

**MEMBERS ROLL IN
WORKPAPERS**

10 June 2023



000851

049 779

Ms Melanie Clark
Po Box 1139
EAST VICTORIA PARK WA 6981

Dear Ms Clark

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

Member number: 1074916195

As you recently requested, we've transferred your account with AustralianSuper to The Trustee for Kate Clark SMSF.

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 9 June 2023. 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 haven'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*

MBR-CLMLTR 08/22

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Rollover benefits statement

Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality State/territory Postcode

Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

Section B: Member details

5 Tax file number (TFN)

6 Full name
Title
Family name

First given name Other given names

7 Residential address
Street address

Suburb/town/locality State/territory Postcode

Country if outside Australia

8 Date of birth Day/Month/Year

9 Sex Male Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

Section C: Rollover transaction details

12	Service period start date	Day/Month/Year 10/07/1989
13	Tax components:	
	Tax-free component	\$ 0.00
	KiwiSaver tax-free component	\$ 0.00
	Taxable component:	
	Element taxed in the fund	\$ 212,474.17
	Element untaxed in the fund	\$ 0.00
	TOTAL Tax components	\$ 212,474.17
14	Preservation amounts:	
	Preserved amount	\$ 212,474.17
	KiwiSaver preserved amount	\$ 0.00
	Restricted non-preserved amount	\$ 0.00
	Unrestricted non-preserved amount	\$ 0.00
	TOTAL Preservation amounts	\$ 212,474.17

Section D: Non-complying funds

15	Contributions made to a non-complying fund on or after 10 May 2006	\$ 0.00
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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)	australiansuper.com/email

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

09/06/2023

Your final super statement

For the period 1 July 2022 to 9 June 2023

Member name:	Ms Melanie Clark
Member number:	1074916195
Date joined fund:	22 June 2022
Date of birth:	30 December 1971
Tax file number:	Provided
Email:	melanie@clarkaccountants.com.au

Your benefit summary as at 9 June 2023

Withdrawal benefit	
Opening balance	\$0.00
Closing balance prior to payment	\$212,474.17
Preserved benefit	\$212,474.17
Non-preserved benefit	
Restricted	\$0.00
Unrestricted	\$0.00
Closing account balance as at 9 June 2023	\$0.00

Want more information? See About your statement included on the following pages for an explanation of the benefits reported above.

Your account summary as at 9 June 2023

The amounts reported below are the totals for the different transactions reported. More details on these transactions can be found on the following pages.

Description	Totals
Opening account balance at 1 July 2022	\$0.00
Plus Investment returns	\$8,424.20
Transfer in	\$204,216.20
Less Fees*	-\$166.23
Final payout figure	-\$212,474.17
Closing account balance as at 9 June 2023	\$0.00

*Amount includes the tax benefits the Fund claims on the administration fees that are paid into your account, but does not include fees and costs deducted from your investment. See Your fees and costs summary for a breakdown of fees and costs.

Your transaction history

Details of transactions are provided below. Any contributions received from an employer after 9 June 2023 will open a new AustralianSuper account.

Transaction date	Description	Amount (\$)				Total
		Employer	Employer additional	Salary sacrifice	Member	
01/07/2022	Opening account balance					\$0.00
30/09/2022	Tax benefit – Flat administration fee					\$0.60

Continued on next page...

Your transaction history continued...

Transaction date	Description	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
30/09/2022	Flat administration fee*					-\$0.60
28/10/2022	Tax benefit – Flat administration fee					\$0.60
28/10/2022	Flat administration fee*					-\$0.60
02/11/2022	Flat administration fee*					-\$9.00
02/11/2022	Flat administration fee*					-\$6.25
02/11/2022	Flat administration fee*					-\$1.65
02/11/2022	Flat administration fee*					-\$4.00
02/11/2022	Flat administration fee*					-\$10.65
02/11/2022	Rollover from THE MELANDIE SUPER FUND					\$204,216.20
25/11/2022	Flat administration fee*					-\$4.00
25/11/2022	Tax benefit – Flat administration fee					\$0.60
25/11/2022	Asset-based administration fee					-\$15.66
25/11/2022	Tax benefit – Asset-based administration fee					\$2.35
30/12/2022	Flat administration fee*					-\$5.00
30/12/2022	Tax benefit – Flat administration fee					\$0.75
30/12/2022	Asset-based administration fee					-\$19.29
30/12/2022	Tax benefit – Asset-based administration fee					\$2.89
27/01/2023	Flat administration fee*					-\$4.00
27/01/2023	Tax benefit – Flat administration fee					\$0.60
27/01/2023	Asset-based administration fee					-\$15.76
27/01/2023	Tax benefit – Asset-based administration fee					\$2.36
24/02/2023	Flat administration fee*					-\$4.00
24/02/2023	Tax benefit – Flat administration fee					\$0.60
24/02/2023	Asset-based administration fee					-\$15.73
24/02/2023	Tax benefit – Asset-based administration fee					\$2.36
31/03/2023	Flat administration fee*					-\$5.00
31/03/2023	Tax benefit – Flat administration fee					\$0.75
31/03/2023	Asset-based administration fee					-\$19.83
31/03/2023	Tax benefit – Asset-based administration fee					\$2.97
28/04/2023	Flat administration fee*					-\$4.00

Continued on next page...

