



How to read your Annual Statement

For the period 1 JULY 2017 to 30 JUNE 2018



Account Summary

This snapshot of your account shows you what has happened to your super account balance over the last financial year. A more detailed explanation of the items that make up the credits (money added to your account and any increase in the value of your investment) and debits (money that left your account and any decrease in the value of your investment) is provided later in your statement.

Annual Superannuation Statement

For the period 1 JULY 2017 to 30 JUNE 2018

IIIII BARCODE IIIIII

Indicator (Number)
Title First Name Surname
Address Line 1
Address Line 2
Address Line 3
Address Line 4
Suburb State Postcode

Your member statement is made up of your Annual Superannuation Statement and your Member Investment Choice Account Details.

Membership Number:
12345678

Tax File Number:
Not Supplied

How to read your statement:

By providing us with your tax file number you may avoid paying extra tax and we can accept your after tax super contributions.

Account summary

Opening balance as at 01.07.2017	\$000,000.00
Contributions/rollovers in	+\$00,000.00
Benefit payments/rollovers out	-\$0,000.00
Deductions/other adjustments	-\$0,000.00
Net earnings	+/- \$0,000.00

Closing balance 5-year history

This graph shows how your closing balance has changed over the last five years.

Your investment choice

My AutoSuper (Balanced) (Default)	XX%	Australian Shares	XX%
Growth	XX%	International Shares	XX%
Conservative	XX%	Diversified Fixed Interest	XX%
Income-Focussed	XX%	Cash	XX%

This is where any new contributions to your account will be invested. If you have recently requested a change to your investment choice it may not appear on this statement. For more information please contact MTAAsuper on 1300 362 415 or view your investment options online using Member SuperSite.

The latest product dashboard for My AutoSuper can be found at mtaasuper.com.au/myautosuper-dashboard

MTAA SUPER

CONTACT INFO

Website: mtaasuper.com.au

Email: contact@mtaasuper.com.au

Phone: 1300 362 415

Address: Locked Bag 5134, Parramatta NSW 2124

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Closing Balance

This shows the amount that would be paid to you if you withdrew the benefits.

Your withdrawal benefit may be made up of three components:

- **Preserved benefit** – the portion of your super that you can't get access to until you reach your preservation age.
- **Restricted non-preserved benefit** – an amount you could withdraw if you're an employee and you leave an employer who has contributed to your super fund on your behalf, prior to 1 July 1999.
- **Unrestricted non-preserved benefit** – is the amount you could withdraw even if you haven't yet reached your preservation age.

Annual Superannuation Statement

For the period 1 JULY 2017 to 30 JUNE 2018

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Address Line 1
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Address Line 3
Address Line 4
Suburb State Postcode

Membership Number:
12345678

Tax File Number:
Not Supplied

How to read your statement:

By providing us with your tax file number you may avoid paying extra tax and we can accept your after tax super contributions.

Your member statement is made up of your Annual Superannuation Statement and your Member Investment Choice Account Details.

Account summary

Opening balance as at 01.07.2017	\$000,000.00	◀ How much super was in your account at 1 July 2017.
Contributions/rollovers in	+\$00,000.00	◀ The amount added to your account due to contributions and/or rollovers between 1 July 2017 and 30 June 2018. Details on page 2.
Benefit payments/rollovers out	-\$0,000.00	◀ The amount deducted from your account due to benefit payments and/or rollovers out between 1 July 2017 and 30 June 2018. Details on page 2.
Deductions/other adjustments	-\$0,000.00	◀ The amount deducted or credited to your account due to fees (including administration and insurance fees), taxes and/or other adjustments between 1 July 2017 and 30 June 2018. Details on page 2.
Net earnings	+/- \$0,000.00	◀ The net amount your super earned between 1 July 2017 and 30 June 2018. Refer to the enclosed Investment Choice Account Details.

Closing balance as at 30.06.2018 \$000,000.00

Your closing balance consists of:	Preserved Benefits	\$000,000.00	◀ You can't access this amount until age 18.
	Restricted Non-Preserved Benefits	\$00,000.00	◀ Can be accessed under the same conditions as preserved benefits. Also may be accessed if you have reached minimum employment with an employer who has contributed to this account.
	Unrestricted Non-Preserved Benefits	\$00,000.00	◀ You can access this amount at any time.

