

14 July 2020



000031

Mr Jean-Pierre Fung
10 Numurkah Dr
BUDERIM QLD 4556

Dear Mr Fung

We've transferred your super and your AustralianSuper account is now closed

Member number: 700144257

As you recently requested, we've transferred your account with AustralianSuper to The Trustee for JPKL Super Fund.

Your final super statement

The super transferred to your new fund was your entire account balance with AustralianSuper.

Any insurance cover or entitlement to a death benefit you had through your AustralianSuper account ended on 13 July 2020. This and other account activity is detailed on the enclosed *Your final super statement*. This is the last statement you'll receive for your account which is now closed.

Tax details

As required by the Australian Taxation Office, we've enclosed a *Rollover benefit statement*. You don't need to include the amount transferred as income on your next tax return but you should keep the *Rollover benefit statement* for your records.

Employer information

If you have't changed your employer, please remember to tell them where to direct your super contributions.

We're here to help

If you need help or have any questions, please call us on 1300 300 273 from 8am to 8pm AEST/AEDT weekdays or visit our website anytime at australiansuper.com

Sincerely

AustralianSuper

Enclosure/s: *Your final super statement, Rollover benefits statement*

Your final super statement

For the period 1 July 2019 to 13 July 2020

Member name:	Mr Jean-Pierre Fung	Date joined fund:	22 August 2007
Member number:	700144257	Date of birth:	Provided
		Tax file number:	Provided
		Email:	jeanpierrefung@gmail.com

Your benefit summary as at 13 July 2020

Withdrawal benefit	
Opening balance	\$86,825.76
Closing balance prior to payment	\$126,978.54
Preserved benefit	\$126,978.54
Non-preserved benefit	
Restricted	\$0.00
Unrestricted	\$0.00
Closing account balance as at 13 July 2020	\$0.00

Want more information? See *About your statement* included with this Statement for an explanation of the benefits reported above.

Your account summary as at 13 July 2020

The amounts reported below are the totals for the different transactions reported. More details on these transactions can be found on the following pages. Any contributions received from an employer after 13 July 2020 will open a new AustralianSuper account.

Description	Totals
Opening account balance at 1 July 2019	\$86,825.76
Plus Contributions from your employer(s)	\$4,957.72
Other contributions	\$40,500.00
Earnings from your investments	\$1,836.56
Less Government contributions tax	-\$6,783.12
Fees*	-\$121.50
Insurance premiums	-\$236.88
Final payout figure	-\$126,978.54
Closing account balance as at 13 July 2020	\$0.00

*This figure does not include all fees and costs, see *Your fee summary* for more details.

Your transaction details

Details of transactions are provided below. Any contributions received from an employer after 13 July 2020 will open a new AustralianSuper account.

Transaction date	Description^	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
01/07/2019	Opening account balance					\$86,825.76

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Your transaction details continued...

Transaction date	Description^	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
18/07/2019	JPKL International Pty Ltd	\$1,137.91	\$0.00	\$0.00	\$0.00	\$1,137.91
26/07/2019	Insurance premiums					-\$8.65
26/07/2019	Insurance premiums					-\$7.93
26/07/2019	Administration fee					-\$9.00
31/07/2019	Federal government contributions tax					-\$168.20
30/08/2019	Insurance premiums					-\$10.81
30/08/2019	Insurance premiums					-\$9.92
30/08/2019	Administration fee					-\$11.25
31/08/2019	Federal government contributions tax					\$3.11
27/09/2019	Insurance premiums					-\$8.65
27/09/2019	Insurance premiums					-\$7.93
27/09/2019	Administration fee					-\$9.00
30/09/2019	Federal government contributions tax					\$2.49
25/10/2019	Insurance premiums					-\$8.65
25/10/2019	Insurance premiums					-\$7.93
25/10/2019	Administration fee					-\$9.00
31/10/2019	Federal government contributions tax					\$2.49
29/11/2019	Insurance premiums					-\$10.81
29/11/2019	Insurance premiums					-\$9.92
29/11/2019	Administration fee					-\$11.25
30/11/2019	Federal government contributions tax					\$3.11
27/12/2019	Insurance premiums					-\$8.90
27/12/2019	Insurance premiums					-\$8.43
27/12/2019	Administration fee					-\$9.00
31/12/2019	Federal government contributions tax					\$2.60
31/01/2020	Insurance premiums					-\$11.28
31/01/2020	Insurance premiums					-\$10.84
31/01/2020	Administration fee					-\$11.25
31/01/2020	Federal government contributions tax					\$3.32
28/02/2020	Insurance premiums					-\$9.02
28/02/2020	Insurance premiums					-\$8.67
28/02/2020	Administration fee					-\$9.00
29/02/2020	Federal government contributions tax					\$2.65
26/03/2020	JPKL International Pty Ltd	\$779.88	\$0.00	\$0.00	\$0.00	\$779.88