Your transaction history continued...

Transaction date	Description	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
28/04/2023	Tax benefit – Flat administration fee					\$0.60
28/04/2023	Asset-based administration fee					-\$16.10
28/04/2023	Tax benefit – Asset-based administration fee					\$2.42
26/05/2023	Flat administration fee*					-\$4.00
26/05/2023	Tax benefit – Flat administration fee					\$0.60
26/05/2023	Asset-based administration fee					-\$16.05
26/05/2023	Tax benefit – Asset-based administration fee					\$2.41
09/06/2023	Final withdrawal to The Trustee for Kate Clark SMSF -\$212,474.17					-\$212,474.17
09/06/2023	Flat administration fee*					-\$2.00
09/06/2023	Tax benefit – Flat administration fee					\$0.30
09/06/2023	Asset-based administration fee					-\$8.02
09/06/2023	Tax benefit – Asset-based administration fee					\$1.20
09/06/2023	Investment returns					\$8,424.20
09/06/2023	Closing account balance					\$0.00

*The Flat administration fee (up to 2 September 2022 inclusive) shown in Your transaction history does not include the variable component of the administration fee that is deducted from investment returns. See Your fees and costs summary for details on all fees and costs.

Your insurance cover

As at 9 June 2023 you had this insurance cover – which has now ended:	Insured benefit
Death cover	\$0.00
Total & Permanent Disablement Cover	\$0.00

If you had been off work and entitled to income protection payments, you'd have received \$0.00 a month. This cover was calculated using your recorded age as at 9 June 2023.

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

Your investment performance

Below is a summary of your investment performance for the period from 1 July 2022 to 9 June 2023.

Investment option	Opening balance	Performance	Investment returns	Closing balance
Balanced (AustralianSuper My Super)	\$0.00	6.7525%	\$8,424.20	\$212,474.17

We declare a daily crediting rate for each investment option (excluding Member Direct) based on the performance of the option (after allowing for investment fees and costs, transaction costs and taxes). Investment returns are determined daily and credited

to your account balance as at the date your account was closed. Investment returns are not guaranteed as all investments carry some risk. Past performance gives no indication of future returns.

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 fees and costs summary

Fees deducted directly from your account: **-\$191.19**

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

This includes:

- Flat administration fee
- Asset-based administration fee (from 3 September 2022)
- Other fees and costs for additional services such as advice and insurance, if applicable. See About your statement for more information.

Fees and costs deducted from your investment: **-\$563.76**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.

This includes:

- The variable component of administration fees deducted from pre-tax investment returns up to 2 September 2022 inclusive, and reflected in the daily crediting rate. From 3 September 2022 there will be no variable administration fee deducted from your investment returns.
- Investment fees and costs and Transaction costs, which are deducted from pre-tax investment returns and reflected in the daily crediting rate of the relevant investment option.
- The tax benefit the Fund claims on its administration costs in the form of a reduced Administration fee up to 2 September 2022 inclusive.
- Administration costs paid from reserves that are not otherwise charged as administration fees. If applicable, these costs are not directly charged to your account but have reduced the reserve balance held by the Fund to cover future administration costs.

TOTAL FEES AND COSTS YOU PAID: **-\$754.95**

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

If your account balance for a product is less than \$6,000 at the end of the current financial year (or at account closure), certain fees and costs charged to you in relation to administration and investment are capped at 3% of your account balance. Any amount charged in excess of that 3% cap has been refunded and shown in Your transaction history as a Fee cap refund which has reduced the amount of Fees deducted directly from your account.

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

Find out more

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

Call: **1300 300 273** (8am to 8pm AEST/AEDT weekdays)

Email: australiansuper.com/email

Web: australiansuper.com

Mail: AustralianSuper

GPO Box 1901

MELBOURNE VIC 3001

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

If you have a complaint

The simplest way to resolve a complaint can be to discuss it with us by calling **1300 300 273** (8am to 8pm AEST/AEDT weekdays).

