

09 September 2021



Mr David Machin
19 Hillside Circuit
CHERMSIDE WEST QLD 4032

Dear David

I'm pleased to enclose your 2021 AustralianSuper annual statement.

What an extraordinary year 2020/21 was. From July to December, we all experienced the uncertainty of lockdowns, a recession and underlying stress. From January, there's been a sense of a rollercoaster ride, with some states in and out of lockdown, and prolonged restrictions in New South Wales.

Your 2020/21 investment returns

From an investment perspective, the Balanced investment option for Accumulation accounts returned 20.43% pa* for the financial year. This is the highest financial year return in the Fund's history.

The Balanced option has delivered on average 9.56% pa* over the last three years, and the long term 10-year average was 9.73% pa*. This is an excellent outcome for members, and a significant boost to your retirement savings.

I'm pleased to say that AustralianSuper's Balanced option remains ranked number 1 for investment performance over 10, 15 and 20 years†.

While we celebrate these results, we do expect much more moderate returns in the medium to long term as we move through the market cycle.

If you'd like to hear more about how your investments have performed, watch our review at australiansuper.com/investments.

Super Guarantee increases to 10%

In more good news, for Australian workers, from 1 July this year, the Superannuation Guarantee increased from 9.5% to 10%. The increase is part of the long-term program to have 12% of your wage or salary invested in super for your retirement by 2025.

Continuing to grow

AustralianSuper was launched 15 years ago and all our actions and decisions have been and continue to be made in your best financial interests. Today, as Australia's largest super fund, over 2.4 million Australians, like you, trust us to manage more than \$230 billion[†] of their retirement savings. This year we've been named as Australia's most trusted superannuation brand for the ninth year in a row[§].

Our goal is to be Australia's leading super fund for you by continuing to grow so we can use our size to deliver more for you. This includes top investment performance and low fees, as well as world class products and services to help you achieve your best financial position in retirement.

- (b) despite the occurrence of any previous or other Event of Default; and
- (c) without the necessity for any notice to, or of any consent or concurrence on the part of, the Borrower or any other person.

11. Application of money

- (a) All money received by the Lender under or by virtue of this Agreement will be applied in the following order and manner:

- (i) first, in payment of all costs, charges and expenses properly incurred in, or incidental to, the exercise or performance, or attempted exercise or performance, of any of the powers or authorities conferred on the Lender by this Agreement, the Security or otherwise arising in relation to this Agreement or the Security;
- (ii) secondly, in or towards payment of such other properly incurred costs, charges and expenses in relation to the enforcement of this Agreement or the Security as the Lender thinks fit to pay;
- (iii) thirdly, in or towards payment to the Lender of interest on the Loan, including Default Interest;
- (iv) fourthly, in or toward repayment to the Lender of the Loan; and
- (v) fifthly, in or towards payment to, or at the direction of, the Lender of any other amount or amounts payable by the Borrower under this Agreement or the Security.

- (b) The surplus of any monies remaining after the application of money set out in clause 11(a), if any, will not carry interest and will be paid to the Borrower.

12. Protection of the Lender

12.1. No requirement for notice or for enforcement of Security

It is not incumbent on the Lender to:

- (a) give any notice of its rights under this Agreement or the Security to any guarantor, debtor or member of the Borrower or any other person; or
- (b) enforce the Security or to take any steps or proceedings to enforce the Security.

unless the Lender thinks fit. The Lender is not liable for any omission to give any notice or for any delay in enforcing the Security.

12.2. Lender not liable for losses

The Lender is not answerable for any involuntary losses or irregularities, which may occur in, or by, the exercise or non-exercise of any of the powers, rights or remedies conferred on the Lender by this Agreement or the Security.

12.3. Discretion on consent

In any case where, under or pursuant to this Agreement, the doing or execution of any act, matter or thing by the Borrower is dependent on the consent or approval of the Lender,

Tax deductions

When AustralianSuper can claim a tax deduction, you may benefit as follows:

- › Administration fees are paid into the fund's administration reserve and the fund pays its administration costs from that reserve. The fund will claim a tax deduction for administration costs each year. The amount of the tax deduction is also paid into the reserve.
- › Insurance premiums are claimed as a deduction against your contributions before contributions tax is calculated and charged to your account.
- › Investment-related costs are claimed as a deduction against taxable investment income for the whole fund, before net earnings are calculated and credited to your account.
- › If you have paid Advice fees the fund claims a reduced input tax credit of 75% on the GST component and passes the benefit to you in the form of a lower Advice fee deducted from your account. This means that the advice fee deducted from your account is less than the full fee that's paid to the financial adviser.*

* Personal financial advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd.

Transactions for Government taxes comprise contributions tax paid less the benefit of a tax deduction passed to you if you have paid insurance premiums.

Find out more

Do you have any questions? AustralianSuper must provide you with any information you reasonably require to understand your benefit entitlement contained in this statement.