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Your transaction details continued...

Transaction date	Description^	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
26/03/2020	JPKL International Pty Ltd	\$878.76	\$0.00	\$0.00	\$0.00	\$878.76
27/03/2020	Insurance premiums					-\$9.02
27/03/2020	Insurance premiums					-\$8.67
27/03/2020	Administration fee					-\$9.00
31/03/2020	Federal government contributions tax					-\$246.14
21/04/2020	JPKL International Pty Ltd	\$878.76	\$0.00	\$0.00	\$0.00	\$878.76
24/04/2020	Insurance premiums					-\$9.03
24/04/2020	Insurance premiums					-\$8.67
24/04/2020	Administration fee					-\$9.00
30/04/2020	Federal government contributions tax					-\$129.16
29/05/2020	Insurance premiums					-\$11.28
29/05/2020	Insurance premiums					-\$10.84
29/05/2020	Administration fee					-\$11.25
31/05/2020	Federal government contributions tax					\$3.32
26/06/2020	Insurance premiums					-\$9.21
26/06/2020	Insurance premiums					-\$10.10
26/06/2020	Administration fee					-\$9.00
30/06/2020	Federal government contributions tax					\$2.90
30/06/2020	Investment earnings					\$622.15
01/07/2020	JPKL International Pty Ltd	\$0.00	\$0.00	\$40,500.00	\$0.00	\$40,500.00
01/07/2020	JPKL International Pty Ltd	\$445.50	\$0.00	\$0.00	\$0.00	\$445.50
01/07/2020	JPKL International Pty Ltd	\$836.91	\$0.00	\$0.00	\$0.00	\$836.91
06/07/2020	Investment earnings					\$1,205.48
13/07/2020	Final withdrawal to The Trustee for JPKL Super Fund -\$126,978.54					-\$126,978.54
13/07/2020	Federal government contributions tax					-\$6,265.61
13/07/2020	Administration fee					-\$4.50
13/07/2020	Insurance premiums					-\$5.59
13/07/2020	Insurance premiums					-\$6.13
13/07/2020	Investment earnings					\$8.93
13/07/2020	Closing account balance					\$0.00

^The Administration fee shown in *Your transaction details* does not include the component of the administration fee that is deducted from investment returns. See *Your fee summary* for details on all fees and costs.

Your insurance cover

As at 13 July 2020 you had this insurance cover – which has now ended	Insured benefit
If you die	\$311,100.00
If you're totally and permanently disabled	\$274,400.00

If you had been off work and entitled to income protection payments, you'd have received \$0.00 per month. This cover was calculated using your recorded age as at 13 July 2020.

Want more information? See *About your statement* included on the following pages.

Your investment performance

Below is your investment performance for the period from 1 July 2019 to 13 July 2020.

