

FirstChoice Employer Super - Summary Report

Your details



Mr Cameron J Smart
34 Windsor St
MATRAVILLE NSW 2036

Statement period	1 January 2020 to 24 January 2020
Account number	065 014049482
Account name	Cameron James Smart
Email address	csmart@jrk.com.au
Plan name	John R Keith Pty Ltd Plan
Investor TFN held	Yes
Adviser details	Alexander Berlee AMP Financial Planning Pty Ltd

Your account balance

Your opening account balance as at: 31 December 2019
Your closing account balance as at: 24 January 2020

\$25,459.54

\$0.00

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
Account value				0.00	100.0

Your binding death nomination

Expiry date 3 June 2013

Name	Date of birth	Relationship	Percentage of benefit
Elke Smart	10 November 1969		100.00%

To revoke a nomination or make a new nomination you will need to complete a Non-Lapsing Death Benefit Nomination Form. Please note this nomination remains in force until the date shown above or the date you complete a new Non-Lapsing Death Benefit Nomination to which the trustee consents, whichever is the earlier. You should regularly review your nomination(s) to ensure it accurately reflects your wishes and your personal circumstances. Your benefit will be paid to the person(s) nominated above provided they are the legal personal representative and/or a dependant. To obtain a form please visit www.colonialfirststate.com.au, or call Employer Services on 1300 654 666.

FirstChoice Employer Super - Detailed Report

065 014049482

Components

Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
Total benefit	\$0.00

* Your preserved benefit generally cannot be accessed until you reach preservation age.

Your account transactions

We are required to show the Gross and Tax amounts for all fees and transactions on your account. Please note your account balance is generally only impacted by the amount shown in the 'Net' column. To find out more visit colonialfirststate.com.au/statementinfo

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
6 Jan 2020	FirstChoice Lifestage 1970-74	Admin Fee (Investor fee)	-5.00	0.75	-4.25
24 Jan 2020	FirstChoice Lifestage 1970-74	Rollover withdrawal	-26,155.50	0.00	-26,155.50

Your fee summary

Fees charged

These are the fees (including adjustments) that have been deducted from your account this period. The **\$4.25** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$5.00**, less a Tax benefit of **\$0.75**.

\$4.25

Indirect costs of your investment

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 a fee. The **\$0.69** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$0.81**, less a Tax benefit of **\$0.12**.

\$0.69

Other fees of your investment

This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement. The above figure does not include any rebates as outlined in the fee section of the Product Disclosure Statement.

\$13.20

The **\$13.20** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$15.53**, less a Tax benefit of **\$2.33**.




Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

☎ Employer Services 1300 654 666
 🌐 colonialfirststate.com.au

Investor information continued...

Would you like to give us feedback, or do you have a question or complaint?

If you have an enquiry, a problem or you would simply like to give us feedback, then please contact us by:

-  calling us on 1300 654 666 Monday to Friday, 8am to 7pm Sydney time
-  emailing us at contactus@colonialfirststate.com.au
-  writing to us at Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

Dispute resolution

We understand things don't always go as planned so if you'd like to make an enquiry or discuss your account, contact us using the details above.

If you are not happy with the outcome of your enquiry or complaint then you can write to:

Group Customer Relations
GPO Box 41
Sydney NSW 2001

Once we receive your query we will contact you within 45 days of receiving your complaint to provide an update and to let you know that if we don't resolve your complaint within 90 days, you may request reasons for the delay. If your complaint relates to a direct debit arrangement, we will provide a response within 21 days. We will make every effort to resolve your query as quickly as possible.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent financial services complaint resolution that is free to consumers. You can contact them by either calling them on 1800 931 678, in writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001, by emailing info@afca.org.au or online at www.afca.org.au

Time limits may apply to complain to AFCA and so consumers should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to their circumstances expires.

Please refer to our website for further information about the dispute resolution process.

How returns are calculated

Returns are calculated on an annualised basis using exit price to exit price with distributions reinvested. For the FirstRate options, returns are calculated on a cumulative daily simple interest accrual method basis. Generally, returns are compounded monthly for FirstRate Investment Deposit, FirstRate Saver and for the relevant interest payment frequency and term deposit period for FirstRate Term Deposit options. The daily interest accrual is based on the interest rate effective for each day of the period. All returns are net of management costs, transaction costs and for superannuation products net of tax payable by the trustee, but excluding contribution surcharge, excess contributions tax or individual taxes paid by the investor and all other fees and rebates.

Receive your communications via email

Nominate to receive your communications from us by email and not only are you helping the environment, you'll also receive your statements and market updates sooner.

Become a paper-free investor today at colonialfirststate.com.au/paperfree. Alternatively phone us on 1300 654 666.

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