

30 September 2019

001068 000



Mr Melad Aoun
41 Hayes Road
STRATHMORE VIC 3041

Your member number

700193378

Dear Melad,

We've had to pay your money to the Australian Taxation Office (ATO)

As your Sunsuper account has been inactive for a while, we are legally required to transfer your account balance to the ATO on 30 September 2019. As a result, we've closed your Sunsuper account and any insurance cover you held has also been cancelled.

How to claim your hard earned savings

You'll need to call the ATO on **13 10 20** between 8.00am and 6.00pm AEST or visit mygov at my.gov.au

An amount of \$1,152.68 has now been paid to AUSTRALIAN TAXATION OFFICE.

We've enclosed a *Member benefit statement* and a *Rollover benefits statement* confirming the payment.

You're welcome back anytime

It's easy to rejoin Sunsuper and start contributing again to a fund with low administration fees, solid investment performance and flexible insurance options.

Simply visit sunsuper.com.au/join to open a new account or contact us on **13 11 84** between 8.00am and 6.30pm AEST, Monday to Friday. We'll then be in touch with ways to get your super working harder for you.

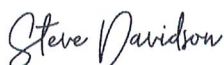
Since joining Sunsuper, you've enjoyed the benefits of being a part of one of Australia's largest and fastest growing profit-for-members funds with great benefits including:

- **Low administration fees.** Sunsuper's administration fees are amongst the lowest and fairest you'll find, which means more money for you when you retire.
- **Strong performance.** Sunsuper has maintained strong investment performance over the long term.*

Plus, we offer award winning retirement products to take you through retirement.

If you have any questions please visit sunsuper.com.au or call us on **13 11 84** between 8.00am and 6.30pm AEST, Monday to Friday.

Yours sincerely,



Steve Davidson
Executive General Manager, Customer Engagement



For ratings and awards information,
visit sunsuper.com.au/ratingsagencies

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Our phone based qualified financial planners provide simple advice about your Sunsuper account at no additional cost. More comprehensive advice, including that provided as part of the *SunTracker* program, may incur a fee. Sunsuper employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Sunsuper Superannuation Fund. Sunsuper may refer you to an external financial planner. Sunsuper has established a panel of accredited external financial planners for our members. Sunsuper does not receive or pay any referral fees to these planners. Each of these planners will explain to you how their advice fees are determined. The accredited external financial planners are not employed by Sunsuper, and Sunsuper is not responsible for the advice provided by these planners.

*The Balanced option for *Super-savings accounts*, which has identical investments to the Balanced Pool in the Lifecycle Investment Strategy, has outperformed the industry average over 1, 3, 5, 7 and 10 years. (Source: SuperRatings Fund Crediting Rate Survey March 2019). Warning: Past Performance is not a reliable indication of future performance.

Important information

Super-savings account fund investment returns as at 30 June 2019

Option	1 year (% p.a.)	3 year (% p.a.)	5 year (% p.a.)	7 year (% p.a.)	10 year (% p.a.)
Lifecycle Investment Strategy - Balanced Pool ⁽¹⁾	8.5%	10.5%	8.9%	10.5%	9.1%
Lifecycle Investment Strategy - Retirement Pool ⁽²⁾	7.4%	8.3%	7.0%	7.9%	7.1%
Lifecycle Investment Strategy - Cash Pool ⁽³⁾	1.7%	1.7%	1.8%	2.1%	2.6%
Growth	9.1%	11.9%	9.8%	11.2%	9.5%
Balanced	8.6%	10.5%	8.9%	10.5%	9.1%
Balanced - Index	8.6%	8.4%	8.2%	10.1%	9.0%
Socially Conscious Balanced	7.3%	8.4%	6.9%	9.1%	8.2%
Retirement	7.5%	8.4%	7.1%	8.0%	7.1%
Conservative	6.4%	6.4%	5.8%	6.4%	6.3%
Diversified Alternatives ^	8.9%	n/a	n/a	n/a	n/a
Shares	9.4%	13.0%	9.4%	12.2%	9.9%
Australian Shares	9.8%	12.6%	9.1%	12.0%	9.9%
Australian Shares - Index	12.0%	12.7%	9.1%	12.0%	10.0%
International Shares - Index (hedged)	5.2%	11.7%	8.7%	12.2%	12.0%
International Shares - Index (unhedged)	10.3%	13.2%	12.7%	16.1%	11.8%
Emerging Markets Shares	5.3%	11.4%	6.1%	7.9%	5.5%
Property	6.9%	7.6%	8.4%	9.4%	9.7%
Australian Property - Index	17.7%	7.8%	12.5%	13.7%	12.9%
Diversified Bonds	6.6%	4.0%	3.8%	4.4%	6.0%
Diversified Bonds - Index	7.1%	2.9%	4.5%	4.7%	5.6%
Cash	2.0%	2.0%	2.2%	2.4%	3.0%
Capital Guaranteed	3.4%	2.8%	3.3%	3.3%	3.6%

