



29 March 2012

U02

Mrs Marcie Lakin
Unit 7 718 Victoria Road
RYDE NSW 2112

Contact details

FP Andrew Heaven
02 9955 1988
andrew@wealthpartners.net.au

amp.com.au
@ amp.com.au/enquiry
131 267 (131 AMP) **1300 301 267**
AMP Life Limited
PO Box 300 PARRAMATTA NSW 2124

Member details

Marcie Lakin

ACCOUNT NUMBER 917681525 MONTH AND YEAR OF BIRTH October 1952

TAX FILE NUMBER (TFN) Supplied

Rollover from Flexible Lifetime[®] – Super

Withdrawal number: 544292655

The following information relates to a payment from Flexible Lifetime – Super account 917681525 in the name of Marcie Lakin.

We have enclosed an **Exit Statement** showing the final values for the account, including a summary of transactions from 1 July 2011 to 23 March 2012.

This account has now been closed.

Payee name	Payment details	Amount \$
Gh & Mj Lakin Superfund	Cheque	22,435.33

Enclosed documents

We have enclosed a **Rollover Benefit Statement** for your records.

Protecting small accounts

If your account value is under \$1,000.00 when you leave this account, AMP protects the balance by rebating any fees that are in excess of the change in the value of your investment options.

Complaints handling

We want to resolve customer complaints and have a process in place to do this. If you have a complaint, please initially contact a Customer Service Officer at AMP.

However, if you are not satisfied with the outcome to a complaint, you may seek an independent resolution by referring it to the Superannuation Complaints Tribunal.

Contact them by phone on 1300 884 114.

Any questions?

We are required to give you the information you need to understand your account. If you have any questions about any aspect of this account, including its benefits, investment options, or fees and premiums that apply, please call your financial planner, or contact us at AMP.

Sincerely,



Graeme Baker
Director of Customer Service Delivery

Disclaimer

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **Product Disclosure Statement (PDS)**.

Any advice in this document is provided by AMP Superannuation Limited (ASL), ABN 31 008 414 104, AFSL No. 233060 which is part of the AMP group of companies.

ASL is the trustee of the AMP Superannuation Savings Trust, ABN 76 514 770 399, of which your account is a part.



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ACCOUNT NUMBER	MONTH AND YEAR OF BIRTH
917681525	October 1952
TAX FILE NUMBER (TFN)	Supplied

Flexible Lifetime[®] – Super

Exit Statement 1 July 2011 to 23 March 2012

ACCOUNT BALANCE AT 30 JUNE 2011		FUNDS IN		INVESTMENT RETURN		FUNDS OUT		ACCOUNT BALANCE AT 23 MARCH 2012
\$21,543.84		\$1,118.36		\$103.14		\$22,559.06		\$0.00

Account summary

Account start date	28 June 2002
Withdrawal benefit before withdrawal	\$22,435.33
Net rate of return	-0.74%

Investment details

Investment return

Transaction	Value \$
Investment return	-103.14
Member Fee	-60.93
Net investment return	-\$164.07
Net rate of return	-0.74%

- The Net rate of return is for the reporting period of this statement.

Investment summary before withdrawal

Investment option	No. of units	Unit price \$	Investment value \$
Fidelity Global Equities	4,022.34	1.07066	4,306.56
AMP Equity	2,247.72	1.78083	4,002.81
Future Directions Balanced	6,408.78	1.34887	8,644.61
Schroder Australian Equities	2,223.67	1.87412	4,167.42
AMP International Bond	767.76	1.71138	1,313.93
Total			\$22,435.33

Benefit details

Withdrawal benefit

Withdrawal benefit details	Amount \$
Previous withdrawal benefit at 30 June 2011	\$21,543.84
Account balance at 23 March 2012	22,435.33
Withdrawal benefit made up of:	\$22,435.33
• Preserved*	22,435.33
• Restricted non-preserved*	0.00
• Unrestricted non-preserved*	0.00
Withdrawal benefit at 23 March 2012	\$22,435.33

- *See your Product Disclosure Statement (PDS) for an explanation of these terms.

Death benefit

Benefit details	Amount \$
Account balance at 23 March 2012	22,435.33
Total death benefit	\$22,435.33




- The total death benefit is equal to the account balance.

