



13 July 2017

0714000014  
Mr Alain Coniglio  
34 Yarraowee Drive  
NERANG QLD 4211

Sunsuper Pty Ltd  
30 Little Cribb Street Milton QLD 4064  
GPO Box 2924 BRISBANE QLD 4001  
ABN 88 010 720 840 ASFL No. 228975  
MySuper Authorised 98 503 137 921 996

☎ 13 11 84  
🌐 [sunsuper.com.au](http://sunsuper.com.au)  
🐦 [twitter.com/sunsuper](https://twitter.com/sunsuper)  
📘 [facebook.com/sunsuper](https://facebook.com/sunsuper)

Your member number  
900698438

Dear Alain,

## Request to rollover your Sunsuper benefit – confirmation of transfer

We'd like to confirm we've transferred your super benefit as requested.

An amount of \$42,513.53 has now been paid to CONIGLIO SUPERANNUATION FUND.

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

### You're welcome back anytime

While your Sunsuper account is now closed, we want you to know we'll be delighted to welcome you back anytime. Simply join online at [sunsuper.com.au](http://sunsuper.com.au)

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 Fees.** Sunsuper's fees are amongst the lowest and fairest you'll find, which means more money for you when you retire.
- **Strong investment return.** Sunsuper has maintained strong investment performance over the long term<sup>1</sup>

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

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

Yours sincerely,

**Terri Hamilton**  
Executive General Manager, Customer Engagement

*Super-savings Member benefit statement at 13 July 2017*

**Mr Alain Coniglio**

**Member Number: 900698438**

**Your benefit summary**

Taxation		
Benefit rolled over		\$42,513.53
<b>Gross benefit paid</b>	<b>\$42,513.53</b>	
Tax		\$0.00
<b>Net benefit paid</b>		<b>\$42,513.53</b>

**Your account summary**

<b>Opening balance at 1 July 2016</b>		<b>\$22,151.60</b>
Contributions		\$19,200.00
Employer compulsory contributions	\$18,700.00	
Voluntary contributions (after-tax)	\$0.00	
Government co-contributions	\$0.00	
Low income superannuation tax offset	\$500.00	
Salary sacrifice (before-tax)	\$0.00	
Other contributions	\$0.00	
Net investment earnings		\$4,290.92
Transfers and roll-ins received		\$0.00
Insurance proceeds		\$0.00
Fees (if any)		-\$160.27
Insurance premiums		-\$213.84
Tax		-\$2,754.88
Withdrawals and transfers-out to other funds		-\$42,513.53
<b>Closing balance at 13 July 2017</b>		<b>\$0.00</b>
Benefit paid (less any exit fee) at 13 July 2017		\$42,513.53

The amounts above are before tax unless otherwise stated.

## Your investment performance

Investment option	Opening unit price at 01/07/2016	Closing unit price (last available) at 13/07/2017	Change in price (%)
Retirement	2.25767	2.47506	9.6290%
Growth	2.47125	2.83525	14.7294%
Balanced	2.56244	2.88494	12.5857%

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 refer to our website [sunsuper.com.au](http://sunsuper.com.au) for information on other investment options your money may have been invested in between 1 July 2016 and 13 July 2017.

## Your insurance cover

Your insurance cover at 13 July 2017 is outlined below.

Cover	Amount
Death cover	\$16,000
<b>Total weekly premiums</b>	<b>\$3.96</b>

Any insurance cover you had in your account ended on the date your account balance was transferred. Refer to the *Important information* flyer for more information.

## Contributions

### Employer Compulsory Contributions

Date	Source	Before tax	Tax	After tax
04/08/2016	ASHMORE NEWS AGENCY	\$15,000.00	-\$2,245.58	\$12,754.42
04/11/2016	ASHMORE NEWS AGENCY	\$1,500.00	-\$212.69	\$1,287.31
27/01/2017	ASHMORE NEWS AGENCY	\$1,200.00	-\$168.26	\$1,031.74
18/04/2017	ASHMORE NEWS AGENCY	\$1,000.00	-\$141.24	\$858.76
<b>Total</b>		<b>\$18,700.00</b>	<b>-\$2,767.77</b>	<b>\$15,932.23</b>

### Low income Superannuation Tax Offset

Date	Source	After tax
01/12/2016	Low-income super contributions	\$500.00
<b>Total</b>		<b>\$500.00</b>

Sunsuper passes on the benefit of any tax deduction received for administration fees and insurance premiums to you by reducing the contributions tax you are charged. Contributions tax is calculated on each contribution after we have deducted any administration fees and insurance premiums.



## Net investment earnings

Description	Amount
Net investment earnings (after investment tax)	\$4,476.64
Indirect costs	-\$185.72
<b>Total</b>	<b>\$4,290.92</b>

## Indirect costs of your investment

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee. Refer to the *Important information* flyer for more information.