Call 1300 300 273 **Web** australiansuper.com
(8am to 8pm AEST/AEDT weekdays)

Email australiansuper.com/email **Mail** GPO Box 1901, MELBOURNE VIC 3001

Translating & Interpreting Services 131 450
(24 hours/7 days a week)

If you have a complaint

We work hard to ensure you won't have cause to make a complaint, but if you do, you can:

- email your complaint to us via our website at australiansuper.com/email, or
- send your complaint to:
The Complaints Officer
AustralianSuper
GPO Box 1901
Melbourne VIC 3001

The Complaints Officer will ensure that your complaint is investigated as appropriate.

We aim to have all complaints resolved within 90 days (or 45 days if your complaint is received on or after 5 October 2021).

If your complaint isn't resolved by our internal complaints procedure within these timeframes, you can refer it to the Australian Financial Complaints Authority (AFCA), which is a free fair and independent dispute resolution scheme.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Web: www.afca.org.au
Telephone: 1800 931 678 (free call)

For more information about our complaints process visit australiansuper.com/contact-us

This statement was prepared in July 2021 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898. The information in this statement is of a general nature and does not take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read our Product Disclosure Statement available at australiansuper.com/pds

All care is taken to ensure this information is correct at the date of publication. Any errors or misprints will be corrected in later statements.

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Mr David Machin
19 Hillside Circuit
CHERMSIDE WEST QLD 4032

Download your statement

Access your statement by logging into your account at australiansuper.com or download our mobile app at australiansuper.com/MobileApp



Annual super statement

1 July 2020 to 30 June 2021

Member number
712111362

Your super balance 30 June 2020

\$101,822.66

Closing balance at 30 June 2021

\$258,557.43

Your super summary

Opening balance	\$101,822.66
Contributions	\$129,326.16
Investment returns	\$30,837.00
Taxes	-\$1,226.39
Fees and costs*	-\$117.00
Insurance premiums	-\$2,085.00
Closing balance	\$258,557.43

Increase in balance **\$156,734.77**

* Does not include insurance and adviser fees if applicable, and fees and costs deducted from investment returns. See Your fees and costs summary for details on all fees and costs.

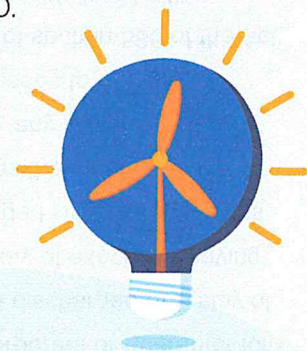
Your insurance cover summary

Death	\$917,000
Total & Permanent Disablement	\$835,200
Income Protection	Up to \$7,500 a month

See the Your insurance cover section for more information.

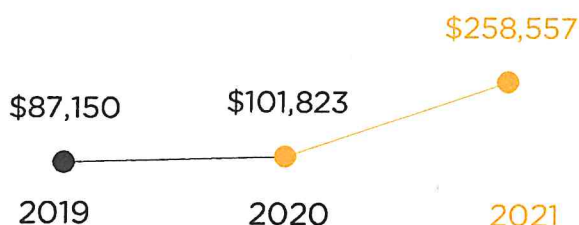
Taking action on climate change

We're committed to achieving net zero carbon emissions in our investment portfolio by 2050.



Find out how we're managing climate related risks and opportunities. Visit australiansuper.com/climate-change

Your account history



Go paperless

Help the environment by choosing to hear from us by email. All communications will be securely stored in your account.

Log into your account and update your preferences.



- winding up or bankruptcy, or any resolution is passed for the winding up, of the Borrower, any related body corporate or guarantor, except that it will not be an Event of Default where the winding up of the Borrower, the related body corporate or the guarantor (as the case requires) is for the purpose of reconstruction or amalgamation and has the Lender's prior written consent (which consent will not be unreasonably withheld);
- (e) if a receiver, receiver and manager or provisional liquidator of the assets and undertaking or any part of the assets and undertaking of the Borrower, any related body corporate or guarantor is appointed;
- (f) if any execution or other process of any court or authority is issued against, or levied on, the assets of the Borrower, any related body corporate or guarantor for an amount exceeding 50% of the Loan Amount and is not discharged or a stay of execution is not obtained within 30 Business Days or, a stay of execution having been so obtained, the execution or process is not discharged within 30 Business Days after the issue or levy of the execution or process (as the case requires);
- (g) if without the Lender's prior written consent, the Borrower, any related body corporate or guarantor suspends payment generally or ceases to carry on its business or is unable to pay its debts within the meaning of section 585 of the Act; if there occurs, in the Lender's reasonable opinion, a material failure by the Borrower, any related body corporate or guarantor, to implement and to continue to apply commercially sound business practices with respect to the proper operation and management of its, or their respective, activities;
- (i) if any action is initiated by any competent authority with a view to striking the name of the Borrower, any related body corporate or any guarantor off the register of companies;
- (j) if without the lender's prior written consent the borrower, any related body corporate or any guarantor enters into any arrangement, reconstruction or composition with its creditors or any of them;
- (k) if the Borrower, any related body corporate, guarantor or other person appoints an administrator to the Borrower, any related body corporate or guarantor or takes steps to do so or if an inspector is appointed to investigate the affairs of the Borrower, any related body corporate or guarantor;
- (l) if without the Lender's prior written consent the Borrower, any related body corporate or guarantor reduces its share capital or attempts to do so;
- (m) if the Borrower, any related body corporate or any guarantor is in default under any other arrangement for the provision of financial accommodation and such default has continued unremedied for 30 Business Days, whether or not the default has been waived, except to the extent in any instance that the existence or

