

Portfolio report for Mr. Ross Hyde-Smith

Ross Hyde-Smith

41 Acres Rd KELLYVILLE NSW 2155 Australia
as at May 25, 2020

Net worth

\$278.32

Portfolio summary report

Assets

Superannuation

AMP Flexible Lifetime - Super

935581265

\$278.32

Insurance

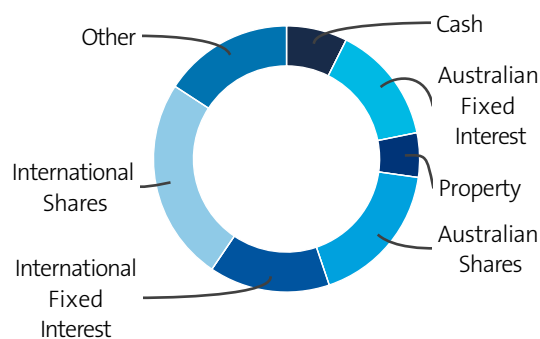
Life, income protection and disability insurance

AMP Flexible Lifetime - Super

935581265

Asset allocation as at 23 May 2020

Asset class	%	\$
Cash	7.39%	\$20.57
Australian Fixed Interest	14.43%	\$40.17
Property	5.40%	\$15.02
Australian Shares	17.58%	\$48.93
International Fixed Interest	14.67%	\$40.84
International Shares	24.72%	\$68.79
Other	15.81%	\$43.99
Total	100%	\$278.32



AMP Flexible Lifetime - Super (935581265)

Summary

General details	
Member name	Ross Henry Hyde-Smith
Date of birth	21 Apr 1965
Tax file number held	Yes

Plan details	
Member number	935581265
Date joined plan	28 Apr 2007
Total account balance	\$278.32
Insurance group code	Individual
Estimated contribution tax	\$59.06
Risk commission regime	Upfront

Insurance details	
Total death benefit	\$278.32
Total and permanent disablement benefit	\$0.00
Monthly temporary salary continuance cover	\$9,431.12
Total insurance premium deductions per month	\$179.95

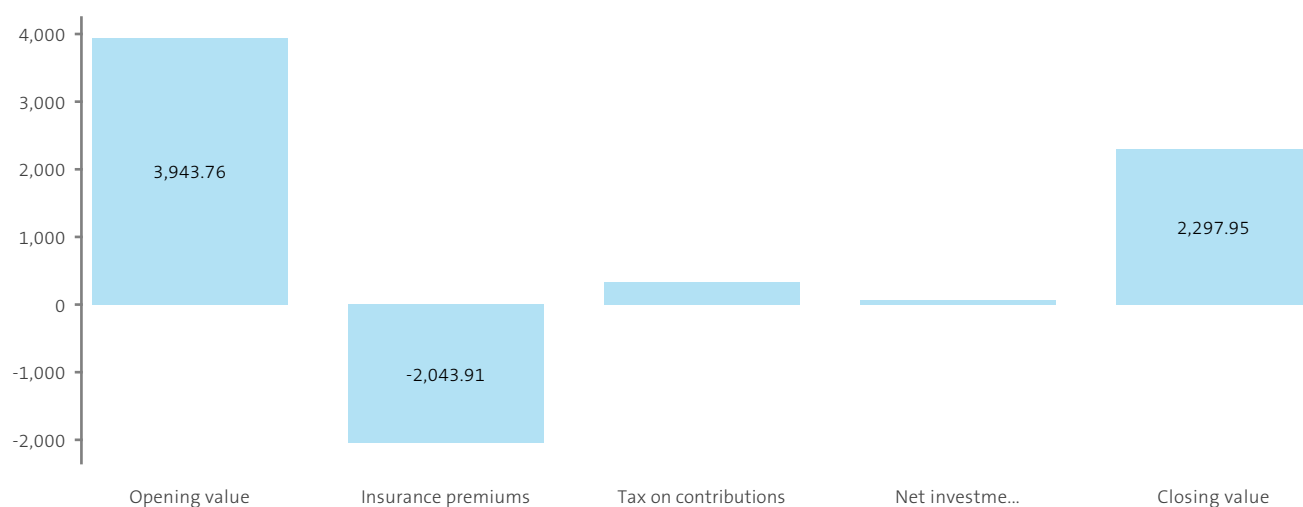
Contact details	
Address	Ross Henry Hyde-Smith 41 Acres Rd KELLYVILLE NSW 2155 Australia
Phone	0288247219

Financial planner details	
Financial planner name	Mr David John O'Brien
Business telephone number	07 3613 0061

Account at a glance

Account summary from 01 Jul 2018 to 30 Jun 2019

Opening value	\$3,943.76
Insurance premiums	-\$2,043.91
Tax on contributions	\$334.44
Net investment earnings	\$63.66
Closing value	\$2,297.95
Estimated personal net rate of return	2.08%
Estimated annualised personal net rate of return	2.09% p.a.