Transactions

Payments received




Payment type	Description	Date	Amount \$
Employer contributions	Employer - DIAL-AN-ANGEL PTY LIMITED	15/11/2011	133.52
	Total employer contributions		\$133.52
Rollovers	Rollover - AMP Retirement Saving Account	19/10/2011	984.68
	Total rollovers		\$984.68
Total payments received			\$1,118.20

Transaction summary

Transaction type	Transaction description	Amount \$
	Opening balance at 1 July 2011	\$21,543.84
 Funds in	Contributions - DIAL-AN-ANGEL PTY LIMITED	133.52
	Superannuation Lump Sum Benefit	984.68
	Investment Return Adjustment	0.16
	Total funds in	\$1,118.36
 Investment return	Investment return	-\$103.14
 Funds out	Contribution Fee	-42.77
	Withdrawals made	-22,435.33
	Member Fee	-60.93
	Contributions tax	-20.03
	Total funds out	-\$22,559.06
Closing balance at 23 March 2012		\$0.00

- An adjustment to the investment return has been made to your account, which can occur for a variety of reasons (eg due to a correction in the calculation of unit prices).
- The Contribution Fee has been deducted from your account after allowing for the 15% tax deduction that is available to AMP Life.
- The Member Fee has been deducted from your account after allowing for the 15% tax deduction that is available to AMP Life.

Fee summary

Fee type	Description	Amount \$
 Rebates	The fee rebates applicable to your account—paid directly into your account.	0.00
 Direct fees	The fees and costs deducted directly from your account. See the Transaction summary for details.	-103.70
 Other management costs	This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account. Please note that the accuracy of this estimate can be affected by transactions on your account during a month.	-253.78
Total fees you paid	This approximate amount includes all the fees and other management costs that affected your investment during the period.	-\$357.48

- The **Total fees you paid** amount includes **Other management costs**. You do not actually see Other Management Costs deducted from your account since the costs are deducted from the unit prices or interest rates for your investment options. The amount shown allows for a 15% tax deduction that is available to AMP Life.
- Any planner fee and rebate values shown allow for the tax credits that are available to AMP Life.



Rollover Benefit Statement

The original of this form has been sent to your rollover institution. Please keep this copy for your records.

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):	42770791078
Name:	Gh & Mj Lakin Superfund
Address:	Mem No:Member 2 Po Box 461 Gordon NSW 2072
Superannuation product identification number (SPIN): or Member account number:	MEMBER 2

SECTION B: MEMBER DETAILS

Tax file number:	423960682
Title:	Mrs
Family name:	Lakin
Given name:	Marcie
Other given names:	
Postal address:	Unit 7 718 Victoria Road RYDE NSW 2112
Date of birth:	01/10/1952
Sex:	F <input checked="" type="checkbox"/> M <input type="checkbox"/>
Daytime phone number (include area code):	
Email address (if applicable):	

SECTION C: ROLLOVER PAYMENT DETAILS

1. Service period start date	28/06/2002
2. Rollover components	
• Tax - free component	19,484.68
• Taxable component	
<input type="checkbox"/> Element taxed in the fund, and	2,950.65
<input type="checkbox"/> Element untaxed in the fund	0.00

SECTION C: ROLLOVER PAYMENT DETAILS (CONT)**3. Preservation amounts**

- Preserved amount
- Restricted non-preserved amount
- Unrestricted non-preserved amount

4. Contributed amountsFinancial year ending **This rollover includes the following contributions made during the current financial year**

- a. Employer contributed amount
- b. Personal contributed amount
- c. Capital gains tax (CGT) cap election amount
 - Small business retirement exemption amount
 - Small business 15-year exemption amount
- d. Personal injury election amount
- e. Spouse and child contributions amount
- f. Other family and friend contributions amount
- g. Directed termination payments (taxable component) amount
- h. Assessable foreign fund amount
- i. Non-assessable foreign fund amount
- j. Transferred from reserves amount
 - Assessable amount
 - Non-assessable amount
- k. All contributions received for the current year

SECTION D: YOUR DETAILS

ABN:

Fund's name:

Contact name:

Email address (if applicable):

Daytime phone number (including area code):

Signature of authorised person:

Date:



Rollover Benefit Statement

Original

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