

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 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 2018-19 *Annual report*

Super funds are able to provide members with their annual report by making it available on their website. From November, the Sunsuper 2018-19 *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

Protecting Your Super

On 1 July 2019, a range of changes came into effect as a result of the Government's Protecting Your Super law, which are designed to reduce the impact of fees and insurance premiums eroding account balances. As part of the changes, funds are now required to cancel insurance cover on inactive accounts, and send low balance inactive accounts to the ATO (so the ATO can help people combine their super), unless members opt out. If you are affected by either of these changes, Sunsuper will contact you and outline your options.

AFCA to accept legacy complaints until 2020

The Australian Financial Complaints Authority (AFCA) will now accept complaints about the conduct of financial services firms dating back to 1 January 2008, for a limited period ending on 30 June 2020. Visit afca.org.au for more information.

Changes to investments

Benchmark changes

On 1 April 2019, one of the performance benchmarks for the Socially Conscious Balanced option was updated as below.

Socially Conscious Balanced - Performance benchmark	
To 31 March 2019	From 1 April 2019 - 30 June 2019
Bloomberg Barclays Global Treasury GDP Weighted by Country, hedged to \$A (Fixed Interest)	Bloomberg Barclays Global Treasury GDP Weighted by Country - Ex China, hedged to \$A (Fixed Interest)

Please note that from 1 July 2019, the objectives for this option changed and the performance benchmarks no longer apply. Refer to the *Sunsuper for life Investment guide* issued 1 July 2019 for the updated objectives.

Your account at a glance

Balance as at 1 July 2018

This is the amount you had in your account at 1 July 2018. Had you left Sunsuper then, your withdrawal benefit would have been this amount less \$40, the net exit fee (gross exit fee* is \$47).

Balance as at 30 June 2019

This is the amount you had in your account at 30 June 2019. Had you left Sunsuper then, your withdrawal benefit would have been this amount less \$40, the net exit fee* (gross exit fee is \$47). 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.

* From 1 July 2019, Sunsuper will no longer charge an Exit fee.

Investment returns to 30 June 2019.

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 2019. 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 (preferred or binding).

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 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*, visit sunsuper.com.au/beneficiary or contact us.

Investment returns

Returns to 30 June 2019 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	Balanced Pool¹	8.5%	10.5%	8.9%	10.5%	9.1%
	Retirement Pool²	7.4%	8.3%	7.0%	7.9%	7.1%
	Cash Pool³	1.7%	1.7%	1.8%	2.1%	2.6%
DIVERSIFIED OPTIONS	Growth	9.1%	11.9%	9.8%	11.2%	9.5%
	Balanced	8.6%	10.5%	8.9%	10.5%	9.1%
	Balanced-Index	8.6%	8.4%	8.2%	10.1%	9.0%
	Socially Conscious Balanced	7.3%	8.4%	6.9%	9.1%	8.2%
	Retirement	7.5%	8.4%	7.1%	8.0%	7.1%
	Conservative	6.4%	6.4%	5.8%	6.4%	6.3%
	Diversified Alternatives⁴	8.9%	n/a	n/a	n/a	n/a
SINGLE ASSET CLASS OPTIONS	Shares	9.4%	13.0%	9.4%	12.2%	9.9%
	Australian Shares	9.8%	12.6%	9.1%	12.0%	9.9%
	Australian Shares - Index	12.0%	12.7%	9.1%	12.0%	10.0%
	International Shares - Index (hedged)	5.2%	11.7%	8.7%	12.2%	12.0%
	International Shares - Index (unhedged)	10.3%	13.2%	12.7%	16.1%	11.8%
	Emerging Market Shares	5.3%	11.4%	6.1%	7.9%	5.5%
	Property	6.9%	7.6%	8.4%	9.4%	9.7%
	Australian Property - Index	17.7%	7.8%	12.5%	13.7%	12.9%
	Diversified Bonds	6.6%	4.0%	3.8%	4.4%	6.0%
	Diversified Bonds - Index	7.1%	2.9%	4.5%	4.7%	5.6%
	Cash	2.0%	2.0%	2.2%	2.4%	3.0%
	Capital Guaranteed	3.4%	2.8%	3.3%	3.3%	3.6%

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

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

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

⁴ The Diversified Alternatives investment option commenced on 30 September 2017. Between this date and 30 June 2019 the option returned 9.9%p.a.

Note: Past performance is not a reliable indication of future performance. Returns are after investment fees and costs and investment tax. 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 payments and other transactions and the unit prices that applied on the dates those transactions took place.

