship	Percentage of benefit
Andrew Christopher James	4 August 1989	Spouse	100.00%

To revoke a nomination or make a new nomination you will need to complete a *Non-Lapsing Death Benefit Nomination* form (available from our website oursuperfund.com.au). Please note this nomination remains in force unless you revoke or make a new nomination in writing by completing a new *Non-Lapsing Death Benefit Nomination* form. You should regularly review your nomination(s) to ensure it accurately reflects your wishes and your personal circumstances. Your benefit will be paid to the person(s) nominated above provided they are the legal personal representative and/or a dependant.

Your additional personal details

Date you joined Accumulate Plus	3 January 2008
Category of membership	Permanent Investors
Eligible service date	26 March 2001
Sex	Female
Salary	\$81,469.00

Your account summary

Opening balance at 30 June 2019	\$67,131.89
Your investments	
Contributions and rollovers	
Superannuation guarantee/award	\$1,685.46
Rollovers	\$28,319.86
Your withdrawals	
Withdrawals	\$-98,327.35
Government taxes	
Contribution taxes	\$-252.81
Fees	
Admin fees (Investor fees)	\$-22.00
Insurance premiums	\$-35.02
Change in investment value	\$1,499.97
<i>The increase or decrease in the value of your investment over the statement period</i>	
Closing balance at 22 October 2019	\$0.00

Long term performance of your options

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

The actual investment return applied to your account depends on the investment options you are invested in and the timing of any transactions. Therefore, your personal investment returns may not be the same as the returns shown below.

Long term performance of your options continued...

Returns as at 30 June 19	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
Conservative	5.20%	4.43%	4.19%	6.07%	5.64%	22.02.01
Balanced	7.52%	7.69%	6.61%	8.33%	6.82%	22.02.01

Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website oursuperfund.com.au and click on 'Performance'.

Returns are calculated as the change in unit price for the period after management fees, transaction and operational costs, but before tax and individual member fees. Returns greater than 1 year are annualised.

The 'Balanced' investment option is a MySuper compliant option.

Your benefit components**Components ***

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

* Your preserved benefit generally cannot be paid in cash until you satisfy a 'condition of release', which for most people is permanently retiring after reaching preservation age, which is between age 55 and 60 depending on your date of birth. Your restricted non-preserved benefit generally cannot be paid in cash until you leave the Commonwealth Bank Group. Any unrestricted non-preserved benefit can be withdrawn in cash at any time. For more information on preservation, refer to the fact sheet available from our website oursuperfund.com.au.

The amounts shown above are the components of your Withdrawal Benefit amount as at the end date of the reporting period for this statement. These are the amounts that would have been payable if you had claimed your benefit on that date. The amount on which this information is based may change. You can seek information about your latest Withdrawal Benefit and components online via FirstNet at our website oursuperfund.com.au or by contacting us on the details set out under the heading "Do you have a question about your account or would you like to provide us with feedback" later in this statement. Please note that any payments made by the Trustee to you in cash may be subject to benefits tax.

Your investment selection

This represents the investment selection percentages for your account as at the end of the statement period.

Investment option(s)	% Allocation
Conservative	34.00
Balanced	66.00

Your investment selection mechanism* is: Future Investments

* Future investments means additional contributions to your account will be invested in line with the investment option allocation specified above.

You can switch investment options or change your investment selection mechanism by:

- Logging into your account using FirstNet at our website oursuperfund.com.au (Note: To switch online, you must have 'transact' access enabled for FirstNet. If you do not have 'transact' access enabled, please complete a *Change of details* form, available from our website)
- Completing an *Investment Selection* form, available from our website.

There is no fee charged for switching and you can switch as often as you like. Always ensure you read a copy of the current PDS before making any decisions that may affect your financial future.

The 'Balanced' investment option is a MySuper compliant option.

Your account transactions

We are required to show you the Gross 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 'Net' column.

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
9 Jul 2019	Conservative	Admin Fee (Investor fee)	-6.47	0.97	-5.50
	Conservative	Insurance premium	-9.72	1.46	-8.26
22 Jul 2019	Balanced	Superannuation guarantee	292.13	-43.82	248.31
2 Aug 2019	Conservative	Admin Fee (Investor fee)	-6.47	0.97	-5.50
	Conservative	Insurance premium	-10.50	1.58	-8.92
14 Aug 2019	Conservative	Rollover	9,628.75	0.00	9,628.75
	Balanced	Rollover	18,691.11	0.00	18,691.11
20 Aug 2019	Balanced	Superannuation guarantee	271.46	-40.72	230.74
3 Sep 2019	Conservative	Admin Fee (Investor fee)	-6.47	0.97	-5.50
	Conservative	Insurance premium	-10.50	1.58	-8.92
23 Sep 2019	Balanced	Superannuation guarantee	288.61	-43.30	245.31

Your account transactions continued...