For the most recent investment returns visit [sunsuper.com.au/returns](https://www.sunsuper.com.au/returns)

1 The Balanced Pool commenced on 4 October 2013. The Balanced Pool has identical investments to the Balanced Option. To show our performance for the Balanced Pool we have shown the returns for the Balanced Option up to 4 October 2013 with the returns for the Balanced Pool from 4 October 2013.

- 2 The Retirement Pool commenced on 4 October 2013. The Retirement Pool has identical investments to the Retirement Option. To show our performance for the Retirement Pool we have shown the returns for the Retirement Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Retirement Pool from 4 October 2013.
- 3 The Cash Pool commenced on 4 October 2013. The Cash Pool has identical investments to the Cash Option. To show our performance for the Cash Pool we have shown the returns for the Cash Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Cash Pool from 4 October 2013.

Past performance is not a reliable indication of future performance. Returns are after investment fees and investment tax. A super fund's investment performance typically varies over time. Because super is a long-term investment, five and ten-year figures smooth out short-term results – for example, in a given fund over a five year period, a growth option might have a negative return for one year but a positive return for the other four years, giving an overall result that is positive for the five years. The returns shown above are not necessarily the same as the return on investments held by individual members. The actual return received by individual members will depend on the timing of contributions and other transactions and the unit prices that applied on the dates those transactions took place.

^The Diversified Alternatives investment option commenced on 30 September 2017. Since commencement the return on this investment option on 30 June 2019 was 9.9%.

Sunsuper sets investment objectives to monitor our ongoing investment performance. These objectives may differ from the prescribed *Return target* as disclosed on our MySuper dashboard visit sunsuper.com.au/dashboard

Our MySuper Product dashboard is designed to help you better understand the investment returns, risks and fees for Sunsuper's MySuper-approved Lifecycle Investment Strategy. Use this dashboard to compare this investment option with other MySuper products. To view our MySuper dashboard visit sunsuper.com.au/dashboard

Net investment earnings

This section shows the amount of money your investment has made, or lost, over the year and is after investment fees and investment taxes.

Additional explanation of fees and costs

Fees

More information about fees and costs is available in your *Product Disclosure Statement*, available at sunsuper.com.au/pds

Low balance account fee refund

From 1 July 2019, if your account balance is under \$6,000 at the end of the financial year or the time of exiting Sunsuper, the total of your administration fees, investment fees and indirect costs will be capped at 3% of your account balance. Any amounts charged in excess of this cap must be refunded.

Indirect costs of your investment

Indirect costs are not charged by Sunsuper, but instead incurred within underlying investments and deducted from investment returns prior to calculation of daily unit prices. The estimated indirect cost ratio for your investment in the period shown is the ratio of the total indirect costs to your average account balance over that period.

Transactional and operational costs

Transactional and operational costs are incurred by underlying investment managers and may be explicit or implicit. Explicit costs include brokerage, settlement costs (including custody costs) and stamp duty, and are included in the indirect cost ratio for each investment option. Implicit costs are effectively the difference between the price for the purchase and sale of an investment asset and are not included in the investment fee or indirect costs.

Borrowing costs

Borrowing costs are costs incurred by the underlying investment manager who may use borrowing or lending to facilitate certain investment strategies, and are not included in the investment fee or indirect costs. You can find the borrowing costs in the *Sunsuper for life guide*, available at sunsuper.com.au/pds



Property operational costs

A property operational cost is a transactional and operational cost that relates to real property and does not relate to the acquisition or disposal of real property and is not a management cost. These costs are not included in the investment fees or indirect costs and are not shown on your annual statement. You can find the property operational costs in the *Sunsuper for life guide*, available at sunsuper.com.au/pds

Insurance fee

Depending on the type of account and cover you had with Sunsuper, an insurance fee may have been included in any insurance premiums you paid. Refer to your *Product Disclosure Statement* for more information.

