

Your final super statement

For the period 1 July 2022 to 5 January 2023

Member name:	Mr Steven Keleher
Member number:	1072381909
Date joined fund:	29 June 2017
Date of birth:	16 August 1973
Tax file number:	Provided
Email:	stevenkeleher@hotmail.com

Your benefit summary as at 5 January 2023

Withdrawal benefit	
Opening balance	\$237,178.73
Closing balance prior to payment	\$249,107.80
Preserved benefit	\$249,107.80
Non-preserved benefit	
Restricted	\$0.00
Unrestricted	\$0.00
Closing account balance as at 5 January 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 5 January 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	\$237,178.73
Plus Contributions from your employer(s)	\$6,808.55
Investment returns	\$6,404.39
Less Government taxes	-\$993.38
Fees*	-\$104.54
Insurance costs	-\$185.95
Final payout figure	-\$249,107.80
Closing account balance as at 5 January 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 5 January 2023 will open a new AustralianSuper account.

Transaction date	Description	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
01/07/2022	Opening account balance					\$237,178.73
08/07/2022	Lactalis Australia Pty Ltd	\$1,492.15	\$0.00	\$0.00	\$0.00	\$1,492.15
29/07/2022	Insurance costs					-\$10.69
29/07/2022	Insurance costs					-\$4.97
29/07/2022	Insurance costs					-\$20.09
29/07/2022	Flat administration fee*					-\$11.25
31/07/2022	Government taxes					-\$218.46
09/08/2022	Lactalis Australia Pty Ltd	\$1,728.90	\$0.00	\$0.00	\$0.00	\$1,728.90
26/08/2022	Insurance costs					-\$7.35
26/08/2022	Insurance costs					-\$3.43
26/08/2022	Insurance costs					-\$14.94
26/08/2022	Flat administration fee*					-\$9.00
31/08/2022	Government taxes					-\$255.49
08/09/2022	Lactalis Australia Pty Ltd	\$1,793.75	\$0.00	\$0.00	\$0.00	\$1,793.75
30/09/2022	Insurance costs					-\$9.21
30/09/2022	Insurance costs					-\$4.29
30/09/2022	Insurance costs					-\$19.50
30/09/2022	Flat administration fee*					-\$6.25
30/09/2022	Tax benefit – Flat administration fee					\$0.60
30/09/2022	Asset-based administration fee					-\$18.18
30/09/2022	Tax benefit – Asset-based administration fee					\$2.73
30/09/2022	Government taxes					-\$264.11
10/10/2022	Lactalis Australia Pty Ltd	\$1,793.75	\$0.00	\$0.00	\$0.00	\$1,793.75
28/10/2022	Insurance costs					-\$7.37
28/10/2022	Insurance costs					-\$3.44
28/10/2022	Insurance costs					-\$15.60
28/10/2022	Flat administration fee*					-\$4.00
28/10/2022	Tax benefit – Flat administration fee					\$0.60
28/10/2022	Asset-based administration fee					-\$18.68
28/10/2022	Tax benefit – Asset-based administration fee					\$2.80
31/10/2022	Government taxes					-\$265.09

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Your transaction history continued...

Transaction date	Description	Amount (\$)				
		Employer	Employer additional	Salary sacrifice	Member	Total
25/11/2022	Insurance costs					-\$7.37
25/11/2022	Insurance costs					-\$3.44
25/11/2022	Insurance costs					-\$15.60
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					-\$19.11
25/11/2022	Tax benefit – Asset-based administration fee					\$2.87
30/11/2022	Government taxes					\$3.97
30/12/2022	Insurance costs					-\$9.21
30/12/2022	Insurance costs					-\$4.29
30/12/2022	Insurance costs					-\$19.50
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					-\$23.55
30/12/2022	Tax benefit – Asset-based administration fee					\$3.53
31/12/2022	Government taxes					\$4.95
05/01/2023	Final withdrawal to The Trustee for Taven Super Fund -\$249,107.80					-\$249,107.80
05/01/2023	Government taxes					\$0.85
05/01/2023	Insurance costs					-\$1.58
05/01/2023	Insurance costs					-\$0.74
05/01/2023	Insurance costs					-\$3.34
05/01/2023	Investment returns					\$6,404.39
05/01/2023	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 5 January 2023 you had this insurance cover – which has now ended:	Insured benefit
Death cover	\$90,000.00
Total & Permanent Disablement Cover	\$19,000.00

If you had been off work and entitled to income protection payments, you'd have received \$3,000.00 a month. This cover was calculated using your recorded age as at 5 January 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 5 January 2023.

Investment option	Opening balance	Performance	Investment returns	Closing balance
Balanced (AustralianSuper My Super)	\$237,178.73	3.0488%	\$6,404.39	\$249,107.80

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: **-\$304.97**

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: **-\$632.93**

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:

-\$937.90

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.