



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 21

21 FEBRUARY 2020 TO 20 MARCH 2020

017/1608



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$ **856.44**

Total Deposits:

\$ **0.00**

Total Withdrawals:

\$ **0.00**

Closing Balance:

\$ **856.44**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844



BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
21 FEB	OPENING BALANCE			856.44
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$856.44

New Profile menu in ANZ Internet Banking

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Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which offers and promotions you want to receive and how. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

IMPORTANT INFORMATION

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If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 23

21 APRIL 2020 TO 21 MAY 2020

017/1718



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$856.44

Total Deposits:

\$0.00

Total Withdrawals:

\$0.00

Closing Balance:

\$856.44

143RSP902A039719_MU20_002



309757984_026991

E-1718 S-3599 I-17197

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
21 APR	OPENING BALANCE			856.44
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$856.44

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 24
21 MAY 2020 TO 19 JUNE 2020

0177758



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$856.44

Total Deposits:

\$0.00

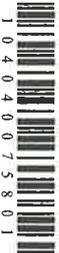
Total Withdrawals:

\$0.00

Closing Balance:

\$856.44

172RSP902A0359293_MU20_008



1 0 4 0 4 0 0 7 5 8 0 1

309757984_03910 E-758 S-1440 I-2879

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

4



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 25
19 JUNE 2020 TO 21 JULY 2020

017/2378



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$856.44

Total Deposits:

\$0.00

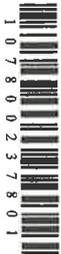
Total Withdrawals:

\$0.00

Closing Balance:

\$856.44

204RSP902A034417_MU20_002



1 0 7 8 0 0 2 3 7 8 0 1

309757984_00017 E-2378 S-5015 I-10029

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
19 JUN	OPENING BALANCE			856.44
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$856.44

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 28

21 SEPTEMBER 2020 TO 21 OCTOBER 2020

017/2382



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$ 856.44

Total Deposits:

\$ 0.00

Total Withdrawals:

\$ 0.00

Closing Balance:

\$ 856.44

296RSP902A038119_MU20_002



309757984_00608_E-2382 S-4932 I-9863

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
21 SEP	OPENING BALANCE			856.44
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$856.44

Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 29

21 OCTOBER 2020 TO 20 NOVEMBER 2020

017/836



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$ **856.44**

Total Deposits:

\$ **28,951.09**

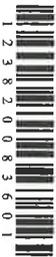
Total Withdrawals:

\$ **0.00**

Closing Balance:

\$ **29,807.53**

326RPF902A0338822_MU20_007



309757984_04987 E-836 S-1581 I-3161

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
21 OCT	OPENING BALANCE			856.44
18 NOV	TRANSFER FROM MINE SUPER FUND 164575203081117305		28,951.09	29,807.53
TOTALS AT END OF PAGE		\$0.00	\$28,951.09	
TOTALS AT END OF PERIOD		\$0.00	\$28,951.09	\$29,807.53

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 30

20 NOVEMBER 2020 TO 21 DECEMBER 2020

017/88



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$29,807.53

Total Deposits:

\$0.49

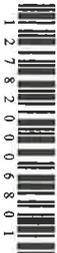
Total Withdrawals:

\$3,842.75

Closing Balance:

\$25,965.27

3575SP902A040117_MJ20_003



309757984_05796 E-68 S-153 I-305

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
20 NOV	OPENING BALANCE			29,807.53
30 NOV	ANZ MOBILE BANKING PAYMENT 971424 TO LUKE CHEREE LETHBRIDGE EFFECTIVE DATE 29 NOV 2020	3,842.75		25,964.78
30 NOV	CREDIT INTEREST PAID		0.49	25,965.27
	TOTALS AT END OF PAGE	\$3,842.75	\$0.49	
	TOTALS AT END OF PERIOD	\$3,842.75	\$0.49	\$25,965.27

This Statement Includes

Interest earned on deposits	\$0.49
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Fee Summary

Fees Charged for period: 31 OCT 2020 to 30 NOV 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 21/12/20 and the monthly fee cycle, as appears above, ended on 30/11/20.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 31

21 DECEMBER 2020 TO 21 JANUARY 2021

01771



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$25,965.27

Total Deposits:

\$1.10

Total Withdrawals:

\$0.00

Closing Balance:

\$25,966.37

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

022RSP902A040921_MU21_003



309757984_06284 E-71 S-148 I-295

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
21 DEC	OPENING BALANCE			25,965.27
31 DEC	CREDIT INTEREST PAID		1.10	25,966.37
	TOTALS AT END OF PAGE	\$0.00	\$1.10	
	TOTALS AT END OF PERIOD	\$0.00	\$1.10	\$25,966.37

