



Rodrigues, Tiffanie
Account number: 44176100004
MLC Navigator Retirement Plan - Superannuation Service Series 2

03 September 2021

Mrs T Rodrigues
26 Ward Street
WILLOUGHBY NSW 2068

Dear Mrs Rodrigues

Withdrawal of funds now complete

We wish to advise your withdrawal request has been actioned, and your account is now closed. We have sent an amount of \$21.81 to your nominated rollover fund.

We also enclose details of the withdrawal and important information about our internal enquiries and complaints procedure. We recommend you keep these in a safe place for future reference.

For further information on your investment details please contact our Investor Services Team on 132 652.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Sam Wall', is positioned above the printed name.

Sam Wall
General Manager, Wealth Products and Platforms

MLC complaints resolution

We can usually resolve complaints over the phone. Please call us on 132 652. If we can't resolve your complaint or you're not satisfied with the outcome, please write to us.

Please include your account number and details of your complaint - we'll work to resolve your complaint as soon as possible. To help us identify your letter quickly, please mark your envelope 'Notice of complaint' and send to:

Notice of Complaint
The Manager
MLC Complaint Resolutions
PO Box 1086
North Sydney NSW 2059

More information is available at MLC.com.au/complaint

Who is the independent body that can help to resolve a dispute?

If your concerns haven't been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution (EDR) scheme that considers complaints about financial products and services. AFCA provides fair and independent financial services complaint resolution that's free to consumers.

AFCA can be contacted via the following channels:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

Rodrigues, Tiffanie
Account number: 44176100004

Navigator Direct Advisor
Navigator Direct Dealer
NAVIGATOR DIRECT
Telephone:

MLC Navigator Retirement Plan - Superannuation Service Series 2

Confirmation of Withdrawal

as at 3 September 2021

Investment product	No. of units	Unit price	Price date	Amount
Cash account				\$21.81
Total				\$21.81

Payments details

Payment type	Pavee name	BSB no.	Bank Account no.	Amount
Direct Credit	Rodrigues Family Retirement Fund	262786	120501325	\$21.81
Total				\$21.81

Notes

Eligible service period

Eligible Service Period start date 01 May 2002

Superannuation benefit components

Tax free component \$0.00
Taxable component
Element taxed \$21.81
Element untaxed \$0.00

Preservation

Preserved \$21.81
Restricted Non-Preserved \$0.00
Unrestricted Non-Preserved \$0.00

Disclaimer: Every reasonable attempt has been made to ensure the accuracy of this report. However, some of the information on which this report is based (including share or unit prices) can change quickly and investors should be aware that their portfolio valuation and the related data may also change. In addition, in some cases we have relied on information provided by third parties in creating this report. Past performance is no indication of future performance. No guarantee is given on the return of capital or any particular rate of capital or income return. We exclude, to the maximum extent permitted by law, any liability (including negligence) which might arise as a result of the contents of this report. Our liability for breach of warranty implied by statute, and which cannot be excluded, is limited to the resupply of this report. We recommend that you seek financial advice before acting on any of the information contained in this report.

NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465, MLC Superannuation Fund ABN 40 022 701 955

SRPT018

Rodrigues, Tiffanie
Account number: 44176100004
MLC Navigator Retirement Plan - Superannuation Service

Navigator Direct Advisor
Navigator Direct Dealer
NAVIGATOR DIRECT
Telephone:

Series 2
Exit statement
As at 03 September 2021

Exit statement	
Opening balance as at 01 July 2021	\$ 21.81
Additions Subtotal	\$0.00
Deductions Subtotal	\$0.00
Closure amount	\$21.81
Balance as at 03 September 2021	\$0.00
Preserved	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
Note:	
Date of initial investment	
Total investments made	\$21.81
Total income payments	\$0.00
Total withdrawals	\$21.81

Your Transaction List

Date	Transaction	Amount
01 Jul 2021	Opening Balance	\$ 21.81
03 Sep 2021	Account Closure	\$ -21.81

^^ A deduction of \$0.06 has been made from your cash income for Other fees of your investment that are not reflected as a transaction on this statement. These fees relate only to your super product and not your chosen investment options. They have been taken into account in the calculation of your closing balance, so you won't see a separate deduction for them.

Fees and costs Summary

Fees deducted directly from your account \$0.06

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

Fees and costs deducted from your investment \$ 0.00

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 or in the Additional explanation of fees and costs.

TOTAL FEES AND COSTS YOU PAID \$ 0.06

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

The **Total fees you paid** do not include some types of costs (called excluded transactional and operational costs) which may have been incurred during the period. These costs include borrowing costs, property operating costs and implicit transaction costs or market impact costs.

Example of Fees and costs deducted from your investment

The following generic example helps illustrate the types of fees and costs that may apply to your chosen investment options.