Your super's performance

Your investment returns and strategy

As at 30 June 2021

Investment options	Investment return 2020/21 (\$)	How your account is invested (\$)	Future contributions strategy (%)
High Growth	2,849.66	28,416.58	15.00
Balanced	11,898.67	70,134.88	n/a
Socially Aware	3,066.30	36,856.92	20.00
Conservative Balanced	1,729.26	27,261.40	15.00
Australian Shares	11,293.11	95,887.65	50.00
Total	30,837.00	258,557.43	100.00

Investment performance

Crediting rates to 30 June 2021

Name of investment option	1 year %		5 years % p.a.		10 years % p.a.		Since Inception p.a. % (inception date)
	AusSuper	Benchmark	AusSuper	Benchmark	AusSuper	Benchmark	
PreMixed:							
High Growth	24.35%	22.21%	11.70%	9.97%	10.64%	9.28%	8.66% (Jul 96)
Balanced	20.43%	17.85%	10.44%	8.72%	9.73%	8.28%	9.67% (Aug 85)
Socially Aware	19.37%	17.85%	9.23%	8.72%	9.18%	8.28%	7.28% (Oct 01)
Conservative Balanced	14.18%	12.61%	8.03%	6.66%	8.07%	6.72%	6.26% (Sep 07)
DIY Mix:							
Australian Shares	27.65%	25.29%	11.45%	11.20%	10.01%	9.45%	9.58% (Oct 99)

The long-term returns shown in your investment performance table do not necessarily reflect the returns on your own account over the same period.

Benchmarks

High Growth: SR50 Growth (77-90) Index. Balanced: SR50 Balanced (60-76) Index. Socially Aware: SR50 Balanced (60-76) Index. Conservative Balanced: SR25 Conservative Balanced (41-59) Index. Australian Shares: S&P/ASX200 Accumulation Index adjusted for tax. Prior to 1/7/2020 - S&P/ASX300 Accumulation Index adjusted for tax.

Our Property investment option has closed

On 10 September 2021, our Property option has closed and you are no longer able to select this option. Members invested in this option have been notified. You can find out more at australiansuper.com/PropertyClosure.

assets where the amount involved is, or could reasonably be expected to be, 50% of the Loan Amount or its equivalent in any other currency, or more;

- (i) to notify the Lender immediately of any event or change in the Borrower's circumstances, the effect of which either would or might render any representation or warranty made in this Agreement or the Security untrue or incorrect in any respect; and
- (m) not without the lender's prior written consent appoint an administrator.

10. Default and termination

10.1. Consequences of default

If any of the events described in clause 10.2 occurs, the Loan, together with all interest accrued on the Loan and not then paid, and all other amounts payable under this Agreement and unpaid must, at the option of the Lender and despite any delay or previous waiver of the right to exercise that option, immediately become due and payable. The Borrower will be able to enforce its rights under the Security without the necessity for any demand or notice.

10.2. Events of default

Each of the following events is an event of default:

- (a) if the Borrower fails to repay the Loan on the Repayment Date, to pay any instalment of interest on the relevant interest Payment Date or to pay any other money payable under this Agreement on the due date for payment of that money and such failure continues for more than 30 Business Days;
- (b) if the Borrower fails to perform or observe any of the covenants or provisions of this Agreement on the part of the Borrower to be performed or observed (other than a failure of the type contemplated by clause 10.2(a) and (if capable of remedy) such Lender in its absolute discretion permits) after notice from the Lender requiring the Borrower to remedy the default, unless the non-performance or non-observance has been waived or excused by the Lender in writing;
- (c) if the Lender ascertains that the Borrower has made any false, inaccurate or misleading statement having, in the Lender's opinion, a material effect on the provision by the Lender of the Loan Amount, the maintenance of the Loan, the acceptance of the Security or in relation to the making of this Agreement, the Security or any related or collateral document;
- (d) if an application for the winding up or bankruptcy of the Borrower, any related body corporate or guarantor is presented and the Borrower, related body corporate or guarantor (as the case requires) cannot within 30 Business Days reasonably satisfy the Lender that the application is frivolous or vexatious, an order is made for the

Your super's performance (continued)

How investment returns are calculated

For all investment options other than Member Direct, AustralianSuper sets a daily crediting rate for each investment option, which can be positive or negative depending on the option's performance. Returns are allocated to your account:

- › at 30 June each year
- › when you change investment options
- › when you make a partial withdrawal, or
- › when you close your account.