If you would prefer not to discuss the complaint or your concern is not satisfactorily resolved, you can email your complaint to us via our website at australiansuper.com/email or

complaints@australiansuper.com or you can write to us at:

The Complaints Officer

AustralianSuper

GPO Box 1901

MELBOURNE VIC 3001

We'll acknowledge and investigate your complaint and address your concerns generally within 45 days of receiving your complaint. We will write to you accordingly if there are any exceptions.

At any stage you're welcome to contact your assigned Complaint Officer for an update on the progress of your complaint.

What happens next?

If you don't receive a response to your complaint within the required timeframe, or if you're not satisfied with AustralianSuper's response to your complaint, you may be eligible to take your complaint to an external complaints body.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

GPO BOX 3

MELBOURNE VIC 3001

Call: **1800 931 678** (free call)

Online: afca.org.au

If your complaint relates to the handling of your personal information, you are able to escalate your complaint to the Office of the Australian Information Commissioner (OAIC).

Office of the Australian Information Commissioner

GPO Box 5218

SYDNEY NSW 2001

Call: **1300 363 992**

Online: oaic.gov.au

This statement was prepared in June 2023 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, financial situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and refer to the relevant Product Disclosure Statement available at australiansuper.com/pds or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd.

About your statement

This section forms part of your final super statement and should be used to help you understand the details and benefit entitlements of your AustralianSuper account. Please note that some information may not apply to your account. Please refer to the AustralianSuper Product Disclosure Statement (PDS) for your plan or division. You can download this at australiansuper.com/PDS for details, including fees, costs and investments.

Personal details

Please check your personal details (name and address) are correct. If any information is incorrect or missing please call AustralianSuper on **1300 300 273**, write to us at AustralianSuper, GPO Box 1901 MELBOURNE VIC 3001 or submit an email enquiry via our website at australiansuper.com/email

Date joined fund

The date you joined AustralianSuper.

Tax file number (TFN)

Confirms AustralianSuper has received your TFN. If we have not received your TFN, you may pay more tax than you have to.

How investment returns are calculated

We declare a daily crediting rate for each investment option based on the performance of each option (after allowing for investment fees and costs, transaction costs and taxes that are deducted from investment returns). Returns are determined daily and applied to your account balance as at the date your account was closed.

The returns for AustralianSuper investment options were calculated by AustralianSuper. Investment returns are not guaranteed as all investments carry some risk. Past performance gives no indication of future returns.

For details about all investment options, visit australiansuper.com/investments

For the Member Direct investment option, returns 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.

Additional explanation of fees and costs

Some fees and costs are paid if you received additional services. If applicable, the total amounts for the period will be included in Fees deducted directly from your account. They will also appear as transactions in Your transaction history.

These may include:

- Advice fees – when you receive personal advice.*
- Contribution splitting fee – a fee applied when processing a contribution split with your spouse. From 1 September 2022 this fee is no longer charged.

- Family law information request – a fee charged to the person asking for the information under the family law act. From 1 September 2022 this fee is no longer charged.
- Family law splitting fee – a fee for splitting an account following a family law order or agreement. From 1 September 2022 this fee is no longer charged.
- Insurance fees – insurance costs will apply if you have insurance cover as part of your super.
- Fees for the Member Direct investment option which are deducted directly from your Member Direct Cash account and include:
 - Portfolio administration fee – depending on the option selected. Deducted monthly in arrears on the first business day of the following month based on the number of days in the month.
 - Cash account fee – applies to the cash held in the Member Direct Cash account. Deducted monthly in arrears on the first business day of the following month based on the number of days in the month.
 - Brokerage fees – deducted when you trade shares, ETFs and LICs.
 - If you invest in ETFs and LICs underlying fees and costs will be charged by the issuer. These other fees and costs are not included in Total fees and costs you paid in the Your fee and cost summary section. For details visit australiansuper.com/MemberDirect and download a copy of the *Member Direct – investment menu*.

For details about fees and costs including the latest rates, go to australiansuper.com/FeesandCostsGuide

Fees paid by your employer

For AustralianSuper Select members, any administration fees and/or insurance costs paid by your employer will count towards your concessional contributions cap.

For details about contribution caps visit australiansuper.com/InfoTax or refer to your relevant Product Disclosure Statement for fees and costs information.

Tax deductions

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

- Flat and asset-based administration fees: From 3 September 2022, a 15% tax benefit will be paid directly into your account on the last Friday of each month. Prior to 3 September 2022 any tax deductions the fund claims for administration costs were paid into the administration reserve.
- Investment fees and costs and Transaction costs: Claimed as a deduction against taxable investment income and included in the daily crediting rate for the relevant investment option.

