

ZIO01S  
per moment

# Member's Statement

## THE ZIOLKOWSKI SUPERANNUATION FUND

**WIESLAW ZIOLKOWSKI**  
**114 HAVEN ROAD**  
**UPPER BROOKFIELD QLD 4069**

The Trustee of the above named fund wish to advise you of the circumstances of your entitlement in the Fund at 30 June 2006 and for the reporting period 1 July 2005 to 30 June 2006.

Your Details		Your Balance	
Date of Birth	15 February 1951	Total Benefits	<b>\$194,767</b>
Date Joined Fund	17 February 1999	comprising:	
Service Period Start Date	4 September 1991	- Preserved	\$171,212
Date Left Fund		- Restricted Non Preserved	
Member Mode	Accumulation	- Unrestricted Non Preserved	\$23,555
Account Description		including:	
Current Salary		- Undeducted Contributions	
Vested Amount	\$194,767	- Government Co Contributions	
Insured Death Benefit			
Total Death Benefit	\$194,767		
Disability Benefit			
Transitional RBL Pension			
Transitional RBL Lump Sum			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2005	135,031		23,555	158,586
<u>Add: Increases to Member's Account During the Period</u>				
Employer Contributions	27,500			27,500
Member Contributions				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	18,209			18,209
Transfers in and transfers from reserves				
	45,709			45,709
	180,740		23,555	204,294
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	4,125			4,125
Income Tax	949			949
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Superannuation Surcharge Tax	4,453			4,453
Transfers out and transfers to reserves				
	9,528			9,528
<b>Member's Account Balance at 30 June 2006</b>	<b>171,212</b>		<b>23,555</b>	<b>194,767</b>

Reference: ZIO01S / 501

Details which the Trustee is required to disclose to Fund Members in accordance with the provisions of Regulations 2.18 - 2.31 of the Superannuation Industry (Supervision) Regulations 1994 are as follows:

### **Contact Details**

The Contact Address of the Fund is as follows:

MARSH TINCKNELL  
PO BOX 6243  
UPPER MOUNT GRAVATT QLD 4122  
TEL: 07 34228000  
FAX: 07 34228080

### **Trustee**

The Trustee(s) of the Fund is as follows:

WIESLAW & MERRILEE ZIOLKOWSKI  
PO BOX 584  
KENMORE QLD 4069  
TEL: 07 33742470  
CONTACT: WIESLAW ZIOLKOWSKI

The individual trustees of the fund are:

WIESLAW ZIOLKOWSKI  
MERRILEE ANN ZIOLKOWSKI

### **Auditor**

The Auditor of the Fund is as follows:

RANDALL B CORLESS  
MARSH TINCKNELL  
LEVEL 1 1454 LOGAN ROAD  
MOUNT GRAVATT QLD 4122  
TEL: 07 34228000  
FAX: 07 34228080

### **Your Membership**

There is only one class of membership of the Fund. You are an ordinary Member.

### **Your Benefit Entitlement**

The amount of benefit you would receive if you were to leave the Fund is shown as your Member's Balance on this Member's Statement.

The method of determining your amount of withdrawal benefit as at the end of the reporting period is to add to your withdrawal benefit at the beginning of the reporting period:

- (a) contributions made by you during the reporting period,
- (b) contributions made by your employer (if any) during the reporting period which vest in accordance with the terms of the trust deed, and
- (c) net earnings on these contributions.

From this amount you must deduct your proportionate share of fees charges expenses and

tax (including any additional Contributions Tax payable under Superannuation Contributions Surcharge & Collection Act 1997) of the Fund determined in accordance with the terms of the Trust Deed.

### **Protected Members**

If you are a protected member who at the end of the member reporting period has withdrawn a benefit of benefits of less than \$1,000 which include mandated employer financed benefits, the member protection standards imposed by the SIS legislation will apply to you. The member protection requirements impose limitations on the Trustee's ability to charge administration costs in respect of protected member's benefits which exceed the investment earnings of the member's benefits in a given reporting period. The Fund applies the member protection benefits, a comprehensive summary of which can be found in the APRA's "Superannuation Circular" No I.B.1. Copies of this Circular are available from the Trustee on request.

### **Eligible Rollover Funds**

The Trustees are required to advise you of the circumstances in which the Trustees would pay a members benefit into an Eligible Rollover Fund. Such a payment could arise when you are unable to be located or when the Trustees are required by the Superannuation Industry (Supervision) Act 1993 standard to pay small amounts of benefits to an Eligible Rollover Fund.

### **Financial Information**

Financial information in relation to the Fund including disclosure of the Fund's asset allocation, details of the Fund's performance, and details of how fees, charges and other expenses are attributed to members, are set out in the Annual Report to which this Member Statement is attached.