This Statement Includes

Interest earned on deposits	\$1.10
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(10)



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 33

19 FEBRUARY 2021 TO 19 MARCH 2021

017/211



THE MANAGER
LJ LETHBRIDGE SUPER PTY LTD
4 KURAL CRES
FLETCHER NSW 2287

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

LJ LETHBRIDGE SUPER PTY LTD ATF
LETHBRIDGE FAMILY SUPER FUND

Branch Number (BSB)

012-493

Account Number

3097-57984

Opening Balance:

\$25,967.40

Total Deposits:

\$1.00

Total Withdrawals:

\$1,512.50

Closing Balance:

\$24,455.90

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

079RSP902A034719_MU21_007



309757984_06410 E:211 S:414 I:827

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3097-57984

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
19 FEB	OPENING BALANCE			25,967.40
26 FEB	CREDIT INTEREST PAID		1.00	25,968.40
15 MAR	ANZ MOBILE BANKING PAYMENT 491372 TO SIDCOR EFFECTIVE DATE 13 MAR 2021	1,512.50		24,455.90
	TOTALS AT END OF PAGE	\$1,512.50	\$1.00	
	TOTALS AT END OF PERIOD	\$1,512.50	\$1.00	\$24,455.90

This Statement Includes

Interest earned on deposits	\$1.00
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Mine Super

Locked Bag 2020 Newcastle NSW 2300

t 13 MINE (13 64 63) | f 02 4962 3469

e help@mine.com.au | mine.com.au

17 November 2020



Mr Luke Lethbridge

4 Kural Cres

FLETCHER NSW 2287

We've processed your withdrawal from your account

Your member number: 92664

Your account number: 10234920

Dear Luke

You recently asked to withdraw money from your super account.

We've completed this withdrawal for you and transferred \$28,951.09 to The Trustee for Lethbridge Family Super Fund.

Enclosed is a Rollover Benefits Statement.

If you have any questions or need help call us on 13 64 63, Monday to Friday, 8am to 6pm or email help@mine.com.au

The Mine Super Team



OFFICE USE ONLY

Rollover benefits statement

Section A: Receiving fund's details

1 Name and 2 Postal Address

The Trustee for Lethbridge Family Super Fund
PO Box 831
NEWCASTLE NSW 2300

3 Australian business number (ABN)

46530033057

4a Unique Superannuation Identifier (USI)

16457520308001

4b Member client identifier

Section B: Member's details

5 Tax file number (TFN)

6 Full name

Title

Family name

Lethbridge

First given name

Luke

Other given names

James

7 Residential address

Street address

4 Kural Cres,

Suburb/town/locality

FLETCHER

State/territory

NSW

Postcode

2287

Country

AU

8 Date of birth

Day/Month/Year

29/09/1980

9 Sex

M

10 Daytime phone number

0421 454 190

11 Email address

lukelethbridge@yahoo.com.au

Section C: Rollover transaction details

	Day/Month/Year	
12 Service period start date	<input type="text" value="01/10/1999"/>	
13 Tax components		
Tax-free component	<input type="text" value="0.00"/>	
KiwiSaver Tax-free component	<input type="text" value="0"/>	
Taxable component:		
Element taxed in the fund	<input type="text" value="28951.09"/>	
Element untaxed in the fund	<input type="text" value="0.00"/>	
	TOTAL Tax Components	<input type="text" value="28951.09"/>
14 Preservation amounts		
Preserved amount	<input type="text" value="28951.09"/>	
KiwiSaver preserved amount	<input type="text" value="0"/>	
Restricted non-preserved amount	<input type="text" value="0.00"/>	
Unrestricted non-preserved amount	<input type="text" value="0.00"/>	
	TOTAL Preservation Amounts	<input type="text" value="28951.09"/>

Section D: Non-complying funds

15 Contributions made to a non-complying fund

on or after 10 May 2006

Section E: Transferring fund

16 Fund's ABN	<input type="text" value="16457520308"/>
17 Fund's name	<input type="text" value="Mine Superannuation Fund"/>
18 Contact name	
Title	<input type="text"/>
Family name	<input type="text" value="Davies"/>
First given name	<input type="text" value="Melissa"/>
Other given names	<input type="text"/>
19 Email address	<input type="text" value="melissa.davies@mine.com.au"/>
20 Daytime phone number	<input type="text" value="+61 2 4948 3333"/>

Section F: Declaration

Complete the declarations that apply to you. Print your full name then sign and date declaration.

Before you sign the declaration, check that you have provided true and correct information. Penalties may be imposed for giving false or misleading information.