\$000,000.00

◀ This graph shows how your closing balance has changed over the last five years.

Your investment choice

My AutoSuper (Balanced) (Default)	XX%	Australian Shares	XX%	◀ This is where any new contributions to your account will be invested. If you have recently requested a change to your investment choice it may not appear on this statement. For more information please contact MTA Super on 1300 362 415 or view your investment options online using Member SuperSite.
Growth	XX%	International Shares	XX%	
Conservative	XX%	Diversified Fixed Interest	XX%	
Income-Focussed	XX%	Cash	XX%	
The latest product dashboard for My AutoSuper can be found at mtaasuper.com.au/myautosuper-dashboard				

MTAA SUPER CONTACT INFO

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Your Investment Choice

This shows a percentage breakdown of the investment option, or options that your future contributions are invested in.

Annual Superannuation Statement

For the period 1 JULY 2017 to 30 JUNE 2018

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Title First Name Surname
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Suburb State Postcode

Membership Number:
12345678

Tax File Number:
Not Supplied

How to read your statement:

By providing us with your tax file number you may avoid paying extra tax and we can accept your after tax super contributions.

Your member statement is made up of your Annual Superannuation Statement and your Member Investment Choice Account Details.

Account summary

Opening balance as at 01.07.2017	\$000,000.00	◀ How much super was in your account at 1 July 2017.
Contributions/rollovers in	+\$00,000.00	◀ The amount added to your account due to contributions and/or rollovers between 1 July 2017 and 30 June 2018. Details on page 2.
Benefit payments/rollovers out	-\$0,000.00	◀ The amount deducted from your account due to benefit payments and/or rollovers out between 1 July 2017 and 30 June 2018. Details on page 2.
Deductions/other adjustments	-\$0,000.00	◀ The amount deducted or credited to your account due to fees (including administration and insurance fees), taxes and/or other adjustments between 1 July 2017 and 30 June 2018. Details on page 2.
Net earnings	+/- \$0,000.00	◀ The net amount your super earned between 1 July 2017 and 30 June 2018. Refer to the enclosed Member Investment Choice Account Details.
Closing balance as at 30.06.2018		\$000,000.00
Your closing balance consists of:		
Preserved Benefits	\$000,000.00	◀ You generally can't access this amount until age 65 or retirement.
Restricted Non-Preserved Benefits	\$00,000.00	◀ May be accessed under the same conditions as Preserved Benefits. Also may be accessed when you terminate employment with an employer who has contributed to this account.
Unrestricted Non-Preserved Benefits	\$00,000.00	◀ You can access this amount at any time.

Closing balance 5-year history

◀ This graph shows how your closing balance has changed over the last five years.

Your investment choice

My AutoSuper (Balanced) (Default)	XX%	Australian Shares	XX%
Growth	XX%	International Shares	XX%
Conservative	XX%	Diversified Fixed Interest	XX%
Income-Focussed	XX%	Cash	XX%

If any new contributions to your account are made, they will be invested. If you have recently changed your investment choice, this change will appear on this statement. For more information, please contact MTA Super on 1300 362 415 or visit our website at mtaasuper.com.au or view your investment options on our Member SuperSite.

The latest product dashboard for My AutoSuper can be found at mtaasuper.com.au/myautosuper-dashboard

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Account Activity Statement

This section lists the credits (money into your account) and debits (money leaving your account) to your account over the financial year. It might include:

- **Employer (Superannuation Guarantee) or salary sacrifice contributions** – these are the pre-tax contributions that your employer makes for you from your gross salary or earnings.
- **Member contributions** – these are contributions that you have paid into your account from your after-tax (net) salary or earnings.



Account activity statement

Transaction Date	Description	Payment Period	Weeks Paid	Employer	Member	Salary Sacrifice	Total
01/07/2017	Opening Balance			\$00.00	\$00.00	\$0.00	\$00.00
01/07/2017	Sample Employer	21/05/2017 - 24/06/2017	4	\$00.00	\$00.00	\$0.00	\$00.00
07/08/2017	Sample Employer	25/06/2017 - 29/07/2017	5	\$00.00	\$00.00	\$0.00	\$00.00
07/09/2017	Sample Employer	30/07/2017 - 26/08/2017	4	\$00.00	\$00.00	\$0.00	\$00.00
02/10/2017	Sample Employer	03/09/2017 - 30/09/2017	4	\$00.00	\$00.00	\$0.00	\$00.00