Investment option	Opening balance	Performance	Your returns	Closing balance
Balanced (AustralianSuper My Super)	\$86,825.76	1.0447%	\$1,827.63	\$0.00
Cash	\$0.00	0.0067%	\$8.93	\$126,978.54

Net Investment Returns – The declared Net Investment Returns are calculated on the daily balance of your account and are compounded daily. For more information on the Net Investment Returns and the allocation of net fund earnings/losses to your account, you can visit our website at australiansuper.com or call 1300 300 273.

If required, a copy of the latest product dashboard for our MySuper option can be found at australiansuper.com/mysuperdashboard.

Want more information? See *About your statement* on the following pages.

Your fee summary

Other fees of your investment: -\$13.82 – This approximate amount or amounts has been deducted from your investment and covers fees that are not reflected as transactions on this statement. Note: Other fees may be reported by type of fees charged.

This includes:

- Administration fees deducted from returns -\$1.74** – This approximate amount includes the component of the administration fee that has been deducted from your investment returns before returns are added to your account. This component 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 -\$12.08** – 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 fee is expressed as a percentage of the money you have invested in each investment option. It 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: -\$135.32 – This approximate amount includes all fees and costs which affected your investment during the period. It includes the Investment fee plus the administration fee but doesn't include insurance premiums and any adviser service fees paid.

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

For more information about fees and costs, including amounts paid directly from your account and amounts deducted from your investment returns, go to australiansuper.com/pds

The closing balance shown on this statement is calculated as at 13 July 2020.

Want more information? See *About your statement* on the following pages.

About your statement

How interest is calculated

A daily crediting rate is set for each investment option based on its investment performance (after allowing for investment management fees and tax on earnings). Investment earnings are then credited (or debited) on the date you closed your account, at the daily rate on the balance invested in each option. If you switch investment options, investment earnings will be credited (or debited) at the daily rate to the balance of that investment on the date of the switch.

For the Member Direct investment option, earnings are calculated after taking into account income (actual and accrued) on the cash account, term deposits and interest bearing securities; dividends, distributions and franking credits in relation to securities; withholding tax (actual and accrued) and market and other non-cash movements.

Tax deductions

When AustralianSuper has claimed a tax deduction, you may have benefited as follows:

- Insurance costs are claimed as a deduction against your contributions before contributions tax is calculated and charged individually to your account; and
- 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.
- The adviser service fee shown (if any) is deducted after the savings from reduced input tax credits are taken into account. This means that the adviser service fee deducted from your account is less than the full fee that is paid to the financial adviser.

Contributions to your account

Under Superannuation Guarantee (SG) laws, your employer must pay at least 9.5% of your salary (calculated on ordinary time earnings) into super. You can also make extra contributions to your account, from either your before-tax or after-tax salary.

Contributions made from your after-tax salary generally won't be taxed again, either when paid into your super account or withdrawn on retirement. Contributions made from your before-tax salary (salary sacrifice contributions) are usually subject to 15% contributions tax.

Access to your super

Unrestricted non-preserved super is available now.

Restricted non-preserved super is available when you change employers.

Preserved super is not available until you permanently retire from the workforce on or after reaching your preservation age. If you were born after 30 June 1964, your preservation age is 60. If you were born before this date, your preservation age would range from 55 to 60, depending on your date of birth.

Your insurance cover

Payment of any insured benefit is subject to insurance being in force at the date of the event and also assumes that you meet the insurer's terms and conditions and any health evidence requirements. The insured benefit payable will be calculated at the date of the event (for a Total & Permanent Disablement Benefit (TPD) this is generally the date you last attended work) and may differ from the amount shown on the front page which has been calculated at 13 July 2020.

Got a problem?

We work hard to ensure that you will not have cause to make a complaint. If you have a complaint, you should write to:

Complaints Officer
Level 33, 50 Lonsdale Street
MELBOURNE VIC 3000

If your complaint is about super and isn't resolved by our internal complaints procedure within 90 days, you can refer it to the Australian Financial Complaints Authority (AFCA) on 1800 931 678.

If you have a complaint about financial advice given by AustralianSuper and its representatives about a non-super product (such as ME Bank), you can refer it to AFCA if your complaint isn't resolved within 45 days.