Exit fee

Sunsuper stopped charging exit fees from 1 July 2019.

Prior to 1 July 2019, each time you took money out of your Sunsuper account, an exit fee of \$47 applied. The net amount of \$40 would have been deducted when the payment was processed.

Your insurance

Call **13 11 84** if you'd like more information about insurance cover provided through Sunsuper.

MySuper Product Dashboard

The MySuper Product Dashboard is designed to provide key information to help you compare Sunsuper's investments and fees with other MySuper products and make an informed choice about your super. Our latest MySuper Product Dashboard for the Lifecycle Investment Strategy is available on our website, visit sunsuper.com.au/dashboard

Superannuation contribution follow up

We do not know whether a contribution is due for you because we do not have sufficient information about your employment status or other relevant personal circumstances. Please check your statement to make sure all your employer and other contributions are listed. Talk to your employer or Sunsuper if you believe any payments may be missing. If you make personal member contributions to Sunsuper, your employer has 28 days from the end of the month the contributions were taken out of your pay to send them to us.

Further information

The details in your *Member benefit statement* reflect your account balance as at 30 September 2019.

We're obliged to provide you with any information you reasonably require to understand your benefit entitlements. So if you'd like more information on Sunsuper, your investment options, your insurance cover and options (if any), or ways to contribute visit sunsuper.com.au. If you have any questions about your *Member benefit statement* call **13 11 84**.

Concerns and complaints

While we hope you've been happy with our service, if for any reason you haven't we offer a complaint resolution process at no additional cost to you. Contact us to discuss your complaint:

Call us: **13 11 84**
Online: Visit our *Contact us* page at sunsuper.com.au/contact-us
Write to: Sunsuper Customer Relations
GPO Box 2924, Brisbane Qld 4001

We'll do everything we can to resolve the issue as quickly as possible. If you are not happy with Sunsuper's final response to your complaint, or Sunsuper has not provided a final response within 90 days, you can contact the Australian Financial Complaints Authority (AFCA). This is an authorised body set up by the Federal Government to help resolve complaints through conciliation. Access to AFCA is available at no additional cost to customers.

They may be contacted at the following:

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Call: 1800 931 678
Web: www.afca.org.au
Email: info@afca.org.au

For more information on the complaints resolution process refer to sunsuper.com.au/complaints

Contacting us is easy

If you have any questions or would like more information please contact us.

- 📞 **13 11 84** (+61 7 3121 0700 when overseas)
- 🖱️ **sunsuper.com.au**
- ✉️ GPO Box 2924 Brisbane Qld 4001
- 🐦 twitter.com/sunsuper
- 📘 facebook.com/sunsuper

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975, is the issuer of this *Member benefit statement*. Trustee of Sunsuper Superannuation Fund, ABN 98 503 137 921, USI 98 503 137 921 001.



Section A: Receiving fund's details - please state information below, if known.

Australian business number (ABN):51824753556

Unique Superannuation identifier (USI): 51824753556001

Name:AUSTRALIAN TAXATION OFFICE

Member client identifier:700193378

Postal address – Street address:

Suburb/town/locality:

State/territory:

Postcode:

Section B: Members's details - please state information below, if known.

Tax file number (TFN):362022327

Full name:

Title: Mr

Family name: Aoun

First given name: Melad Sabah

Other given names:

Postal address – Street address:41 Hayes Road

Suburb/town/locality: STRATHMORE

State/territory: VIC

Postcode: 3041

Date of birth: 26/04/1982

Sex: Male

Daytime phone number (include area code):

Email address (if applicable):
melad@blueskyaccounting.com.au

Section C: Rollover transaction details

Service period start date: 25/10/2000

Tax components:

Tax-free component: \$ 0.00

KiwiSaver tax-free component: \$ 0.00

Taxable component:

Element taxed in the fund: \$ 1,152.68

Element untaxed in the fund: \$ 0.00

Total Tax components: \$ 1,152.68

Preservation amounts:

Preserved amount: \$ 1,152.68

KiwiSaver preserved amount: \$ 0.00

Restricted non-preserved amount: \$ 0.00

Unrestricted non-preserved amount: \$ 0.00

Total preservation amounts: \$ 1,152.68

Section D: Non-complying fund - only complete if you're a trustee of a non-complying fund.

