

Zurich Investments

Periodic Statement



Gilbertson Pty Ltd ATF Gilbertson Family
Superannuation Fund
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LAMBTON NSW 2299

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Customer Care: 131 551
client.service@zurich.com.au
Fax: (02) 9287 0302
PO Box 3721
Rhodes NSW 2138

Investment Number
88021665

25 July 2019

Dear Investor,

We are pleased to enclose your investor statement.

If you have any questions, please speak to your financial adviser or contact Zurich Customer Care on 131 551.

Yours sincerely,

A handwritten signature in black ink that reads 'S. Briskoski'.

Sasho Briskoski
Head of Customer Service Operations

Online access

Looking for a fast and convenient way to access your investment balances and statements as you need to?

Register today at zurich.com.au/myinvestments

Zurich Investments

Periodic Statement

TFN / ABN received: Yes
Statement period: 01 January 2019 to 30 June 2019

Fund balance at 30 June 2019

Portfolio Name	Units	Unit Price	Market Value	Distribution Method
Zurich Investments Unhedged Global Growth Share Fund	22,356.915	\$2.3879	\$53,386.08	Direct Credit

Zurich Investments Unhedged Global Growth Share Fund

Australian Registered Scheme Number (ARSN): 136845193
APIR: ZUR0581AU

Effective Date	Description	Amount	Unit Price	Number of Units	Unit Balance
01 Jan 19	Opening Balance	\$42,489.32	\$1.9005		22,356.915
30 Jun 19	Distribution	\$1,142.97			22,356.915
30 Jun 19	Closing Balance	\$53,386.08	\$2.3879		22,356.915
Total		\$0.00		0.000	

Fees and Costs

Zurich Investments Unhedged Global Growth Share Fund **Amount**

Fees and Cost Summary

Fees charged (direct fees) **\$0.00**

This amount includes all the direct fees and costs which were charged to your account during the period.

Indirect costs of your investment **\$238.07**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.

Total fees you paid **\$238.07**

This approximate amount includes all the fees and costs which affected your investment during the period.

Additional explanation of fees and costs

The following approximate amounts are additional to the amounts shown above.

Buy/sell spread **\$0.00**

This approximate amount represents the total dollar impact of the buy/sell spreads applicable on the fund for all of your transactions shown on this statement.

Zurich Investments

Periodic Statement

Additional information

Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by

Calling 131 551 Monday to Friday, 8am to 7pm Sydney time

Emailing client.service@zurich.com.au

Writing to Zurich Investments, Locked paid 994, North Sydney, NSW 2059

Indirect costs of your investment

Please note the "Indirect costs of your investment" amounts shown on your statement are estimates only. This component represents a notional proportion of the amount of indirect costs that are attributable to your account and not deducted directly from it and is shown to give you an indication of your share of these costs. The calculation gives you a figure which is based on your average balance in each investment option over the year. Generally, the formula assumes that the costs are incurred at regular intervals throughout the year and are of a similar size when they occur. The formula may over or underestimate indirect costs, depending on your personal circumstances, for example, if you have switched investments during the reporting period. Accordingly, amounts shown may not give an accurate estimate of the effect of indirect costs on your account.

Tax benefits

To the extent that a Fund is entitled to the benefit of a tax deduction or similar, this will be reflected in the unit price of the relevant Fund.

More details about these fees and costs are contained in the PDS. For further information, please have a look at the current version of the PDS, which you can obtain from our website (www.zurich.com.au), by calling our Customer Care on 131 551 or by contacting your financial adviser.

Making additional contributions by BPAY

To make an additional investment via BPAY into your Zurich Investments account:

1. Select the BPAY option from your telephone or internet banking service of your regular financial institution.
2. Enter the amount you wish to invest.
3. Enter the Biller Code and BPAY Reference Number which is shown below.

Should you wish to make contributions via BPay, please use the following details.



Biller Code: 198358
Ref: 880216650

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

Zurich Investments

Periodic Statement

Additional information (continued)

Automatic Exchange Of Information (AEOI)

Australia is one of many countries that has passed laws and entered into international agreements for the automatic exchange of account information to assist in making sure everyone pays the right amount of tax. As a result, Zurich Investment Management is required to identify foreign tax residents and report their details and relevant financial account information to the Australian Taxation Office (ATO). The ATO will then exchange this information with other countries who have passed similar laws. There are two AEOI laws that may affect you, Foreign Account Tax Compliance Act and Common Reporting Standards.

1. Foreign Account Tax Compliance Act (FATCA)

FATCA is the United States (US) Government's legislative framework to improve compliance with US tax laws. FATCA imposes certain requirements including the provision of information to the Internal Revenue Service (IRS) on foreign (non-US) financial institutions, including Australian institutions. Zurich is required to review customer accounts to determine whether they are reportable accounts (accounts held by US citizens or US tax residents) and report this information periodically to the ATO. The information will only relate to investors who are identified as US residents or those whose residency cannot be identified due to insufficient information being provided ('non-compliant account holders').

2. Common Reporting Standards (CRS)

The CRS is a global standard for the collection and exchange of account information and applies in Australia from 1 July 2017. You will be required to certify your residence for tax purposes and if you are a foreign tax resident, to supply your tax identification number or equivalent if you have one. Where the investor is an entity, we may also require this information from certain individuals associated with the entity, such as owners or controllers. Once you have an account, we may also contact you from time to time to confirm your tax residency and may request additional documentation in support. Where you are a foreign tax resident, or we have information in our records that indicate you may be a foreign tax resident but you have failed to respond to any request for clarification, we are obliged to report certain account information annually to the ATO, who will then exchange this information with the tax authority in the appropriate country.

Zurich Investments

Periodic Statement

Additional information (continued)

Change in residency

Zurich Investments funds are designed for customers who are a resident in Australia. If you move to another country outside of Australia, the fund may no longer be suitable for your individual needs, and you may no longer be eligible to make contributions into the fund. The local laws and regulations of the jurisdiction to which you move may affect Zurich Investments' ability to continue to service your investment in accordance with its terms and conditions.

You need to tell Zurich Investments of any planned change in residency before the change happens. We do not offer tax advice, so if you decide to live outside Australia, we recommend you obtain advice on the tax consequences of changing your country of residence in relation to your investment. We will not be held liable for any adverse tax consequences that arise in respect of you or your investment as a result of such a change in residence. A change in residency might require Zurich Investments to suspend or terminate your investment accordingly.

Enquiries and complaints resolution

Zurich is committed to providing you with a high level of service, and we have arrangements in place for handling enquiries or complaints. If you have an enquiry or wish to make a complaint about your Zurich Investment, please contact Zurich Customer Care on 131 551. If you are not satisfied with our response to your complaint or we haven't resolved the complaint within 45 days (or any extended period you approve) you can raise the matter with the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

AFCA is an independent body established by the Commonwealth Government and provides a free dispute resolution to consumers and small businesses for all financial products and services.