

28 January 2020

Mr Cameron J Smart  
34 Windsor St  
MATRAVILLE NSW 2036

FirstChoice Employer Super  
Account number: 0650 1404 9482

Your rollover has been completed

Dear Mr Smart

We enclose the following information for your records:

- A statement confirming the details of your rollover
- A rollover advice statement which was also sent to your nominated fund(s)
- A closed account statement

Need more information?

Thank you for investing with us, we hope we have helped you move towards your retirement goals. If you would like to discuss this, please contact your financial adviser or call us on 1300 654 666 Monday to Friday, 8am to 7pm, Sydney time.

Yours sincerely

A handwritten signature in black ink, appearing to be 'S. Henricks', with a stylized, cursive script.

Scott Henricks  
General Manager Client Operations

WITHDRAWAL CONFIRMATION  
Colonial First State FirstChoice Employer Super

Mr Cameron J Smart

Account number: 0650 1404 9482

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Withdrawal summary

Date of withdrawal	24 January 2020
Gross withdrawal amount	\$26,155.50
Net withdrawal amount	\$26,155.50

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Investment option details

Investment option	Units withdrawn	Unit price \$	Refund amount \$	Withdrawal amount \$
FirstChoice Lifestage 1970-74	14,526.7981	1.8005	\$0.00	\$26,155.50
Total withdrawal amount				\$26,155.50

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Tax details

The tax components of your withdrawal were:

Taxable	\$26,155.50
Total	\$26,155.50

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## Preservation details

Preservation details determine when you can access your funds. Your investment balance of \$26,155.50 was made up of:

A preserved amount that you can generally only access when you reach retirement age	\$26,155.50
A restricted non-preserved amount that you can generally access if you have left your employer	\$0.00
An unrestricted non-preserved amount that you can access at any time - although there may be tax implications to be aware of.	\$0.00

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## Binding death benefit nomination

Your nomination details tell us who you would like to receive your investment in the event of your death.

Person nominated	Date of birth (of nominee)	Relationship	Percentage of benefit (%)
Elke Smart	10 November 1969		100.00%

Please note that this nomination was valid for three (3) years and expired on 3 June 2013. To make a new nomination, please complete our Non-Lapsing Death Benefit Nomination form available from our website.

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Tax File Number	Supplied
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# Rollover Benefit Statement

Individual's copy

t0001297h-9750991-0000108

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**34 Windsor Street**  
**MATRAVILLE NSW 2036**

Unique Superannuation Identifier (USI):

Member client identifier:

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town:  State/territory:  Postcode:

Country if other than Australia:

Date of birth:  Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

## SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:  Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

    ⌘ Element taxed in the fund, and

    ⌘ Element untaxed in the fund

TOTAL Tax Components

Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

## SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

## SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Telephone no:

## SECTION F: DECLARATION

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

Name:

Signature of authorised person:



Date:

# Rollover Benefit Statement

Roll-over fund copy

t0001297h-9750991-0000108

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

82474822113

**34 Windsor Street**

**MATRAVILLE**

**NSW 2036**

Unique Superannuation Identifier (USI):

Member client identifier:

SMARTC

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN): 164595326

Title:

Mr

Family name: Smart

Given name:

Cameron

Other given names:

James

Residential address:

34 Windsor St

Suburb/town:

MATRAVILLE

State/territory: NSW

Postcode: 2036

Country if other than Australia:

Date of birth:

04/11/1970

Sex (M/F): M

Daytime phone number (including area code): (029) 3110 330

Email address (if applicable):

csmart@jrk.com.au

## SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:

Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

11/01/1989

Tax components:

Preservation amounts:

Tax-free component

\$0.00

Preserved amount

\$26,155.50

KiwiSaver Tax-free component

\$0.00

KiwiSaver preserved amount

\$0.00

Taxable component

Restricted non-preserved amount

\$0.00

⌘ Element taxed in the fund, and

\$26,155.50

Unrestricted non-preserved amount

\$0.00

⌘ Element untaxed in the fund

\$0.00

TOTAL Preservation Amounts

\$26,155.50

TOTAL Tax Components

\$26,155.50

## SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

## SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Telephone no:

## SECTION F: DECLARATION

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

Name:

Signature of authorised person:



Date:

# FirstChoice Employer Super - Summary Report

## Your details

**1300 654 666**

Mr Cameron J Smart  
34 Windsor St  
MATRAVILLE NSW 2036

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

## Your account balance

Your opening account balance as at: 31 December 2019	<b>\$25,459.54</b>
Your closing account balance as at: 24 January 2020	<b>\$0.00</b>

## Your account valuation

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

## Your binding death nomination

<b>Expiry date</b>	<b>3 June 2013</b>
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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](http://www.colonialfirststate.com.au), or call Employer Services on 1300 654 666.