If you'd like to know the crediting rates that applied for each day of the period, or for more information about all investment options, visit australiansuper.com/investments

You can view an estimate of your current balance at any time, taking into account all transactions and investment returns, by logging into your account at australiansuper.com

The returns for AustralianSuper investment options were calculated by the AustralianSuper Investments Department. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

Benchmark

Our performance against the benchmark as at 30 June 2021



* SR50 Median Balanced Option, SuperRatings Fund Crediting Rate Survey, June 2021.

What is a benchmark?

A benchmark is a measure that is used to compare the performances of investment portfolios and super funds. Returns of AustralianSuper's Balanced option are compared with the median returns of other balanced funds, through the SuperRatings Fund Crediting Rate Survey, an industry survey conducted every month.

A copy of the latest product dashboard for our MySuper option can be found at australiansuper.com/MySuperDashboard

AustralianSuper investment returns are based on crediting rates. Crediting rates are the investment return less investment fees, the percentage-based administration fee (applicable from 1 April 2020) and taxes. The 1-year, 5-years, 10-years and since inception figures are rolling returns as at 30 June 2021. In calculating historical returns that begin before 1 July 2006, returns from the equivalent investment options of the ARF and STA super funds are used. If only one of the ARF or STA funds previously offered the option, the returns for that option have been used. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

8.2. Deemed repetition

The representations and warranties set out in clause 8.1 will survive the execution of this Agreement and will be deemed to be repeated and updated as appropriate on each Interest Payment Date and other date of payment of other moneys under this Agreement.

9. Borrower's undertakings

9.1. Financial definitions

In this clause the following terms are defined with reference to the latest financial statements of the Borrower:

(a) **Indebtedness** means any payment, repayment or other financial obligation existing or arising including, without limitation, any payment, repayment or other financial obligation:

(i) in respect of moneys borrowed (including interest and other charges in

respect of moneys borrowed);

(ii) under acceptance credits or like transactions involving the discounting of

bills of exchange with banks or other financial institutions; and

(iii) under guarantees and indemnities against financial loss issued in respect of

any payment, repayment or other financial obligation of another person

which would come within this definition; and

(b) **Encumbrance** means any mortgage, pledge, lien, hypothecation, security, other

similar interest, any deferred purchase or title retention on, or with respect to, the

properties, assets, revenues of any kind now owned, accruing (as the case

requires), acquired or earned (as the case requires) in the future by the Borrower,

but does not include the preference of an obligation arising only by operation of law.

9.2. Undertakings and agreements

For as long as the Loan remains outstanding under this Agreement to the Lender, the Borrower undertakes:

(a) not without the Lender's prior written consent to create or allow to exist any

encumbrance (other than under the Security) whether ranking ahead of, side by

side with, or after the Security, to secure any indebtedness on any of the present or

future property, undertaking, assets or revenues of the Borrower;

(b) to provide to the Lender copies of:

(i) all audited annual reports and accounts and half-yearly financial statements

of the Borrower (both consolidated and individual) not later than 30

Business Days after the end of the period to which they respectively relate;

and

Your insurance cover

Your insurance cover and monthly cost at 30 June 2021.

Type of cover	Total cover amount	Monthly cost of cover*
Death	\$917,000	\$38.00
Total & Permanent Disablement (TPD)	\$835,200	\$76.70
Income Protection	Up to \$7,500 a month	\$43.05
Benefit payment period	Up to two years	
Waiting period	30 days	
Individual work rating	Professional	

Your Death and/or TPD benefit could be payable in addition to your super account balance.

This table shows your cover as at 30 June 2021. If you made any changes to your cover or it stopped after 30 June 2021, log into your account and go to *My insurance* to see your up-to-date cover. Basic cover can only be provided automatically if you're 25 or older, and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000.

To see how much your cover cost for the last financial year, go to the Your transaction summary section in this statement.

Your Death and/or TPD cover is based on a multiple of the basic age-based cover, rounded to one decimal point. The multiple for Death cover can be different to that for TPD cover (multiples don't apply to Income Protection).

You have the following multiples of basic Death and/or TPD age-based cover:

Death	7.0
TPD	26.1

Your Death cover is age-based cover.

Your TPD cover is age-based cover.

Your Income Protection is fixed cover.

* This is the cost of cover for the month ending 30 June 2021. The cost of your cover is based on a weekly amount and calculated monthly. This means your total cost will change from month to month. To check your cover is right for you and the cost use our calculator at australiansuper.com/InsuranceCalculator

Why might my cover stop?

Cover can stop for many reasons. For a list of events that may make cover stop, read the *When does your cover stop?* section in the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

Your cover may restart when you receive an employer contribution into your super account, and your cover may be higher or lower than the amount you had before. Any type of cover you've previously cancelled won't start again.

