



24 September 2021

Account Number
900025393

Mr Chris Korte
21 Clifton Street
PROSPECT SA 5082

Hi Chris

Confirming your benefit payment

We refer to your request for a benefit payment from Suncorp Brighter Super for business™, which has now been paid and \$9,768.00 has been forwarded to your nominated institution.

We've attached an *Account Closure Statement* reflecting this withdrawal that tells you what you need to know about your payout.

Any insurance cover you held has now been cancelled.

Your Fund's annual report

Your Fund's annual reports are available on our website, suncorp.com.au/super. Just let us know if you'd like a hard copy posted to you, free of charge.

We're always happy to help

If you have any questions, just call your adviser, Mark Triggs on 08 9486 8226 or our Customer Service team on 13 11 55 between 9am and 5pm (Australian Eastern Standard Time) Monday to Friday. We'll be happy to help.

Yours sincerely

James Gyton
Executive Manager, Member Services
Banking & Wealth, Suncorp

Important Information

Suncorp super products and this information are issued by Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE licence number L0002059 (the Trustee), trustee for the Suncorp Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655 (the Fund) of level 28 266 George Street Brisbane 4000. The different entities of the Suncorp Group are not responsible for, or liable in respect of, products and services provided by other Suncorp Group entities. Suncorp super products are not bank deposits or other bank liabilities and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

Rollover benefits statement

Section A: Receiving fund

Australian business number (ABN):	39771143140
Fund Name:	The trustee for Korte Burgess Super Fund
Postal address:	PO Box 10243
Suburb/town/locality:	ADELAIDE BC
State/territory:	SA
Postcode:	5000
Country if other than Australia:	
Unique Superannuation Identifier (USI):	
Member Client Identifier:	39771143140

Section B: Member's details

Tax file number (TFN):	586287374
Title:	Mr
Family name:	Korte
First given name:	Chris
Other given names:	
Residential address:	21 Clifton Street
Suburb/town/locality:	PROSPECT
State/territory:	SA
Postcode:	5082
Country if outside Australia:	
Date of birth:	25/06/1959
Sex:	Male
Daytime phone number:	0488999188
Email address (if applicable):	chris.korte@asggroup.com.au

Section C: Rollover transaction details

Service period start date:	13/01/2021
Tax components:	
Tax-free component	\$0.00
KiwiSaver Tax-free component	\$0.00
Taxable component:	
- Element taxed in the fund	\$9,768.00
- Element untaxed in the fund	\$0.00
Tax components TOTAL	\$9,768.00
Preservation amounts:	
Preserved amount	\$9,768.00
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$0.00
Preservation amounts TOTAL	\$9,768.00

Section D: Non-complying funds

Contributions made to a non-complying fund
on or after 10 May 2006: \$0.00

Section E: Transferring fund

Fund ABN: 98350952022
Fund name: Suncorp Master Trust
Contact name: James Gyton
Daytime phone number: 13 11 55
Email address (if applicable): brightersuper@suncorp.com.au

Section F: Declaration

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

Name: James Gyton

Signature of authorised person:



Date: 23/09/2021

Your Suncorp Brighter Super for business™ final statement on account closure



Issue date: 24 Sep 2021

Your details

Name: Chris Korte
Account number: 900025393
Date joined plan: 13 January 2021
Eligible service date: 13 January 2021
Tax File Number: Supplied

Your account summary

Your transaction summary

Opening account balance as at 1 July 2021 \$ 8,758.16

CONCESSIONAL CONTRIBUTIONS

Description	Debits	Credits
Compulsory employer Contribution		\$1,896.63

NON-CONCESSIONAL CONTRIBUTIONS

Description	Debits	Credits
Nil		

OTHER CONTRIBUTIONS

Description	Debits	Credits
Nil		

PENSION PAYMENTS

Description	Debits	Credits
Nil		

FEES

Description	Debits	Credits
Administration fee	\$9.95	

INSURANCE FEES AND CHARGES

Description	Debits	Credits
Insurance fee - Life cover	\$163.65	
Insurance fee - TPD cover	\$254.01	
Insurance fee - IP cover	\$482.23	