Estimated personal rate of return by investment option for the period 01 Jul 2018 to 30 Jun 2019

Investment option name	Investment date range	Rate of return (%)	Annualised rate of return (%)
AMP MySuper 1960s	01/07/2018 - 30/06/2019	2.08%	2.09% p.a.


How to contribute

BPay contributions	
BPay Customer Reference Number	9355812653
Account	Employer contributions
BPay Biller Code	879072
Account	Member contributions
BPay Biller Code	879080
Account	Salary sacrifice contributions
BPay Biller Code	443721
Account	Spouse contributions
BPay Biller Code	879098

Employer contributions	
Employer name	ACCOR AUSTRALIA & NEW ZEALAND HOSPITALITY PTY LTD
Employer number	901448145
Contribution frequency	Monthly
Contribution increase with inflation	Yes
Contribution method	Reminder Notices
Next bill date	31 Dec 2011
	
BPay Biller Code (employer)	879072
BPay Customer Reference Number	9355812653

Employer contributions	
Employer name	AUSTRALAND HOLDINGS LIMITED
Employer number	901486015
Contribution frequency	Monthly
Contribution increase with inflation	Yes
Contribution method	Reminder Notices
Next bill date	31 Dec 2011
	
BPay Biller Code (employer)	879072
BPay Customer Reference Number	9355812653

How to contribute (continued)

Employer contributions	
Employer name	NORWEST LAND
Employer number	902074076
Contribution frequency	Quarterly
Contribution increase with inflation	Yes
Contribution method	Reminder Notices
	
BPay Biller Code (employer)	879072
BPay Customer Reference Number	9355812653

Contributions received

Employer Main Sub-Account	
Account balance	\$18.58
Last contribution amount received	\$165.00
Date last contribution received	06 Apr 2009

Rollover Sub-Account	
Account balance	\$259.73
Last contribution amount received	\$11,977.27
Date last rollover received	25 Aug 2014

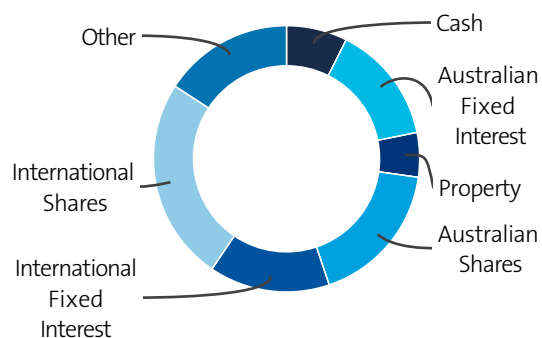
Investment details

Investment option values				
Investment option name	Number of units	Unit price	Amount	Unit price effective date
AMP MySuper 1960s	203.98	\$1.36443	\$278.32	17 May 2020
Total			\$278.32	