TRUSTEE, DIRECTOR OR AUTHORISED OFFICER DECLARATION:

Complete this declaration if you are the trustee, director or authorised officer of the superannuation fund or other provider shown in section E.

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

Name (BLOCK LETTERS)

Melissa Davies

Trustee, director or authorised officer signature



Date

Day/Month/Year

13/11/2020

OR

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

I have prepared the statement with the information supplied by the superannuation provider.

I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct.

I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name (BLOCK LETTERS)

Trustee, director or authorised officer signature

Date

Day/Month/Year

Tax Agent number



SUPER STATEMENT

1 July 2019 to 30 June 2020

Member name
Mr Luke James Lethbridge

Member number
92664

Account number
10234920

Opening account balance at **1 July 2019**

\$25,028.45

Closing account balance at **30 June 2020**

\$28,625.08

The opening and closing balances above are your withdrawal benefit amounts at the start and end of the reporting period for this statement. This is the amount that would have been paid to you if you had claimed your benefit on these dates. As your withdrawal benefit will change daily, go to **mine.com.au/login** and log in to your account for an up to date balance or call us on **13 64 63**.

Your super snapshot

Opening balance at 1 July 2019	\$25,028.45
Employer contributions	\$10,246.97
Member contributions	\$0.00
Government co-contributions	\$0.00
Transfers	\$0.00
Other contributions	\$0.00
Investment earnings	-\$2,184.38
Tax	-\$1,537.05
Direct fees	-\$104.00
Insurance premiums	-\$2,824.91
Withdrawals	\$0.00
Closing balance at 30 June 2020	\$28,625.08

Death and Terminal Illness (DTI) benefit¹ at 30 June 2020

\$628,625.08

Total and Permanent Disablement (TPD) insurance cover² at 30 June 2020

\$600,000.00

Income Protection monthly benefit² at 30 June 2020

\$0.00

¹ This includes any DTI insurance you have plus your account balance.

² Your insurance is current as at the 30 June 2020 and might change for example as you get older.



Here to help.

Got a question about your statement?
Read the enclosed 'How to read your super statement' flyer or contact us on **13 64 63** or **help@mine.com.au**

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RETIREMENT PROJECTION

Here's your estimated annual income if you retire at age 67

Super balance at 30 June 2020	\$28,625.08
Estimated super balance at age 67	\$292,000.00
Estimated annual income if you retire at age 67	\$27,900 pa.

This is made up of **\$16,500.00** in annual income from your super and **\$11,400.00** from the Age Pension.

The Age Pension amount makes a number of assumptions about your personal situation at age 67, including that you have a partner and that you and your partner have no other assets, including other super. Whether you're entitled to the Age Pension at retirement will depend on your personal circumstances. Go to the next page for a full list of all the assumptions used in the calculation of your projection.

The amount you can transfer from your super to an account-based pension is capped at \$1.6 million. If you receive more than \$1.6 million from your super, you're likely to have to pay tax on the excess amount. For more information about this, Mine Super Financial Advice can help. Please call us on **13 64 63** and we'll put you in touch with a financial adviser.

Are you on track for a comfortable retirement?

It's important to think about the lifestyle you want in retirement and whether you're on track to achieve it.

Find out below the type of lifestyle your estimated annual income might support[^].

	For a modest lifestyle at around age 65 you'll need	For a comfortable lifestyle at around age 65 you'll need
If you're single	\$28,220 pa	\$44,183 pa
If you're a couple	\$40,719 pa	\$62,435 pa

What's a modest and comfortable retirement lifestyle?

- A **modest retirement** lifestyle is one where you'll only be able to afford fairly basic things.
- A **comfortable retirement** lifestyle is one where you'll be able to be involved in a broad range of leisure and recreational activities, buy things like a reasonable car, electronic equipment, and go on domestic holidays and occasionally overseas.

[^]Source: ASFA Retirement Standard March quarter 2020



Give your super a boost.

If you want to grow your balance faster, there are ways to boost your super savings. Find out more at mine.com.au/add-to-super



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RETIREMENT PROJECTION (CONT)

What this estimate means

The projection is just an estimate, not a guarantee. The actual money you get in your retirement may be very different from this estimate.

The superannuation amounts are shown in today's dollars. The age pension estimate is shown based on current pension amounts.

This estimate does not consider any other superannuation accounts that you may hold or other assets that you own.

