



Mrs Kerin Fung
10 Numurkah Dr
BUDERIM QLD 4556

Your ANZ Smart Choice Super Exit Statement

At 28 July 2020

Dear Mrs Fung,

We are pleased to enclose your ANZ Smart Choice Super Exit Statement for the period beginning 01 July 2020 and ending 28 July 2020.

We have paid your benefit as follows:

| | |
|----------------------------|---------------------------------|
| Rollover of | \$110,641.63 |
| To (Financial Institution) | The Trustee for JPKL Super Fund |
| Account name | Kerin Anne Fung |
| Account number | 064420 11094469 |

Other important documents

Also enclosed is your Rollover Benefit Statement.

Yours sincerely

Joshua Cross

Head of Operations, Pensions & Investments

YOUR PRODUCT

ANZ Smart Choice Super and Pension

YOUR DETAILS

Name

Kerin Anne Fung

Member number

012614240301224

Date joined plan

17 June 2016

Residential address

10 Numurkah Dr
BUDERIM QLD 4556

Email

kerin12@gmail.com

Phone

610413528286

Year of birth

1985

Tax File Number

Supplied

Withdrawal Benefit

\$110,641.63 at 28 July 2020

Statement issued by

OnePath Custodians Pty Ltd
ABN 12 008 508 496
AFSL 238346 RSE L0000673

Date issued

1 August 2020

69701/00019/01



anz.com/smartchoice



anzsmartchoice@anz.com



13 12 87 weekdays between 8.30am - 6.30pm (AEST)
International customers +61 2 9234 6112

Your ANZ Smart Choice Super Exit Statement

At 28 July 2020

RETURN FOR THE PERIOD

1.20%

INSURANCE COVER

Death cover
\$250,000.00

Total and Permanent Disability cover
\$250,000.00

BENEFICIARIES

No beneficiaries nominated

Your account summary

| | |
|---|--------------|
| OPENING BALANCE AT 01 JULY 2020 | \$72,732.88 |
| Plus | |
| Employer superannuation guarantee contributions | \$1,282.41 |
| Interest paid | \$30.53 |
| Salary sacrifice contributions | \$41,700.00 |
| Net investment earnings ¹ | \$1,358.09 |
| Less | |
| Administration fees ² | -\$4.16 |
| Contributions tax | -\$6,444.73 |
| Insurance fee | -\$13.39 |
| BALANCE AT 28 JULY 2020 | \$110,641.63 |
| Withdrawal benefit | \$110,641.63 |
| PRESERVATION COMPONENTS | |
| Preserved benefit | \$110,641.63 |
| Restricted non-preserved benefit | \$0.00 |
| Unrestricted non-preserved benefit | \$0.00 |

1. Net investment earnings are the investment returns on your investment after payment of transaction costs, government charges, taxes and duties and charges relating to the management of your investment options. If you have invested in the Cash investment option, the interest is detailed separately and does not form part of the Net investment earnings. Your total investment earnings, as represented by your 'Return for the period', is the sum of your net investment earnings plus interest paid on the Cash investment option.

2. Administration fees may include a Low Balance Fee Refund. Refer to the Fees and costs summary section for more information.

Your insurance summary

From 28 July 2020 the following ANZ Smart Choice insurance benefits have ceased:

| INSURANCE | DESCRIPTION |
|---|--|
| Death benefit | In the event of your death, your beneficiaries would be paid \$360,641.63. |
| Insurer: OnePath Life Limited | This includes your sum insured and your account balance ¹ . |
| Sum insured: \$250,000.00 | |
| Total and Permanent Disability benefit | In the event of your Total and Permanent Disability, your sum insured of \$250,000.00 will be paid into your ANZ Smart Choice Super account. |
| Insurer: OnePath Life Limited | |
| Sum insured: \$250,000.00 | If you satisfy a condition of release you will be able to access the balance of your account. This includes your sum insured and your account balance ¹ . |

1. Your benefit amount may vary due to it being comprised of the sum of: your account balance (which will vary with movement in the underlying investments' value) and the sum insured amount (which may vary based on your age or salary). Any accrued fees or tax liability resulting from the payment of the benefit has not been included in the benefit amount shown. We are obliged to supply you any information you reasonably require to understand your benefit entitlement. You can view your latest benefit amount on ANZ Internet Banking or may call Customer Services on 13 12 87.

You no longer have insurance in your ANZ Smart Choice Super account.