TAXES

Description	Debits	Credits
Tax on contributions	\$284.49	
Tax on contributions - rebate		\$134.98

How to contact us

Customer Service

📞 13 11 55 9am to 5pm
(Australian Eastern
Standard Time)
Monday to Friday

@ super@suncorp.com.au

🌐 [suncorp.com.au/super/
brighter-super](http://suncorp.com.au/super/brighter-super)

📍 GPO Box 2585 Brisbane
QLD 4001

Fund: Suncorp Master Trust
ABN: 98 350 952 022

Issuer: Suncorp Portfolio
Services Limited

ABN: 61 063 427 958
AFS License No: 237905
RSE License No: L0002059

OTHER TRANSACTIONS

Description	Debits	Credits
Withdrawal	\$9,768.00	
Investment earnings		\$172.56
Total	\$10,962.33	\$2,204.17

Closing account balance as at 23 September 2021 **\$0.00**

YOUR INSURANCE COVER

The details of the insurance cover shown below reflects your level of insurance prior to your account closure on 23/09/2021. This cover has now ceased as your account has been closed. A continuation option for insurance held through this product is not available.

Type	Level of Cover
Life - Individual	\$87,803.08
Total and Permanent Disablement - Individual	\$87,803.08
Income Protection	\$12,000.00 monthly

Your investment details

Your investment's net rate of return **1.89%**

Your benefit details

SUMMARY OF YOUR BENEFITS

This section shows the amount (gross of tax) that was paid on closure of your account.

Preservation amounts	Amount
Non-preserved benefits	\$0.00
Restricted non-preserved benefits	\$0.00
Preserved benefit	\$9,768.00
Total	\$9,768.00

Taxation amounts	Amount
Tax-free component	\$0.00
Taxable component-portion taxed in the fund	\$9,768.00
Taxable component-portion untaxed in the fund	\$0.00
Total	\$9,768.00

WITHDRAWAL BENEFIT

This withdrawal benefit will change over time. It excludes any applicable insurance cover. Importantly, if you hold insurance in your super, any payable insured amount will be added to the withdrawal benefit amount. Please refer to the Additional information section for more details.

	Debits	Credits	Amount
Closing account balance as at 23 September 2021			\$9,982.87
Fees	\$252.27		
Tax Rebates		\$37.40	
Lump sum tax	\$0.00		
Withdrawal benefit as at 23 September 2021 (Withdrawal benefit as at 1 July 2021 \$8,758.16)			\$9,768.00

YOUR BENEFIT PAYMENT

Your benefits have been paid as follows:

Type	Date	Account details	Amount
Rollover	23/09/2021	The trustee for Korte Burgess Super Fund	\$9,768.00

YOUR NOMINATED BENEFICIARIES

This shows the person(s) you elected to receive your benefit if you died before the closure of your account. As your account is now closed, any nomination is no longer valid.

Relationship	Name	Allocation
None		

For more information about beneficiaries refer to the Product Disclosure Statement and Product Guide.

Your account in detail

Your transaction details

Opening account balance as at 1 July 2021 \$ 8,758.16

Date	Description	Debits	Credits
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CONCESSIONAL CONTRIBUTIONS

21/07/21	Compulsory employer contribution		\$88.94
23/08/21	Compulsory employer contribution		\$1,807.69

FEES

31/07/2021	Administration Fee	\$3.46	
31/08/2021	Administration Fee	\$3.59	
23/09/2021	Administration Fee	\$2.90	