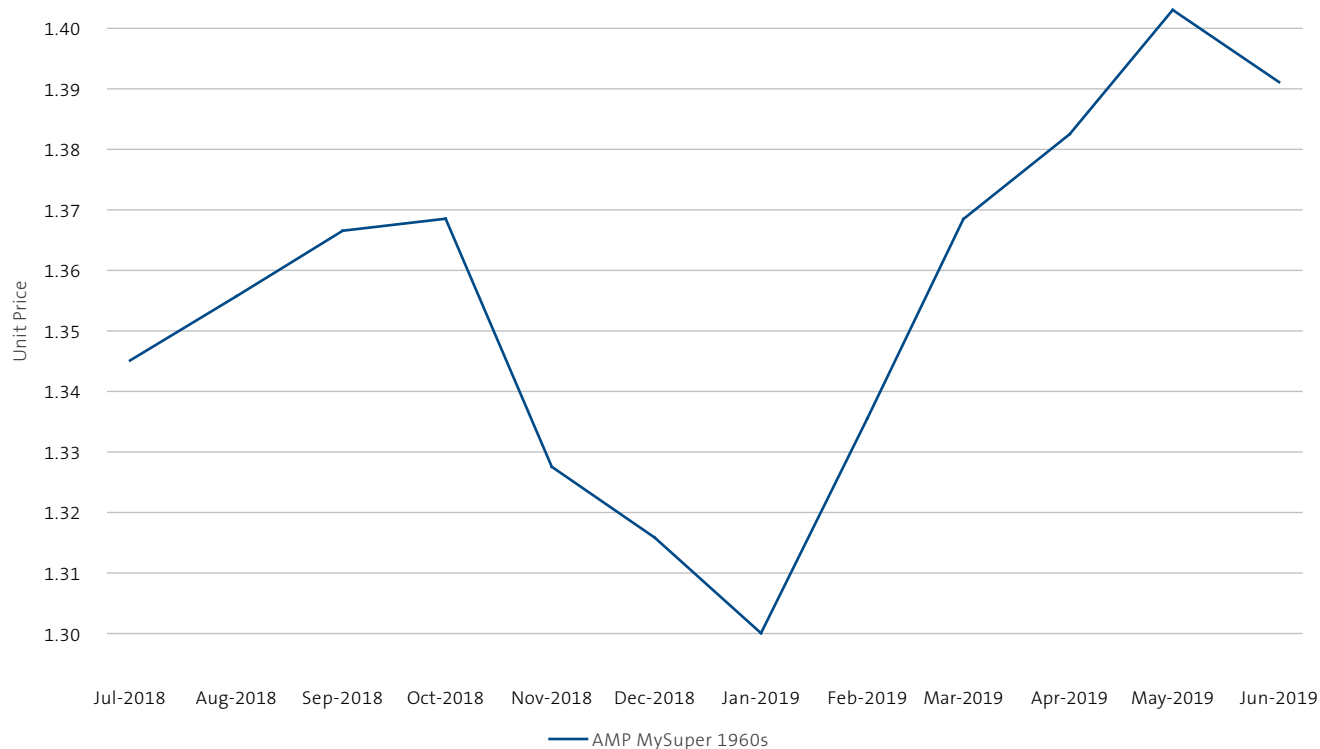
Future contribution split	
Investment option name	%
AMP MySuper 1960s	100.00%

Asset allocation as at 23 May 2020

Asset class	%	\$
Cash	7.39%	\$20.57
Australian Fixed Interest	14.43%	\$40.17
Property	5.40%	\$15.02
Australian Shares	17.58%	\$48.93
International Fixed Interest	14.67%	\$40.84
International Shares	24.72%	\$68.79
Other	15.81%	\$43.99
Total	100%	\$278.32



Unit price history



Historical investment details

Investment option values as at 01 Jul 2018				
Investment option name	Number of units	Unit price	Amount	Unit price effective date
AMP MySuper 1960s	2,932.06	\$1.34505	\$3,943.76	01 Jul 2018
Total			\$3,943.76	

Historical investment details (continued)

Current investment option values				
Investment option name	Number of units	Unit price	Amount	Unit price effective date
AMP MySuper 1960s	203.98	\$1.36443	\$278.32	17 May 2020
Total			\$278.32	

Insurance cover details

Temporary Salary Continuance Benefit	
Total insured cover (per month)	\$9,431.12
Cover start date	23 Nov 2019
Cover end date	21 Apr 2030
Monthly premium amount	\$179.95
Benefit period	2 years
Benefit indexed with inflation	Yes
Waiting period	13 Weeks
Smoking status	Non-smoker
Superannuation contribution option	No

Stamp duty	
Stamp Duty	\$9.00

Beneficiary details

No beneficiaries currently nominated.

