

Notes to your Annual statement



The *Notes to your Annual statement* and your accompanying *Annual statement*, combined make up your statement.

Super-savings account

The following contains further information relevant to your *Super-savings account* as well as descriptions of some of the possible items that could appear in a statement. If there are items detailed in these Notes that don't appear on your statement, don't be alarmed. This simply means they aren't relevant to you for this year.

If you would like any information on the items which appear in your statement, please contact us on **13 11 84**.

Sunsuper 2017 Annual report

Super funds are able to provide members with their annual report by making it available on their website. From late October 2017, the Sunsuper 2016-17 *Annual report* will be available at sunsuper.com.au/annualreport. If you would prefer a printed copy free of charge, please contact us and we will send you one.

Product and legislative changes

We announced a variety of product and legislative changes in our *Product update 2017*, which included:

- important legislative changes effective 1 July 2017,
- investment changes, and
- other important product changes, including a reduction in *Income account* administration fees.

For a copy of the *Product update 2017*, visit sunsuper.com.au/pdsupdates

Other changes and important information are outlined below. Where applicable, these changes will be reflected in the 30 September 2017 *Product Disclosure Statements (PDSs)*. The *PDSs* and *guides* are available at sunsuper.com.au/pds or your *Corporate* or *Business* plan microsite.

Income account - naming convention change

In order to make things easier to understand we have changed the naming convention for our *Income accounts* as detailed below.

Current name	New name
<i>Income account - Retirement</i>	<i>Retirement income account</i>
<i>Income account - Transition to Retirement</i>	<i>Transition to retirement income account</i>

These changes will be applied to the 30 September 2017 *PDSs* and *guides*.

Information about 2016/17 Investment fees

Performance fees for options that have an allocation to Australian Shares may be higher than estimated for 2016/17, due to outperformance achieved by some fund managers. This may impact the overall fees for the Lifecycle Investment Strategy, Australian Shares option, Balanced option, Growth option, Conservative option, Retirement option and Shares option. Actual fees for 2016/17 for all of Sunsuper's investment options will be shown in the *Annual report*.

Changes to investment objectives

Sunsuper regularly reviews its investment objectives against long-term market forecasts. Our outlook shows global growth declining by up to 1% p.a. in the long-term, which impacts our return expectations in some asset classes. As a result, we have adjusted our investment objectives for the Lifecycle Investment Strategy's Balanced and Retirement Pools. The first table across lists the objective changes.

	Current to 29 Sept 2017	From 30 Sept 2017
BALANCED POOL	Beat inflation by 4% p.a. over 10-year periods (after Investment fees and costs and investment taxes).	Beat inflation by 3.5% p.a. over 10-year periods (after Investment fees and costs and investment taxes).
RETIREMENT POOL	Beat inflation by 3.5% p.a. over 10-year periods (after Investment fees and costs and investment taxes).	Beat inflation by 2.75% p.a. over 10-year periods (after Investment fees and costs and investment taxes).

Changes to asset allocation

The following tables highlight the change in the strategic asset allocations (SAA) and allowable ranges for the Lifecycle Investment Strategy's Balanced and Retirement Pools and the Balanced - Index option effective 30 September 2017.

Lifecycle Investment Strategy

Balanced Pool	Current to 29 Sept 2017		From 30 Sept 2017	
	Asset Class	SAA	Ranges	SAA
Australian shares	23%	0 - 50%	22.5%	0 - 50%
International shares	29%	0 - 70%	27.5%	0 - 70%
Private Capital	6%	0 - 15%	7%	0 - 15%
Infrastructure	7%	0 - 20%	8%	0 - 20%
Property	10%	0 - 30%	11%	0 - 30%
Hedge funds	6%	0 - 25%	5%	0 - 25%
Fixed interest	10%	0 - 30%	8%	0 - 30%
Cash	4%	0 - 25%	6%	0 - 25%
Diversified Strategies	5%	0 - 15%	5%	0 - 15%

Retirement Pool	Current to 29 Sept 2017		From 30 Sept 2017	
	Asset Class	SAA	Ranges	SAA
Australian shares	20%	0 - 50%	17.5%	0 - 50%
International shares	19%	0 - 55%	15.5%	0 - 55%
Private Capital	4%	0 - 15%	5%	0 - 15%
Infrastructure	6%	0 - 20%	7%	0 - 20%
Property	9%	0 - 30%	10%	0 - 30%
Hedge funds	6%	0 - 15%	6%	0 - 15%
Fixed interest	25%	0 - 50%	22%	0 - 50%
Cash	6%	0 - 25%	12%	0 - 25%
Diversified Strategies	5%	0 - 15%	5%	0 - 15%

