



8 December 2017



Mr Steven Peter Savaidis
23 Mullaquana Rd
MULLAQUANA SA 5601

Your contacts

West Coast Financial Services
1300 788 323
adam@wcfinancial.com.au

E askamp@amp.com.au

W amp.com.au

T 131 267 (131 AMP) **F** 1300 301 267

AMP Life Limited
PO Box 300 PARRAMATTA NSW 2124

Your details

ACCOUNT NAME

Steven Peter Savaidis

ACCOUNT NUMBER

702891545

MONTH AND YEAR OF BIRTH

May 1952

TAX FILE NUMBER (TFN)

Supplied

Rollover from Flexible Lifetime® – Super

Withdrawal number: 79792046

The following information relates to a payment from Flexible Lifetime – Super account 702891545 in the name of Steven Peter Savaidis.

We have enclosed an **Exit Statement** showing the final values for the account, including a summary of transactions from 1 July 2017 to 6 December 2017.

This account has now been closed.

| Payee name | Payment details | Amount \$ |
|------------------|------------------------|-----------|
| Petel Super Fund | EFT 182512 - 965714769 | 30,285.27 |

Information about your protection benefits

If your fund membership ended because you are no longer eligible to make contributions, you may be eligible to apply for replacement Death cover without having to provide information about your health.

You must apply within 60 days of your superannuation insurance cover ending. Conditions apply. For more details, including how to apply, please speak to your financial adviser or contact us at AMP.

Enclosed documents

We have enclosed a **Rollover Benefit Statement** for your records.

We're here to help

We'll give you any information you need to help you understand your account. If you have any questions about any aspect of this account, including its benefits, investment options, or fees and premiums that apply, please call your financial adviser, or contact us at AMP. We also have a process in place to resolve customer disputes. If you have a matter you'd like to raise, please initially contact a Customer Service Officer at AMP – we're here to help.

Yours sincerely,



Craig Dainton
Director Operations

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **Product Disclosure Statement (PDS)**.

Any advice in this document is provided by AMP Superannuation Limited (ASL), ABN 31 008 414 104, AFSL No. 233060 which is part of the AMP group of companies.

ASL is the trustee of the AMP Superannuation Savings Trust, ABN 76 514 770 399, of which your account is a part.



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MONTH AND YEAR OF BIRTH

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Flexible Lifetime[®] – Super

Exit Statement 1 July 2017 to 6 December 2017

| | | | | | | | | |
|------------------------------------|---|----------|---|-------------------------------|---|-------------|---|--|
| ACCOUNT BALANCE AT 30 JUNE 2017 | + | FUNDS IN | + | NET INVESTMENT EARNINGS | - | FUNDS OUT | = | ACCOUNT BALANCE AT 06 DECEMBER 2017 |
| \$32,513.76 | | \$0.00 | | \$1,699.89 | | \$34,213.65 | | \$0.00 |

Account summary

| | |
|--------------------------------------|--------------|
| Account start date | 4 April 2000 |
| Withdrawal benefit before withdrawal | \$30,285.27 |
| Extra Death Benefit* | \$170,629.90 |
| Personal net rate of return | 5.34% |

*This is the insured cover amount before withdrawal.

Investment details

Your personal return

| Transaction | Value \$ |
|------------------------------------|-------------------|
| Net investment earnings | 1,699.89 |
| Member fee | -38.45 |
| Personal net return | \$1,661.44 |
| Personal net rate of return | 5.34% |

- The **Personal net rate of return** is for the reporting period of this statement.

Investment summary before withdrawal

| Investment option | No. of units | Unit price \$ | Investment value \$ |
|---------------------------------------|--------------|---------------|---------------------|
| Choice options | | | |
| AMP Australian Share | 928.75 | 6.34724 | 5,895.00 |
| AMP Balanced Growth | 2,199.32 | 4.06022 | 8,929.73 |
| Future Directions Balanced | 2,796.13 | 2.16074 | 6,041.71 |
| Zurich American Century Global Growth | 6,833.60 | 0.94187 | 6,436.36 |
| Perpetual Industrial Share | 722.09 | 4.13033 | 2,982.47 |
| Total | | | \$30,285.27 |

Benefit details

Withdrawal benefit

| Withdrawal benefit details | Amount \$ |
|---|--------------------|
| Previous withdrawal benefit at 30 June 2017 | \$32,513.76 |
| Account balance at 6 December 2017 | 30,285.27 |
| Withdrawal benefit made up of: | \$30,285.27 |
| <ul style="list-style-type: none"> Preserved* | 0.00 |
| <ul style="list-style-type: none"> Restricted non-preserved* | 0.00 |
| <ul style="list-style-type: none"> Unrestricted non-preserved* | 30,285.27 |
| Withdrawal benefit at 6 December 2017 | \$30,285.27 |

- *See your **Product Disclosure Statement (PDS)** for an explanation of these terms.

Death benefit

| Benefit details | Amount \$ |
|------------------------------------|---------------------|
| Account balance at 6 December 2017 | 30,285.27 |
| Extra Death Benefit | 170,629.90 |
| Total death benefit | \$200,915.17 |

Insurance cover before withdrawal



| Cover type | Insured amount \$ |
|--|-------------------|
| Extra Death Benefit | 170,629.90 |
| Terminal Illness Benefit | Up to 100% of EDB |
| <ul style="list-style-type: none"> The Terminal Illness Benefit (as part of your Extra Death Benefit) has now ceased. The Death cover has now ceased. If you want to find out about other AMP products that can provide the insurance benefits you had under this account, please speak to your financial adviser or contact us at AMP. | |

Transactions

Payments received




We have not received any payments for this account during the reporting period.