Circumstances that may affect your cover

There are a number of circumstances that may affect your insurance cover. There are standard terms and conditions, including limited cover and exclusions that may apply to your cover, depending on your situation. See the current *Standard terms and conditions of your policy* at australiansuper.com/InsurancePolicy for more details.

Changing or cancelling your cover

You can cancel, change or apply for insurance cover anytime. Use the AustralianSuper app, log into your account and go to *My insurance* then *Change my insurance* or call us on **1300 300 273** if you have any questions about your cover.

Use our insurance calculator at australiansuper.com/InsuranceCalculator to work out the right level of cover for you.

How to make a claim

To talk about a possible claim, call us on **1300 667 387** from 8:30am to 5pm AEST/AEDT weekdays. Our insurance representatives will help you.

You can also find out more about applying for a payment at australiansuper.com/claim

- (iii) all relevant financial reports and information, as soon as available, issued at any time and from time to time by the Borrower to its or their shareholders;
- (c) to apply the proceeds of the Loan Amount wholly for the purpose of Private Capital; execute and do, or cause to be executed and done by any guarantor or any other person, at the expense of the Borrower, all assurances and other things as are reasonably required or requested at any time and from time to time by the Lender for giving effect to, and the full benefit of, the covenants contained or implied in this Agreement and the Security in favour of the Lender or to protect the Lender's rights, powers and remedies under this Agreement or the Security;
- (e) to comply with the requirements of all applicable laws, rules, regulations, orders and decrees of any person, non-compliance with which would, or might, in the Lender's opinion, have a material adverse effect on the Borrower's ability to comply with its obligations under this Agreement or the Security;
- (f) to notify the Lender immediately of the occurrence of any Event of Default or event which, with the giving of notice or the lapse of time or both, would become an Event of Default of which the borrower becomes aware which either would, or might, in the Lender's reasonable opinion, adversely affect the ability of the Borrower fully and promptly to perform its obligations under this Agreement or the Security;
- (g) not without the Lender's prior written consent to incur any indebtedness in an amount exceeding 50% of the Loan Amount in relation to any one transaction or in relation to any number of transactions taken as a whole;
- (h) to keep its assets and undertaking insured, and to ensure that any major assets leased by it is insured, against risks and in amounts as would prudently be insured against by a person carrying on business similar to the Borrower and to deliver to the Lender on request written details of insurances and appropriate evidence that all insurances are in full force and effect and that all relevant premiums have been paid;
- (i) to ensure that no assets of, or under the control of, the Borrower are transferred, or otherwise alienated, to any person otherwise than in the ordinary course of business for proper market value in money or money's worth and that no non-current assets of, or under the control of, the Borrower with an aggregate value (taken in conjunction with all assets previously disposed of within the previous 12 months of more than 50% of the Loan Amount are transferred, or otherwise alienated without the Lender's prior written consent);
- (j) not without the Lender's prior written consent to reduce, or permit the reduction of, the issued or paid up share capital of the Borrower;
- (k) to notify the Lender immediately of any litigation, administrative or other proceedings initiated or threatened against the Borrower or any of the Borrower's

Your insurance cover (continued)

What is a work rating?

A work rating classifies the usual activities of your job into one of the three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover.

Insurance cover with a Blue Collar work rating is the most expensive.

However, you could pay less for your insurance cover if you're eligible for a White Collar or Professional work rating and your application to change your rating is accepted.

The cost of your cover impacts your retirement savings

You pay for insurance from your super account. This means you'll have less for retirement. But having cover can provide peace of mind for you and your family if the worst happens. That's why it's a good idea to consider if your cover is right for you.

Learn more

Find out more about insurance in the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

Could you pay less for your cover?

Check if you may be eligible to apply for a White Collar or Professional work rating by answering a few questions. Go to australiansuper.com/WorkRatingTool

Example for costs of Death cover for different work ratings at age 35



Costs will differ depending on your age and the amount of cover you have.

Why the cost of cover changes

As you get older, the cost of your cover generally increases. If you change your cover amount, your cost will also change.

If insurance premiums and terms and conditions change during the year, this can also impact the cost of your cover. We'll write to you if this happens.