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](http://colonialfirststate.com.au)



# FirstChoice Employer Super - Detailed Report

065 014049482

## Your additional personal details

Sex	Male
Date of birth	4 November 1970
Date you joined FirstChoice	19 May 2007
Eligible service date	11 January 1989
Category of membership	3.Member Choice
Occupation group	Medium Blue

## Your account summary

<b>Opening balance at 31 December 2019</b>	<b>\$25,459.54</b>
<b>Your withdrawals</b>	
Withdrawals	\$-26,155.50
Fees	
Admin fees (Investor fees)	\$-4.25
<b>Change in investment value</b>	<b>\$700.21</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 24 January 2020</b>	<b>\$0.00</b>

## Long term performance of your options

This table shows how the investment option(s) you are invested in have performed over time.

**Your actual returns may be different to the returns shown below as your returns depend on when you joined the fund, any withdrawals, switches and contributions you have made, as well as the timing of any other transactions.**

Returns as at 31 December 19	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
FirstChoice Lifestage 1970-74	17.06%	8.22%	7.73%	-	8.96%	11.06.13

Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website at [colonialfirststate.com.au](http://colonialfirststate.com.au) and click on 'Performance & Prices'.

For further details on how returns are calculated please refer to the Investor information section towards the back of your statement.

## Your benefit components

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.

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# FirstChoice Employer Super - Detailed Report

065 014049482

## Components

Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
<b>Total benefit</b>	<b>\$0.00</b>

\* 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](http://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**.

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## Your fee summary continued...

**Other fees of your investment are made up of:**

	<i>Before Tax (Gross)</i>	<i>Tax</i>	<i>After Tax (Net)</i>
Administration fee	\$8.67	\$1.30	<b>\$7.37</b>
Investment fee	\$6.86	\$1.03	<b>\$5.83</b>
<b>Total</b>	<b>\$15.53</b>	<b>\$2.33</b>	<b>\$13.20</b>

**Total fees you paid**

This approximate amount includes all the net fees and costs which affected your investment during the period. The **\$18.14** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$21.34**, less a Tax benefit of **\$3.20**.

**\$18.14**

## Additional explanation of fees and costs

**Tax benefits**

Tax benefits received by the fund for deductible fees, insurance premiums or costs are passed on to you through reduced costs. These tax benefits are reflected in the 'After Tax (Net)' amounts shown in this statement. To find out more visit [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

## Investor information

**Fee cap on low balances**

From 1 July 2019, if your account balance is below \$6,000 you will not pay more than 3% of your account balance in administration fees, investment fees and indirect costs per financial year. We will assess whether you have paid more than 3% in fees at 30 June each year, or when you cease to hold a product, and any excess will be refunded to you.

**Transfer to Eligible Rollover Fund (ERF)**

If your account balance falls below \$1,500 at any time, it may be transferred to our Eligible Rollover Fund (ERF), SuperTrace. At this time you will cease to be a member of FirstChoice Employer Super and any insurance cover held will cease. SuperTrace contact details are:  
Fund Administrator, SuperTrace Eligible Rollover Fund  
Locked Bag 5429 Parramatta NSW 2124  
Freecall: 1300 788 750

Alternatively, you can notify us of your new super fund using our Investor Withdrawal form. We will transfer your account balance to that fund and your insurance cover will cease.

Further information about what happens when you leave your employer and ERF transfers is available in the FirstChoice Employer Super Product Disclosure Statement (PDS) available at [colonialfirststate.com.au](http://colonialfirststate.com.au) or call us on 1300 654 666.

**Product dashboard**

To view the latest product dashboard for the Lifestage options, visit [colonialfirststate.com.au](http://colonialfirststate.com.au) under Forms and Tools.

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## 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](mailto: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](mailto:info@afca.org.au) or online at [www.afca.org.au](http://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](http://colonialfirststate.com.au/paperfree). Alternatively phone us on 1300 654 666.**

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