Contributions made to a non-complying fund on or after 10 May 2006

Section E: Declaration

Fund's ABN:98 503 137 921

Fund's name:Sunsuper

Contact name:Steve Davidson

Email address (if applicable):

Daytime phone number (including area code):13 11 84

Signature of authorised person:

Steve Davidson

Date:30/09/2019

You do not need to send a copy of this statement to the Australian Taxation Office, however, you must keep a copy for your records for a period of five years.

Super-savings Member benefit statement at 30 September 2019

Mr Melad Aoun

Member Number: 700193378

Your benefit summary

Taxation	
Benefit rolled over	\$1,152.68
Gross benefit paid	\$1,152.68
Tax	\$0.00
Net benefit paid	\$1,152.68

Account summary

Opening balance at 1 July 2018	\$1,114.01
Contributions	\$0.00
Employer compulsory contributions	\$0.00
Voluntary contributions (after-tax)	\$0.00
Government co-contributions	\$0.00
Low income superannuation tax offset	\$0.00
Salary sacrifice (before-tax)	\$0.00
Other contributions	\$0.00
Net investment earnings	\$111.60
Transfers and roll-ins received	\$0.00
Insurance proceeds	\$0.00
Fees (if any)	-\$84.80
Insurance premiums	\$0.00
Tax	\$11.87
Withdrawals and transfers-out to other funds	-\$1,152.68
Closing balance at 30 September 2019	\$0.00
Benefit paid at 30 September 2019	\$1,152.68

The amounts above are before tax unless otherwise stated.

Fund investment returns

Investment option	Opening unit price at 01/07/2018	Closing unit price (last available) at 30/09/2019	Change in price (%)
Lifecycle Investment Strategy			
Balanced Pool	1.52297	1.68452	10.6076%

Unit prices shown are exit unit prices. The change in value percentage is based on the change in unit prices over the period and applies to money that was invested for the whole period. The actual rate of return received by individual members depends on the timing of contributions and other transactions and the unit prices that applied on the dates those transactions took place.

Please note benefit payments are processed using the last available unit price for the day we finalise the processing of your request. Please visit sunsuper.com.au for information on other investment options your money may have been invested in between 1 July 2018 and 30 September 2019.

Insurance cover

We didn't have any insurance cover listed on the account on the date the account balance was transferred.

Net investment earnings

Description	Amount
Net investment earnings (after investment tax)	\$122.96
Investment fees	-\$4.06
Indirect costs	-\$7.30
Total	\$111.60

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. Refer to the *Additional explanation of fees and costs* in the *Important information* flyer for more information, including how to estimate the indirect cost ratio for your account over the reporting period.

Description	Amount
Indirect costs	-\$7.30
Indirect costs total	-\$7.30

Fees

Date	Description	Amount
2018/2019	Administration fee - flat fee	-\$83.41
2018/2019	Administration fee - percentage fee	-\$1.39
Total		-\$84.80



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. Note that not all other fees and costs are included below. Refer to the *Additional explanation of fees and costs* in the *Important information flyer* for more information.

Description	Amount
Transactional and operational costs	-\$2.93
Total	-\$2.93

Tax

Date	Description	Amount
30/06/2019	Contribution tax adjustment	\$11.87
Total		\$11.87

An end of year reconciliation (contributions tax adjustment) ensures the correct total contribution tax has been calculated. This may be a positive or negative value.

Binding beneficiaries

This table displays your beneficiaries for your account balance and any insurance cover you may have had.

Beneficiary name	Percent
Panagiota Mitzifiris	100%

Preservation summary

Available when retired and after reaching your preservation age (Preserved)	\$1,152.68
Available after leaving your employer (Restricted non-preserved)	\$0.00
Available now, if requested (Unrestricted non-preserved)	\$0.00
Total	\$1,152.68

Total fees you paid

This approximate amount includes all the fees and costs which affect the investment during the period. We've already given a breakdown of these fees in previous sections - this simply totals them for convenience. This section does not list the transactional and operational costs, property operational costs or borrowing costs that you incurred during the period - refer to the *Additional explanation of fees and costs* in the *Important information flyer* for more information.

Description	Amount
Administration fees	-\$84.80
Other fees	\$0.00
Investment fees	-\$4.06
Indirect costs	-\$7.30
Total fees and costs	-\$96.16