

13 April 2021

Mrs Clara Barbieri  
112 Edward Steet  
NORWOOD SA 5067

Dear Mrs Barbieri

**Benefit Payment**  
**Member Number: 933431**

We wish to advise that your benefit payment has been finalised. We have paid the benefit as follows:

Rollover to CE & CM BARBIERI SUPER FUND	\$37,515.70
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Please find enclosed:

- Rollover Benefits Statement/s. This information should not be included in your next Income Tax Return
- Member Exit Advice detailing your total benefit entitlement at the date of payment.

A payment and Rollover Benefits Statement/s have been forwarded to your nominated rollover fund/s. You should receive confirmation of receipt of the rollover funds from the fund/s.

If you require further assistance, please contact our Member Services Consultants on 1800 331 685.

Yours sincerely

*Lee Scales*

Lee Scales  
Chief Customer Officer

## Member Exit Statement - period 01/01/2021 to 12/04/2021



### Personal details

Member name	Mrs Clara Barbieri
Member number	933431
Eligible service date 30/04/1990	Date Joined Accumulation Super 30/04/1990
Tax file number Supplied	Date Joined Defined Benefit Division 24/09/1990

### Accumulation account summary

Opening balance at 01/01/2021	\$33,407.12
<b>Add</b>	
Award/Superannuation Guarantee contributions	\$0.00
Employer contributions	\$2,651.47
Member contributions after tax	\$0.00
Member contributions before tax (salary sacrifice)	\$0.00
Voluntary member contributions after tax	\$0.00
Voluntary member contributions before tax (salary sacrifice)	\$0.00
Voluntary member lump sums	\$0.00
Downsizer Contributions	\$0.00
First Home Saver Re-Contribution	\$0.00
Voluntary employer lump sums	\$0.00
Non participating employer contributions	\$0.00
Rollovers	\$0.00
Employer directed termination payments	\$0.00
Spouse contributions	\$0.00
Internal transfers	\$0.00
Investment return	\$2,387.22
Family law split payment in	\$0.00
Government co-contributions	\$0.00
Government Low Income Super Contribution	\$0.00
Refund of contributions tax where TFN provided	\$0.00
Interest refund	\$0.00
Inbuilt benefits	\$0.00
<b>Deduct</b>	
Taxes and other charges	\$303.78
Government superannuation surcharge tax	\$0.00
ATO Recovery	\$0.00
No TFN provision deduction	\$0.00
Withdrawals	\$37,515.70
Family law split payment out	\$0.00
Management costs - administration fee	\$32.00
Insurance premiums	\$594.33
Switching fee	\$0.00
Service fee - Family law split fee	\$0.00
<b>Closing balance at 12/04/2021</b>	<b>\$0.00</b>

### Preservation components

Preserved benefit	\$0.00
Restricted non-preserved benefit	\$0.00
Unrestricted non-preserved benefit	\$37,515.70

## Withdrawal benefit

Your withdrawal benefit at 01/01/2021 was \$33,407.12. Your withdrawal benefit at 12/04/2021 was \$37,515.70. The amount you received is the withdrawal benefit at the end of the reporting period less any taxes applicable to that withdrawal. Your withdrawal benefit is the sum of your accumulation components. These components are worked out in the following manner:

### Accumulation component

The withdrawal benefit consists of:

- your opening withdrawal benefit
- plus contributions and other amounts transferred or credited to your account
- plus or minus investment returns (net of investment expenses and fund taxes)
- minus lump sum withdrawals
- minus taxes
- minus fees, costs and other deductions from your account

The amount you received is the withdrawal benefit at the end of the reporting period less any taxes applicable to that withdrawal.

At 12/04/2021 your accumulation component held investments in the following options:

<u>Investment option</u>	<u>Balance at 12/04/2021</u>
Balanced	\$4,257.55
High Growth	\$33,258.15

## Investment returns

From 01/01/2021 to 12/04/2021 the rate of compounded daily returns for the Investment options listed above are:

Balanced 3.86%  
High Growth 7.34%

The rate of investment return quoted above is the compounded daily return for the period 01/01/2021 to 12/04/2021, (this period is from your last statement date until your date of exit).

The rates of return above do not necessarily reflect the investment returns which applied to your investment over the period.

The actual amount of investment returns credited or debited to your account during the reporting period will depend upon daily fluctuations in your account balance and whether you were in the relevant investment option for the entire period.

Investment returns are calculated net of investments expenses and Fund taxes, but before account-based expenses.



### Your Binding Death Benefit Nomination (non-lapsing)

Beneficiary name	Relationship	Percentage of Benefit (%)
CLAUDIO BARBIERI	Spouse	100%

If you had died prior to leaving UniSuper the balance of your account would have been paid to the nominated beneficiaries stated above, if they were your dependants or legal personal representative at that time and the nomination was still in effect. If you had remained a UniSuper member your binding death benefit nomination would have remained in effect unless you revoked or amended it.