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
2 Oct 2019	Conservative	Admin Fee (Investor fee)	-6.47	0.97	-5.50
	Conservative	Insurance premium	-10.50	1.58	-8.92
21 Oct 2019	Balanced	Superannuation guarantee	260.22	-39.04	221.18
22 Oct 2019	Conservative	Rollover withdrawal	-31,182.26	0.00	-31,182.26
	Balanced	Rollover withdrawal	-67,145.09	0.00	-67,145.09

Your fee summary

Fees charged

These are the fees (including adjustments) that have been deducted from your account this period. The **\$22.00** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$25.88**, less a Tax benefit of **\$3.88**.

\$22.00

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.

\$139.91

The **\$139.91** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$164.60**, less a Tax benefit of **\$24.69**.

Other fees of your investment are made up of:

	Before Tax (Gross)	Tax	After Tax (Net)
Administration fee	\$44.07	\$6.61	\$37.46
Investment fee	\$120.53	\$18.08	\$102.45
Total	\$164.60	\$24.69	\$139.91

Total fees you paid

This approximate amount includes all the net fees and costs which affected your investment during the period. The **\$161.91** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$190.48**, less a Tax benefit of **\$28.57**.

\$161.91

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

Additional explanation of fees and costs**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.

Regulatory changes to fees and cost disclosure

New disclosure requirements introduced by the government will provide members with more information on cost of investing. The new requirements do not reflect any change or increase in the fees you are charged or the cost to you.

We are 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 'total fees you paid' section in this statement does not include the property operating costs that you incurred during the period or buy-sell spread charges. The Trustee does not currently charge a buy-sell spread fee for any of our investment options.

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 that have an asset allocation to the fund's Real Assets investments (property and infrastructure). You can find out about the property operating costs and borrowing costs for each investment option from oursuperfund.com.au/Memberbooklets.

Fee cap on low balances

From 1 July 2019, a fee cap applies if your account balance is less than \$6,000. This means the administration fees and investment fees, including certain indirect costs, that have been applied to your account during a financial year can't exceed 3% of your account balance. The cap does not apply to insurance premiums or advice fees deducted from your account.

We'll assess your account balance and how much you've paid in fees as at the date this account was closed. The refund payment of any excess fees may take up to 3 months after your account was closed. The refund amount will be paid in the same way we paid out your closed account balance.

Investor information**Insurance**

Payment of the insurance amount shown under *Your insurance details* is subject to the acceptance of your claim by the Trustee and our insurer.

Please note: The insurer may pay a benefit for death *or* terminal illness *or* total and permanent disablement (TPD) (if applicable); it will not pay a benefit for more than one of these events. If however, your death cover is greater than your TPD cover, upon payment of a TPD benefit you will still be covered for the remaining amount of death cover.

Transfer to Eligible Rollover Fund (ERF)

The fund's selected ERF is SuperTrace ERF. If your account balance falls below \$1500 or if you leave your employer and your account balance is below \$1500, then your benefit may be transferred to SuperTrace ERF and you will no longer be a member of Accumulate Plus.

The contact details for SuperTrace ERF are:

+ Locked Bag 5429 Parramatta NSW 2124
(Freecall 1300 788 750

Investor information continued...

Do you have a question about your account or would you like to provide us with feedback?

The trustee is obliged to provide any further information you may reasonably need to understand your account. If you need assistance understanding your Benefit Statement or for further explanation, or if you would like to provide us with feedback, please contact us:

- (Telephone us on 1800 023 928 between 8am to 7pm (Sydney time), Monday-Friday.
- * Email us at oursuperfund@cba.com.au
- + Write to us at GPO Box 4758, Sydney NSW 2001

Dispute resolution

We understand things don't always go as planned so if you'd like to make an enquiry or discuss the operation or management of your account contact using the details above.

Once we receive your query you should receive a response within 90 days. If it takes longer than 90 days to issue you with a final response, we will write to you explaining why a decision has not yet been made and give you an updated timeframe.

We will make every effort to resolve your query, however if you're not happy with our response you can refer the matter to the Australian Financial Complaints Authority (AFCA). They provide a fair and independent financial services complaint resolution that is free to consumers. You can contact them by either calling them on 1800 931 678, in writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001, by emailing info@afca.org.au or online at www.afca.org.au.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Please refer to our website for further information about the dispute resolution process.

MySuper product dashboard

The federal government's Stronger Super legislation requires us to provide members with access to a product dashboard for our MySuper option, which is the Accumulate Plus Balanced investment option. The product dashboard contains information such as the investment return target, the number of times the target has been achieved and the level of investment risk. To view the latest product dashboard for the Accumulate Plus Balanced (MySuper) option, please visit our website oursuperfund.com.au.

Disclaimer

Commonwealth Bank Officers Superannuation Corporation Pty Limited (ABN 76 074 519 798, AFSL 246418) is the issuer of interests in Accumulate Plus offered by Commonwealth Bank Group Super (ABN 24 248 426 878).

This document may include general advice but does not take into account your individual objectives, financial situation or needs. When assessing whether the information is appropriate for you, please consider the current PDS and Reference Guides for Accumulate Plus available from our website oursuperfund.com.au. You should also consider seeking professional financial advice before finalising any decisions that may affect your financial future.