If you held insurance as part of ANZ Smart Choice Super, your insurance cover ceased at the date of exit from the Fund and no further insurance fees are payable.

Continuing your cover

If you transferred your balance from ANZ Smart Choice Super to ANZ Smart Choice Pension your Death cover will continue, subject to eligibility. Any Total and Permanent Disability cover and/or Income Protection cover you held ceased on the day your ANZ Smart Choice Super account was closed.

Your beneficiaries

| NAME | PERCENTAGE | TYPE |
|----------------------------|------------|------|
| No beneficiaries nominated | | |

Why does nominating a beneficiary matter?

In the event of your death the Trustee is required to pay your Super and any Death insurance benefit (if payable) to your nominated beneficiary(ies).

If you don't have a valid nomination, the Trustee will determine where to pay your benefit. It could be to your estate, your spouse, or to your dependants. To have your say on who receives your benefit:

- Nominate your beneficiary(ies) if you haven't done so
- Regularly review your nominated beneficiary(ies).

You can make a new nomination or review your existing beneficiary(ies) online via ANZ Internet Banking or by calling Customer Services on 13 12 87.

For more information on beneficiary nominations, please refer to the 'nominating a beneficiary' section in the ANZ Smart Choice Super Additional Information Guide, by visiting anz.com/smartchoice

Your investment summary

As at 28 July 2020, your personalised rate of return for the period was 1.20%. Your account was invested in the following investment options:

| INVESTMENT OPTION | PROPORTION | UNITS | UNIT PRICE | VALUE |
|-----------------------------|------------|---------------|------------|--------------|
| ANZ Smart Choice Super Cash | 100.00% | 110641.630000 | \$1.000000 | \$110,641.63 |
| BALANCE | | | | \$110,641.63 |

Your account transactions

| DATE | DESCRIPTION | AMOUNT(\$) |
|------------------------------------|----------------------------|---------------|
| 01/07/2020 | Salary Sacrifice | \$41,700.00 |
| 02/07/2020 | Superannuation Guarantee | \$445.50 |
| 02/07/2020 | Superannuation Guarantee | \$836.91 |
| 03/07/2020 | Administration Fee | -\$4.16 |
| 03/07/2020 | Insurance Fee | -\$5.93 |
| 03/07/2020 | Insurance Fee | -\$8.89 |
| 28/07/2020 | Benefit Payment (Rollover) | -\$110,641.63 |
| 28/07/2020 | Contribution Tax | -\$6,444.73 |
| 28/07/2020 | Insurance Fee | \$0.57 |
| 28/07/2020 | Insurance Fee | \$0.86 |
| 28/07/2020 | Interest Paid | \$30.53 |
| CLOSING BALANCE AS AT 28 JULY 2020 | | \$0.00 |

Fees and costs summary

| | | Gross \$ ¹ | Net \$ ¹ |
|---|---|-----------------------|---------------------|
| Indirect costs of your investment | | \$0.00 | \$0.00 |
| 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 fee. | | | |
| Other fees of your investment | | \$0.00 | \$0.00 |
| This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement. | | | |
| Investment fee | This approximate amount represents the Investment fee applied to your account balance. This fee is included in the unit price (that is, it reduces the return on your investment but is not deducted directly from your account). | \$0.00 | \$0.00 |
| Administration fee (other) | The approximate net total of any levies and expense recoveries that have been applied to your account. | \$0.00 | \$0.00 |
| Buy/sell spread | This approximate amount represents the total dollar impact of the buy/sell spreads applicable on relevant investment options for all of your transactions. | \$0.00 | \$0.00 |
| Fees deducted directly from your account | | -\$17.55 | -\$14.92 |
| Administration fee ² | The total of the monthly administration fees you paid. | -\$4.16 | -\$3.54 |
| Insurance fee | The total of the monthly insurance fees you paid. | -\$13.39 | -\$11.38 |
| Advice fee | The total of advice fees paid relating to all members investing in the product, or in a particular investment option. | \$0.00 | \$0.00 |
| Member advice fees | The total of any member advice fees you have agreed with your financial adviser to be deducted from your account and paid to them for the service and advice they provide. | \$0.00 | \$0.00 |
| Switching fee ³ | The total of any switching fees you paid. | \$0.00 | \$0.00 |