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 2019 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 [sunsuper.com.au/calculators](https://www.sunsuper.com.au/calculators), and
- ASIC's MoneySmart retirement planner at [moneysmart.gov.au](https://www.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](https://www.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 costs and, where applicable, investment tax.

Transfers and roll-ins

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

Former members of AustSafe: AustSafe Super merged into Sunsuper on Saturday 30 March 2019, with an effective transfer date of your account balance of the next business day, being 01 April 2019.

Insurance proceeds

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

Additional explanation of fees and costs

Administration fees. Administration fees are generally deducted weekly. The Administration fees table shows the total Administration fees you paid over the 2018/2019 year. To view a detailed list of transactions on your account, log in to *Member Online*.

Other fees. This amount includes any exit fees, advice fees or family law legislation fees. Where you have agreed for an ongoing advice fee to be debited from your Sunsuper account you have the option to cancel this at any time by notifying us in writing or by calling us on **13 11 84**

Investment fees. Investment fees were not deducted directly from your account. Instead they were deducted daily from the investment options as part of the calculation of daily unit prices. To allow you to better understand the effect of these fees on your account balance, we show them as an approximate dollar amount.

Indirect costs of your investment. Indirect costs were not deducted directly from your account. Instead they were incurred within underlying investments and deducted from investment returns prior to the calculation of daily unit prices. To allow you to better understand the effect of these costs on your account balance, we show them as an approximate dollar amount. The estimated indirect cost ratio for your investment in 2018/2019 is the ratio of the total indirect costs to your average account balance over the financial year.

Transactional and operational costs. Transactional and operational costs are incurred by underlying investment managers and include explicit and implicit costs. Explicit costs include brokerage, settlement costs (including custody costs) and stamp duty, which are included in the indirect costs of your investment. Implicit costs are effectively the difference between the price for the purchase and sale of an investment asset, and are not included as part of any other investment fee or cost. Transactional and operational costs are an additional cost to you, however are not paid from your Sunsuper account as they are always incurred indirectly and as such are included in your net investment returns. The amount of transactional and operational cost that applied to each investment option in 2018/19 (calculated using actual costs and reasonable estimates of actual costs incurred) are shown in the table following.

Investment option	Transactional and operational costs (% p.a. of your balance)	
	Explicit	Implicit
Lifecycle Investment Strategy	0.16%	0.05%
Growth	0.17%	0.05%
Balanced	0.16%	0.05%
Balanced - Index	0.05%	0.00%
Socially Conscious Balanced	0.26%	0.17%
Diversified Alternatives	0.25%	0.00%
Retirement	0.16%	0.05%
Conservative	0.14%	0.05%
Shares	0.08%	0.07%
Australian Shares	0.20%	0.26%
Australian Shares - Index	0.00%	0.00%
International Shares - Index (hedged)	0.01%	0.01%
International Shares - Index (unhedged)	0.01%	0.01%
Emerging Markets Shares	0.02%	0.02%
Property	0.27%	0.00%
Australian Property - Index	0.00%	0.00%
Diversified Bonds	0.07%	0.08%
Diversified Bonds - Index	0.05%	0.00%
Cash	0.00%	0.00%
Capital Guaranteed	0.00%	0.00%

Borrowing costs. Borrowing costs are costs incurred by the underlying investment manager who may use borrowing or lending to facilitate certain investment strategies, and are not included in the investment fees, indirect costs or transactional and operational costs. You can find the borrowing costs in the *Sunsuper for life guide*, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) or your *Corporate* or *Business Plan* microsite.

Property operational costs. A property operational cost is a transactional and operational cost that relates to real property and does not relate to the acquisition or disposal of real property and is not a management cost. These costs are not included in the investment fees, indirect costs or transactional and operational costs. You can find the property operational costs in the *Sunsuper for life guide*, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) or your *Corporate* or *Business Plan* microsite.

Insurance fees. Insurance premiums in *Sunsuper for life* (Tailored Income Protection only), *Sunsuper for life Business* and most *Sunsuper for life Corporate* plans include an insurance fee to offset Sunsuper's costs of providing the cover. Refer to the relevant Insurance guide, available at [sunsuper.com.au/pds](https://www.sunsuper.com.au/pds) or your *Corporate* or *Business Plan* microsite for more information.

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 32% 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 example, for amounts in excess of contribution caps or withdrawals under the First Home Super Saver Scheme).

Your investments

This section shows you how your money was invested.

Important information regarding the Capital Guaranteed investment option. If you have money invested in the Capital Guaranteed investment 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. 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 2019, the Capital Guaranteed investment option was invested in products issued by TAL Dai-ichi Life Australia Pty Ltd and cash deposits with Commonwealth Bank of Australia and Westpac Banking Corporation.