### **Rate of Return**

The rate of return over the fund for the previous five periods (or since the formation of the fund if less than 5 years), is as follows:

2006	27.92%
2005	140.93%

### **Reserves**

The trustee does not maintain reserves.

### **Investment Strategy**

The investment strategy and objective of the Fund is to hold a diverse investment portfolio which may comprise cash, equities, property, fixed interest securities or such other investments as may from time to time be permitted by the Trust Deed constituting the Fund and the supervisory legislation affecting superannuation. The Fund's assets must be invested in a minimum of at least two different investments with the suitability and performance of the Fund's investments assessed by the Trustee at least once per year. In reviewing the Fund's investments, the Trustee shall have regard to the basis of returns yielded by the Fund's investments both in the year preceding the year of review, and the preceding three year period. The Trustee expects the Fund's investments will over the medium and long term, yield at least 3% more than the increase in average Australian weekly earnings per annum. The Trustee will ensure that the fund diversifies risk and is exposed to all main investment types. The sole aim of the Trustee is to ensure that the fund conservatively accrues benefits to secure the payment to fund members of retirement benefits without unnecessary risk. All fund assets maintained shall be marketable and sufficient liquid assets shall be maintained by the Fund to meet the payment of members' benefits as and when those payments arise.

### **Investments**

Details of investments held by the fund and their market values are shown in the Schedules of Fund Assets which form part of the financial statements of the Fund.

**Indemnity Insurance**

The Trustee has no indemnity insurance.

**Policy Committee**

The Fund has no policy committee.

**Investment Manager**

The Trustee has not appointed an investment manager to the Fund.

**Availability of Other Fund Information**

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

**Internal Inquiries and Complaints**

The Trustee has established a mechanism for dealing with inquiries and complaints in relation to the Fund as required by the provisions of the Superannuation (Resolution of Complaints) Act 1993. Further details in relation to this procedure may be obtained from the Trustee.

**Penalties or Fines**

The Trustee of the Fund has complied with all relevant superannuation legislation during the reporting period. Therefore, there have been no penalties imposed on the Trustee by virtue of any legislation dealing with the subject matter of the Fund, or the Trustee's role in relation thereto.

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

 **SIGN**

Wieslaw Ziolkowski  
Trustee

 **SIGN**

Merrilee Ann Ziolkowski  
Trustee

Statement Date:    /    /

# Member's Statement

## THE ZIOLKOWSKI SUPERANNUATION FUND

**MERRILEE ANN ZIOLKOWSKI**  
**114 HAVEN ROAD**  
**UPPER BROOKFIELD QLD 4069**

The Trustee of the above named fund wish to advise you of the circumstances of your entitlement in the Fund at 30 June 2006 and for the reporting period 1 July 2005 to 30 June 2006.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	14 December 1951	Total Benefits	<b>\$196,544</b>
Date Joined Fund	17 February 1999	comprising:	
Service Period Start Date	4 September 1991	- Preserved	\$196,544
Date Left Fund		- Restricted Non Preserved	
Member Mode	Accumulation	- Unrestricted Non Preserved	
Account Description		including:	
Current Salary		- Undeducted Contributions	\$9,600
Vested Amount	\$196,544	- Government Co Contributions	
Insured Death Benefit			
Total Death Benefit	\$196,544		
Disability Benefit			
Transitional RBL Pension			
Transitional RBL Lump Sum			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
	Opening Balance at 1 July 2005	160,843		
<u>Add: Increases to Member's Account During the Period</u>				
Employer Contributions	27,500			27,500
Member Contributions				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	18,439			18,439
Transfers in and transfers from reserves				
	45,939			45,939
	206,782			206,782
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	4,125			4,125
Income Tax	961			961
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Superannuation Surcharge Tax	5,151			5,151
Transfers out and transfers to reserves				
	10,238			10,238
<b>Member's Account Balance at 30 June 2006</b>	<b>196,544</b>			<b>196,544</b>

Reference: ZIO01S / 502

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### **Contact Details**

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MARSH TINCKNELL  
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MERRILEE ANN ZIOLKOWSKI

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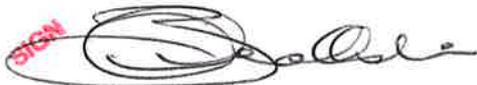
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Signed by all the trustees of the fund

A handwritten signature in black ink, appearing to read 'Wieslaw Ziolkowski', with a red 'SIGN' stamp to its left.

Wieslaw Ziolkowski  
Trustee

A handwritten signature in black ink, appearing to read 'Merrilee Ann Ziolkowski', with a red 'SIGN' stamp to its left.

Merrilee Ann Ziolkowski  
Trustee

Statement Date:    /    /