Fees and costs summary

Fees deducted directly from your account

| | | | |
|--------------------------------|--|-----------------|-----------------|
| Exit fee | The total of any exit fees you paid. | \$0.00 | \$0.00 |
| Activity fee | The total of any activity fees you paid. | \$0.00 | \$0.00 |
| Fee rebates⁴ | Fee rebates that have been applied to your account. | \$0.00 | \$0.00 |
| Total fees you paid | This approximate amount includes all the fees and costs which affected your investment during the period. | -\$17.55 | -\$14.92 |

Additional Explanation of Fees and Costs

¹ The amounts disclosed in the "Gross" column are the fees and costs you pay before the benefit of any income tax deduction or income tax effect reflected in the unit price or interest credited is applied to those amounts. Where an income tax deduction can be claimed under the applicable laws in respect of a fee or cost charged to you, the benefit of the income tax deduction has been passed on to you and is reflected as a reduced fee or cost in the "Net" column. Where an income tax deduction cannot be claimed for fees and costs, such as investment management fees charged by underlying fund managers and other indirect costs, the "Net" column also incorporates the benefit of any tax effect (assumed to be 15% where the costs are charged in accumulation phase) recognised through the unit price or interest credited resulting in reduced costs.

² The Administration fee may include a Low Balance Fee Refund. We are required to refund the total combined amount of administration fees, investment fees and indirect costs which exceeds 3% of a member's account balance, where the account balance is less than \$6,000. If an amount is payable to you it will appear in your statement.

³ While no Switching fee applies, normal buy/sell spreads apply to investment switches into investment options which covers the transaction costs of buying and selling the unit.

⁴ Fee rebates are calculated and credited as additional units to your account balance and are disclosed as positive amounts that reduce the total fees you paid.

Note: Other charges - The Trust Deed of the Fund permits the Trustee to be reimbursed from the Fund assets for all the costs, charges, expenses, outgoings, government charges and levies reasonably and properly incurred by the Trustee in connection with the performance of its duties or the exercise of its rights, powers, administration or termination of the Fund.

INDIRECT COST RATIO (ICR)

An Indirect Cost Ratio (ICR) is current as at the statement period end date. The ICR is the ratio of estimated indirect costs to the average net assets of the investment fund per annum. The ICR is used in calculating the 'Indirect costs Net \$' in the below table.

| Investment option | Investment fee Gross (\$) | Investment fee Net (\$) | Indirect Cost Ratio (%) | Indirect costs Net (\$) |
|-----------------------------|------------------------------|----------------------------|----------------------------|----------------------------|
| ANZ Smart Choice Super Cash | 0.00 | 0.00 | 0.00 | 0.00 |

Explanatory notes

The following notes are to help you understand your exit statement. Further information in relation to the financial product is available upon request. Please contact the ANZ Smart Choice Customer Service team on 13 12 87, email us at anzsmartchoice@anz.com or visit our website at anz.com/smartchoice.

Contributions tax

Generally, concessional contributions and certain untaxed elements of a rollover are taxed at 15% within the Retirement Portfolio Service. If applicable to your account, tax will be charged monthly, or upon withdrawal and reported in your annual statement or exit documents. An additional 15% tax may apply to certain concessional contributions if your adjusted taxable income exceeds \$250,000 in the financial year.

Government contributions

Your account may consist of Government Co-contributions and/or a Low Income Superannuation Tax Offset (LISTO) if applicable.

The Government Co-contribution is an incentive from the Australian Government designed to assist eligible individuals to save for their retirement. If you have made personal super contributions and are eligible, the Government will match your contribution with a Government Co-contribution up to a maximum.

The LISTO is a Government tax offset to help low-income earners save for their retirement. The LISTO represents a refund of the contributions tax paid on certain concessional contributions up to a maximum.

If applicable, the above Government contributions may appear on your statement as either an addition or a deduction.

An addition represents a payment from the ATO into your account and a deduction represents a correction to a previously overpaid amount by the ATO.

If you wish to know whether your contribution is a Government Co-contribution or a LISTO please contact us.

Investment fee

The Investment fee is an approximate amount deducted from the investment option(s) you are invested in. The fee is calculated by multiplying the investment fee for the investment option by your average account balance over the reporting period. The investment fee is charged at the investment option fund level and is reflected in the respective investment option unit price.

Preservation

The Preserved amount is the amount of your benefit that is required to be preserved under superannuation laws and the Trust Deed. You cannot access this amount until you have met a condition of release.

The Restricted non-preserved amount is the amount of your benefit that can be accessed by you on leaving the service of a contributing employer, or when preserved benefits are payable.

The Unrestricted non-preserved amount is the amount that can be accessed by you at any time.