Balanced Index

Asset Class	Current to 29 Sept 2017		From 30 Sept 2017	
	SAA	Ranges	SAA	Ranges
Australian shares	31%	29 - 37%	28%	20 - 40%
International shares	31%	21 - 37%	42%	30 - 50%
Property	8%	4 - 14%	0%	0 - 20%
Fixed interest	30%	21 - 36%	30%	20 - 35%
Cash	0%	0 - 7%	0%	0 - 10%

Changes to performance benchmark

The following table highlights the change to the weighted benchmark for the Balanced - Index option effective 30 September 2017.

Current to 29 Sept 2017	From 30 Sept 2017
S&P/ASX 300 Index (Australian shares)	S&P/ASX 300 Index (Australian shares)
MSCI World ex-Australia Index Net in \$A (International shares)	MSCI World ex-Australia Index Net in \$A (International shares)
MSCI World ex-Australia Small Cap Index Net in \$A (International shares)	MSCI World ex-Australia Small Cap Index Net in \$A (International shares)
MSCI EM Index Net in \$A (International shares)	MSCI World ex-Australia Index Hedged to \$A (International shares) MSCI EM Index Net in \$A (International shares)
S&P/ASX 300 A-REIT Index (Property)	
FTSE EPRA/NAREIT Developed ex Australia Rental Index, hedged to \$A (Property)	N/A
Bloomberg AusBond Composite 0+ Yr Index (Cash & Fixed Interest)	Bloomberg AusBond Composite 0+ Yr Index (Cash & Fixed Interest)
Barclays Global Treasury Index, hedged to \$A (Fixed Interest)	
Barclays Global Aggregate Government-Related and Corporate Index, hedged to \$A (Fixed Interest)	Bloomberg Barclays Global Aggregate Index hedged to \$A (Fixed Interest)

Correction to Capital Guaranteed investment objective

The following table corrects the investment objective provided on page 23 of the *Sunsuper for life Investment guide* (Issue date: 1 July 2016).

Investment option	Investment objective	Correction
Capital Guaranteed	Beat the performance benchmark before investment tax ² but after Investment fees and costs over rolling 3-year periods. Performance benchmark: Bloomberg AusBond Bank Bill Index after investment tax (where applicable) ²	Beat the performance benchmark, after investment tax (where applicable) ² and investment fees and costs over rolling 3-year periods. Performance benchmark: Bloomberg AusBond Bank Bill Index after investment tax (where applicable) ²

² No investment tax generally applies for *Income accounts*.

Please note that from 1 July 2017 *Transition to retirement income accounts* investment earnings are taxed at up to 15%, the same rate applicable to *Super-savings accounts*. *Retirement income account* investment earnings remain tax-free.

Risk measure

The following table highlights the decrease in risk measures for the Property option effective 30 September 2017.

Risks	Current to 29 Sept 2017	From 30 Sept 2017
Expected number of years of negative returns over any 20 year period	4 to less than 6	3 to less than 4
Risk Label	High	Medium to High
Risk Band	6	5

Sunsuper app - check your super balance with one touch

Download the Sunsuper app from the App Store or Google Play for fast and simple access to your Sunsuper account. You will need to be registered for *Member Online* before you access the Sunsuper app. The Sunsuper app is not available to all *Sunsuper for life Corporate* members.

2017 Federal Budget

Sunsuper intends to apply any changes resulting from the 2017 Federal Budget as and when required by law. Key proposals that relate to superannuation are summarised below:

First Home Super Saver Scheme (FHSSS)

It was proposed to allow individuals to make voluntary contributions of up to \$15,000 per year and \$30,000 in total, to their super account to use for the purchase of their first home. Under the scheme, contributions would be taxed at 15%, deemed earnings would apply, and withdrawals would be taxed at the individual's marginal rate less a 30% tax offset. The proposed commencement date for this measure was 1 July 2017, with withdrawals permitted from 1 July 2018. As at the date this document was prepared, the scheme had not become law.

Contributing the proceeds of downsizing to super

It was proposed to allow people aged 65 and older to contribute up to \$300,000 (or \$600,000 per couple) of the proceeds of downsizing their home to super, in addition to the existing non-concessional contribution limits. This measure was proposed to commence from 1 July 2018.

