



8 December 2017



Mrs Denise Maria 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

Denise Maria Savaidis

ACCOUNT NUMBER

702891555

MONTH AND YEAR OF BIRTH

December 1962

TAX FILE NUMBER (TFN)

Supplied

Rollover from Flexible Lifetime® – Super

Withdrawal number: 79789546

The following information relates to a payment from Flexible Lifetime – Super account 702891555 in the name of Denise Maria 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	96,681.59

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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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
\$72,894.09		\$25,057.50		\$5,239.00		\$103,190.59		\$0.00

Account summary

Account start date	31 March 2000
Withdrawal benefit before withdrawal	\$96,681.59
Extra Death Benefit*	\$196,552.48
Personal net rate of return	4.87%

*This is the insured cover amount before withdrawal.

Investment details

Your personal return

Transaction	Value \$
Net investment earnings	5,239.00
Member fee	-38.45
Administration fee rebate	57.50
Personal net return	\$5,258.05
Personal net rate of return	4.87%

- 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	3,064.31	6.34724	19,449.91
AMP Balanced Growth	6,960.06	4.06022	28,259.38
Future Directions Balanced	8,858.90	2.16074	19,141.78
Zurich American Century Global Growth	20,839.64	0.94187	19,628.23
Perpetual Industrial Share	2,470.09	4.13033	10,202.29
Total			\$96,681.59

Benefit details

Withdrawal benefit

Withdrawal benefit details	Amount \$
Previous withdrawal benefit at 30 June 2017	\$72,894.09
Account balance at 6 December 2017	96,681.59
Withdrawal benefit made up of:	\$96,681.59
<ul style="list-style-type: none"> Preserved* 	96,681.59
<ul style="list-style-type: none"> Restricted non-preserved* 	0.00
<ul style="list-style-type: none"> Unrestricted non-preserved* 	0.00
Withdrawal benefit at 6 December 2017	\$96,681.59

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

Death benefit

Benefit details	Amount \$
Account balance at 6 December 2017	96,681.59
Extra Death Benefit	196,552.48
Total death benefit	\$293,234.07

Insurance cover before withdrawal

Cover type	Insured amount \$
Extra Death Benefit	196,552.48
Terminal Illness Benefit	Up to 100% of EDB

- 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





Payment type	Description	Date	Amount \$
Member contributions	Member contribution	03/07/2017	20,000.00
	Member contribution	17/07/2017	1,000.00
	Member contribution	15/08/2017	1,000.00
	Member contribution	15/09/2017	1,000.00
	Member contribution	16/10/2017	1,000.00
	Member contribution	15/11/2017	1,000.00
	Total member contributions		\$25,000.00
Total payments received			\$25,000.00

Transaction summary

Transaction type	Transaction description	Amount \$
	Opening balance at 1 July 2017	\$72,894.09
+ Funds in	Member contributions	25,000.00
	Administration fee rebate	57.50
	Total funds in	\$25,057.50
+ Net investment earnings	Net investment earnings	\$5,239.00
- Funds out	Extra death benefit premiums	-311.39
	Waiver benefit premiums	-19.46
	Stamp duty for waiver benefit	-2.16
	Contribution fee	-637.50
	Withdrawals made	-96,681.59
	Member fee	-38.45
	Government contributions tax	-5,500.04
	Total funds out	-\$103,190.59
Closing balance at 6 December 2017		\$0.00

- The Administration Fee Rebate has been credited to your account after allowing for the 15% tax deduction that is available to AMP Life.
- The Contribution Fee has been deducted from your account after allowing for the 15% tax deduction that is available to AMP Life.
- 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. See the Transaction summary for details.	57.50
 Direct fees	Direct fees (excluding insurance fees) The fees and costs deducted directly from your account (excluding any insurance fees). See the Transaction summary for details. Insurance fees 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.	-675.95 -283.06
 Other fees of your investment	Investment fees Administration fees Transaction cost allowance These approximate amounts have been deducted from your investment and cover fees that are not reflected as transactions on this statement.	-751.31 -239.03 -500.73 -11.55
 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.	-148.93
Total fees you paid	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. For details about borrowing and property operating costs for your investment option(s), see amp.com.au/feesandcosts	-\$1,801.75

- 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):	<input type="text" value="58711297956"/>
Name:	<input type="text" value="Petel Super Fund"/>
Address:	<input type="text" value="Ref : D Savaidis"/> <input type="text" value="Po Box 755"/> <input type="text" value="North Adelaide SA 5006"/>
Unique Superannuation Identifier (USI)	<input type="text"/>
or	
Member client identifier:	<input type="text" value="D SAV AidIS"/>

SECTION B: MEMBER DETAILS

Tax file number:	<input type="text" value="587414751"/>
Title:	<input type="text" value="Mrs"/>
Family name:	<input type="text" value="Savaidis"/>
Given name:	<input type="text" value="Denise Maria"/>
Other given names:	<input type="text"/>
Postal address:	<input type="text" value="23 Mullaquana Rd"/> <input type="text" value="MULLAQUANA SA 5601"/>
Date of birth:	<input type="text" value="28/12/1962"/>
Sex:	F <input checked="" type="checkbox"/> X <input type="checkbox"/> M <input type="checkbox"/>
Daytime phone number (include area code):	<input type="text"/>
Email address (if applicable):	<input type="text"/>

SECTION C: ROLLOVER TRANSACTION DETAILS

1. Service period start date	<input type="text" value="20/02/1997"/>
2. Tax components	
• Tax - free component	<input type="text" value="36,059.72"/>
• KiwiSaver Tax-free component	<input type="text" value="0.00"/>

SECTION C: ROLLOVER TRANSACTION DETAILS (CONT)

- Taxable component

☐ Element taxed in the fund, and

60,621.87

☐ Element untaxed in the fund

0.00

TOTAL Tax Components

96,681.59

3. Preservation amounts

- Preserved amount

96,681.59

- KiwiSaver preserved amount

0.00

- Restricted non-preserved amount

0.00

- Unrestricted non-preserved amount

0.00

TOTAL Preservation Amounts

96,681.59

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