



**Copy only -  
for your information**

26 Feb 2020

**L400M5E**

Mr Kristopher Martin  
KDM Financial and Estate Planning Pty Ltd  
Po Box 1066  
MILTON QLD 4064

Dear Mr Martin

**Colonial First State FirstChoice Superannuation Trust**

**Total Care Plan Super 02709920 Life Insured David Walker**

Following the cancellation of the above policy on 26 Feb 2020, please find enclosed an Exit Statement giving you information about the closure of your policy.

Your benefit of \$5,058.17 has now been transferred to the rollover institution listed below.

<b>Rollover Institution</b>	<b>Amount</b>
Walker Superannuation Fund	\$5,058.17

Please also find enclosed a copy of the Rollover Benefit Statement.

If you have any further questions please contact one of our Customer Service representatives on 13 1056 between 8.00am and 8.00pm (Sydney time), Monday to Friday to discuss your options or contact your Financial Adviser Mr Kristopher Martin of KDM Financial and Estate Planning Pty Ltd on (07) 3369 0010.

Yours sincerely,  
Customer Service Team  
The Colonial Mutual Life Assurance Society Limited  
On behalf of the Trustee

Issued by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 is the Trustee of Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 (Trustee). Total Care Plan Super is administered by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) on behalf of the Trustee. 'CommInsure' is used under licence by CMLA.

**Contact Details**

**Phone**

13 1056  
8am to 8pm (Sydney time)  
Monday to Friday

**Fax**

1300 852 076

**Mailing Address**

PO Box 320  
SILVERWATER NSW 2128

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[www.commbank.com.au](http://www.commbank.com.au)

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Superannuation Benefit Statement  
CFS FirstChoice Superannuation Trust  
Total Care Plan Super

Your Statement of benefits for the period 1 Jul 2019 to 26 Feb 2020

**FINAL BENEFIT STATEMENT**

The following pages form a part of your Final Benefit Statement

**POLICY DETAILS**

**LIFE INSURED:**

David Walker

**CONTRACT NUMBER:**

02709920

**ADVISER:**

Mr Kristopher Martin  
KDM Financial and Estate Planning Pty Ltd

**CONTRACT CODE:**

P08

**TELEPHONE NUMBER:**

(07) 3369 0010

**POLICY COMMENCEMENT DATE:**

5 Aug 2018

**TAX FILE NUMBER PROVIDED:**

Yes

**SUMMARY FOR PERIOD**

**1 Jul 2019 to 26 Feb 2020**

	\$
<b>Income</b>	
Member Contributions	0.00
Employer Contributions	0.00
Rollovers In*	10,171.93
FirstChoice Internal Rollover In*	0.00
Insurance Proceeds	0.00
Insurance Proceeds - Income Protection	0.00
<b>Rebates</b>	
Rollover Rebate	902.43
<b>Outgoings</b>	
Insurance Premiums#	5,978.48
Policy Fee	37.70
Withdrawals	5,058.17
Lump Sum Tax	0.00
PAYG Tax	0.00

\* Indicates rollover monies received within Total Care Plan Super to pay premiums using superannuation money.

# Insurance premiums have been paid out of contributions, rollovers or both and are shown net of any premium refunds. Premiums may include a frequency charge. Monies received before premiums are due are applied on the insurance premium due date which may be in the next financial year.

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Trustee of Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 (Trustee).  
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## WITHDRAWAL BENEFIT

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Your Withdrawal Benefit at 1 Jul 2019	\$ 0.00
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<b>Your final Withdrawal Benefit at 26 Feb 2020</b>	<b>0.00</b>
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Tax Free component	0.00
Taxable component (taxed)	0.00
Taxable component (untaxed)	0.00
Lump Sum Tax	0.00

Your final Benefit is comprised of:

Preserved Benefits	0.00
Restricted Non Preserved Benefits	0.00
Unrestricted Non Preserved Benefits	0.00

As this is insurance cover and not an investment product, funds will only be paid upon a claimable event. There is no withdrawal value of this product.

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INSURANCE BENEFITS

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David Walker

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	\$
Death Benefit	2,060,000.00

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These details about insurance benefits reflect the situation at the date shown in this statement.

The above gross benefit may now be reduced by any tax liability as shown on the statement. This policy including any life, income or disability, is now cancelled.

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## Superannuation Risk Exit Statement Important Notes

These notes are designed to clarify the way your Total Care Plan Super works. They do not replace or override the definitions and conditions contained in the trust deed and policy document.

### AMOUNT PAYABLE ON DEATH

The amount payable under your Total Care Plan Super in the event of death is the Death Benefit.

### ACCESS TO BENEFIT INFORMATION

The Trustee is obliged to provide you with any information you reasonably require for the purpose of understanding the benefit entitlements. Further information about this product (including details about benefits provided by it and the amount of those benefits) is available on request.