Unclaimed benefits - lost super

Super funds must transfer lost super (including inactive accounts) to the ATO if the account balance is under \$6,000.

If you have a low balance and haven't had any contributions paid into your account recently, or are unsure whether we have your correct contact details on file, make sure you contact us to ensure that your super is not be transferred to the ATO

Investment returns

Returns to 30 June 2017 for Super-savings accounts						
		1 Year (%p.a.)	3 Years (%p.a.)	5 Years (%p.a.)	7 Years (%p.a.)	10 Years (%p.a.)
LIFECYCLE INVESTMENT STRATEGY	Lifestyle Investment Strategy Balanced Pool ⁽¹⁾	12.2%	8.4%	10.9%	8.9%	5.3%
	Lifestyle Investment Strategy Retirement Pool ⁽²⁾	9.4%	6.5%	8.0%	7.0%	4.6%
	Lifestyle Investment Strategy Cash Pool ⁽³⁾	1.6%	1.8%	2.2%	2.8%	3.2%
DIVERSIFIED OPTIONS	Growth	14.4%	9.2%	11.5%	9.3%	4.6%
	Balanced	12.3%	8.5%	10.9%	8.9%	5.3%
	Retirement	9.5%	6.6%	8.1%	7.0%	4.6%
	Conservative	7.0%	5.6%	6.5%	6.2%	5.1%
	Balanced - Index	7.7%	7.8%	10.7%	8.7%	4.7%
SINGLE ASSET CLASS OPTIONS	Shares	16.0%	8.0%	12.5%	9.4%	4.0%
	Australian Shares	14.0%	7.2%	12.0%	9.0%	4.6%
	Australian Shares - Index	13.6%	7.0%	11.9%	8.9%	3.7%
	International Shares (hedged)	21.9%	9.8%	14.1%	12.3%	4.2%
	International Shares (unhedged)	17.4%	9.8%	13.4%	9.2%	2.6%
	International Shares - Index (hedged)	19.0%	9.0%	13.9%	13.0%	5.2%
	International Shares - Index (unhedged)	14.1%	12.7%	17.5%	12.5%	5.0%
	Emerging Markets Shares	17.7%	4.6%	7.8%	3.7%	2.2%
	Property	6.5%	8.5%	9.9%	10.0%	3.5%
	Australian Property - Index	-4.9%	11.1%	13.3%	11.5%	0.4%
	Fixed Interest	3.4%	3.4%	4.5%	5.3%	6.7%
	Fixed Interest - Index	-0.3%	4.5%	4.8%	5.5%	6.4%
	Cash	2.1%	2.3%	2.6%	3.3%	3.7%
SPECIAL OPTIONS	Ethical, Environmental and Socially Responsible Investments	8.6%	6.0%	9.4%	7.9%	4.3%
	Capital Guaranteed	2.5%	3.6%	3.4%	3.8%	3.7%

(1) The Balanced Pool commenced on 4 October 2013. The Balanced Pool has identical investments to the Balanced Option. To show our performance for the Balanced Pool we have shown the returns for the Balanced Option up to 4 October 2013 with the returns for the Balanced Pool from the 4 October 2013.

(2) The Retirement Pool commenced on 4 October 2013. The Retirement Pool has identical investments to the Retirement Option. To show our performance for the Retirement Pool we have shown the returns for the Retirement Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Retirement Pool from the 4 October 2013.

(3) The Cash Pool commenced on 4 October 2013. The Cash Pool has identical investments to the Cash Option. To show our performance for the Cash Pool we have shown the returns for the Cash Option (adjusted to reflect fee differences) up to 4 October 2013 with the returns for the Cash Pool from the 4 October 2013.

Note: Past performance is not a reliable indication of future performance. Returns are after Investment fees and investment tax but before all other fees and costs. A super fund's investment performance typically varies over time. Because super is a long-term investment, five and ten-year figures smooth out short-term results – for example, in a given fund over a five year period, a growth option might have a negative return for one year but a positive return for the other four years, giving an overall result that is positive for the five years. The returns shown above are not necessarily the same as the return on investments held by individual members. The actual return received by individual members will depend on the timing of contributions and other transactions and the unit prices that applied on the dates those transactions took place.

Your account at a glance

Your balance at 1 July 2016

This is the amount you had in your account at 1 July 2016. Had you left Sunsuper then, your withdrawal benefit would have been this amount less \$40, the net exit fee.