	Sub Total			\$00.00	\$00.00	\$00.00	\$00.00
	Administration fee – flat rate*						-\$00.00
	Administration fee – asset based*						-\$00.00
	Government contributions tax*						-\$00.00
	Insurance fees*						-\$00.00
	Net earnings						\$00.00
30/06/2018	Closing balance						\$00.00

Unit balances as at 30 June 2018

Date	Description	Investment Option	Unit Price	Units	Amount
30/06/2018	Closing balance	My Auto Super (Balanced)	\$00.00	XXX	\$00.00

*Deducted monthly from your account. Members with insurance may have received a rebate on a portion of their insurance fees. This rebate has been credited to the contribution tax amount. Members who have not made any concessional contributions during the period may see a positive contribution tax amount.
 *Administration Fee – This is the fee for administering your account. The current fee is \$1.60 per week plus 0.15% of your account balance (up to a maximum of \$450 per annum). The flat rate component of the Administration Fee (\$1.60 per week) and the asset based component are deducted directly from your account balance.

Additional explanation of fees and charges. The benefit of tax deductions is passed on to members as part of Fund earnings.

Indirect costs of your investment: \$0.00. 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.

Other fees of your investment: \$0.00. This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Total fees you paid: \$0.00. This approximate amount includes all fees and costs which affected your investment during the period.

The total fees you paid do not include:

- the buy-sell spread fee, because it is not reasonably practicable for us to include the buy-sell spread fee that you incurred during the period.
- the property operating costs referable to your account. You can obtain information about the property operating costs for each of MTAA Super's investment options at mtaasuper.com.au
- borrowing costs. The costs associated with any borrowings are recovered from the revenues of a particular investment prior to the distribution of any earnings from the investment. You can obtain information about borrowing costs for each of MTAA Super's investment options at mtaasuper.com.au

Note: Your withdrawal benefit as at 1 July 2017 is the amount detailed in the opening account balance of your statement, and your withdrawal benefit as at 30 June 2018 is the amount detailed in the closing account balance section of your statement. This is based on amounts that would have applied if you withdrew your benefits on 30 June 2018. This amount assumes that you take a cash withdrawal. However, if you roll the withdrawal benefit to another fund, a fee of \$96 will be deducted. Your withdrawal benefit will change with subsequent transactions such as contributions, fees and costs, insurance fees, and earnings (which may be negative or positive). Before withdrawing your benefit, please contact MTAA Super for up to date information.

Complaints. If you wish to make a complaint, there is a dispute resolution mechanism in place. To make a complaint, please contact the Complaints Officer on **1300 362 415**.

Further information. Details about your investment in the Fund and your benefit entitlements, as well as other available investment strategies, contribution levels and insurance cover are available on request. We must provide you with the information you reasonably require to understand your benefit entitlements. Please contact MTAA Super on **1300 362 415**.

This statement continues on Page 5

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Other Transactions

As well as fees and rebates, the following might also appear in this section of your statement:

- **Administration fee** – this is the fee for administering your account. It comprises a flat fee of \$1.60 per week and an asset based fee of 0.15% p.a of your account balance. The flat rate and asset based components are deducted monthly, directly from your account balance.
- **Contributions tax** – the Government levies a tax (currently 15%) on every concessional contribution you, or your employer (on your behalf) make, up to a certain amount.
- **Government co-contribution** – if you made after-tax contributions to your super and you are eligible to receive a top up from the Federal Government, the amount will be shown here.
- **Insurance fee** – this is the fee you paid in 2017–18 if you had insurance cover within your super.

Transaction Date		Description	Payment Period	Weeks Paid	Employer	Member	Salary Sacrifice	Total
01/07/2017		Opening Balance			\$0.00	\$0.00	\$0.00	\$0.00
01/07/2017		Sample Employer	21/05/2017 - 24/06/2017	4	\$0.00	\$0.00	\$0.00	\$0.00
07/08/2017		Sample Employer	25/06/2017 - 29/07/2017	5	\$0.00	\$0.00	\$0.00	\$0.00
07/09/2017		Sample Employer	30/07/2017 - 26/08/2017	4	\$0.00	\$0.00	\$0.00	\$0.00
02/10/2017		Sample Employer	03/09/2017 - 30/09/2017	4	\$0.00	\$0.00	\$0.00	\$0.00
		Sub Total			\$0.00	\$0.00	\$0.00	\$0.00
		Administration fee – flat rate ⁺						-\$0.00
		Administration fee – asset based ⁺						-\$0.00
		Government contributions tax [^]						-\$0.00
		Insurance fees [^]						-\$0.00
		Net earnings						\$0.00
30/06/2018		Closing balance						\$0.00

but are not charged as a fee.