- exercise such powers to be exceeded;
- (iiiii) conflict with, or result in any breach of, or require any consent or approval under, any mortgage, agreement or other undertaking or instrument to which the Borrower is a party or which is binding on the Borrower or any of the Borrower's assets;
- (iv) result in a mortgage, charge, lien or other encumbrance over any of the Borrower's assets; or
- (v) cause any limit on the powers of the Borrower in respect of borrowing, guaranteeing, raising financial accommodation or otherwise to be exceeded; except as disclosed in writing to the Lender and dispensed with in writing by the Lender, the Borrower is not in default or difficulty under any deed, agreement or other document or obligation to which it is a party or by which it is bound, or in respect of any financial commitment or obligation, including obligations under guarantees or other contingent liabilities, which default or difficulty is reasonably likely to adversely affect the ability of the Borrower to comply with its obligations under this Agreement or the Security;
- (d) the Borrower is in full and ongoing compliance with its constitution and all companies and securities legislation and regulations, and all other legislation and regulations to which the Borrower may any time and from time to time be subject; no event of default or event which, with the giving of notice or the lapse of time or both, would be an event of default and, having occurred, is continuing to subsist; except as disclosed in writing to the Lender and dispensed with in writing by the Lender, no litigation or administrative or other proceedings before, or of, any court or governmental authority, agency or other tribunal have, to the knowledge of the Borrower, been initiated or threatened against the Borrower or any of the Borrower's assets which would or might have a material adverse effect on the business, assets or financial condition of the Borrower;
- (g) the Borrower does not have, and will not during the currency of this Agreement have, any right of set-off, counterclaim, any right to rescind or any other claim with respect to this Agreement by way of cross-action against the Lender;
- (h) all of the most recent annual or half-yearly or both, as the case requires, accounts of the Borrower provided to the Lender provide a true and fair view of the financial position of the Borrower and, except as otherwise disclosed in writing to the Lender and dispensed with in writing by the Lender, no material adverse change has occurred since the date of those accounts to the financial condition of the Borrower; and
- (i) the Borrower is not the trustee of any trust and accordingly enters into this Agreement on its own behalf.

Access to your super

Unrestricted non-preserved (available now)	\$0.00
Restricted non-preserved (available when you change employers)	\$0.00
Preserved (generally only available when you retire from the workforce on or after reaching 60, which is your preservation age determined by your date of birth)*	\$258,557.43

* You may be able to access your super in other circumstances, see australiansuper.com/AccessSuper for details.

The value of your benefit is based on the date of this statement and is subject to change. Before withdrawing from the fund, you should seek information from AustralianSuper about your withdrawal benefit at the time.

Your beneficiaries

At 30 June 2021, your beneficiaries are:

Rie Machin 100%

We're not bound by your nomination, but we'll use it as a guide to work out who to pay your super to if you die.

To make sure your wishes are taken into account, you should keep your beneficiaries up to date. To update your beneficiaries log into your account at australiansuper.com or to make a binding nomination, download the appropriate form at australiansuper.com/forms or call us on **1300 300 273**.

Changes made to details of beneficiaries after 30 June 2021, will appear on next year's statement.

To learn more about who you can nominate as a beneficiary see australiansuper.com/beneficiaries

Your personal details

Name: David Machin

Address: 19 Hillside Circuit, CHERMSIDE WEST QLD 4032

Email: davdisco@gmail.com

Mobile: 0466489985

Home: Please provide

TFN: Provided

Plan type: AustralianSuper Plan

To update your mobile number, call **1300 300 273**. For all other changes, log into your online account at australiansuper.com

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Ref: 300 017 121 113 626

You can also find details about how to make a contribution by logging into your account at australiansuper.com

* Registered to BPAY Pty Ltd (ABN 69079 137 518). Visit bpay.com.au

Wizard Home Loan - LOC	321,087.25
Total Secured	321,087.25
Total non-current liabilities	361,087.25
Shareholders' equity:	
Net Income	79,300.33
30000 OWNERS EQUITY	0.00
30110 Contribution by Settlor	10.00
Total 30000 OWNERS EQUITY	10.00
32100 Retained Earnings	97,102.67
Distribution Income	-58,141.86
Total shareholders' equity	118,271.14
Total liabilities and equity	490,849.95
Total	321,087.25