Your balance at 30 June 2017

This is the amount you had in your account at 30 June 2017. Had you left Sunsuper then, your withdrawal benefit would have been this amount less \$40, the net exit fee. Your balance is calculated by multiplying the number of units you have in each investment option by the unit price for each option. As the unit prices are calculated on a daily basis, the value of your account may change daily. If you are leaving Sunsuper you should contact us to find out the value of your account at that time.

Investment returns to 30 June 2017

This section, if included in your *Annual statement*, shows the 1, 5 and 10 year return for the investment options you were invested in as at 30 June 2017. This is not necessarily the same as the return you received as the actual return received by an individual member will depend on the timing of transactions and the unit prices that applied on the dates those transactions took place.

Your personal details

Beneficiaries (binding or preferred)

This lists the people you nominated to receive your Death benefit from your account when you die. If you made a:

- preferred beneficiary nomination, it acts as a guide for the Trustee, who in most cases will pay your benefits to your preferred beneficiary(s), but not always, as the Trustee has a responsibility to make sure your benefits are distributed in an appropriate manner.
- binding beneficiary nomination, the Trustee has no discretion and is bound to pay your Death benefit to your nominated beneficiary(s) provided the person(s) nominated is(are) your dependant or legal personal representative, the proportion of benefit to be paid to each person is readily ascertainable, the nomination is valid and less than 3 years old, and there is no contrary court order. You may confirm, amend or revoke a binding nomination at any time.

It's important to regularly review your nominated beneficiaries as your life changes. For more information on the types of beneficiaries you can nominate please refer to the latest *Sunsuper for life guide*.

Where am I heading

Superannuation projection assumptions

If you were provided a superannuation projection with your *Annual statement*, below are the mandatory Government assumptions used to calculate the estimate.

What this estimate means

The projection is just an estimate, not a guarantee. The actual money you get in your retirement may be very different from this estimate. The amounts are shown in today's dollars. This estimate does not consider any other superannuation accounts that you may hold or other assets that you own.

How the estimate is worked out

This estimate has been worked out using these assumptions and figures:

- your balance in your super fund as at 30 June 2017 as stated on your *Annual statement*
- your wages will increase at the same rate as inflation
- investment earnings of 3% per year after inflation and investment fees and costs
- annual Administration fees and costs equal to the amount stated in your *Annual statement* (note that these amounts may change over time)
- your rate of super contributions during the previous year will continue unchanged until retirement

- you retire at age 67
- you want your super to last for 25 years, that is, until age 92. Around one in six men and one in four women who reach age 67 will live beyond age 92
- annual insurance premiums as stated on your *Annual statement* (note that this amount may change over time)
- current tax and superannuation laws remain unchanged.

These are standard assumptions and have been set with input from the Australian Government Actuary. They may not match your actual circumstances either now or in the future. Also, the figures used may differ from those shown in your *Annual statement*. The annual income shown does not include any deductions for income tax you may have to pay. If you want to know more about the way this estimate has been calculated, or the assumptions, call us on **13 11 84**.

What you will actually get when you retire

The actual amount of money you get in retirement may vary considerably from the estimate. Factors that influence what you will get include:

- the investment options you choose (e.g. Conservative, Balanced, Growth),
- the performance of your investment,
- the total fees charged in relation to your account,
- when you retire and get access to your super,
- the super contributions you and your employer make,
- whether you choose to buy an account-based pension or non account-based income stream when you retire,
- any allowance you make for a pension for your spouse or partner, and
- whether you receive any age pension or other government benefit.

This estimate has been calculated assuming all current rules concerning super and taxing super remain in place. This estimate only applies to your super account with this fund.

Getting help

Don't make changes to your retirement savings arrangements based on this estimate. Before you make changes, you should get further information or advice. Online calculators let you explore your potential retirement income in more detail. They let you personalise the estimate, and show how you can improve your retirement income. These calculators include:

- Sunsuper's Retirement Forecaster available at www.sunsuper.com.au/calculators, and
- ASIC's MoneySmart retirement planner: moneysmart.gov.au

Your statement in detail

Contributions

This section lists any contributions that have gone into your account, including contributions made by your employer, you or the Government. Contributions shown under the Employer compulsory contributions section include amounts advised by your employer that are required to be paid under your employment agreement. If you would like more information on ways to contribute to your account or information on any maximum contribution caps that could apply visit sunsuper.com.au/caps

Net investment earnings

This section shows the amount of money your investment has made, or lost, over the year after Investment fees and, where applicable, investment tax.

