

Retired

31/12/21

Private & Confidential
Mr J P Roberts
289a Belair Road
TORRENS PARK SA 5062



SA Metropolitan Fire Service Superannuation Scheme Member Statement – 30 June 2022

Contact us

Manager
SA Metropolitan Fire Service
Superannuation Scheme
GPO Box 98
Adelaide SA 5001

Phone: (08) 8204 3826

Keep your personal
details up to date.

See overleaf



Issued by SA Metropolitan Fire Service Superannuation Pty Ltd ACN 068 821 750 as Trustee of the
SA Metropolitan Fire Service Superannuation Scheme, ABN 99 439 309 855.

Keep your personal details up to date

It is important that we have your correct personal details. Please ensure you check details below and if you need to update any details, please call the Manager on **(08) 8204 3826** or refer to www.sametrofiresuper.com.au

Your details

Member Name: John Peter Roberts
Address: 289a Belair Road
TORRENS PARK SA 5062

Member Number: 1007548
Telephone: 0416 014 386
Mobile: +61-416014386
Email: jackfire9@outlook.com

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You can choose to make an after-tax contribution to your super using BPAY®. Speak to a financial adviser to find out whether making after-tax contributions is right for your situation or call the Helpline on 08 8204 3826.

Your beneficiaries

Legal Personal Representative

Legal Personal Representative

100.00%

Benefit Statement – 30 June 2022

Personal details

Name:	John Peter Roberts
Member number:	1007548
Tax File Number provided:	Supplied*
Date You Commenced Employment for Taxation Purposes:	10 January 1984
Membership Category:	PARKED BENEFITS
Payroll Number:	2302040
Date You Joined the Parked Benefit Section:	31 December 2021

*Your Tax File Number has been recorded on our administration systems.

Your Benefits as at 30 June 2022

PARKED BENEFIT AT 30 June 2022

Your Parked Benefit is calculated as the sum of your accounts:

	Parked account:	\$662,692.77
Plus	Additional Voluntary Member Account (if any):	\$11,480.61
Plus	Rollover Account:	\$39,172.20
Less	Surcharge Account:	\$0.00
Plus	Surplus Account:	\$0.00
Your Parked Benefit at 30 June 2022 is:		\$713,345.58
By comparison, your Parked Benefit at 1 July 2021 was:		\$0.00

Preservation

The preserved amount is the part of your benefit which must be kept in a superannuation fund or other approved arrangement until you have met one of the conditions set down by the government.	\$0.00
The restricted non-preserved amount (if any) is the part of your benefit that is payable in cash at any time. Some tax may be payable on this amount.	\$0.00
The unrestricted non-preserved amount (if any) is the part of your benefit that is payable in cash at any time. Some tax may be payable on this amount.	\$713,345.58

Concessional and Non-Concessional Contribution Amounts

The total concessional contributions* received in respect of you for the year ended 30 June 2022 were \$4.10. (This amount includes any insurance premiums or other administration expenses paid by the Scheme, if applicable, on your behalf.)

The total non-concessional contributions* received in respect of you for the year ended 30 June 2022 were \$13,500.00.

From 1 July 2017, the total balance of your superannuation account in this fund and in any other superannuation funds (including any pension accounts you may hold) may impact the amounts of concessional and non-concessional contributions you can make each year and your eligibility for some government concessions and contributions. Your withdrawal benefit as at 30 June 2022 is reported to the ATO and will contribute to your total superannuation balance. For further information go to www.ato.gov.au.

* The amounts above are based on the information SA Metropolitan Fire Service Superannuation Scheme holds on your record as at 30 June 2022, and may differ from the figures to be reported to the Australian Taxation Office in October 2022 if updated information is subsequently received by the Scheme. An annual cap applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Caps also apply to the amount of non-concessional contributions. For more information about the caps, the contributions that count towards the caps and what it means if your contributions exceed the caps, call the Manager on (08) 8204 3826.

Division 293 Tax

Division 293 tax is an additional tax on contributions for high income earners. It will be charged at 15% on some or all of an individual's concessional (before tax) contributions for individuals on incomes (as defined for this purpose) above the income threshold. The Division 293 contributions reported for you for the year ended 30 June 2022 are the contributions shown above. For further information on Division 293 tax and who it affects, please refer to the ATO website at www.ato.gov.au.

Death and Total and Permanent Disablement Benefit

Your Death and Total and Permanent Disablement Benefit at 30 June 2022 is: \$713,345.58

Your Accumulation Benefits Investment Summary at 30 June 2022

Investment option	Units	Unit price	Strategy	Value
Cash	336454.40306	2.12018	100.00%	\$713,345.58
Total investment as at 30 June 2022:				\$713,345.58

The investment strategy shown above was current at the time of producing this statement. Please note there may be a slight variance in the above calculation due to rounding.