- Insurance fees: A 15% tax benefit on any insurance costs will be applied against any contribution tax payable, and the resulting amount will either be deducted from or paid to your account at the end of each month.
- Advice fees: Claimed by the fund and paid into the reserve to enable the provision of adviser services. In addition, the fund claims a reduced input tax credit of 55% 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 directly from your account is less than the full fee that is paid to the financial adviser.
- Portfolio administration fees and Cash Account fees for the Member Direct investment option: Claimed by the fund and paid into the reserve to enable the provision of the Member Direct investment option.
- Brokerage fees for the Member Direct investment option: Added to the cost base of your trade, resulting in a lower taxable capital gain on disposal when you sell.

Contributions to your account

Under Superannuation Guarantee (SG) laws, your employer must pay at least 10.5% 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.

Government taxes shown in Your transaction history, comprise contributions taxes paid less the benefit of any tax deduction received on insurance costs (if applicable).

A payment for excess contribution may be made by the fund to fulfill your tax liability for contributions made in excess of the contribution cap.

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 meet a condition of release.

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 (TPD) benefit, this is the date determined by the insurer) and may differ from the amount shown in the section Your insurance cover.

Need help?

AustralianSuper is required to provide you with any information reasonably required to understand your benefit entitlement contained in this statement. If you have questions, we're here to help.

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

Call 1300 300 273 8am to 8pm AEST/AEDT
weekdays or +61 3 9005 0785 (if overseas)

Mail GPO Box 1901 MELBOURNE VIC 3001

Web australiansuper.com

Email You can submit an email enquiry via our website at australiansuper.com/email

Closing balance

Is the value of your account on the last day it was open. Any contributions received from an employer after this date will open a new AustralianSuper account.

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 complaints@australiansuper.com, 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. You will generally be provided with a written response within 45 days.

If you are unsatisfied with our response to you, or the complaints handling process itself, or you did not receive a response within the required time frame, you may be eligible to take your complaint to an external complaints body.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

If your complaint relates to the handling of your personal information, you are able to escalate your complaint to the Office of Australian Information Commissioner (OAIC).

Office of Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
www.oaic.gov.au
1300 363 992


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

Privacy

Your privacy is important to us. When your personal details are provided to us they are securely stored and are accessible only to authorised personnel for approved purposes. If you would like to see our Privacy Policy please call us on **1300 300 273** or visit australiansuper.com

How to apply

Follow the instructions on this form to apply for a full or partial withdrawal or transfer from your super.

Important: You can use this form to apply for a payment from your super, or to rollover (transfer) your super to another super fund. If you'd like to close your super account and withdraw your full account balance as cash, the easiest option is to apply through your online account or you can complete this form. 

Check that you're eligible

You can use this form to request a payment from your super in certain situations. These are listed below.

Transferring your account to another super fund

You can transfer some or all of your AustralianSuper account to another complying super fund. To see the limits and proof of ID requirements that apply to you, refer to the *Guide to providing proof of your identity* fact sheet available at australiansuper.com/IDHelp

Please note: If you're only transferring some of your account, you'll need to leave at least \$6,000 in your account. AustralianSuper may refuse your request for a payment or only pay out part of your request to ensure your account balance doesn't fall below \$6,000. If you want to keep your insurance cover, you'll need to have enough money in your super account to pay for it. Cover can stop for many reasons. Read the *When cover stops* section in our *Insurance in your super* guide at australiansuper.com/InsuranceGuide to learn more. If you have insurance cover, see the *Before applying for a payment* section on page 2 of this form.

Check with your employer that any final contributions have gone into your account before you complete this form. If we receive any late contributions, we need to open a new account for you.

Requesting a cash payment from your account

To access your super savings in cash, you generally need to have permanently retired from work and have reached your preservation age.

Your preservation age is 55 if you were born before 1 July 1960. Higher preservation ages apply if you were born after this date.

Visit australiansuper.com/AccessSuper to find your preservation age.

You can use this form to access some or all of your super if you:

- have turned 65 (regardless of whether you've retired or not)
- stopped working for an employer after you turned age 60
- have an account balance of \$200 or less (conditions apply)
- have unrestricted non-preserved super (which is usually after-tax contributions made before 1 July 1999). You can log into your online account to check if you have any.
- are between preservation age and the age of 64, have ceased gainful employment and don't plan to work more than 10 hours a week again.

Temporary residents aren't eligible to apply for a payment under the conditions of release described above.

All cash payments may be subject to tax if made before you've turned age 60.

You need a different form to apply for a payment from your super in other situations

There are other situations that may allow you to apply for a payment from your super. These include:

- severe financial hardship – request a payment via your online account at australiansuper.com
- compassionate grounds
- permanently leaving Australia after being a temporary resident
- terminal illness or permanent incapacity
- the First Home Super Saver Scheme
- transferring your super to KiwiSaver.

