

Annual statement

1 July 2020 - 30 June 2021

Prepared for Bruce Baumann



13 11 84 sunsuper.com.au

Your starting balance

\$150,899.21

as at 1 July 2020

Your finishing balance

\$187,490.82

as at 30 June 2021

Your investment earnings

\$36,837.88

after investment fees and indirect costs.

Your account at a glance

Amount

← Balance as at 1 July 2020	\$150,899.21
+ Contributions	\$0.00
+ Net investment earnings	\$36,837.88
+ Transfers and rollover-ins	\$0.00
- Administration fees	-\$246.27
- Other fees	\$0.00
- Insurance premiums	No cover
- Tax	\$0.00
- Withdrawals and transfers out	\$0.00
> Balance as at 30 June 2021	\$187,490.82

Your personal details

Name: Bruce E Baumann

Member number: 003 742 533

Age and gender: 52, Male

Phone: 0419 746 193

Address: Post Office Box 979, Cleveland QLD 4163

Information current as at 10 September 2021

Investment returns to 30 June 2021

	10yrs % p.a.	5yrs % p.a.	1yr %
Shares	10.5%	13.0%	29.9%
Socially Conscious Balanced	8.3%	8.8%	19.6%
Property	8.4%	7.5%	17.1%
Australian Property - Index	11.1%	5.8%	29.4%

If your account was invested in multiple options at 30 June 2021, all options may not be shown in this section. If you had multiple Sunsuper accounts, this section shows returns for option(s) the account with the highest balance was invested in at 30 June 2021. Please refer to the section Your investments for the full list of your selected options. Past performance is not a reliable indication of future performance. Returns are after investment fees and costs and investment taxes but before Administration fees. The actual 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.

! Your statement is made up of this Annual statement and the accompanying [Notes to your Annual statement](#). The [Notes to your Annual statement](#) contain important information that explains and complements the information in this Annual statement.

Where are you heading?

We've estimated that in retirement you'll receive an annual income of

\$15,800*

per year for 25 years from your Sunsuper account
or **\$278,600*** as a lump-sum amount.

What does this mean?




This is just an estimate, not a guarantee. Your retirement lifestyle will depend on your superannuation income, the income received from any other assets you may have together with any government benefits you may receive.

See below to help you understand which retirement lifestyle you may be heading for.

DOING OK

A doing OK retirement lifestyle for a single person relies on an annual income of




 **\$27,500p.a.**

-  **Holidays**
Save hard for one or two short breaks near home each year
-  **Eating out**
Occasionally with budget options
-  **Health**
Rely on public systems & free benefits

COMFORTABLE

A comfortable retirement lifestyle for a single person relies on an annual income of

 **\$36,500p.a.**

-  **Holidays**
Save for an annual domestic holiday
-  **Eating out**
Regularly at cafes
-  **Health**
Rely on public systems & free benefits

DOING WELL

A doing well retirement lifestyle for a single person relies on an annual income of




 **\$44,500p.a.**

-  **Holidays**
One annual domestic or overseas holiday plus regular breaks
-  **Eating out**
Local restaurants & cafes, regular entertainers at home
-  **Health**
Access to private care, sport & fitness facilities

PREMIUM

A premium retirement lifestyle for a single person relies on an annual income of

 **\$58,000p.a.**

-  **Holidays**
Regular trips overseas, able to help family travel
-  **Eating out**
Frequently at a variety of places
-  **Health**
Afford medical treatment when required & to live healthily

*We've assumed that you retire at age 67, at which time you may also be eligible for a government pension, and want your super to last for 25 years that is, until age 92. Refer to the **Notes to your Annual statement** for more information, including other assumptions used in the above forecast.

Your *Super-savings account* statement in detail



Make sure you read the **Notes to your Annual statement**. The **Notes to your Annual statement** contain important information that explains and complements the information in this *Annual statement*.

Your preservation summary

Description	Amount
Available as cash at 30 June 2021, if requested (Unrestricted non-preserved)	\$0.00
Available when you leave your employer (Restricted non-preserved)	\$0.00
Available when you retire after reaching your preservation age (Preserved)	\$187,490.82
Total	\$187,490.82

Your preferred beneficiaries in detail

Beneficiary	% of benefit
Michelle Dianne Baumann	100%

Your Investments

This section shows you where your money was invested and how money paid into your account in the future will be invested. To learn more about our range of investment options get a copy of the *Investment guide* from our website. You can find out more about your investment performance at sunsuper.com.au/investments

How your money was invested

Investment option	Opening unit price at 1 July 2020	Closing unit price at 30 June 2021	Units held 30 June 2021	Balance 30 June 2021
Shares	3.32109	4.31245	20,616.3836	\$88,907.12
Socially Conscious Balanced	3.10067	3.70847	19,722.914	\$73,141.83
Property	1.61106	1.88692	9,108.4067	\$17,186.84
Australian Property - Index	2.36321	3.05727	2,700.1325	\$8,255.03

The change between the opening unit price at 1 July 2020 and the closing unit price at 30 June 2021 may be used to reflect an annual rate of return for each investment option after investment fees and costs and investment taxes. These rates of return apply to money that was invested for the whole period. The actual 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. Past performance is not a reliable indication of future performance.