Other fees of your investment: \$0.00. This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Total fees you paid: \$0.00. This approximate amount includes all fees and costs which affected your investment during the period.

The total fees you paid do not include:

- the buy-sell spread fee, because it is not reasonably practicable for us to include the buy-sell spread fee that you incurred during the period.
- the property operating costs referable to your account. You can obtain information about the property operating costs for each of MTAA Super's investment options at mtaasuper.com.au
- borrowing costs. The costs associated with any borrowings are recovered from the revenues of a particular investment prior to the distribution of any earnings from the investment. You can obtain information about borrowing costs for each of MTAA Super's investment options at mtaasuper.com.au

Note: Your withdrawal benefit as at 1 July 2017 is the amount detailed in the opening account balance of your statement, and your withdrawal benefit as at 30 June 2018 is the amount detailed in the closing account balance section of your statement. This is based on amounts that would have applied if you withdrew your benefits on 30 June 2018. This amount assumes that you take a cash withdrawal. However, if you roll the withdrawal benefit to another fund, a fee of \$96 will be deducted. Your withdrawal benefit will change with subsequent transactions such as contributions, fees and costs, insurance fees, and earnings (which may be negative or positive). Before withdrawing your benefit, please contact MTAA Super for up to date information.

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This statement continues on Page 5

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Unit Balances

This section shows your unit price, balance and amount by investment option.

Transaction Date	Description	Payment Period	Weeks Paid	Employer	Member	Salary Sacrifice	Total
01/07/2017	Opening Balance			\$00.00	\$00.00	\$0.00	\$00.00
01/07/2017	Sample Employer	21/05/2017 - 24/06/2017	4	\$00.00	\$00.00	\$0.00	\$00.00
07/08/2017	Sample Employer	25/06/2017 - 29/07/2017	5	\$00.00	\$00.00	\$0.00	\$00.00
07/09/2017	Sample Employer	30/07/2017 - 26/08/2017	4	\$00.00	\$00.00	\$0.00	\$00.00
02/10/2017	Sample Employer	03/09/2017 - 30/09/2017	4	\$00.00	\$00.00	\$0.00	\$00.00
Sub Total				\$00.00	\$00.00	\$00.00	\$00.00
Administration fee - flat rate*							-\$00.00
Administration fee - asset based*							-\$00.00
Government contributions tax*							-\$00.00
Insurance fees*							-\$00.00
Net earnings							\$00.00

Unit balances as at 30 June 2018

Date	Description	Investment Option	Unit Price	Units	Amount
30/06/2018	Closing balance	My Auto Super (Balanced)	\$00.00	XXX	\$00.00

The flat rate component of the Administration Fee (\$1.60 per week) and the asset based component are deducted directly from your account balance.

Additional explanation of fees and charges. The benefit of tax deductions is passed on to members as part of Fund earnings.

Indirect costs of your investment: \$0.00. 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.

Other fees of your investment: \$0.00. This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Total fees you paid: \$0.00. This approximate amount includes all fees and costs which affected your investment during the period.

The total fees you paid do not include:

- the buy-sell spread fee, because it is not reasonably practicable for us to include the buy-sell spread fee that you incurred during the period.
- the property operating costs referable to your account. You can obtain information about the property operating costs for each of MTAA Super's investment options at mtaasuper.com.au
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Complaints. If you wish to make a complaint, there is a dispute resolution mechanism in place. To make a complaint, please contact the Complaints Officer on 1300 362 415.

Further information. Details about your investment in the Fund and your benefit entitlements, as well as other available investment strategies, contribution levels and insurance cover are available on request. We must provide you with the information you reasonably require to understand your benefit entitlements. Please contact MTAA Super on 1300 362 415.