Each of these situations has a different form that you need to complete. Go to australiansuper.com/AccessSuper for more information.

Apply to AustralianSuper

To request a payment from your super or to transfer your account to another fund:

- Go to australiansuper.com and log into your online account
- Choose 'Make a withdrawal from my super account'.

Making your payment request online is easy and means that you can confirm your identity online. 

If you don't have access to the internet:

- Complete the attached form.
- Read *How to certify your documents* on page 2 of this form to see the documents you'll need to prove your identity.
- Send your signed form and certified ID to us.

Once we receive your completed application form and certified documents, it will usually take around five business days to make a cash payment or three business days for your super to be transferred to another fund. This doesn't include time for postage or transfers.

Before applying for a payment...

It's important to consider:

- how it will impact your retirement
- if you'll have to pay more tax
- any impacts it will have on benefits you're receiving i.e. Centrelink, Work Cover etc
- AustralianSuper may refuse your request or only pay out part of your request to ensure your account balance doesn't fall below \$6,000.

Your insurance cover

A lower account balance may affect your insurance cover, particularly if your employer doesn't make Superannuation Guarantee contributions to your account. Read the Important information section of the *Insurance in your super* guide at australiansuper.com/InsuranceGuide, for details about when your cover stops before requesting a payment.

If you're withdrawing your whole account balance, your account will be closed and any insurance cover you have will end.

Claiming a tax deduction for super contributions

You might be able to claim a tax deduction for any personal contributions you've made to your super. To claim a tax deduction for personal super contributions, you must send us a *Notice of intent to claim a tax deduction*

form before you withdraw your super benefit, transfer any part of your account to a retirement income account or close your account.

We can't accept your *Notice of intent to claim a tax deduction* form after an application for a full benefit payment withdrawal or a request for a full rollover to a retirement income account has been processed. If you request a partial withdrawal from your account, you may be able to claim partial tax deduction.

To get a claim form or find out more, go to australiansuper.com/ClaimDeduction

Former UK pension funds transferred into your account

If you've transferred a pension fund from the UK into your AustralianSuper account within the last ten years, we're required to report any payments or transfers to HM Revenue & Customs in the UK. And if the UK Government considers you to be a UK tax resident at the time of payment or at anytime during the preceding ten UK tax years, you may have to pay tax to the UK Government. The UK Government will contact you regarding any tax you have to pay.

For more information on UK tax, contact HM Revenue & Customs directly at hmrc.gov.uk or on 001144 3000 533 148. Please have your UK National Insurance number on hand.

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation to provide proof of your identity. Alternatively, you can use electronic verification. See section 3 of the form for details.

1 Go to your local police station

Take both the ORIGINAL and a photocopy of your CURRENT driver's licence or passport to your local police station. If you are using your driver's licence, you'll need to photocopy BOTH sides.

If you're withdrawing more than \$10,000 you'll need additional ID:

- Above \$10,000 and up to \$50,000: a CURRENT bill (power, telephone) or bank statement.
- Above \$50,000 and up to \$75,000: two CURRENT bills (power, telephone) or bank statements.
- Above \$75,000: three CURRENT bills (power, telephone) or bank statements.

All ID must have the same name and mailing address that we have for your super account.

2 Ask them to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'This is a true and correct copy of the original'
- their qualification (such as police officer)
- their name
- their address and phone number, and
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



If you can't get to a police station, a number of other people can certify your ID for you. Go to australiansuper.com/IDHelp for more information.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne Victoria 3001, collects your personal information (PI) to operate your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

Apply for a payment

Request to make a full or partial withdrawal or transfer from your super account.

Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable. Read the Privacy Collection Statement on page 2 to see how AustralianSuper uses your personal information.

1 Provide your personal details

Last name
C L A R K

Mr Mrs Ms Miss Dr

First name/s
M E L A N I E C A R R I S S A

Date of birth
3 0 1 2 1 9 7 1 Male Female

Tax File Number
1 7 3 4 7 7 9 4 5 Member number
1 0 7 4 9 1 6 1 9 5

Street address
6 A M E R T O N S T R E E T

Suburb
V I C T O R I A P A R K State **W A** Postcode **6 1 0 0**

Postal address
P O B O X 1 1 3 9

Suburb
E A S T V I C T O R I A P A R K State **W A** Postcode **6 9 8 1**

Telephone (business hours)
0 4 3 3 2 8 3 2 3 1 Telephone (after hours)
0 4 3 3 2 8 3 2 3 1 Mobile
0 4 3 3 2 8 3 2 3 1

Email
MELANIE@CLARKACCOUNTANTS.COM.AU

Name of the last employer contributing into AustralianSuper for you
N/A

For how we use your TFN, go to australiansuper.com/RefTFN if you don't provide your TFN you're likely to pay more tax than you need to.