INSURANCE FEES AND CHARGES

31/07/2021	Insurance fee - IP cover	\$174.30	
31/07/2021	Insurance fee - Life cover	\$59.15	
31/07/2021	Insurance fee - TPD cover	\$91.81	
31/08/2021	Insurance fee - IP cover	\$174.30	
31/08/2021	Insurance fee - Life cover	\$59.15	
31/08/2021	Insurance fee - TPD cover	\$91.81	
23/09/2021	Insurance fee - IP cover	\$133.63	
23/09/2021	Insurance fee - Life cover	\$45.35	
23/09/2021	Insurance fee - TPD cover	\$70.39	

TAXES

21/07/21	Tax on contributions	\$13.34	
31/07/21	Tax on contributions - rebate		\$13.34
23/08/21	Tax on contributions	\$271.15	
31/08/21	Tax on contributions - rebate		\$84.24
23/09/21	Tax on contributions - rebate		\$37.40

OTHER TRANSACTIONS

23/09/21	Withdrawal	\$9,768.00	
23/09/21	Investment earnings		\$172.56

Closing account balance as at 23 September 2021 \$0.00

FEES AND COSTS SUMMARY

This section summarises all fees and costs related to your account.

We are required by law to set out the information this way. We know it might be confusing, but we are here to answer any questions you have, so give us a call.

The 'Fees deducted directly from your account' includes all fees shown as transactions in the 'Your account in detail' section of this statement.

The 'Fees and costs deducted from your investment' are estimates of the fees and costs you incurred on your investments. These are not additional deductions from your account and they have already been included in the returns you received. Depending on the type of fee or cost, these may be deducted daily, monthly or at some other time.

Fees deducted directly from your account

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

	Amount (gross of tax)	Tax adjustment	Amount (net of tax)
Administration fee	\$11.71	\$1.76	\$9.95
Insurance fees and charges	\$899.89	\$134.98	\$764.91
Total	\$911.60	\$136.74	\$774.86

Fees and costs deducted from your investment

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' section.

	Amount (gross of tax)
Investment fee	\$4.54
Indirect costs	\$0.22
Costs met from reserves	\$0.00
Buy-sell spread	\$10.40
Total	\$15.16

Total fees and costs you paid

This approximate amount includes all the fees and costs that affected your investment during the period.

	Amount (gross of tax)
Total fees and costs you paid	\$926.76

The total fees and costs you paid are the total of all fees and costs disclosed in this exit statement.

Additional explanation of fees and costs

The 'Amount (gross of tax)' is gross of income tax and includes GST (less any available reduced input tax credits) and stamp duty (where applicable).

Your Suncorp Brighter Super for business™ final statement on account closure



The Fund receives a tax deduction of up to 15% for expenses relating to administration. The administration fees you paid are net of tax and are shown in the 'Amount (net of tax)' column. The benefit of any tax adjustment shown for Insurance fees and charges is passed onto you as part of any Tax on contributions – rebate transactions posted to your account.

If your account balance is less than \$6,000 when you leave the Fund, the total combined amount of fees and costs charged to you in relation to administration and investment is capped at 3% of the balance paid in exit. Any amount charged in excess of that cap must be refunded.

The Trustee can generally recover properly incurred expenses and costs incurred in the administration and management of the Fund. The Trustee may use the assets of the Fund (including reserves) to do this. Any excess amounts are retained within the reserve to meet future costs.

EXPLANATION OF YOUR BENEFITS

In this section, we give a brief explanation of some of the expressions and terms which may be used in your statement as the information in this statement is important and should be read carefully. If there's anything about your statement you're still unsure about, please ask your financial adviser - or of course you can always give us a call on the Customer Service number on the front of your statement. Alternatively, please consult the PDS and Product Guide for more information.

Closing account balance

Is calculated by multiplying the number of units by the sell unit price after fees and charges have been deducted but not including any relevant charges if you withdraw the benefit.

Eligible service date

Where applicable, this date is used to calculate the amount of tax payable when your benefit is paid.

Fees

These transactions are debits from your account and include any fees and charges (less any rebates).