If you have an inquiry about your cover or want to request further information, please call us on 13 1056 between 8am and 8pm (Sydney time), Monday to Friday.

### CONTINUATION OPTION

You may choose to take your cover under Total Care Plan Super outside the superannuation environment by replacing it with a separate life insurance policy (Total Care Plan) between you and CMLA. You must meet any entry age requirements on the new policy to continue cover. An Application for continuation of cover must be received **within 30 days** of your leaving Total Care Plan Super. To enquire about how to apply for continuation of cover, simply call us on 13 1056 between 8am and 8pm (Sydney time), Monday to Friday.

### SELECTED ELIGIBLE ROLLOVER FUND

The Trustee has selected the SuperTrace Eligible Rollover Fund ABN 73 703 878 235 (SuperTrace), as the fund to which your benefits may be transferred in certain circumstances including if you become a "lost member" as defined in the superannuation law. On transfer, you cease to be a member of the Fund and become a member of SuperTrace. SuperTrace does not provide insurance cover and therefore any previously held cover will cease. The contact details of the SuperTrace Fund are:

SuperTrace Eligible Rollover Fund Administrator  
Locked Bag 5429  
Parramatta NSW 2124  
Ph: 1300 788 750  
Fax: 1300 700 353

The Trustee of SuperTrace is

### ENQUIRIES AND COMPLAINTS

The Trustee has arrangements in place to deal with member enquires and complaints about the operation or management of the fund.

Most enquiries can be resolved quickly by simply talking with us. You can call us on between 8am and 8pm (Sydney time), Monday to Friday.

If your enquiry is not resolved to your satisfaction, you may lodge a complaint in writing. Please send your written complaint to:

Customer Relations  
PO Box 234  
PARRAMATTA NSW 2124

Or via email to: [CMLAcustomerrelations@cba.com.au](mailto:CMLAcustomerrelations@cba.com.au).

Please mark your letter 'Notice of Complaint'.

When you make a complaint we will:

- acknowledge your complaint
- give you a reference number and contact details so that you can follow up if you want to
- make sure we understand the issues and investigate the cause of your concern
- do everything we can to fix the problem
- respond to you as quickly as possible
- keep you informed of our progress if the matter can't be resolved quickly
- keep a record of your complaint.

If you are dissatisfied with the response you receive or our decision, you may have the right to lodge a complaint with the Australian Financial Complaints Authority on 1800 931 678.

### INSURANCE PROCEEDS

The total of any lump sum benefits paid by the insurer to the Trustee as a result of your death, terminal illness or total and permanent disability.

### INSURANCE PROCEEDS – INCOME PROTECTION

The total of any income protection benefits paid by the insurer to the Trustee as a result of your incapacity and inability to work.

### ROLLOVER REBATE

When you pay with Superannuation money, you're eligible for a 15% rollover rebate.

## **Superannuation Risk Exit Statement**

### **Important Notes**

These notes are designed to clarify the way your Total Care Plan Super works. They do not replace or override the definitions and conditions contained in the trust deed and policy document.

#### **LUMP SUM TAX**

The total amount of tax deducted and withheld from your lump sum benefits when it is paid to you.

#### **PAYG TAX**

The total amount of pay-as-you-go tax deducted and withheld from your income protection benefits when they were paid to you. A PAYG payment summary will be issued for your income tax records.

#### **WITHDRAWALS**

The total amount paid to you by the Trustee including any eligible insurance proceeds or excess contributions. This amount is net of any tax.

#### **WITHDRAWAL BENEFIT**

The withdrawal benefit represents your gross benefit as at the date your cover ended. Any benefit under the policy will be paid out to the Trustee. Your entitlements to receive that benefit from the fund is subject to any preservation requirements under superannuation law and the Fund trust deed.

#### **PRESERVED BENEFIT**

In accordance with Government preservation rules, the preserved portion of your benefit is not generally available in cash until you have reached your preservation age and permanently retired, until you have reached age 65 or upon death or permanent incapacity. Your benefit may also be payable on specified compassionate grounds or if you are suffering severe financial hardship (conditions apply).

Please refer to your Product Disclosure Statement or other disclosure document for more information on accessing your benefits.

#### **RESTRICTED NON-PRESERVED BENEFIT**

Your restricted non-preserved benefit is generally made up of contributions made by you, prior to 1 July 1999, which have not been claimed as a tax deduction. This benefit becomes payable in cash if you satisfy a condition of release (refer to preserved benefit above).

#### **UNRESTRICTED NON-PRESERVED BENEFIT**

This benefit may be withdrawn at any time, subject to any applicable tax and minimum balance requirements (if applicable).

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