Investment transaction details

AMP MySuper 1960s				
Effective date	Description	Account	Amount	Units
30 Jun 2019	Investment return	Employer	\$9.00	0.00
30 Jun 2019	Investment return	Rollover	\$125.27	0.00
27 Jun 2019	Contribution Tax	Employer	\$5.58	3.93
27 Jun 2019	Contribution Tax	Rollover	\$78.03	54.96
01 Jun 2019	Accruals	Employer	-\$0.43	-0.31
01 Jun 2019	Accruals	Rollover	-\$6.00	-4.31
01 Jun 2019	Accruals	Rollover	-\$173.41	-124.66
01 Jun 2019	Accruals	Employer	-\$12.40	-8.91
01 May 2019	Accruals	Employer	-\$12.40	-8.84
01 May 2019	Accruals	Rollover	-\$6.00	-4.28

AMP MySuper 1960s				
Effective date	Description	Account	Amount	Units
01 May 2019	Accruals	Rollover	-\$173.41	-123.60
01 May 2019	Accruals	Employer	-\$0.43	-0.31
01 Apr 2019	Accruals	Rollover	-\$6.00	-4.34
01 Apr 2019	Accruals	Employer	-\$0.43	-0.31
01 Apr 2019	Accruals	Employer	-\$12.40	-8.97
01 Apr 2019	Accruals	Rollover	-\$173.41	-125.43
28 Mar 2019	Contribution Tax	Rollover	\$78.03	56.62
28 Mar 2019	Contribution Tax	Employer	\$5.58	4.05
01 Mar 2019	Accruals	Rollover	-\$6.00	-4.38
01 Mar 2019	Accruals	Employer	-\$0.43	-0.31
01 Mar 2019	Accruals	Rollover	-\$173.41	-126.72
01 Mar 2019	Accruals	Employer	-\$12.40	-9.06
01 Feb 2019	Accruals	Employer	-\$0.43	-0.32
01 Feb 2019	Accruals	Employer	-\$12.40	-9.28
01 Feb 2019	Accruals	Rollover	-\$6.00	-4.49
01 Feb 2019	Accruals	Rollover	-\$173.41	-129.84
01 Jan 2019	Accruals	Employer	-\$0.43	-0.33
01 Jan 2019	Accruals	Rollover	-\$173.41	-133.39
01 Jan 2019	Accruals	Employer	-\$12.40	-9.54
01 Jan 2019	Accruals	Rollover	-\$6.00	-4.62
30 Dec 2018	Contribution Tax	Employer	\$5.58	4.30
30 Dec 2018	Contribution Tax	Rollover	\$78.03	60.09
01 Dec 2018	Accruals	Rollover	-\$173.41	-131.79
01 Dec 2018	Accruals	Employer	-\$12.40	-9.42
01 Dec 2018	Accruals	Rollover	-\$6.00	-4.56
01 Dec 2018	Accruals	Employer	-\$0.43	-0.33
01 Nov 2018	Accruals	Rollover	-\$6.00	-4.52
01 Nov 2018	Accruals	Rollover	-\$173.41	-130.62
01 Nov 2018	Accruals	Employer	-\$0.43	-0.32
01 Nov 2018	Accruals	Employer	-\$12.40	-9.34
01 Oct 2018	Accruals	Employer	-\$12.40	-9.07
01 Oct 2018	Accruals	Employer	-\$0.43	-0.31
01 Oct 2018	Accruals	Rollover	-\$173.41	-126.80
01 Oct 2018	Accruals	Rollover	-\$6.00	-4.39
27 Sep 2018	Contribution Tax	Rollover	\$78.03	57.15
27 Sep 2018	Contribution Tax	Employer	\$5.58	4.09
01 Sep 2018	Accruals	Rollover	-\$6.00	-4.39
01 Sep 2018	Accruals	Rollover	-\$173.41	-126.90
01 Sep 2018	Accruals	Employer	-\$12.40	-9.07
01 Sep 2018	Accruals	Employer	-\$0.43	-0.31

AMP MySuper 1960s				
Effective date	Description	Account	Amount	Units
01 Aug 2018	Accruals	Employer	-\$0.43	-0.32
01 Aug 2018	Accruals	Employer	-\$12.40	-9.15
01 Aug 2018	Accruals	Rollover	-\$173.41	-127.91
01 Aug 2018	Accruals	Rollover	-\$6.00	-4.43
01 Jul 2018	Accruals	Rollover	-\$6.00	-4.46
01 Jul 2018	Accruals	Employer	-\$12.40	-9.22
01 Jul 2018	Accruals	Rollover	-\$173.41	-128.92
01 Jul 2018	Accruals	Employer	-\$0.43	-0.32

Withdrawal details

Withdrawal details	
Small account protection rebate	\$72.12
Withdrawal value	\$412.24

Eligible service period	
Eligible start date	09 Aug 1999
Superannuation Benefit is calculated to this date	24 May 2020
Superannuation Benefit commencement date	09 Aug 1999