Your transaction history

For the 12 month period 1 July 2020 to 30 June 2021

Payment period	Description	Transaction date	Employer contributions (\$)	Employer extra (\$)	Member before-tax (\$) (salary sacrifice)	Member after-tax (\$)	Total (\$)
01/07/20	Opening balance						\$101,822.66
01/06/20 - 30/06/20	SEA LEGS BREWING COMPANY PTY. LTD.	03/08/20	445.74	0.00	0.00	0.00	445.74
01/07/20 - 30/09/20	Extreme Machining Australia Pty Ltd	06/10/20	537.12	0.00	0.00	0.00	537.12
01/07/20 - 30/09/20	SEA LEGS BREWING COMPANY PTY. LTD.	29/10/20	2,145.86	0.00	0.00	0.00	2,145.86
01/10/20 - 31/10/20	Extreme Machining Australia Pty Ltd	06/11/20	356.25	0.00	0.00	0.00	356.25
01/11/20 - 30/11/20	Extreme Machining Australia Pty Ltd	04/12/20	356.25	0.00	0.00	0.00	356.25
01/10/20 - 31/12/20	Extreme Machining Australia Pty Ltd	07/01/21	356.25	0.00	0.00	0.00	356.25
01/10/20 - 31/12/20	SEA LEGS BREWING COMPANY PTY. LTD.	01/02/21	2,175.50	0.00	0.00	0.00	2,175.50
01/01/21 - 31/01/21	Extreme Machining Australia Pty Ltd	04/02/21	356.25	0.00	0.00	0.00	356.25
	Transfer - The Fuchs & Chesterfield Private Pension Fund	17/02/21	0.00	0.00	0.00	100,000.00	100,000.00
01/02/21 - 28/02/21	Extreme Machining Australia Pty Ltd	05/03/21	356.25	0.00	0.00	0.00	356.25
01/01/21 - 31/03/21	Extreme Machining Australia Pty Ltd	08/04/21	860.48	0.00	0.00	0.00	860.48
	Transfer - The Fuchs & Chesterfield Private Pension Fund	19/04/21	0.00	0.00	0.00	19,065.50	19,065.50
01/01/21 - 31/03/21	SEA LEGS BREWING COMPANY PTY. LTD.	03/05/21	1,235.00	0.00	0.00	0.00	1,235.00
01/04/21 - 30/04/21	Extreme Machining Australia Pty Ltd	06/05/21	356.25	0.00	0.00	0.00	356.25
01/05/21 - 31/05/21	Extreme Machining Australia Pty Ltd	04/06/21	723.46	0.00	0.00	0.00	723.46
	Administration fees*						-117.00
	Insurance premiums						
	> Death cover						-582.99
	> TPD cover						-1,003.18
	> Income Protection						-498.83
	Government taxes						-1,226.39
	Investment returns						30,837.00
30/06/21	Closing balance						258,557.43

* Does not include the component of the Administration fee deducted from investment returns. See Your fees and costs summary for details on all fees and costs.

Balance Sheet

As of June 30, 2021

Total

ASSETS

10010 3297 - Cash Management Account	33,790.33
10020 ANZ Accountant Adj.	11,651.71
10030 Cash on hand	14,403.65
10050 Payments to Adrian	161,000.00
General Clearing	10,436.00
12700 CURRENT LOANS	0.00
12720 Trust Distribution Receivable	78,201.00
12730 Loan - Coinspot Funds	10,050.00
Total 12700 CURRENT LOANS	88,251.00
Total Current Assets	319,532.69

13100 LAND & BUILDING	0.00
13110 Land & Buildings at cost	200,419.06
13120 Accum. Dep. - Land & Building	-60,195.00
Total 13100 LAND & BUILDING	140,224.06
1330 MOTOR VEHICLES	0.00
13311 Motor vehicles at cost	49,606.20
13312 Accum. Dep. - Vehicles	-21,932.00
Total 1330 MOTOR VEHICLES	27,674.20
13700 FURNITURE & FITTINGS	0.00
13710 Furniture & fittings at cost	29,139.00
13720 Accum. Dep. - Furniture & fittings	-26,420.00
Total 13700 FURNITURE & FITTINGS	2,719.00
14000 NON CURRENT ASSETS	0.00
14100 Borrowing Costs - Amortised	2,886.17
14102 Accum. amortisation on Borrowing Costs	-2,886.17
Total 14000 NON CURRENT ASSETS	0.00
14200 PRELIMINARY EXPENSES.	0.00
14201 Preliminary Expenses at cost	700.00
Total 14200 PRELIMINARY EXPENSES.	700.00
Total long-term assets	171,317.26
Total Assets	A\$490,849.95

LIABILITIES AND SHAREHOLDER'S EQUITY

Current liabilities:	0.00
22000 GST LIABILITIES	0.00
22100 GST Liabilities Payable	4,165.56
22110 Unpaid ATO Liability	2,672.00
Total 22000 GST LIABILITIES	6,837.56
ATO Unpaid - Accountant 2019	4,654.00
Total current liabilities	11,491.56
Non-current liabilities:	40,000.00
Loan - Workshape Unit Trust	40,000.00
Secured	0.00

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Your fees and costs summary

Fees deducted directly from your account: **-\$2,202.00**

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

This includes:

Administration fees: **-\$117.00**

This amount is the component of the administration fee that has been deducted from your account balance. This fee is calculated weekly and deducted monthly from your account.

Insurance costs: **-\$2,085.00**

These costs are your insurance premiums. They depend on the type and amount of any cover you may have, your age and work rating.

Other fees of your investment: **-\$777.16**

This approximate amount has been deducted from your investment and covers fees that are not reflected as transactions on this statement.

This includes:

Administration fees deducted from returns: **-\$58.18**

This amount is the component of the administration fee that has been deducted from your investment returns before returns are added to your account. This fee is applied as a percentage of the money you have in your super account and is shown here as an approximate dollar value.

Investment fees: **-\$718.98**

The Investment fee represents the cost to us of managing your money and was deducted from before-tax investment returns before the returns were applied to your account. These costs include external investment management fees, performance related fees, and transactional and operational costs. The Investment fee is expressed as a percentage of the money you have invested in each investment option and is shown here as an approximate dollar amount to help you understand the effect investment fees can have on your super balance.