Your Insurance Cover Summary

If you're eligible, taking out insurance cover within your super fund can be a very cost-effective way of financially protecting yourself and your family

Usually, the types of insurance cover you can apply for are:

- **Death**, which generally pays a benefit to your estate, or your dependant(s) (if applicable), when you die.
- **Total and Permanent Disablement (TPD)**, which pays you a lump sum if you become permanently incapacitated through illness or injury.
- **Income Protection**, which pays you an ongoing monthly amount if you can't work because you're sick or injured.

Your insurance cover summary

Death cover	8 UNITS	\$000,000.00
TPD cover	8 UNITS	\$000,000.00
Income Protection Waiting period: xx days Benefit period: xx years	3 UNITS	\$00,000.00

= Total death benefit as at 30 June 2018	\$000,000.00
TPD cover	\$000,000.00
+ Super account balance	\$000,000.00
= Total TPD benefit as at 30 June 2018	\$000,000.00

The insurance cover is subject to the acceptance and payment by the insurer under the terms of the applicable insurance policy. The amounts shown reflect the information we have about you at 30 June 2018 and may change if your personal situation changes (for example your age or employment status). Please note: previously agreed conditions regarding loadings and/or exclusions will continue to apply.

Your beneficiaries

Person One	_____	20% of total benefit
Person Two	_____	20% of total benefit
Person Three (Person Four) (Person Five) (Person Six) (Person Seven)	_____	60% of total benefit

Your nomination will cease to be valid on X month 201X.

Win 1 of 10 \$100 StarCash gift cards

For your chance to win, download and log into the new **MTAA Super App**. Competition closes 19 November 2018.

Find out more at mtaasuper.com.au/app

How to read your statement:
Death cover you had at 30 June 2018. Your age which is recorded as X.
You had for Total Permanent Disability (TPD) cover at 30 June 2018. This is based on your age which is recorded as X.
The amount of your Income Protection benefit is the amount which may be payable for the month which you may be entitled to for the Income Protection cover at 30 June 2018.
It is not appropriate for your work environment, you may be entitled to a higher benefit or paying a higher amount. For more information, please contact us at mtaasuper.com.au/ or contact us on 1300 362 415.

Your death benefit as at 30 June 2018.
Your Total Permanent Disability (TPD) benefit as at 30 June 2018. Please note the MTAA Super TPD definition has a split benefit design with a Definition A and Definition B applying depending on your age, employment status and meeting certain health criteria. This will dictate whether 80% or 100% of the benefit is payable. You can find more details on the benefits payable by visiting the insurance section of our website or calling us on 1300 362 415.
This is your binding death benefit nomination. Your superannuation benefit will be paid on or after your death in accordance with your binding nomination provided the persons mentioned are your legal personal representative or dependants and the proportion of the benefit that will be paid to the person(s) is certain or readily ascertainable from the nomination and provided your nomination is valid at the date of your death. To make, change or cancel this nomination, please contact us on 1300 362 415 or download a form at mtaasuper.com.au. Otherwise, your nomination will cease to have effect 3 years from the date it was made.

Insurance Cover continued...

MTAA Super insurance benefit scales are based on three work scale categories:

- **General work scale** – available to everyone but is generally used by members who work in a trade environment. Unless you apply (and are accepted) for the non-manual or professional scale, the general scale will apply to your insurance cover.
- **Non-manual work scale** – if you work entirely in an office environment, do not perform manual duties or work in a hazardous environment, or do not spend more than 20 per cent of your working time outside an office environment, then you are eligible to apply for the non-manual scale.
- **Professional work scale** – if you are a white-collar professional and perform no manual work you may be eligible for the professional scale. Usually these occupations require tertiary qualifications or are senior management positions within your organisation and also earn at least \$120,000 per annum.

Insurance cover

as at 30 JUNE 2018

Your insurance cover summary

Death cover	8 UNITS	\$000,000.00
TPD cover	8 UNITS	\$000,000.00
Income Protection Waiting period: xx days Benefit period: xx years	3 UNITS	\$00,000.00

How to read your statement:

- ◀ The amount of death cover you had at 30 June 2018. This is based on your age which is recorded as X.
- ◀ How much cover you had for Total Permanent Disability (TPD) at 30 June 2018. This is based on your age which is recorded as X.
- ◀ The amount per month which you may be entitled to under the Income Protection cover you had at 30 June 2018.