How the estimate is worked out

This estimate has been worked out using these assumptions and figures:

- **\$28,625.08** in your super fund now
- your wages will increase at the same rate as inflation
- investment earnings of 3% per year after inflation and investment fees
- annual administration fees and costs of **\$104.00 plus 0.16% of your account balance** (note that this amount may change over time)
- your rate of super contributions during the previous year will continue unchanged until retirement
- your age at 30 June 2020
- you retire at age 67
- you want your super to last for 25 years - that is, until age 92. Around one in six men and one in four women who reach age 67 will live beyond age 92
- annual insurance premiums of **\$2,947.92** (note that this amount may change over time), and
- current tax and superannuation laws remain unchanged.

These are standard assumptions and have been set with input from the Australian Government Actuary. They may not match your actual circumstances either now or in the future. Also, the figures used may differ from those shown in your member statement. The annual income shown does not include any deductions for any income tax you may have to pay.

If you want to know more about the way this estimate has been worked out, or the assumptions, contact **13 64 63** or visit mine.com.au

What you will actually get when you retire

The actual amount of money you get in retirement may vary considerably from the estimate.

Factors that influence what you will get include:

- the investment options you choose (e.g. conservative, balanced, growth)
- the performance of your investment
- the total fees charged in relation to your account
- when you retire and get access to your super
- the super contributions you and your employer make
- whether you choose to buy an account-based pension or non-account-based income stream when you retire
- any allowance you make for a pension for your spouse or partner, and
- whether you receive any age pension or other government benefit.

This estimate has been calculated assuming all current rules concerning super and taxing super remain in place.

This estimate only applies to your super account with this fund.

This amount represents the amount payable to you and does not include any estimate of the age pension payable to your partner. It assumes that at retirement your partner has the same amount of super as you, that you and your partner jointly own your own home, and that you and your partner have no other assets or income, including other superannuation accounts.

You may not be eligible for some or all of this age pension amount if you (or your partner) have income or assets in addition to these superannuation amounts or your home.

Age pension rates and eligibility rules may change between now and when you retire. The age pension amount shown at retirement age may also change during retirement as your personal circumstances change.

The Department of Human Services rate estimator lets you estimate your payment rate of age pension, based on your current or proposed circumstances. It does not work out if you will be eligible for a payment. To use the rate estimator, go to www.humanservices.gov.au/estimators

Getting help

Don't make changes to your retirement savings arrangements based on this estimate. Before you make changes, you should get further information or advice.

Online calculators let you explore your potential retirement income in more detail. They let you personalise the estimate, and show how you can improve your retirement income. These calculators include ASIC's MoneySmart retirement planner: www.moneysmart.gov.au

YOUR DETAILS

Please check your details are up to date

Name	Mr Luke James Lethbridge
Date of birth	Verified
Age	39
Home address	4 Kural Cres, FLETCHER NSW 2287
Postal address	Same as home address
Home phone	02 4951 3360
Mobile phone	0421 454 190
Email address	lukelethbridge@yahoo.com.au
Tax File Number (TFN)	Provided
Beneficiaries	You haven't chosen a beneficiary

 You haven't nominated any beneficiaries to receive your super if you die. Make sure you have a say in where your super goes by completing the enclosed **Nominate your beneficiaries** form.

Your preservation details at 30 June 2020

Preserved benefit	\$28,625.08
Restricted non-preserved benefit	\$0.00
Unrestricted non-preserved benefit	\$0.00

For more information about these benefits read the enclosed **How to read your super statement** flyer.

Need to update your details?

Log in to your online account at mine.com.au/login to update your email and postal address or call us on **13 64 63**.

Did you know one third of retirees regret not putting aside more money for later?^

An adviser from Mine Super Financial Advice can work with you to develop a plan that will help you meet your goals. Call **13 64 63** to find out more.

^ National Seniors Australia, Feeling financially comfortable? What retirees say, March 2019

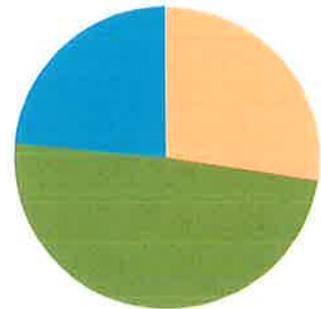


DETAILED STATEMENT

Your investment strategy

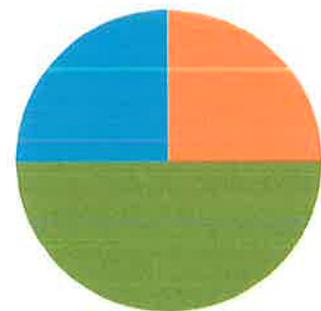
How your super's invested

Investment option	\$ Amount	% invested
 Your Choice - Aggressive	\$7,881.99	27.54%
 Australian Shares	\$14,064.24	49.13%
 Property	\$6,678.85	23.33%
Total	\$28,625.08	100%



How future money paid into your super will be invested

Investment option	% invested
 Aggressive	25.00%
 Australian Shares	50.00%
 Property	25.00%
Total	100%



Is your investment mix still right for your needs?