Superannuation benefit components	
Taxable	\$412.24
Tax Free	\$0.00
Total Superannuation Benefit	\$412.24

Preservation amounts	
Preserved amount	\$412.24
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$0.00

Employer details

AUSTRALAND HOLDINGS LIMITED	
Address	C-/ Paydeduct Level 9 255 Elizabeth Street Sydney NSW 2000

Employer details (continued)

ACCOR AUSTRALIA & NEW ZEALAND HOSPITALITY PTY LTD

Contact	Mr Warwick Marshall
Address	Lvl 26, 60 Margaret St Sydney NSW 2000

NORWEST LAND

Address	Lv 5, 99 MacQuarie St Sydney NSW 2000
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Important Notes and disclaimers

Except where it relates to products issued to you by a third party, information in this Portfolio Report is provided by AWM Services Pty Limited and is current as at 25/05/2020. However, recent transactions may not be included and should therefore only be used as a guide. It is provided by David John O'Brien. Where the Portfolio Report contains information about products issued to you by a third party, AMP takes no responsibility for that information and does not warrant that it is accurate, complete or up-to-date. This Portfolio Report is provided as factual information only and should not be considered a substitute for professional financial advice or a review of your current financial situation. This report should be viewed together with the Product Disclosure Documents which can be found at amp.com.au. It does not take into account your particular investment objectives, financial situation or investment needs.

AMP Flexible Lifetime - Super (935581265)

Rebates

If your account balance at the end of a month is \$100,000 or more you may benefit from an administration fee rebate.

The administration fee rebate is calculated by applying the determined administration fee rebate rate (converted to an equivalent monthly rate) to your account balance, less balances in the AMP MySuper investment option, AMP Super Cash, AMP Term Deposits, AMP Active Balanced and AMP Capital Dynamic Markets at the end of the month. Balances in AMP Super Cash, AMP Term Deposit, AMP Active Balanced and AMP Capital Dynamic Markets will receive an administration fee rebate of 0.10% pa if your total account balance at the end of the month is \$1,000,000 or more.

The rebate amounts are reduced by up to 15% to allow for the tax deduction which has already been included in the original fee.

Administration fee rebates do not apply to balances invested in the AMP MySuper investment option.

Insurance

How your premiums are calculated and charged can be found in your insurance fact sheet.

Investment options

The value of the investment options in this report is reflected in number of units and the unit prices. Unit prices can rise and fall on a daily basis, as a result of movements in the value of the underlying assets that back each option. The total number of units may not reflect recent transactions. The unit prices quoted may not apply to any subsequent investment transaction. The prices used for transactions are prices that are struck after the transaction, so they are not known at the time.

Withdrawal benefit

Your withdrawal benefit may be made up of one (or both) of the following amounts:

- for non-unitised investment options (if applicable), the balance of these options, including investment return
- for other investment options (if applicable), the number of units you have, multiplied by their unit price.

Your withdrawal benefit amount may change as a result of:

- any transactions after the withdrawal date eg contributions, fees and charges, insurance premiums, and earnings (which may be positive or negative).
- unit prices changing each day (ie they can rise and fall), so your account value also changes to reflect the new prices.

How has AMP calculated the figures in this document?

'Personal net rate of return' and the 'personalised annualised net rate of return' are based on the account's net investment earnings for the period shown and the average balance invested over that period. Where the period is less than one year, the personal net rate of return is for the period shown, it is not the equivalent annual rate.

'Net investment earnings' shown above:

- Have been adjusted for any member fees and/or rebates for the current month because Member fees and rebates are applied at the beginning of each month.
- Do not include deduction for Insurance premiums, contribution fees and non-recurring fees
- AMP Term Deposits investment options investment earnings will only be included at maturity, on anniversary or when the term is broken earlier than the maturity date.
- Include a deduction of all ongoing account keeping fees and charges (including tax on investment earnings), and after applying any rebates relevant to those fees and charges.

For unit linked investment options, AMP calculates net investment earnings of the account balance using the latest unit price.

For interest bearing investment options, net investment earnings includes interest calculated using the latest available interest rate up to the beginning of the month.

'Personal net rate of return and the personal annualised net rate of return' are affected by the timing and amount of the transactions on the account and will usually differ from returns reported elsewhere for the account's investment options.