Your Workscale

Death cover	\$000,000.00
+ Super account balance	\$000,000.00
= Total death benefit as at 30 June 2018	\$000,000.00
TPD cover	\$000,000.00
+ Super account balance	\$000,000.00
= Total TPD benefit as at 30 June 2018	\$000,000.00

The insurance cover is subject to the acceptance and payment by the insurer under the terms of the applicable insurance policy. The amounts shown reflect the information we have about you at 30 June 2018 and may change if your personal situation changes (for example your age or employment status). Please note: previously agreed conditions regarding loadings and/or exclusions will continue to apply.

General

- ◀ Workscale is not appropriate for your work environment, you may be entitled to a lower benefit or paying a higher benefit than you may be entitled to. For more information about applying for a different workscale, visit the website at mtaasuper.com.au/work-scales or contact us on 1300 362 415.
- ◀ Your death benefit as at 30 June 2018.
- ◀ Your Total Permanent Disability (TPD) benefit as at 30 June 2018. Please note the MTAA Super TPD definition has a split benefit design with a Definition A and Definition B applying depending on your age, employment status and meeting certain health criteria. This will dictate whether 80% or 100% of the benefit is payable. You can find more details on the benefits payable by visiting the insurance section of our website or calling us on 1300 362 415.

Your beneficiaries

Person One _____	20% of total benefit
Person Two _____	20% of total benefit
Person Three _____	60% of total benefit
(Person Four) _____	
(Person Five) _____	
(Person Six) _____	
(Person Seven) _____	

Your nomination will cease to be valid on X month 201X.

- ◀ This is your binding death benefit nomination. Your superannuation benefit will be paid on or after your death in accordance with your binding nomination provided the persons mentioned are your legal personal representative or dependants and the proportion of the benefit that will be paid to the person(s) is certain or readily ascertainable from the nomination and provided your nomination is valid at the date of your death. To make, change or cancel this nomination, please contact us on 1300 362 415 or download a form at mtaasuper.com.au. Otherwise, your nomination will cease to have effect 3 years from the date it was made.

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Your Beneficiary Details

The person or people you've chosen to receive your super benefit if you die are listed here. They must be your dependant (e.g. your spouse or child under 18) or legal personal representative.

None of us like to contemplate what would happen to our family if we weren't around – but your super balance and insurance benefit could be one of your biggest financial assets, so it's very important to regularly review your beneficiary nomination, to make sure that it's up to date and properly reflects your wishes.

Insurance cover

as at 30 JUNE 2018

Your insurance cover summary			How to read your statement:
Death cover	8 UNITS	\$000,000.00	← The amount of death cover you had at 30 June 2018. This is based on your age which is recorded as X.
TPD cover	8 UNITS	\$000,000.00	← How much cover you had for Total Permanent Disability (TPD) at 30 June 2018. This is based on your age which is recorded as X.
Income Protection <small>Waiting period: xx days Benefit period: xx years</small>	3 UNITS	\$00,000.00	← The amount per month which you may be entitled to under the Income Protection cover you had at 30 June 2018.
Your Workscale	General		← If your workscale is not appropriate for your occupation or work environment, you may be insured for a lower benefit or paying a higher premium than you may be entitled. For more information about applying for a different work scale visit the website at mtaasuper.com.au/work-scales or contact us on 1300 362 415.
Your death and TPD benefits			
Death cover		\$000,000.00	
+			
Super account balance		\$000,000.00	
= Total death benefit as at 30 June 2018		\$000,000.00	← Your death benefit as at 30 June 2018.
TPD cover		\$000,000.00	
+			

Your beneficiaries

Person One	
Person Two	20% of total benefit
Person Three	20% of total benefit
(Person Four)	60% of total benefit
(Person Five)	
(Person Six)	
(Person Seven)	

Your nomination will cease to be valid on X month 201X.

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Find out more at mtaasuper.com.au/app

Permanent Disability (TPD) benefit as at 30 June 2018. Please note the MTAA Super has a split benefit design with a split Definition B applying depending on your employment status and meeting criteria. This will dictate whether the benefit is payable. You can find more information on the benefits payable by our website or call us on 1300 362 415.

When making a death benefit nomination, you must nominate a person or persons in accordance with your binding nomination. The nomination will be valid only if the person(s) nominated is/are certain and readily identifiable. If you are not certain of the person(s) to nominate, you should not nominate anyone. If you are not certain of the person(s) to nominate, you should not nominate anyone. If you are not certain of the person(s) to nominate, you should not nominate anyone. If you are not certain of the person(s) to nominate, you should not nominate anyone.