Your insurance at 1 July 2019

This section shows your amount of insurance cover and the cost applicable to your insurance cover (if any) as at 1 July 2019. 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*, Insurance guide 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 Total & Permanent Disability claim you must notify Sunsuper of your claim within five years from the date of your disability if you have Total & Permanent Disability cover within *Sunsuper for life* (note 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 active cover through Sunsuper at the time of your death.

Your Total & Permanent Disability benefit

Your Total & Permanent Disability benefit consists of your account balance (at the time your benefit is paid) and your insurance benefit if you have active cover through Sunsuper at the time the disablement occurs. It's important to note that if you have Total & Permanent Disability Assist cover (*Sunsuper for life* members only), your insurance benefit may be paid as up to six Annual Support Payments (each equal to one sixth of your cover amount as at your Date of Disablement) rather than a lump sum.

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 *Sunsuper for life Insurance guide*.

Sunsuper for life Business members – your cover is calculated on a monthly basis, usually on the first day of the month. The amount of insurance will be based on your latest salary as advised by your employer to Sunsuper. The premium is based on this cover and may vary during the year. 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, and what happens if you leave your current employer.

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, when cover and premiums change and what happens if you leave your current employer.

Automatic Cancellation

Insurance cover will stop if your account has not received an Eligible Contribution¹ in the past 12 months and you have not elected in writing to keep your cover, or if there is not enough money in your account to pay the premium and it remains unpaid for 4 months. Where we have valid contact details, we will contact you advising the date your cover will stop and letting you know what you need to do if you want it to continue. It is possible that even though your statement shows you had insurance cover at 1 July 2019, your cover may have stopped on or before 1 July 2019 or between 1 July and the date we have provided you your *Annual statement*. If this applies to you, you will have already received, or should shortly receive, a letter.

Insurance in Superannuation Voluntary Code of Practice

Sunsuper has adopted the Insurance in Superannuation Voluntary Code of Practice (Code). The Code is the superannuation industry's commitment to high standards when providing insurance to members of superannuation funds. The Code contains standards we will uphold when providing insurance benefits to you. Please refer to [sunsuper.com.au/insurance](https://www.sunsuper.com.au/insurance) for more information on the Code.

Need to make a Claim?

It's important you contact us immediately, so we can make the process as easy as possible and support you. Contact us on **13 11 84** - We're here to help at no cost to you! Sunsuper's experienced Claims Representatives will guide you through the claims process. Alternatively, visit [sunsuper.com.au/claims](https://www.sunsuper.com.au/claims) for more information on the process.

¹ Eligible contributions include Superannuation Guarantee, additional employer contributions, personal contributions (including voluntary contributions, and contributions made by a spouse), rollovers and automatic transfers from other funds. They do not include co-contributions or the low income super tax offset.

Your preservation summary

This section shows when you can access your money. Under current law, preservation age varies according to birth date (see the table 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

Additional information

We are obliged to provide you with any information on Sunsuper you reasonably require to understand your benefit entitlements. If you would like more information on Sunsuper, your investment options, your insurance cover and options, or ways to contribute visit [sunsuper.com.au](https://www.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](https://www.sunsuper.com.au/dashboard)

Digital Service upgrade

We've made significant upgrades to *Member Online* and the Sunsuper app to give you easier, safer and faster access to your super information. Now could be the perfect time to start managing your super online by visiting [sunsuper.com.au/online-access](https://www.sunsuper.com.au/online-access)

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](https://www.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 not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can also choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to Sunsuper.

AFCA can be contacted as follows:

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Call: 1800 931 678

Email: info@afca.org.au

Web: www.afca.org.au

-  13 11 84 (+61 7 3121 0700 when overseas)
-  GPO Box 2924 Brisbane QLD 4001
-  [sunsuper.com.au](https://www.sunsuper.com.au)
-  twitter.com/sunsuper
-  facebook.com/sunsuper
-  linkedin.com/company/sunsuper

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**.

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.

Disclaimer and disclosure: All advice in this *Annual statement* is general advice only (with the exception of any retirement estimate provided) 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](https://www.sunsuper.com.au/pds), your *Corporate* 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](https://www.sunsuper.com.au/privacy-policy) Your 2019 *Annual statement* was prepared as at the date indicated on the final page of your statement. It is based on information we held and transactions we had processed up to 30 June 2019, except for your nominated beneficiaries and future contribution investment allocation which is based on information held when your statement was generated.

These *Notes to your Annual statement* were prepared 29 August, 2019.