Description	Amount
Investment fees	-\$185.72
<b>Indirect costs total</b>	<b>-\$185.72</b>

## Fees

Date	Description	Amount
2016/2017	Exit fee	-\$40.00
2016/2017	Administration fee - flat fee	-\$81.00
2016/2017	Administration fee - percentage fee	-\$39.27
<b>Total</b>		<b>-\$160.27</b>

## Insurance premiums

Date	Description	Amount
2016/2017	Insurance premiums	-\$213.84
<b>Total</b>		<b>-\$213.84</b>

## Tax

Date	Description	Amount
2016/2017	Contribution tax	-\$2,767.77
13/07/2017	Contribution tax adjustment	\$12.89
<b>Total</b>		<b>-\$2,754.88</b>

## Preferred beneficiaries

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

Beneficiary name	Percent
Kym Leanne Johnson	40%

Beneficiary name	Percent
Alexis Philippe Coniglio	30%
Tess Coniglio	30%

### Your preservation summary

Available when you retire after reaching your preservation age (Preserved)	\$0.00
Available when you leave your employer (Restricted non-preserved)	\$0.00
Available now, if requested (Unrestricted non-preserved)	\$42,513.53
<b>Total</b>	<b>\$42,513.53</b>

### Total fees you paid

Description	Amount
Administration fees	-\$120.27
Other fees	-\$40.00
Investment fees	-\$185.72
<b>Total fees and costs</b>	<b>-\$345.99</b>

This approximate amount includes all the fees and costs which affect your investment during the period. We've already given you a breakdown of these fees in previous sections - this simply totals them for your convenience.

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

**Australian business number (ABN):**90302393722      **Unique Superannuation identifier (USI):**

**Name:**CONIGLIO SUPERANNUATION FUND      **Member client identifier:**A CONIGLIO

**Postal address – Street address:**34 Yarraowee Drive

**Suburb/town/locality:**NERANG      **State/territory:**QLD      **Postcode:**4211

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

**Tax file number (TFN):**361073533

**Full name:**

**Title:**Mr      **Family name:**Coniglio

**First given name:**Alain Frangois      **Other given names:**

**Postal address – Street address:**34 Yarraowee Drive

**Suburb/town/locality:**NERANG      **State/territory:**QLD      **Postcode:**4211

**Date of birth:**12/03/1948      **Sex:**Male

**Daytime phone number (include area code):**0419 701 996      **Email address (if applicable):**  
al.coniglio@yahoo.com.au

**Section C: Rollover transaction details**

**Service period start date:**01/07/2006

<b>Tax components:</b>		<b>Preservation amounts:</b>	
Tax-free component:	\$ 1,255.70	Preserved amount:	\$ 0.00
<b>KiwiSaver tax-free component:</b>	\$ 0.00	KiwiSaver preserved amount:	\$ 0.00
<b>Taxable component:</b>		Restricted non-preserved amount:	\$ 0.00
Element taxed in the fund:	\$ 41,257.83	Unrestricted non-preserved amount:	\$ 42,513.53
Element untaxed in the fund:	\$ 0.00	<b>Total preservation amounts:</b>	\$ 42,513.53
<b>Total Tax components:</b>	\$ 42,513.53		

**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:**Terri Hamilton      **Email address (if applicable):**

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

**Signature of authorised person:**  
*Terri Hamilton*      **Date:**13/07/2017

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.



# Important information

Super fund investment returns as at 30 June 2016

Option	Commencement Date	Since commencement (% p.a.)	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 <sup>(1)</sup>	n/a	n/a	3.1%	8.8%	8.3%	8.5%	5.6%
Lifecycle Investment Strategy - Retirement Pool <sup>(2)</sup>	n/a	n/a	2.7%	6.6%	6.4%	6.6%	4.7%
Lifecycle Investment Strategy - Cash Pool <sup>(3)</sup>	n/a	n/a	1.8%	2.1%	2.7%	3.0%	3.6%
Growth	n/a	n/a	2.8%	9.0%	8.3%	8.5%	5.0%
Balanced	n/a	n/a	3.1%	8.8%	8.3%	8.5%	5.6%
Retirement	n/a	n/a	2.8%	6.7%	6.5%	6.6%	4.8%
Conservative	n/a	n/a	3.4%	5.8%	5.9%	6.3%	5.3%
Balanced - Index	n/a	n/a	4.3%	9.5%	9.4%	9.3%	5.3%
Shares	n/a	n/a	-0.7%	8.7%	8.0%	8.6%	4.2%
Australian Shares	n/a	n/a	2.0%	8.1%	7.7%	8.8%	5.7%
Australian Shares - Index	n/a	n/a	1.5%	7.9%	7.6%	8.9%	4.9%
International Shares (hedged)	n/a	n/a	-3.3%	9.5%	9.1%	10.8%	4.1%
International Shares (unhedged)	n/a	n/a	-2.9%	9.7%	9.0%	7.2%	1.7%
International Shares - Index (hedged)	n/a	n/a	-0.9%	9.8%	9.9%	12.2%	5.5%
International Shares - Index (unhedged)	n/a	n/a	1.6%	14.3%	14.4%	11.2%	4.5%
Emerging Markets Shares	1 Jul 2007	0.6%	-9.9%	2.7%	1.8%	3.1%	n/a
Property	1 Jul 2007	3.1%	10.0%	10.6%	9.2%	10.7%	n/a
Australian Property - Index	n/a	n/a	21.7%	16.5%	16.6%	15.1%	3.1%
Fixed Interest	n/a	n/a	3.7%	4.3%	5.2%	6.9%	6.9%
Fixed Interest - Index	n/a	n/a	9.0%	6.7%	7.0%	6.8%	6.9%
Cash	n/a	n/a	2.3%	2.5%	3.1%	3.5%	4.1%
Ethical Environmental & Socially Responsible	n/a	n/a	0.3%	7.1%	7.7%	8.0%	5.1%