Performance Rates

This shows the superannuation performance rates for the period ending 30 June 2018 for 1, 5, 10 years and since inception.

Inception means the date when that investment option commenced.

Investment performance as at 30 June 2018

Investment Options	1 year	5 years [^]	10 years [^]	Since inception [^]	Commenced
My AutoSuper (Balanced) (Default)	9.39%	9.94%	3.70%	7.76%	June 89
Growth	11.60%	11.18%	4.15%	7.32%	October 98
Conservative	5.33%	5.81%	3.36%	5.22%	October 98
Income-Focussed [#]	5.01%	n/a	n/a	6.33%	November 14
Australian Shares	14.94%	10.80%	6.74%	9.96%	April 03
International Shares	10.99%	11.62%	6.05%	6.11%	April 03
Diversified Fixed Interest	2.16%	3.02%	4.97%	4.78%	April 03
Cash	1.67%	1.92%	2.86%	3.52%	April 03

[#] The Income-Focussed Option was opened to all members on 1 November 2014

[^] Compound average. Past performance is not an indicator of future performance. Please note your return may not be the same as the return shown. It will depend on whether you were a member for the entire period, any changes you made and, if applicable, the timing of those changes and any contributions paid. For daily unit prices go to mtaasuper.com.au/unit-prices

Whilst all care is taken to ensure this information is correct, the Trustee does not accept liability for any error or misprint. This statement does not describe all of the conditions affecting your benefits and is not a promise of any particular amount. All benefits are determined in accordance with the governing rules. This statement also contains general superannuation information. You should consider your own personal circumstances, financial position and objectives before making any decisions.

Trustee: Motor Trades Association of Australia Superannuation Fund Pty. Limited ABN 14 008 650 628 AFSL 238 718
Fund: MTAA Superannuation Fund ABN 74 559 365 913

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Title First Name Surname

Membership Number:
12345678

Investment performance as at 30 June 2018 are:	1 year	5 years [^]	10 years [^]	Since inception [^]	Commenced
My AutoSuper (Balanced) (Default)	0.00%	0.00%	0.00%	0.00%	Jun 89
Growth	0.00%	0.00%	0.00%	0.00%	Oct 98
Conservative	0.00%	0.00%	0.00%	0.00%	Oct 98
Income-Focussed#	0.00%	n/a	n/a	0.00%	Nov 14
Australian Shares	0.00%	0.00%	0.00%	0.00%	Apr 03
International Shares	0.00%	0.00%	0.00%	0.00%	Apr 03
Diversified Fixed Interest	0.00%	0.00%	0.00%	0.00%	Apr 03
Cash	0.00%	0.00%	0.00%	0.00%	Apr 03

#The Income-Focussed Option was opened to all members on 1 November 2014
[^]Compound average. Past performance is not an indicator of future performance. Please note your return may not be the same as the return shown. It will depend on whether you were a member for the entire period, any changes you have made and, if applicable, the timing of these changes and any contributions paid. For daily unit prices go to mtaasuper.com.au/unit-prices

Member Investment Choice Account Details

This lists all your investment switches by option. Each line shows where the amount has come from and where it was re-invested. It also shows the total contributions, transfers in, benefit payments, tax deducted and fees for each investment option.

	My AutoSuper (Balanced)	Growth	Conservative	Income-Focussed	Australian Shares	International Shares	Diversified Fixed Interest	Cash	Total
Opening balance as at 01/07/17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Switch 1 Effective Date dd/mm/yyyy				\$0.00					
Switch 2 Effective Date dd/mm/yyyy				\$0.00					
Switch 3 Effective Date dd/mm/yyyy				\$0.00					
Switch 4 Effective Date dd/mm/yyyy				\$0.00					
Switch 5 Effective Date dd/mm/yyyy				\$0.00					
Switch 6 Effective Date dd/mm/yyyy				\$0.00					
Switch 7 Effective Date dd/mm/yyyy				\$0.00					
Switch 8 Effective Date dd/mm/yyyy				\$0.00					
Switch 9 Effective Date dd/mm/yyyy				\$0.00					
Switch 10 Effective Date dd/mm/yyyy				\$0.00					
Switch 11 Effective Date dd/mm/yyyy				\$0.00					
Switch 12 Effective Date dd/mm/yyyy				\$0.00					