Transaction summary

| Transaction type | Transaction description | Amount \$ |
|--|--------------------------------|---------------------|
| | Opening balance at 1 July 2017 | \$32,513.76 |
|  Net investment earnings | Net investment earnings | \$1,699.89 |
|  Funds out | Extra death benefit premiums | -2,458.75 |
| | Withdrawals made | -30,285.27 |
| | Member fee | -38.45 |
| | Government contributions tax | -1,431.18 |
| | Total funds out | -\$34,213.65 |
| Closing balance at 6 December 2017 | | \$0.00 |

- The Member Fee has been deducted from your account after allowing for the 15% tax deduction that is available to AMP Life.
- Insurance fees are shown before any tax deductions. The 15% tax deduction available has been used to reduce the amount of contributions tax payable.

Fee summary

| Fee type | Description | Amount \$ |
|--|--|-----------|
|  Rebates | The fee rebates applicable to your account — paid directly into your account. | 0.00 |
|  Direct fees | Direct fees (excluding insurance fees) | -38.45 |
| | The fees and costs deducted directly from your account (excluding any insurance fees). See the Transaction summary for details. | |
| | Insurance fees | -2,089.93 |
| | Any insurance premiums (less any insurance premium credits) and associated stamp duty deducted directly from your account to pay for any insurance benefits. See the Transaction summary for details. | |
|  Other fees of your investment | | -249.70 |
| | Investment fees | -80.44 |
| | Administration fees | -168.92 |
| | Transaction cost allowance | -0.34 |
| | These approximate amounts have been deducted from your investment and cover fees that are not reflected as transactions on this statement. | |

| Fee type | Description | Amount \$ |
|--|--|--------------------|
|  Indirect costs of your investment | 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. | -50.45 |
| Total fees you paid | <p>This approximate amount includes all the fees and costs that affected your investment during this period, except for any borrowing and property operating costs that may have applied.</p> <p>For details about borrowing and property operating costs for your investment option(s), see amp.com.au/feesandcosts</p> | -\$2,428.53 |

- Other fees and indirect costs of your investment are deducted from the unit price or crediting rate of your investment option(s) and form part of your net investment earnings.
- Rebates (discounts), direct fees and other fees of your investment include tax deductions that are given to AMP Life and passed on to you.
- Enhanced disclosure of fees and costs - new regulations have changed the way we show the fees and costs you pay. This doesn't mean you're being charged any additional or increased fees and costs. Greater disclosure simply leads to greater transparency of existing underlying fees and costs.

We've updated **other fees of your investment** and **indirect costs of your investment** for the last financial year. These may now include costs that haven't previously been disclosed.

We also regularly review the transaction cost allowance for each investment option based on the anticipated transaction costs. Depending on the investment option(s) you hold, the transaction cost allowance may have changed.

See amp.com.au/feesandcosts for more details about the current fees and costs that apply to each investment option.



Rollover Benefit Statement

The original of this form has been sent to your rollover institution. Please keep this copy for your records.

SECTION A: RECEIVING FUND'S DETAILS

| | |
|--|--|
| Australian business number (ABN): | 58711297956 |
| Name: | Petel Super Fund |
| Address: | Ref : S Savaidis Po Box 755 North Adelaide SA 5006 |
| Unique Superannuation Identifier (USI) | |
| or | |
| Member client identifier: | S SAV AidIS |

SECTION B: MEMBER DETAILS

| | |
|---|--|
| Tax file number: | 566316402 |
| Title: | Mr |
| Family name: | Savaidis |
| Given name: | Steven Peter |
| Other given names: | |
| Postal address: | 23 Mullaquana Rd MULLAQUANA SA 5601 |
| Date of birth: | 16/05/1952 |
| Sex: | F <input type="checkbox"/> M <input checked="" type="checkbox"/> |
| Daytime phone number (include area code): | |
| Email address (if applicable): | |

SECTION C: ROLLOVER TRANSACTION DETAILS

| | |
|--------------------------------|------------|
| 1. Service period start date | 28/01/1997 |
| 2. Tax components | |
| • Tax - free component | 30,285.27 |
| • KiwiSaver Tax-free component | 0.00 |

SECTION C: ROLLOVER TRANSACTION DETAILS (CONT)

- Taxable component

☐ Element taxed in the fund, and

0.00

☐ Element untaxed in the fund

0.00

TOTAL Tax Components

30,285.27

3. Preservation amounts

- Preserved amount

0.00

- KiwiSaver preserved amount

0.00

- Restricted non-preserved amount

0.00

- Unrestricted non-preserved amount

30,285.27

TOTAL Preservation Amounts

30,285.27

SECTION D: NON-COMPLYING FUNDS

Contributions made to a non-complying fund on or after 10 May 2006

SECTION E: TRANSFERRING FUND

ABN:

76 514 770 399

Fund's name:

AMP Superannuation Limited

Contact name:

Craig Dainton

Email address (if applicable):

Daytime phone number (including area code):

131 267 (131 AMP)

SECTION F: DECLARATION

I declare that:

- ☐ I have prepared the statement with the information supplied by the superannuation provider.
- ☐ I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct.
- ☐ I am authorised by the superannuation provider to give the information in the statement to the ATO.

Signature of authorised person:

Craig Dainton

Date:

08/12/2017