- **Administration fee**
Administration fees are comprised of different components and you may see more than one charge for the same date on your statement. The total value of all Administration fees shown is equal to the amount deducted from your account.
- **APRA levy**
The Australian Prudential Regulation Authority (APRA) imposes a levy on the Trustee, a proportion of which will be recouped from your account on a monthly basis.
- **Contribution and personal advice fees**
If applicable, this is an amount agreed with an adviser in relation to services provided by the adviser.
- **Fee rebate**
From 1 July 2019, under super law, where an account balance is less than \$6,000 at financial year end or in exit, the total combined amount of fees and costs charged to you in relation to administration and investment is capped at 3% (pro-rated in the financial year of exit). Fee rebates represent a rebate or refund of fees and are paid directly to your account (so reduce the other fees quoted) to comply with this cap. Fee rebates may cover fees deducted directly from your account and fees and costs deducted from your investment.

For members at 30 June each year, any applicable rebate will be made to your account by 30 September for the previous financial year. For exiting members, any applicable pro-rated rebate will be made to your account either at exit or within 3 months of your exit.
- **Insurance fees and charges**
Deductions from your account to cover the cost of any Life, Total and Permanent Disablement and Income Protection cover you may have. This includes insurance fees, adviser fees and any government stamp duty. Insurance fees are comprised of different components and you may see multiple insurance fees deducted on the same date on your statement.

Taxes

'Taxes' means Commonwealth, state, local, foreign or international taxes, fees, withholdings, levies, imposts, duties, assessments and charges of any kind and nature arising out of or related to contributions and investments, together with applicable interest and penalties.

Government co-contribution

If applicable is the total of the amounts of Government co-contributions received during the reporting period.

Insurance cover

This is the type and level of insurance cover you had prior to your account closure. The level of cover represents the maximum amount of benefit you would have been able to claim prior to the closure of your account.

Interest Accrued (Asteron Traditional Capital Guaranteed Fund)

Interest accrued on your investment (if any) is based on the interim interest rate for the relevant period. Interest accrued is not included in your closing balance but is included in your withdrawal benefit. The interim rate may be changed at any time.

Investment earnings

The movement in the unit price of your investment during the statement period, expressed as a dollar amount.

Investment's net rate of return

This is the combined total rate of return for all the investments in your super fund during the statement period. It's calculated after deducting tax and fees in the unit prices of your investments, and taking into account the timing and amounts of inflows and outflows in your account.

If you're invested in the Asteron Traditional Capital Guaranteed Fund, your net investment rate of return includes accrued interest calculated using the current interim rate.

Product Dashboards

The latest product dashboards are available for this Fund at www.suncorp.com.au/super. The product dashboard is intended to provide key information about MySuper products and other investment options and for this information to be presented in a standardised manner to allow consumers to easily compare products and make informed choices.

Tax on contributions

A Government-imposed tax levied on concessional contributions.

Trustee

Every super fund is required by law to have a trustee, who is appointed to ensure that the fund is run according to the best interests of all the members and that it complies with all superannuation rules and legislation. The trustee of the Fund is Suncorp Portfolio Services Limited.

Withdrawal benefit

The withdrawal benefit shown in this statement is calculated using the latest available unit price. When you submit your withdrawal request, the amount payable to you will be calculated using the unit price effective the date of your request. Your withdrawal benefit may differ from your closing account balance because of contributions received, changes to the value of underlying investments, withdrawals, and the deduction of taxes, fees and charges. Importantly, if you hold insurance in your super, any payable insured amount will be added to the withdrawal benefit amount.

Additional information

We are required to provide you with any information you reasonably require to understand your entitlements. Please consult the PDS and Product Guide for more information or give us a call on the Customer Service number, included at the front of your statement, if you require additional assistance.

WE WELCOME YOUR FEEDBACK

If you experienced a problem, were not satisfied with our products or services or a decision we have made, let us know so that we can help. Give us a call on 13 11 55.