### Any questions?

The Trustee is required to provide you with any information you reasonably require to understand your benefit entitlements. The Trustee is also required to confirm certain transactions and changes that occur during your membership, including investment switches, lump sum withdrawals, lump sum contributions, rollovers and changes to beneficiary nominations. For more information about your benefit entitlements, or to confirm a transaction or change, please contact us on 1800 331 685 and quote your member number, which is **933431**.

You can also email us at [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au) or write to us at **UniSuper, Level 1, 385 Bourke Street, MELBOURNE VIC 3000**.





## Transaction history

This section of your Exit statement shows details of additions and deductions made to your Accumulation components during the period.

Date	Description	Gross Amount	Tax Deducted	Net Amount
01/01/2021	Opening Balance			\$33,407.12
18/01/2021	Employer Contribution From The University Of Adelaide	\$883.82	\$-132.58	\$751.24
31/01/2021	External Insurance - Income Protection	\$-263.84	\$0.00	\$-263.84
31/01/2021	Administration Fee	\$-8.00	\$0.00	\$-8.00
31/01/2021	Contribution Tax Adjustment	\$45.46	\$0.00	\$45.46
31/01/2021	External Insurance - Death & Disablement Premium (Unitised) - Tal	\$-31.20	\$0.00	\$-31.20
01/02/2021	Employer Contribution From The University Of Adelaide	\$883.83	\$-132.58	\$751.25
15/02/2021	Employer Contribution From The University Of Adelaide	\$883.82	\$-132.58	\$751.24
28/02/2021	External Insurance - Income Protection	\$-211.07	\$0.00	\$-211.07
28/02/2021	Administration Fee	\$-8.00	\$0.00	\$-8.00
28/02/2021	Contribution Tax Adjustment	\$36.61	\$0.00	\$36.61
28/02/2021	External Insurance - Death & Disablement Premium (Unitised) - Tal	\$-24.96	\$0.00	\$-24.96
31/03/2021	External Insurance - Income Protection	\$-44.54	\$0.00	\$-44.54
31/03/2021	Administration Fee	\$-8.00	\$0.00	\$-8.00
31/03/2021	Contribution Tax Adjustment	\$10.69	\$0.00	\$10.69
31/03/2021	External Insurance - Death & Disablement Premium (Unitised) - Tal	\$-18.72	\$0.00	\$-18.72
12/04/2021	Administration Fee	\$-8.00	\$0.00	\$-8.00
12/04/2021	Contribution Tax Adjustment	\$1.20	\$0.00	\$1.20
12/04/2021	Investment Returns - Balanced	\$155.65	\$0.00	\$155.65
12/04/2021	Investment Returns - High Growth	\$2,231.57	\$0.00	\$2,231.57
12/04/2021	Withdrawal Benefit	\$-37,515.70	\$0.00	\$-37,515.70
12/04/2021	Closing Balance			\$0.00

**Note:** The fee and cost amounts shown are net amounts and incorporate any tax deductions available to the Trustee.

The amounts shown include goods and services tax, stamp duty and income tax where applicable and incorporate any tax deductions available to the Trustee.





## Deductions from your account

There are two types of fees and costs charged to your account: those deducted directly from your account and those that are deducted indirectly from investment returns before the returns are credited or debited to your account. Fees and costs that have been deducted directly from your account are included in the Transaction History section above. For details of the fees deducted indirectly from investment returns refer to the Indirect costs of your investment and Investment Fees section below.

## Fee cap

Under superannuation law, if your closing account balance was less than \$6,000, the maximum combined administration and investment fees we can charge you over the financial year is 3% of your closing balance. We've assessed your account for this statement period and have rebated any amount above the cap back to your account. This rebate will appear in your transaction history shown on this statement. Please note, if you've joined or exited the account during the statement period, the cap is adjusted to reflect the number of days you held the account during this period.

## Indirect costs of your investment

This approximate amount of \$18.59 has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee.

We have not taken into account the tax deductibility of amounts paid to third parties when calculating this approximate amount. If expenses included in the indirect costs are tax deductible to the Fund, members will indirectly receive the benefit of those tax deductions to the extent that they reduce the Fund's taxable income and therefore the tax payable on the Fund's income.

## 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.

Investment fees	\$56.79
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## Total fees you paid

This approximate amount of \$107.38 includes all the fees and costs which affected your investment during the period.

Your investment options invested in interposed vehicles incurred borrowing costs at a rate of approximately 0.01% per annum (or 0.00083% per month) of the amount invested in those options. These costs are additional to the other costs explained in this statement. This estimate is based on data for the financial year ended 30 June 2017.

Note:

ASIC Class Order 14/1252 (as amended by the ASIC Corporations (Amendment) Instrument 2016/1224 and the ASIC Corporations (Amendment and Repeal) Instrument 2015/876) applies to this exit statement.