We all have different goals when it comes to investing. Learn about your investment choices at mine.com.au/super-options

DETAILED STATEMENT

Investment returns to 30 June 2020

	1 year return pa%	3 year return pa%	5 year return pa%	10 year return pa%
Aggressive	-1.34	5.08	5.72	7.90
Growth	-1.00	4.52	5.06	7.11
Balanced	-0.04	3.49	4.11	6.13
Stable	-0.09	2.51	3.16	5.06
Australian Shares	-6.37	5.48	6.49	7.24
International Shares	4.06	8.10	7.36	10.13
Property	-15.89	1.06	3.70	5.58
Bonds	3.72	4.83	4.02	5.00
Cash	0.84	1.38	1.52	2.33
Term Deposit¹	1.51	2.04	2.13	2.44

You can keep up to date on investment options performance throughout the year.

Visit mine.com.au/superreturns for weekly updates.

- These returns are not necessarily the same return you earned on your account. Reasons for this include the date you started your account and the timing of contributions, benefit payments, deductions and investment switches.
- These returns are after tax and other management costs but before the administration fee and other direct fees.
- This information is general in nature and shouldn't be considered advice. Past investment performance isn't necessarily an indicator of future performance.

¹The figure quoted as the 10 year return is the eight year return, which is the period for which the Term Deposit investment option has been in operation. There's no 10 year return for this investment option because it started in 2012. The returns are average returns for the period and aren't the actual interest rate of individual term deposits.

ⓘ If you're invested in the MySuper default Lifecycle Strategy, you can find the latest Product Dashboard for each of the investment options at mine.com.au/product-dashboard. The Product Dashboard gives you a quick snapshot of each investment option, including the investment options' returns and investment objectives.



DETAILED STATEMENT

Your insurance cover

Death and disablement insurance

Basic Death and Terminal Illness (DTI) Insurance Cover	\$100,000.00
Basic Total and Permanent Disablement (TPD) Insurance Cover	\$100,000.00
Monthly cost of Basic Insurance Cover	\$54.76
How much this insurance has cost you over the period	\$639.51

Voluntary DTI Insurance Cover	\$500,000.00
Voluntary TPD Insurance Cover	\$500,000.00
Monthly cost of Voluntary Insurance Cover	\$190.90
How much this insurance has cost you over the period	\$2,185.40

Income Protection insurance

You don't have income protection insurance with us. To apply, visit mine.com.au/apply-for-insurance or call us on 13 64 63.

Some factors that affect the cost of your insurance

Job classification	Mining
Smoking or non-smoking	Non-smoker

Information about your job classification

Mining job classification

You perform light or heavy manual work in an underground mine for more than 5% of your total work time or work in any other high risk occupation agreed between the insurer and Mine Super.

It's important your job classification reflects the type of job you have as it affects how much your insurance costs. To update your job classification go to mine.com.au/change-insurance

Your insurance information reflects what our records show for you at 30 June 2020. The benefits we've recorded for you aren't guaranteed and are subject to you being eligible for this insurance and our records being correct. If you make a claim, there are conditions you'll need to meet before we'll pay your insurance cover. For more information about your insurance read the **How to read your super statement flyer** and **Insurance Guide**.

We've signed up to the Insurance in Superannuation Voluntary Code of Practice. You can find the Code and additional information about your rights at mine.com.au/insurancecode

If you have insurance, here's some important information.

Insurance is a valuable benefit that you can pay for through your super. Each year, your premium changes as you get older. It can also change if there's been an increase or decrease in the amount or type of your insurance cover or if things like your smoking status, job classification, waiting periods or benefit periods change. If you have any questions about your cover including about why your premiums have changed, call us on **13 64 63**. It's important to remember that as premiums are deducted from your account to pay for your insurance, they can reduce the amount you have invested and ultimately your final benefit when you retire.

To change or cancel your insurance, call us on **13 64 63**, log in to your online account (for some changes excluding IP) or visit mine.com.au to find a form. We may automatically cancel your insurance cover in certain circumstances, such as when there's insufficient money in your account to pay your premiums or if you haven't made a contribution for more than 16 months. You can find more information about when cover is automatically cancelled, as well as information about exclusions and benefit limits, in the PDS and Insurance Guide at mine.com.au

If you think you're eligible to make a claim, you should contact us as soon as you can. A member of our Insurance Claims team will help you understand what you need to do to make a claim.