Complaints can sometimes be resolved on the spot and usually within 5 business days.

Review by our Internal Dispute Resolutions Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Internal Dispute Resolutions team can assist:

By phone: 13 11 55
By email: financialservicesidr@suncorp.com.au
By Fax: 1300 369 954
In writing: GPO Box 1576 SYDNEY NSW 2001

Internal Dispute Resolutions will contact you if they require additional information or when they have reached a decision.

When responding to your complaint you will be informed of the progress of, and the timeframe for, responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, or we don't respond within the required time frame, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers and small businesses. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

There are some complaints that AFCA may not have the authority to hear. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678
By email: info@afca.org.au
In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
By visiting: www.afca.org.au



24 September 2021

The trustee for Korte Burgess Super Fund
PO Box 10243
ADELAIDE BC SA 5000

Dear Sir/Madam

Confirming rollover payment from Suncorp Brighter Super for business account number 900025393

Our member has requested we transfer benefits from their Suncorp Brighter Super for business TM account to your fund.

We've enclosed a *Rollover benefits statement* and paid \$9,768.00 directly to your bank account, if nominated by the member, otherwise a cheque will be sent shortly.

We're always happy to help

If you have any questions, just call your adviser, Mark Triggs on 08 9486 8226 or our Customer Service team on 13 11 55 between 9am and 5pm (Australian Eastern Standard Time) Monday to Friday. We'll be happy to help.

Yours sincerely

A handwritten signature in black ink that reads "James".

James Gyton
Executive Manager, Member Services
Banking & Wealth, Suncorp

Important Information

Suncorp super products and this information are issued by Suncorp Portfolio Services Limited ABN 61 063 427 958 AFSL 237905 RSE licence number L0002059 (the Trustee), trustee for the Suncorp Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655 (the Fund) of level 28 266 George Street Brisbane 4000. The different entities of the Suncorp Group are not responsible for, or liable in respect of, products and services provided by other Suncorp Group entities. Suncorp super products are not bank deposits or other bank liabilities and are subject to investment risk including possible delays in repayment and loss of the interest and principal invested.

Rollover benefits statement

Section A: Receiving fund

Australian business number (ABN):	39771143140
Fund Name:	The trustee for Korte Burgess Super Fund
Postal address:	PO Box 10243
Suburb/town/locality:	ADELAIDE BC
State/territory:	SA
Postcode:	5000
Country if other than Australia:	
Unique Superannuation Identifier (USI):	
Member Client Identifier:	39771143140

Section B: Member's details

Tax file number (TFN):	586287374
Title:	Mr
Family name:	Korte
First given name:	Chris
Other given names:	
Residential address:	21 Clifton Street
Suburb/town/locality:	PROSPECT
State/territory:	SA
Postcode:	5082
Country if outside Australia:	
Date of birth:	25/06/1959
Sex:	Male
Daytime phone number:	0488999188
Email address (if applicable):	chris.korte@asggroup.com.au

Section C: Rollover transaction details

Service period start date:	13/01/2021
Tax components:	
Tax-free component	\$0.00
KiwiSaver Tax-free component	\$0.00
Taxable component:	
- Element taxed in the fund	\$9,768.00
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Tax components TOTAL	\$9,768.00
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Preserved amount	\$9,768.00
KiwiSaver preserved amount	\$0.00
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Preservation amounts TOTAL	\$9,768.00

Section D: Non-complying funds

Contributions made to a non-complying fund
on or after 10 May 2006: \$0.00

Section E: Transferring fund

Fund ABN: 98350952022
Fund name: Suncorp Master Trust
Contact name: James Gyton
Daytime phone number: 13 11 55
Email address (if applicable): brightersuper@suncorp.com.au

Section F: Declaration

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

Name: James Gyton

Signature of authorised person:



Date: 23/09/2021