Capital Guaranteed	n/a	n/a	3.8%	3.7%	3.8%	3.9%	4.4%
--------------------	-----	-----	------	------	------	------	------

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

Note: 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.

\* Where an investment option has less than 10 years of performance data, the since commencement return (%) p.a. performance figure is reported. The since commencement return (%) p.a. performance figure is the actual return the option has achieved from commencement to 30 June 2016. 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](https://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](https://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.

## Indirect costs of your investment

The investment fees were not deducted directly from your account. Instead they were paid by reducing investment earnings before the earnings were allocated to your account. These fees are disclosed as 'Indirect costs' in your member benefit statement. To allow you to better understand the effect of these fees on your account balance, we show them as an approximate dollar amount. 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.

## Fees

More information about fees and costs is available in your *Product Disclosure Statement*.

## Exit fee

Each time you take money out of your Sunsuper account, an exit fee of \$40 will be deducted from your account. We'll deduct the fee from your account balance when you make a partial withdrawal, and from your final withdrawal amount.



## Your insurance

You should refer to your *Sunsuper for life Insurance guide* for the effect withdrawals or a transfer-out will have on your insurance cover (if any).

This shows your amount of insurance cover and the cost applicable to your insurance cover (if any). Insurance cover shown on the member benefit statement is subject to the terms and conditions outlined in your latest *Product Disclosure Statement (PDS)* and group life policy documents. This cover may be based upon certain assumptions which may not be factually correct and as a consequence may result in you being ineligible to claim insurance benefits or being eligible for different levels of cover. These eligibility conditions include but are not limited to employment status and the receipt of employer contributions. It's also important to remember that changing employers or your super fund can impact your insurance so make sure you check with us. For more detailed information about insurance cover and how you can apply for more, call us on **13 11 84**.

**Your Death benefit** consists of your account balance (at the time the benefit is paid) and your insurance benefit if you have an active policy through Sunsuper at the time of your death.

**Your Total and Permanent Disability benefit** consists of your account balance (at the time your benefit is paid) and any TPD Assist benefit you are eligible for through Sunsuper at the time of payment.

## Further information

The details in your *Member benefit statement* reflect your account balance as at 13 July 2017.

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 our website at [sunsuper.com.au](http://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 or super fund, 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:

Customer Service Team: **13 11 84**

Web: Use our *Contact us* page on our website [sunsuper.com.au](http://sunsuper.com.au)

Write to: Sunsuper Customer Relations Team

GPO Box 2924 Brisbane QLD 4001

We'll do everything we can to resolve the issue as quickly as possible. If you're still not happy or Sunsuper hasn't responded within 90 days, you can contact the Superannuation Complaints Tribunal (SCT). This is an independent body set up by the Federal Government to help resolve complaints through conciliation. Access to the SCT is free of charge.

They may be contacted in writing:  
Superannuation Complaints Tribunal  
Locked Bag 3060 MELBOURNE VIC 3001  
**Call:** 1300 884 114 **Web:** [www.sct.gov.au](http://www.sct.gov.au)

## 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](http://sunsuper.com.au)

✉ GPO Box 2924 BRISBANE Qld 4001

🐦 [twitter.com/sunsuper](https://twitter.com/sunsuper)

📘 [facebook.com/sunsuper](https://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 SPIN SSR 0100 AU.

**Please note: this statement may include transactions that have been reported in previous exit statements.  
Your benefit package is made up of your 13/07/2017 Member benefit statement and the enclosed Important Information flyer.  
Date prepared: 13/07/2017**

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975, is the Trustee and issuer of the Sunsuper Superannuation Fund ABN 98 503 137 921, USI 98 503 137 921 001. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the *Product Disclosure Statement (PDS)* can be obtained by visiting [sunsuper.com.au/pds](http://sunsuper.com.au/pds) or calling **13 11 84**. You should consider the *PDS* in deciding whether to acquire, or to continue to hold, the product.

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 *Sun Tracker* 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.

<sup>1</sup>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 February 2017). Warning: Past Performance is not a reliable indication of future performance.