Account Balances

Your accounts for the period 1 July 2021 to 30 June 2022 are as follows (refer to Notes for further details).

	Parked Account (accumulation)	Additional Voluntary Member Account (accumulation)	Rollover Account (accumulation)
Opening Balance	\$0.00	\$0.00	\$0.00
Contributions	\$690,425.72	\$13,500.00	\$39,149.11
Administration Fee	-\$128.57	\$0.00	\$0.00
Partial Withdrawals	-\$28,000.00	\$0.00	\$0.00
Contribution Tax	\$0.00	-\$2,025.00	\$0.00
Earnings	\$395.62	\$5.61	\$23.09
Closing Balance	\$662,692.77	\$11,480.61	\$39,172.20

For full transaction details, refer to the section 'Details of your account transactions'.

Details of your Account Transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account for the period ending 30 June 2022.

Contributions

Date	Transaction description	Gross (\$)	Tax (\$)	Net (\$)
23-05-2022	Additional Voluntary Account	13500.00	0.00	13500.00
30-06-2022	Tax adjustment	0.00	-2025.00	-2025.00
Total		\$13,500.00	-\$2,025.00	\$11,475.00

Tax adjustment. Tax is payable on taxable contributions, and certain fees and premiums are deductible, thus reducing the tax payable. In some cases the timing and application of tax is such that the Scheme's administration system does not allocate tax to particular transactions. In such cases the proper tax treatment is achieved by way of a special tax adjustment.

Rollins / transfers in

Date	Transaction description	Gross (\$)	Tax (\$)	Net (\$)
31-12-2021	Parked Benefit - SA METROPOLITAN FIRE SERVICE SUPERANNUATION SCHEME	690425.72	0.00	690425.72
31-12-2021	Rollover Account - SA METROPOLITAN FIRE SERVICE SUPERANNUATION SCHEME	39149.11	0.00	39149.11
Total		\$729,574.83	\$0.00	\$729,574.83

Administration Fees

Date	Transaction description	Gross (\$)	Tax (\$)	Net (\$)
28-02-2022	Administration Fee	41.74	0.00	41.74
31-03-2022	Administration Fee	21.56	0.00	21.56
30-04-2022	Administration Fee	21.52	0.00	21.52
31-05-2022	Administration Fee	22.23	0.00	22.23
30-06-2022	Administration Fee	21.52	0.00	21.52
Total		\$128.57	\$0.00	\$128.57

Withdrawals / Payments

Date	Transaction description	Gross (\$)	Tax (\$)	Net (\$)
18-02-2022	Withdrawals - Mr J P Roberts	28000.00	0.00	28000.00
Total		\$28,000.00	\$0.00	\$28,000.00

Fees and costs summary

For the period 1 July 2021 to 30 June 2022

The Trustee is required to provide you with information about fees and costs in the manner as shown on this page. If you have any queries about the information shown please contact the Manager.

Fees deducted directly from your account: \$128.57

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Additional explanation of fees and costs (Fees deducted directly from your account)

Fees deducted directly from your account represent any fees and insurance premiums deducted directly from your account (excluding any rebates that may apply to fees and costs deducted from your investment). For more information refer to your account transactions provided earlier in this statement.

Fees and costs deducted from your investment (Funds SA Investment Management Costs): \$176.29

This approximate amount has been deducted from your investment and includes and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

Additional explanation of fees and costs (Fees deducted from your investment) :

Fees and costs deducted from your investment represent the amounts of fees and other costs that have been deducted from your investment (net of any fee rebates that may apply to you). This is generally done by adjusting the unit price and/or the declared earning rate. The amount shown is an approximate amount allocated to you. This amount does not include any fees deducted directly from your account.

For more information about the fees and costs deducted from your investment please refer to your Member Benefit Guide together with any member materials you have received since joining your Scheme.

Total fees and costs you paid: \$304.86

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

Additional explanation of fees and costs (Total fees you paid):

The total fees you paid are the total of any fees and costs deducted directly from your account as well as the 'Fees and costs deducted from your investment' shown above.

Note: Income tax and its effect on fees - tax is payable on investment earnings of the Scheme at a maximum rate of 15%. However, as the Scheme is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the scheme may be less than 15%. The benefit of any income tax deductions is passed on to members either directly or indirectly when the Trustee determines unit prices and/or declared earning rate or by meeting other costs incurred by the Scheme.

Financial Advisor Fee

This is a fee for personal financial advice related to your superannuation, as agreed with your financial adviser. Your consent is required before any fees are deducted. If you were charged any advice fees during the statement period, the fees will be shown in the Transaction List on this statement.