2 Confirm you're eligible for a payment

From the six options select the statement that applies to you: (choose (X) one option only)

- I am aged 65 or over
- I am aged 60 to 64 and have stopped working for an employer since turning 60

My previous employer was

I stopped working there on

- I am between my preservation age and the age of 64 and have permanently retired from the workforce.
- I have unrestricted non-preserved super
- I have \$200 or less in my account (conditions apply)
- I want to make a transfer into another super fund or self-managed super fund (SMSF)

Use this table to find your preservation age

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

100-100000

100-100000

100-100000



100-100000

3 Provide proof of your identity

Please complete (X) one of the options below.

Option 1 - I authorise AustralianSuper to give my TFN (provided in Step 1) to my other super fund.

This option is only available if you're transferring funds across to another super fund, not an SMSF. Your other super fund will use it to confirm your ID with the Australian Taxation Office.

Option 2 - I want to use electronic verification.

By giving you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details on this form for the purpose of electronic data verification. I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third party systems.

Any TWO of the following:

1. Full name as appears on my Medicare card

M E L A N I E C C L A R K

My Medicare number is

6 2 7 8 6 3 4 2 4 1

Valid to

0 1 2 0 2 6

My reference number on this card is

1

2. Full name as appears on my driver's licence

M E L A N I E C A R R I S S A C L A R K

Licence number

3 6 4 7 7 0 9

Card number*

D 8 6 0 8 0 7 7

* Visit australiansuper.com/IDHelp to find the card number on your driver's licence.

State of issue

W A

Expiry date

2 4 0 5 2 0 2 3

3. My Australian passport number is

P A 1 3 3 9 3 6 7

Place of birth (as shown on your passport)

I N V E R C A R G I L L

Country of birth (not shown on your passport)

N E W Z E A L A N D

Family name at birth (not shown on your passport)

W O N G

Option 3 - I want to attach paper copies of certified documentation

I have attached certified copies of my proof of identity to this form. Please ensure that you provide photocopies of your **original** identification documents and that they are correctly certified. **Each page must be certified as a true copy.** The documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected. For instructions on who can certify documents, go to australiansuper.com/IDHelp

See page 2 of this form to check "How to certify your documents".

Electronic verification if the paper copies of my proof of identity documents are incorrectly certified or can't be read

I authorise the use of my personal details for the purpose of electronic data verification if the paper copies of my certified documentation are incorrectly certified or unable to be read. I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third party systems.

4 Are you withdrawing your whole account balance?

Yes - This will close your account and any insurance cover will end. Investment returns*, tax and insurance and management costs will change the final amount paid. Please check with your employer that any final contributions have gone into your account before you complete this form. Choose (X) one of the three options below:

Transfer all of my account to another super fund or SMSF

Withdraw some of my account in cash and transfer the rest to another super fund or SMSF

Amount to withdraw \$, ,

Withdraw all of my account in cash.

Go to step 6.

No - Choose (X) one of the two options below: (you need to leave at least \$6,000 in your account!)

Transfer some of my account to another super fund or SMSF.

Withdraw part of my account in cash. Any tax payable will be deducted from this amount.

Amount \$, ,

Go to step 5.

* Investment returns can be positive or negative.

† You'll need to ensure you have enough funds to pay insurance costs if you want to keep your insurance cover. AustralianSuper may also refuse all or part your request if your account balance will fall below \$6,000. See the *Before applying for a payment* section on page 2.

5 Choose the investment option(s) for your payment

Complete this section **ONLY** if you're invested in Pre-mixed and DIY Mix option/s.

Write the percentage you want to withdraw from each investment option below. If you leave this blank, your withdrawal will be made from your selected future contribution investment choice/s. If you don't have enough money in one or more of your selected options, the balance of your withdrawal will be pro-rated in proportion to the balance in each option.

High Growth				%
Balanced				%
Socially Aware				%
Indexed Diversified				%
Conservative Balanced				%
Stable				%
Australian Shares				%
International Shares				%
Diversified Fixed Interest				%
Cash				%
TOTAL MUST ADD UP TO 100%	1	0	0	%

Complete this section **ONLY** if you're invested in the Member Direct option

If you have super invested in AustralianSuper's Member Direct option, do you want to sell these holdings to make this withdrawal?

(Please choose (X) one option only)

Yes - I will sell my Member Direct holdings.

If you have a term deposit, you must be eligible to redeem it before it matures and early redemption costs will apply. Refer to the *Member Direct investment option* guide for full details.