Total fees you paid: **-\$2,979.16**

This approximate amount includes all fees and costs which affected your investment during the period. It includes fees deducted directly from your account and other fees of your investment.

The total administration fee you paid during the period, including directly from your account and the approximate amount deducted from returns, was **-\$175.18**.

If your account balance for a product is less than \$6,000 at the end of the current financial year (or when closing your account), the total combined amount of administration and investment fees charged to you is capped at 3% of the account balance. Any amount charged in excess of the 3% cap must be refunded.

Need more info?

For more information about fees and costs – including amounts paid directly from your account and amounts deducted from your investment returns – read our Product Disclosure Statement at australiansuper.com/pds

Profit and Loss

July 2020 - June 2021

INCOME	
Management Fee - AC	81,818.21
Total Income	81,818.21
GROSS PROFIT	
	81,818.21
OTHER INCOME	
80000 OTHER INCOME	0.00
80110 Interest Income	11.88
Total 80000 OTHER INCOME	11.88
Total Other Income	11.88
EXPENSES	
61500 ACCOUNTING & LEGAL EXPENSES	0.00
61510 Accounting Fees	1,250.00
61540 Bookkeeping Fees	1,280.50
Total 61500 ACCOUNTING & LEGAL EXPENSES	2,530.50
Total Expenses	2,530.50
OTHER EXPENSES	
90000 OTHER EXPENSES	0.00
90600 BAS Roundoff Gain or Loss	-0.74
Total 90000 OTHER EXPENSES	-0.74
Total Other Expenses	-0.74
NET EARNINGS	A\$79,300.33

INTEREST ON LOC

Farewell

And finally, on a personal note, after 15 years as Chief Executive of this fantastic super fund, I have resigned. It's been an enormous honour to lead the largest and best performing fund in the country. And I'm absolutely delighted that Paul Schroder will be the new CEO. Paul has been a senior executive with the Fund for more than 14 years, and most recently as our Chief Risk Officer. Paul is an exceptional individual, and AustralianSuper – and your retirement savings – could not be in better hands for the future.

Thank you for being a member of AustralianSuper.



IAN SILK
Chief Executive

*Returns as at 30 June 2021. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

†SuperRatings Fund Crediting Rate Survey, SR50 Balanced (60-76) Index 30 June 2021. AustralianSuper returns for periods before 1 July 2006 are from equivalent investment options of the ARF and STA super funds.

‡As at 30 June 2021.

§Reader's Digest Most Trusted Brands – Superannuation category winner for nine years running 2013-2021 according to research conducted by independent research agency Catalyst Research.

This may include general financial advice which doesn't take into account your personal objectives, situation or needs. Before making a decision consider if the information is right for you and read the relevant Product Disclosure Statement, available at australiansuper.com/pds or by calling **1300 300 273**. AustralianSuper Pty Ltd ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.

- enforceability of the relevant arrangement is, to the reasonable satisfaction of the Lender, being disputed in good faith by the Borrower, related body corporate or guarantor (as the case requires) by appropriate and current proceedings;
- (n) if without the Lender's prior written consent effective control of the Borrower or any guarantor is altered to any material extent from that subsisting at the date of this Agreement. For the purposes of this clause effective control of the borrower or any guarantor means:
- (i) control of the composition of the board of directors of the Borrower or that guarantor;
- (ii) control of more than half of the voting power of the Borrower or that guarantor; or
- (iii) control of more than half of the issued share capital of the Borrower or that guarantor, excluding any part of it which carries no right to participate beyond a specified amount in the distribution of either profit or capital;
- (o) if the shares of the Borrower or any related body corporate or any guarantor are listed on any stock exchange, the listing is suspended or revoked and that suspension or revocation remains in force for 30 Business Days;
- (p) if the authority or power of the Borrower to perform its obligations under this Agreement or any security or the authority or power of any guarantor to perform its obligations under the security to which it is a party is revoked or so amended that the Borrower or guarantor (as the case requires) is unable to fully and duly perform and observe those obligations or, if the Borrower or any guarantor is a natural person, the Borrower or that guarantor dies or becomes incapable of managing his or her own affairs;
- (q) the continued performance of the obligations of the Borrower under this Agreement or of the Borrower or any guarantor under the security contravenes, or might in the Lender's reasonable opinion contravene, any applicable statute, ordinance, proclamation, rule, order, regulation, moratorium or decree of any governmental or other authority;
- (r) if the Security becomes unenforceable or ceases to be fully binding for any reason other than discharge or release in accordance with its terms; or
- (s) if there is a material adverse change, in the lender's opinion, in the business or financial condition of the borrower or any guarantor.
- 10.3. Acceptance of moneys**
- The Lender may exercise its rights under clause 10.1:
- (a) despite acceptance of any part of any of the amounts payable under this Agreement after the occurrence of any event of default;