Return for the period

The Return for the period on your statement is an individual rate of return weighted across all investment options that you were invested in, during the statement period. This takes into account total cash flow and changes to the value of your total investment in your individual account in the course of the statement period. This may differ from the rate of return published in the annual report which represents the actual performance of the investment options over the financial year.

Insurance cover - important information

The Insurance fees shown on this statement have been deducted in the same manner as your future contributions investment strategy. The insurance fees that apply to the trustee are inclusive of all applicable taxes such as stamp duty.

Stamp Duty

Any applicable stamp duty is included in the Insurance fees that apply to the Trustee.

Enquiries and Complaints

We value your feedback regarding our performance and we're committed to resolving any concerns you may have.

Our customer service team is your first point of contact for any enquiries, raising concerns or providing feedback. Our contact details are below. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress.

If you are not satisfied with the response to your complaint or feedback, your concerns will be escalated to our Complaints Resolution Centre.

Phone: 13 12 87
Email: superfeedback@onepath.com.au
In writing: The Complaints Resolution Manager
OnePath Custodians Pty Ltd
GPO Box 5107
Sydney NSW 2001

Further Help - the Australian Financial Complaints Authority (AFCA)

If your concerns have not been resolved to your satisfaction, you can lodge a complaint with AFCA who provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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.



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Important information

Issuer and Product ANZ Smart Choice Super is a suite of products consisting of ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (together "ANZ Smart Choice Super"). ANZ Smart Choice Super and Pension is a retail product. ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees are both MySuper compliant employer products. A copy of the PDS (including incorporated material) and any product updates for each ANZ Smart Choice Super product is available by visiting anz.com/super or by calling Customer Services on 13 12 87.

ANZ Smart Choice Super is issued by OnePath Custodians Pty Limited (OnePath Custodians) (ABN 12 008 508 496, AFSL 238346, RSE L0000673) and the ANZ Smart Choice Super and Pension product is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath Custodians is the issuer of ANZ Smart Choice Super but is not a Bank. Except as set out in the relevant Product Disclosure Statement (PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer or their products.

General advice only This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs and consider the relevant PDS in deciding whether to acquire, or to continue to hold, an interest in ANZ Smart Choice Super. You should also consider whether ANZ Smart Choice Super is appropriate for you.

General disclaimers Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. Returns can go up and down. Past performance is not indicative of future performance. This information is current as at April 2019 but may be subject to change. Updated information is available free of charge by contacting Customer Services on 13 12 87.

Product details

ANZ Smart Choice Super USI MMF2076AU is a product within the Retirement Portfolio Service (ABN 61 808 189 263, RSE R1000986).

The Trustee is OnePath Custodians Pty Limited, ABN 12 008 508 496, AFSL 238346, 347 Kent Street, Sydney NSW 2000.

Rollover Benefits Statement

Section A: Receiving fund

The Trustee for JPKL Super Fund
10 NUMURKAH DR
10 NUMURKAH DR QLD 4556

Australian Business Number (ABN)

71594330716

Unique superannuation identifier(USI)

Member client identifier

064420 11094469

SECTION B: Member's details

Tax file number (TFN)

353182425

Full name

Title

Mrs

Family name

Fung

First given name

Kerin Anne

Other given names

Residential address

10 Numurkah Dr

Suburb/town/locality

BUDERIM

State

QLD

Postcode

4556

Country if other than Australia

Date of birth

06/09/1985

Sex Male

☐

Female

☒

Daytime Phone

Email address

kerin12@gmail.com

SECTION C: Rollover transaction details

Service period start date

11/02/2008

Tax components:

Tax free component

\$428.20

KiwiSaver tax-free component

\$0.00

Taxable component:

Element taxed in the fund

\$110,213.43

Element untaxed in the fund

\$0.00

Tax Components TOTAL

\$110,641.63

Preservation Amounts:

Preserved amount

\$110,641.63

KiwiSaver preserved amount

\$0.00

Restricted non-preserved

\$0.00

Unrestricted non-preserved

\$0.00

Preservation amounts TOTAL

\$110,641.63

Rollover Benefits Statement

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

61 808 189 263

Fund name

Retirement Portfolio Service

Contact name

CUSTOMER SERVICES

Email address

anzsmartchoice@anz.com

Daytime phone number

13 12 87

Section F: Declaration

Authorised officer declaration

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

Name

JOSHUA CROSS

Authorised officer signature



Date

July 28, 2020