No - I don't want to sell my Member Direct holdings.

You must maintain a minimum total account balance to continue using Member Direct. If your total super account balance falls below \$10,000, or your pension account balance falls below \$30,000, your Member Direct account may be closed.

6 Provide transfer and/or payment details

To transfer some or all of your account, provide details of your other super fund.

Fund name

K A T E C L A R K S M S F

Address

P O B O X 1 1 3 9

Suburb

E A S T V I C T O R I A P A R K

State

W A

Postcode

6 9 8 1

Australian Business Number (ABN)

4 8 1 9 2 2 6 7 4 2 4

Unique Superannuation Identifier (USI)

Your other super fund member number

0 0 1

To transfer some or all of your account to your SMSF, provide the details.

SMSF name

K A T E C L A R K S M S F

Australian Business Number (ABN)

4 8 1 9 2 2 6 7 4 2 4

Electronic Service Address (ESA)

w r k r S M S F

SMSF bank details:



Please attach a certified copy of your SMSF bank statement that clearly displays the SMSF account name, BSB and account number.

Done.

Account name

K A T E C L A R K P T Y L T D A T F K A T E C L A R K S

BSB number

0 6 6 1 2 8

Account number

1 0 8 3 0 3 2 9



Your Statement

Statement 2 (Page 1 of 2)

Account Number 06 6128 10830329

Statement Period 31 Mar 2023 - 31 Mar 2023

Closing Balance Nil

Enquiries 13 1998
 (24 hours a day, 7 days a week)



049

THE TRUSTEE
 PO BOX 1139
 EAST VICTORIA PARK WA 6981

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: KATE CLARK PTY LTD AS TRUSTEES FOR KATE CLARK SMSF

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
31 Mar 2023	OPENING BALANCE			Nil
31 Mar 2023	CLOSING BALANCE			Nil
	Opening balance	-	Total debits	+ Total credits = Closing balance
	Nil		Nil	Nil

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Mar	Less than \$10,000.00	0.35%
	\$10,000.00 and over	2.45%

Note. Interest rates are effective as at the date shown but are subject to change.

EAST VICTORIA PARK POST SHOP
 THE PARK CENTRE
 SHOP 30
 789 ALBANY HIGHWAY
 EAST VICTORIA PARK WA 6101





I certify this appears to be a true copy of the original document which has been sighted by me today.

[Signature]
 4/5/2023
 AUSTRALIA POST EAST VICTORIA PARK WA 6101

Rathi
 Chea
 Phone = 131318
 Postal Manager.

*# 5968 20201.1.2 ZZ256R3 0303 SL R3.S916.D090.O V06.00.36

General and account enquiries

-  www.kleenheat.com.au
-  Faults, leaks and emergencies
-  Teletypewriter (National Relay Service)
-  Translating and Interpreter Services

Or call 13 21 80
13 13 52
13 36 77
13 14 50

Kleenheat

Wesfarmers Kleenheat Gas Pty Ltd ABN 40 008 679 543
PO Box 4184 Myaree Business Centre WA 6960

EAST VICTORIA PARK POST SHOP
THE PARK CENTRE
SHOP 30
789 ALBANY HIGHWAY
EAST VICTORIA PARK WA 6101

I certify this appears to be a true copy of the original document which has been sighted by me today.

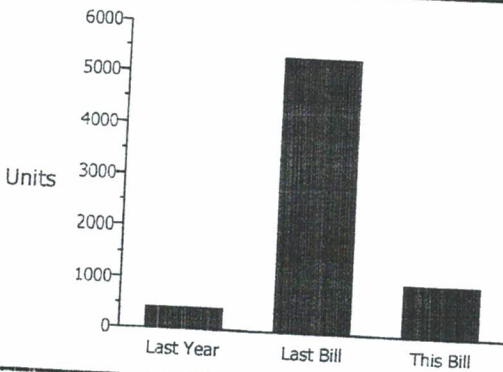
Tax Invoice
Issue date: 22/02/2023



MELANIE CLARK
PO BOX 1139
EAST VICTORIA PARK WA 6981

AUSTRALIA POST EAST VICTORIA PARK WA 6101
4/5/2023
Rathi Chea
Phone = 131318
Postal Manager

Previous balance	Payments/Adjustments	New charges	Account number
\$1,716.15CR	\$0.00	\$126.10	1483238
			Account balance*
			\$1,590.05CR







You are currently on our **Monthly Smart Saver**

This bill is for the period:
18 Nov 2022 to 22 Feb 2023 (96 days)

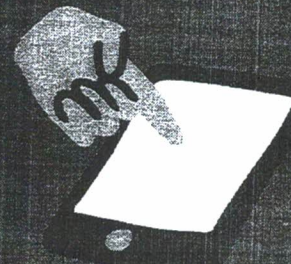
Your average usage at **6a Merton Street VICTORIA PARK** was:
Average daily consumption: 10.89 Units
Average daily cost of gas: \$1.31

You've saved \$8,014.97 since you joined Kleenheat compared to what you would have paid under the standard tariff set by government regulation

Manage your natural gas account online.