How money paid to your account will be invested in the future

Investment option	Allocation percentage
Shares	45%
Socially Conscious Balanced	40%
Property	10%
Australian Property - Index	5%

+ Net investment earnings

Description	Amount
Investment earnings	\$37,668.70
Investment fees	-\$436.51
Indirect costs	-\$394.31
Total	\$36,837.88

- Administration fees

Month	Administration fee - flat fee	Administration fee - percentage fee	Total administration fees you paid
Jul 2020	-\$7.50	-\$13.02	-\$20.52
Aug 2020	-\$6.00	-\$11.96	-\$17.96
Sep 2020	-\$6.00	-\$11.85	-\$17.85
Oct 2020	-\$7.50	-\$15.17	-\$22.67
Nov 2020	-\$6.00	-\$12.56	-\$18.56
Dec 2020	-\$4.50	-\$9.66	-\$14.16
Jan 2021	-\$9.00	-\$19.55	-\$28.55
Feb 2021	-\$6.00	-\$13.23	-\$19.23
Mar 2021	-\$6.00	-\$13.31	-\$19.31
Apr 2021	-\$7.50	-\$17.25	-\$24.75
May 2021	-\$6.00	-\$13.87	-\$19.87
Jun 2021	-\$6.00	-\$16.84	-\$22.84
Total	-\$78.00	-\$168.27	-\$246.27

You can view an itemised list of all transactions on your account. Simply log in or register for *Member Online*, select 'Transaction history' then scroll down to 'View detailed transaction list'. Alternatively call us on **13 11 84** and we'll send you a copy.

Indirect costs of your investments

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. The indirect costs of your investment include the explicit transactional and operational costs. Refer to the **Additional explanation of fees and costs** in the *Notes to your Annual statement* for more information, including how to estimate the indirect cost ratio for your account over the reporting period.

Description	Amount
Indirect costs	-\$394.31
Total	-\$394.31

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. This section does not include the implicit transactional and operational costs that you incurred during the period - refer to the **Additional explanation of fees and costs** in the [Notes to your Annual statement](#) for more information.

Description	Amount
Investment fees	-\$436.51
Total	-\$436.51

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. This section does not include the implicit transactional and operational costs that you incurred during the period - refer to the **Additional explanation of fees and costs** in the [Notes to your Annual statement](#) for more information.

Description	Amount
Administration fees	-\$246.27
Other fees	\$0.00
Indirect costs	-\$394.31
Investment fees	-\$436.51
Total fees and costs	-\$1,077.09



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This statement does not describe all conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. The payment of benefits is subject to the Trust Deed, any applicable insurance policy and government legislation. While every effort is made to ensure that the information contained in this statement is correct, you should not make financial decisions or commitments based on the amounts shown. The Trustee reserves the right to correct any error or omission. Please advise Sunsuper by calling **13 11 84** should any of your personal details appear incorrect.

All advice in this *Annual statement* is general advice only (with the exception of any retirement estimate provided) and does not take into account your objectives, financial situation or needs. Before acting on general advice, you should consider its appropriateness having regard to your objectives, financial situation and needs. You should consider the relevant *Product Disclosure Statement (PDS)* in deciding whether to acquire, or to continue to hold, the product. A copy of the *PDS* can be obtained by calling **13 11 84**.

Speak to your adviser or contact Sunsuper to get the advice you need. Call **13 11 84** to speak to one of our qualified financial advisers¹ who can give you simple advice about your Sunsuper account at no additional cost, quickly over the phone. For more comprehensive advice, we may refer you to an accredited external financial adviser². Advice of this nature may incur a fee.

¹Sunsuper 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.

²Sunsuper has established a panel of accredited external financial advisers who are not employees of Sunsuper. Sunsuper is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

Sunsuper Pty Ltd, ABN 88 010 720 840, AFSL No. 228975, is the issuer of this *Annual statement* and the Trustee of the Sunsuper Superannuation Fund, ABN 98 503 137 921, Unique Super Identifier (USI) 98 503 137 921 001 MySuper Authorised 98 503 137 921 996. This statement was prepared on 10/09/2021.