Indirect costs of your investment

Investment fees were not deducted directly from your account. Instead they were paid by reducing investment earnings before the earnings were allocated to your account. These fees are disclosed as 'Indirect Costs' in your *Annual statement*. To allow you to better understand the effect of these fees on your account balance, we show them as an approximate dollar amount. The estimated indirect cost ratio for your investment in 2016/2017 is the ratio of the total indirect costs to your average account balance over the financial year.

Transfers and roll-ins

This section lists any roll-ins or transfers we have received for you from other superannuation funds.

Insurance proceeds

This section lists the proceeds of any insurance claims paid into your account.

Fees

This section lists fees we have deducted from your account to pay for the operation of your account.

Administration fees

The flat Administration fee and the percentage Administration fee are generally deducted weekly. The Administration fees table shows the total Administration fees you paid over the 2016/2017 year.

Tax

This section lists tax deducted from your account but does not include withdrawal tax or investment tax.

No TFN Tax

If you did not provide us with your TFN, a 34% No TFN contributions tax is applied to your employer contributions, including salary sacrifice, and will be shown in the tax section of your statement. If you provide us with your TFN, we may be able to claim this amount back from the ATO and refund it to your account. Any refund will be shown as No TFN tax rebate. To provide your TFN call us on **13 11 84**.

Withdrawals and transfers-out

This section lists any withdrawals or transfers out of your account including any payments made to the ATO for amounts in excess of contribution caps.

Your investments

This section shows you how your money was invested.

Important information regarding the

Capital Guaranteed option

If you have money invested in the Capital Guaranteed option it is important (particularly if your account balance is \$10,000 or more) for you to read this section which highlights the low risk, low return nature of this investment option. Where investments are made into capital guarantee superannuation products issued by life insurance companies or banks, the capital guarantee is provided by the life company or bank. Sunsuper itself does not guarantee the security of capital. The Capital Guaranteed option is quite different from other investment options. While the capital value is guaranteed by the issuing life insurance companies or banks not to fall, the trade-off with this guarantee is that your longer-term returns may be lower than some less conservative options. This may limit the chances of achieving your financial goals. You may wish to consider other options that may provide higher returns over the long-term. You should also consider seeking financial advice on alternative investment arrangements before investing in or continuing to hold your funds in this option. As at 30 June 2017, the Capital Guaranteed option was invested in products issued by Suncorp and AMP, and cash deposits with Suncorp, Bank of China and Westpac.

Your insurance at 1 July 2017

This section shows your amount of insurance cover and the cost applicable to your insurance cover (if any) as at 1 July 2017. You might like to take this opportunity to review your insurance and contact us if you would like to apply for cover, or change, or cancel the cover you have. Insurance cover shown on the *Annual statement* is subject to the terms and conditions outlined in the latest *PDS* and group life policy documents. This cover may be based upon certain assumptions in relation to you which may not be factually correct and as a consequence may result in you being ineligible to claim insurance benefits or being ineligible for different levels of cover. These eligibility conditions include, but are not limited to, employment status, cover type and the receipt of employer contributions. It is also important to note that to be eligible to make a TPD claim you must notify Sunsuper of your claim

within five years from the date of your disability if you have TPD cover within *Sunsuper for life* (note that this does not apply to *Sunsuper for life Business* or *Sunsuper for life Corporate*). Premiums are calculated weekly and normally deducted from your account each month. It's also important to remember that changing employers or redirecting your superannuation guarantee contributions to another fund can impact your insurance so make sure you check with us.

For more information about insurance cover and how you can apply for more, call us on **13 11 84**.

Your Death benefit

Your Death benefit consists of your account balance (at the time the benefit is paid) and your insurance benefit if you have a active cover through Sunsuper at the time of your death.

Your Total and Permanent Disability benefit

Your Total and Permanent Disability benefit consists of your account balance (at the time your benefit is paid) and your insurance benefit if you have a active cover through Sunsuper at the time the disablement occurs.

Additional Insurance Information

Sunsuper for life members – your level of cover or amount of premium may change on your birthday each year. If you have insurance cover through Sunsuper, and leave your Sunsuper employer, your cover will generally continue until you cancel it, or until an event occurs that stops your insurance cover as specified in the *PDS*.

Insurance cover will stop if your account balance falls below \$1,500 and a Superannuation Guarantee contribution has not been received for 12 months or if there is not enough money in your account to pay the premium and it remains unpaid for 4 months. It is possible that even though your statement shows you had insurance cover at 1 July 2017, your cover may have stopped on or before 1 July 2017. If this applies to you, you will have already received, or should shortly receive, a letter.