'Insurance premiums and member fees' are deducted at the end of the month, so the charges for this month haven't been deducted yet.

'Term Deposit investment options' (not available within all products):

- The initial amount invested is included in the account balance and withdrawal value;
- Notional investment earnings are included in the withdrawal value;
- Adjusted crediting rates apply if a Term Deposit is terminated early.

Important: Benefits are governed by the trust deed, the policy document and the product disclosure statement. AMP believes the data is correct and will fix any errors if found. The data presented reflects values within AMP product systems. Should you suspect any data is inaccurate, please report these to the AMP customer service centre.

The total death benefit includes any insured death cover.

The total TPD benefit includes any insured TPD cover.

All or part of the withdrawal value may be subject to preservation rules, so it cannot normally be cashed until after the preservation age.

Where the plan has a vesting scale applying to employer contributions, the withdrawal value has been reduced by any non-vested component forfeited as a result of early withdrawal of benefits.

The account balance may be reduced by any tax or surcharge liability outstanding at the time it is withdrawn.

The total account balance displayed may not include recent investment transactions.

The total death or total and permanent disablement benefit is the total account balance plus the insured benefit.

For unit linked investment options:

- we calculate the account balance using the latest unit price;
- unit prices may go up or down;
- the withdrawal value depends on the unit price when we pay the benefit.

For interest bearing investment options, no interest has been allocated since the last member statement.

For AMP Term Deposit Investment Options (not available within all products):

- The initial amount invested is included in the account balance and withdrawal value;
- Notional investment earnings are included in the withdrawal value;
- Adjusted crediting rates apply if a Term Deposit is terminated early.

All or part of the withdrawal value may be preserved, so it cannot normally be cashed until after the preservation age.

We deduct insurance premiums and member fees at the beginning of the month, so the charges for this month have already been deducted.

The account balance may be reduced by any tax or surcharge liability outstanding at the time it is cashed.

Benefits are governed by the Flexible Lifetime - Super rules - in the trust deed, the policy document and the Product Disclosure Statement. We believe the amounts shown are correct. If we find they are not, we will correct them.

The Opening and Closing values used to calculate the personal net rate of return should only be used as a guide, as these values may contain an estimate for interest earned from any interest bearing investment options.

Net investment earnings are after deduction of all ongoing account keeping fees and charges (including tax on investment earnings), and after applying any rebates

relevant to those fees and charges. For unit linked investment options, we calculate net investment earnings in regard to the account balance using the latest unit price. For interest bearing investment options, net investment earnings includes interest calculated using the latest available interest rate up to the beginning of the month.

For AMP Term Deposits Investment Options investment earnings will only be included at maturity, on anniversary or when the term is broken earlier than the maturity date.

Member fees and rebates are applied at the end of each month, so net investment earnings shown above have not been adjusted for any member fees and/or rebates for the current month. Insurance premiums, contribution fees and non-recurring fees are not deducted to calculate investment earnings.

The personal net rate of return and the personalised annualised net rate of return are based on the account's net investment earnings for the period shown and the average balance invested over that period. Where the period is less than one year, the personal net rate of return is for the period shown, it is not the equivalent annual rate.

The personal net rate of return and the personal annualised net rate of return are affected by the timing and amount of the transactions on the account and will usually differ from returns reported elsewhere for the account's investment options.

Important: Benefits are governed by the trust deed, the policy document and the Product Disclosure Statement. The data presented reflects values within AMP product systems. Should you suspect any data is inaccurate, please report these to the customer service centre.

Your superannuation savings with FL are invested in the MySuper Lifecycle Investment. LifeStages is an investment approach that takes the hard work out of deciding how to invest your super. It automatically lowers your risk profile by switching your super savings to less risky investments, as you get older. It therefore reduces the need for you to continually reassess your investment strategy.

The value of the investment options in this report is reflected in number of units and the unit prices. Unit prices can rise and fall on a daily basis, as a result of movements in the value of the underlying assets that back each option. The total number of units may not reflect recent transactions. The unit prices quoted may not apply to any subsequent investment transaction. The prices used for transactions are prices that are struck after the transaction, so they are not known at the time.

The balances in MySuper, Super Cash and Term Deposits will be used to determine the rebate tier, however the rebate will not be applied to any balances held in these options.

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included within your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on your statement. Stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office, or if you change State/Territory.

The account balance may also be reduced by any tax or surcharge liability outstanding at the time it is cashed.