Find out more

Do you have any questions? Want to know more about investments, contributions to your account, insurance, fees and charges or products and services provided by AustralianSuper? We'll happily provide you with anything you need.

Please visit our website or call us. Remember to have your member number handy when you phone or include it when you write to us.

Visit: australiansuper.com
Secure email: australiansuper.com/email
Call: **1300 300 273**
8am to 8pm AEST/AEDT weekdays
+61 3 9005 0785 (if overseas)

Additional explanation of fees and costs

- Benefit of tax deduction - Where the fund receives a tax deduction, the benefit of that deduction is passed on to members as part of fund earnings.
- Investment fee - The fees and costs for managing your investment.

- Administration fee - A fee applied for managing your account. This comprises:
 - A component charged as a dollar value per week, calculated weekly and deducted monthly from your account. This is shown in Your transaction details.
 - A component charged as a percentage of your account balance, deducted from investment returns daily before returns are applied to your account. This is shown in Your fee summary under Other fees of your investment.
- Fee cap refund - If your account balance is less than \$6,000 at the end of the current financial year (or last day you held the product during the year), the total combined amount of administration and investment fees charged to you is capped at 3% of your account balance. Any amount charged in excess of the 3% cap must be refunded.
- Family law splitting fee - A fee for splitting an account following a family law order or agreement.
- Contribution splitting fee - A fee applied when processing a contribution split.
- Portfolio administration fee - This fee applies if you invest in the Member Direct investment option.
- Cash account fee – this fee applies to the cash held in the Cash account within Member Direct.
- Excess contribution tax - A payment made by the fund to fulfil your tax liability for contributions made in excess of the contribution cap.

Rollover benefits statement

Section A: Receiving fund

1	Australian business number (ABN)	71 594 330 716		
2	Fund name	The Trustee for JPKL Super Fund		
3	Postal address	10 NUMURKAH DR		
	Suburb/town/locality	State/territory	Postcode	
	BUDERIM	QLD	4556	
	Country if outside Australia			
4	(a) Unique Superannuation Identifier (USI)			
	(b) Member Client Identifier	J Fung		

Section B: Member details

5	Tax file number (TFN)	413 098 683		
6	Full name			
	Title	Mr		
	Family name	Fung		
	First given name	Other given names		
	Jean-Pierre			
7	Residential address			
	Street address	10 Numurkah Dr		
	Suburb/town/locality	State/territory	Postcode	
	BUDERIM	QLD	4556	
	Country if outside Australia			
8	Date of birth	Day/Month/Year 09/12/1985		
9	Sex	Male <input checked="" type="checkbox"/>	Female <input type="checkbox"/>	
10	Daytime phone number (include area Code)	0422074499		
11	Email address (if applicable)	jeanpierrefung@gmail.com		

Section C: Rollover transaction details

12	Service period start date	Day/Month/Year 19/11/2003
13	Tax components:	
	Tax-free component	\$ 783.90
	KiwiSaver tax-free component	\$ 0.00
	Taxable component:	
	Element taxed in the fund	\$ 126,194.64
	Element untaxed in the fund	\$ 0.00
	TOTAL Tax components	\$ 126,978.54
14	Preservation amounts:	
	Preserved amount	\$ 126,978.54
	KiwiSaver preserved amount	\$ 0.00
	Restricted non-preserved amount	\$ 0.00
	Unrestricted non-preserved amount	\$ 0.00
	TOTAL Preservation amounts	\$ 126,978.54

Section D: Non-complying funds

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

Section E: Transferring fund

16	Fund's ABN	65 714 394 898
17	Fund's name	AustralianSuper
18	Contact name	AustralianSuper Contact Centre
19	Daytime phone number (include area Code)	1300 300 273
20	Email address (if applicable)	email@australiansuper.com

Section F: Declaration

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

JOE NEKIC

Authorised representative signature

JOE NEKIC

Day / Month / Year

Date

13/07/2020