Sunsuper for life Business – Super-savings members – your level of cover or amount of premium may change on your birthday each year. If you have insurance cover through Sunsuper, and leave your Sunsuper employer, your cover will generally continue until you cancel it, or until an event occurs that stops your insurance cover as specified in the *PDS*.

Sunsuper for life Corporate members – your Income Protection cover generally stops when you stop working for your employer. If you start employment with another employer within 120 days, your Income Protection cover may re-start without evidence of health, if you provide proof acceptable to the insurer of your new employment and occupational status. When you stop working for your Sunsuper employer, it's important to let us know. Refer to your latest *PDS* to determine what insurance cover is available to you if you leave your current employer.

Death cover higher than TPD cover?

If you are a *Corporate* or *Business member*, please note that, if you are paid a TPD benefit you will not be able to maintain any Death cover above the amount of the TPD benefit paid.

Your preservation summary

This section shows when you can access your money. Preservation age depends on your date of birth as shown below.

Date of birth	Preservation age
before July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
After 30 June 1964	60

☎ 13 11 84 (+61 7 3121 0700 when overseas)
✉ GPO Box 2924 Brisbane QLD 4001
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make your dreams
more than dreams



Additional Information

We are obliged to provide you with any information on Sunsuper you reasonably require to understand your benefit entitlements. So if you would like more information on Sunsuper, your investment options, your insurance cover and options, or ways to contribute visit sunsuper.com.au. If you have any questions about your statement call **13 11 84**.

MySuper Product Dashboard

The MySuper Product Dashboard is designed to provide key information to help you compare Sunsuper's investments and fees with other MySuper products and make an informed choice about your super. Our latest MySuper Product Dashboard for the Lifecycle Investment Strategy is available on our website, visit sunsuper.com.au/dashboard

Superannuation contribution follow up

We do not know whether a contribution is due for you because we do not have sufficient information about your employment status or other relevant personal circumstances. Please check your statement to make sure all your employer and other contributions are listed. Talk to your employer or Sunsuper if you believe any payments may be missing. If you make personal member contributions to Sunsuper, your employer has 28 days from the end of the month the contributions were taken out of your pay to send them to us.

Concerns and complaints

If you are unhappy with our service or super fund, we offer a complaint resolution process at no additional cost to you. Contact us to discuss your complaint:

Customer Service Team: **13 11 84**

sunsuper.com.au/contactus

Write to: Sunsuper Customer Relations Team
GPO Box 2924 Brisbane QLD 4001

We will do everything we can to resolve the issue as quickly as possible. If you are still not happy or Sunsuper has not responded within 90 days, you can contact the Superannuation Complaints Tribunal (SCT). This is an independent body set up by the Federal Government to help resolve complaints through conciliation. Access to the SCT is free of charge.

They may be contacted in writing:

Superannuation Complaints Tribunal

Locked Bag 3060 Melbourne VIC 3001.

Call: 1300 884 114 **Web:** www.sct.gov.au

Sunsuper Pty Ltd, ABN 88 010 720 840, AFSL No. 228975, is the issuer and Trustee of the Sunsuper Superannuation Fund, ABN 98 503 137 921, USI 98 503 137 921 001, MySuper Authorisation 98 503 137 921 996.

All advice in this *Annual statement* is general advice only 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 *PDS* in deciding whether to acquire, or to continue to hold, the product. A copy of the *PDS* can be obtained by visiting sunsuper.com.au/pds, your *Corporate* or *Business* plan microsite or by calling **13 11 84**.

We make every effort to ensure that the information shown on this statement is correct. Sunsuper reserves the right to make adjustments for any errors, misprints or omissions.

We are committed to respecting the privacy of personal information you give us. Our formal Privacy Policy sets out how we do this. If you would like a copy of Sunsuper's Privacy Policy, please let us know. We have also published our Privacy Policy on our website sunsuper.com.au/privacy-policy

To help you get the most from your super, Sunsuper may send you marketing material from time to time. If you do not wish to receive this material, please contact us on **13 11 84**.

Your 2017 statement was prepared as at the date noted on your *Annual statement*, based on information we held and transactions we had processed up to 30 June 2017 except for your nominated beneficiaries, income payment nomination and future contribution investment allocation which is based on information held and processed prior to printing.

These *Notes to your Annual statement* were prepared 18 August 2017.