If you had invested \$50,000 in the MLC Wholesale Horizon 4 Balanced Portfolio investment option and maintained this balance for a full year, you would have incurred the following fees and costs:

Management costs (before deduction of rebates, see below for additional information)	$\$50,000 \times 1.07\% \text{ per annum} = \535^{\sim}
Buy-sell spreads	$\$50,000 \times 0.10\% \text{ of this contribution} = \50^{\wedge}
Transaction costs incurred by the fund that were not recovered by buy-sell spreads	$\$50,000 \times 0.15\% \text{ per annum} = \75^{\wedge}
Borrowing costs	$\$50,000 \times 0.04\% \text{ per annum} = \20^{\wedge}

[~]This amount is reported gross of the 0.29% management fee rebate that applies to the MLC Wholesale Horizon 4 Balanced Portfolio investment option. Applicable rebates are passed back directly to your account and reported as Investment rebates in the **Additions** section of this statement. An estimate of your management costs, gross of any applicable rebates, have been reported above in the **Fees and costs deducted from your investment and TOTAL FEES AND COSTS YOU PAID**.

[^]Where applicable, these amounts are in addition to the management costs. Actual amounts for your investment options are not reported in this statement. To review the fees and costs that may have applied to your chosen investment options please refer to the investment manager's Product Disclosure Statement available on mlc.com.au/findafund or on the investment manager's website.

Additional explanation of fees and costs

Fee cap for low-balance accounts

If your account balance is less than \$6,000 at the end of the fund's income year or on the date your account closes, certain fees and costs charged to you in relation to administration and investment will be capped at 3% pa of your account balance. Any amount you pay above this cap must be refunded.

Taxes and tax benefit

A tax benefit may apply to fees charged to your super account. All fees shown in 'Fees deducted directly from your account' in the 'Fees and costs summary' section are before any tax benefit. We charge the fees shown and then pass the tax benefit back to your super account as a credit, which effectively reduces the fees shown by up to 15% pa. In addition, Reduced Tax Income Credits (RITC) may also be applicable on some of the fees and any benefit will be displayed in the 'Your Transaction List' section.

All fees and charges (except investment manager fees) are paid out of your Plan account. As they are costs of the Plan, you are not able to claim these amounts as deductions in your personal tax return. However, the charges to your account for your share of the Plan tax recognise the benefit of any tax deduction the Plan receives for your share of fund costs.

Investment manager are paid out of the underlying managed investment funds. The treatment of benefit arising from tax deductibility of these charges is determined by each investment manager and may vary between investment options.

Contributions	Amount (\$)
Total	

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Note: The Dealer Facilitation Fee and the Adviser Ongoing Service Fee are components of the Adviser Service Support Fee (ASSF). For further information about the ASSF please refer to the PDS.

SRPT033

Rollover Benefits Statement

Original

Section A: Receiving funds details

1 Australian business number (ABN)

7 9 7 0 5 7 0 7 7 4 9

2 Name

Rodrigues Family Retirement Fund

3 Postal address

Street address

26 WARD ST

Suburb/town/locality

WILLOUGHBY

State/territory

NSW

Postcode

2068

Country if outside Australia

4a Unique superannuation identifier (USI)

N/S

4b Member client identifier

T Rodrigues

Section B: Member's details

5 Tax file number (TFN)

3 9 4 1 8 4 6 3 6

6 Full name

Title Mr Mrs Miss Ms Other

Family name

Rodrigues

First given name

Tiffanie

other given names

Lyn

7 Residential address

26 Ward Street

Suburb/town

WILLOUGHBY

State/territory

NSW

Postcode

2068

Country if outside Australia

8 Date of birth

Day Month Year
9 / 1 / 1971

9 Sex

F M

10 Daytime phone number (include area code)

0422 375 437

11 Email address (if applicable)

tiffrod02@icloud.com

Section C: Rollover transaction details**12 Service period start date** Day Month Year
 1 / 5 / 2002**13 Rollover components**

Tax free component \$ 0.00

KiwiSaver Tax free component \$ 0.00

Taxable component

Element taxed in the fund \$ 21.81

Element untaxed in the fund \$ 0.00

TOTAL Tax Components **\$21.81**

14 Preservation amounts

Preserved amount \$ 21.81

KiwiSaver preserved amount \$ 0.00

Restricted non-preserved amount \$ 0.00

Unrestricted non-preserved amount \$ 0.00

TOTAL Preservation Amounts **\$21.81**

Section D: Non-complying funds**15 Contributions made to a non-complying fund** **on or after 10 May 2006** **\$0.00**

Section E: Transferring fund

16 Fund's ABN

17 Fund's name

18 Contact name

Title: Mr Mrs Miss Ms Other

Last name

First given name

Other given names

19 Email address (if applicable)

20 Phone number (include area code)


Section F: Declaration

TRUSTEE, DIRECTOR OR AUTHORISED OFFICER DECLARATION:

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

Name

Trustee, director or authorised officer signature



Day **Month** **Year**
Date / /

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Rollover Benefits Statement

Client Copy

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tiffrod02@icloud.com

Section C: Rollover transaction details

12 Service period start date Day Month Year
 / /

13 Rollover components

Tax free component \$
KiwiSaver Tax free component \$
Taxable component
 Element taxed in the fund \$
 Element untaxed in the fund \$

TOTAL Tax Components

14 Preservation amounts

Preserved amount \$
KiwiSaver preserved amount \$
Restricted non-preserved amount \$
Unrestricted non-preserved amount \$

TOTAL Preservation Amounts

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on or after 10 May 2006

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Date Day / Month / Year

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Rollover Benefits Statement

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 1 / 5 / 2002

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Tax free component	\$	0.00
KiwiSaver Tax free component	\$	0.00
Taxable component		
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Trustee, director or authorised officer signature



Date **Day** **Month** **Year**
 / /

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