

The Widak Family Superannuation Fund  
 Mr Rick Widak  
**Member Payment Statement**

From 1 July 2019 to 3 April 2020

**Individual's details**

Mr Rick Widak  
 4 Annabelle Place  
 MOUNT COLAH NSW 2079  
 Australia

Date of Birth	02/10/1946
Account Extension	00005
Date started	01/04/2014
Member ID	00005
Type of Benefit Taken	OTHER
Tax Rate	0

**Account summary**

Opening Balance	\$	319,716.93
Add Contributions	\$	0.00
Less Expenses	\$	0.00
Less Surcharge	\$	0.00
Less Member's Tax	\$	0.00
Less Withdrawals	\$	10,000.00
Add Net Earnings	\$	-9,722.31
Add Deed/Insurance Adjustment	\$	0.00 [1]
<b>Total Entitlement</b>	<b>\$</b>	<b>299,994.62 [2]</b>

**Special Notes**

[1] This amount includes external insurance or deed payments, deductions caused by a vesting scale or by Death Detriment.

[2] This amount is available when rolling over the entire benefit.

**Payment Information**

	Available	Taken in Cash	Taken in Rollover
Tax free component	\$ 287,094.52	\$ 23,924.97	\$ 0.00
Taxed component	\$ 12,900.10	\$ 1,075.03	\$ 0.00
Untaxed component	\$ 0.00	\$ 0.00	\$ 0.00
Less Tax	\$	\$ 0.00	\$
<b>TOTAL</b>	<b>\$ 299,994.62</b>	<b>\$ 25,000.00</b>	<b>\$ 0.00</b>

**Contact details**

If you have any queries regarding your benefit please direct them to the following contact person.

<b>Contact Name</b>	Mr Rick Widak	<b>Telephone Number</b>	
<b>Business Address</b>	4 Annabelle Place MOUNT COLAH NSW 2079 Australia		

**Benefits and notes**

- ◆ Your investment return for the year was -4.09%
- ◆ Your Death Benefit is \$299,994.62.
- ◆ Your Total and Permanent Disablement Benefit is \$299,994.62.
- ◆ Your resignation benefit as at 30/06/2019 was \$319,716.93
- ◆ Your benefits are subject to the following preservation rules (based on a fully vested balance):
 

Preserved	:	\$0.00
Restricted Non-Preserved	:	\$0.00
Unrestricted Non-Preserved	:	\$299,994.62

**Death Cover Continuation**

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If you leave your current employment or the fund, you may be entitled to a continuation of the current level of insurance cover in the event of your death. The fund's insurer may offer you a personal death cover policy without the need for further medical examination.

The option to continue your death cover with automatic acceptance expires after 30 days. You will need to contact the insurer about this continuation option within 30 days of leaving employment of the employer sponsor of the fund or on leaving the fund, whichever is the earlier.

**Inquiries and Complaints**

The Trustee has in place an internal mechanism for dealing with inquiries and complaints. Full details of the inquiry and complaint procedures are available from the contact person for the Fund. A summary of the inquiry and complaint procedures is as follows:

All inquiries and complaints must be in writing and must be submitted to the Fund's contact person. Copies of complaint/inquiry forms can be obtained from the contact person.

The procedures established by the Trustee require all inquiries and complaints to be responded to as soon as possible, but not more than 90 days after the date received.

The contact person will respond directly to the applicant in respect of any inquiries or complaints which the contact person is able or authorised to deal with, or may refer the matter directly to the Trustee. In that case the Trustee will respond directly to the applicant.

Any member making inquiries or complaints may be required to provide further information before the matter can be dealt with. The contact person or the Trustee will advise in writing if further information is required.

**Superannuation Complaints Tribunal**

If you have a complaint about, or a dispute with any decision made by the Trustee of the Fund, you may be entitled to have your dispute heard before the Superannuation Complaints Tribunal. The purpose of the Tribunal is to resolve disputes if possible, by getting the parties together and reaching a solution by conciliation.

If you have an inquiry or complaint, please do not hesitate to contact the Trustee first.

**Contribution Shortfalls**

All contributions that were required to be paid by your employer during the financial year have been paid. There were no contribution shortfalls. Employers may be entitled to make Superannuation Guarantee contributions for the year ended 30 June by 28 July of the following financial year and these will be reported on next year's member statement.