-  Moving house? Change your address
-  Make a payment or manage your direct debit
-  View your gas usage
-  And so much more

Visit kleenheat.com.au/myaccount



This invoice is for your information only.

Payment by Direct Debit has been established for your account.

* We have taken your Account Balance as well as your estimated future usage over the next billing period into consideration when adjusting your Monthly Instalment Amount.

Current monthly instalment amount:	\$0.00
New monthly instalment amount:	\$0.00
To apply from:	01 Mar 23

BSB
182182

Account No.
011028677

Account Name
Melanie Carrissa Clark

Enquiries
mortgages@macquarie.com
macquarie.com.au

Macquarie Bank Limited
ABN 46 008 583 542
Australian Credit Licence 237502

000747 000



Ms Melanie Carrissa Clark
PO Box 1139
EAST VICTORIA PARK WA 6981



Offset Home Loan Statement

From 8 December 2022 to 31 December 2022

Overview of this statement

Opening balance	+ Total debits	- Total credits	= Closing balance
\$0.00	\$240,000.00	\$0.00	\$240,000.00 _{BP}

Funds available for redraw at 31 December 2022 \$0.00

Interest charges \$0.00

Opening rate 4.59% p.a. From 16 DEC 4.84% p.a. DEC	Closing rate 4.84% p.a.
--	----------------------------

By depositing funds in your offset account/s, you have reduced your interest by \$0.00

Your messages

There are some important notices within this statement
We have included some important notices for you at the end of this statement.

I certify this appears to be a true copy of the original document which has been sighted by me today.

[Signature]
4/5/2023
AUSTRALIA POST EAST VICTORIA PARK WA 6101
Rathi
Chea
phone = 131318
Postal
manager

EAST VICTORIA PARK POST SHOP
THE PARK CENTRE
SHOP 30
789 ALBANY HIGHWAY
EAST VICTORIA PARK WA 6101

Account number 134 067 420
 Invoice number 2037761073
 Date of issue 27 Feb 2023
 Account period 22 Dec 2022 - 24 Feb 2023
 (65 days)



049 - 031445

MS M C CLARK
PO BOX 1139
EAST VICTORIA PARK WA 6981

Your account summary

	Opening balance	\$2,375.98cr
		+
No payment required	This bill	\$423.51
		=
	Total	\$1,952.47cr

Electricity Account

Invoice

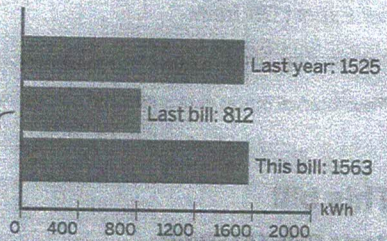
Need help with your bill? Visit synergy.net.au/help

I certify this appears to be a true copy of the original document which has been sighted by me today.

Rathi Chea
 AUSTRALIA POST EAST VICTORIA PARK WA 6101
 4/5/2023
 Phone = 13/318
 Postal Manager

EAST VICTORIA PARK POST SHOP
THE PARK CENTRE
SHOP 30
789 ALBANY HIGHWAY
EAST VICTORIA PARK WA 6101

How much energy have you used?



Your average daily usage 24.0426 units
 Your average daily cost \$8.31 per day

To see how your usage compares with your suburb, similar sized homes, or to access popular energy saving tips, visit synergy.net.au/myaccount

Payment options

Direct Debit*
 The set and forget way to pay.
 Visit synergy.net.au/directdebit

Credit/Debit Card*
 Online: synergy.net.au/payments
 Phone: 1300 650 900

Post Billpay*
 Pay in person at any post office.



*2608 1340674228

MS M C CLARK
 Account number: 134 067 420



BPAY®/BPAY View*
 Biller Code: 2600
 Reference: 134 067 4228
 Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.



Centrepay
 Eligible residential customers can use Centrepay to make voluntary, regular deductions from their Centrelink payments.
 Visit humanservices.gov.au/centrepay and register using Synergy reference 555 015 042 S.



Mail
 Send your cheque payable to Synergy with this payment slip to GPO Box U1913 Perth WA 6845.

*Fees may apply



Payment number 134 067 4228

No payment required \$1,952.47cr

No payment is required as your account is in credit.