HOW TO READ YOUR ANNUAL STATEMENT 2015/2016

Your Annual Statement is a detailed summary of your account, including performance of your investment options, transactions, insurance cover and a record of any fees and costs (including any insurance premiums) and taxes paid.

We're happy to provide your 2015/16 Annual Statement.

WHAT'S IN IT FOR ME?
Lots of interesting information about your account! You'll find out about:
- YOU: your personal details and a summary of your account
- INVESTMENTS: your investment details and our performance
- INSURANCE & BENEFICIARIES: your cover and nominated beneficiaries
- TRANSACTIONS: all the ins and outs of your account
- KEY TERMS: an explanation of terms used in this statement
- IMPORTANT INFORMATION (enclosed): about your account and changes we're making to it

We recommend you read your Annual Statement with the 2015/16 Kinetic Super Annual Report. You can download a copy at kineticsuper.com.au or call us on 1300 304 000.

Thank you for investing with Kinetic Super. We aim to keep your super moving so you can focus on enjoying today.

Kind regards,
Your Kinetic Super Team

Lost something?
You could have thousands of dollars in lost super dying to be reunited with you. Let us help you find it.

Get online at kineticsuper.com.au/findmysuper

*Average amount of undetected super found and consolidated by the financial year 2015/16.
Your details

- Name: Sam Sample
- Member Number: 123456789
- Tax File Number (TFN): 123456789
- Age (as at 30 June 2016): 25
- Email: sam123456789@gmail.com

Account balance as at 30 June 2016:

- Total balance: $XXX,XXX.XX

About you

- Your TFN – shows whether or not we have your Tax File Number (TFN). You don’t have to provide your TFN, but if we don’t have it you will incur the No TFN tax on your concessional contributions and we’ll be unable to accept any after-tax contributions from you.

APPy Days!

We’re excited to offer our new member app, keeping you connected to your super – anywhere, anytime. Download it now through Apple iTunes and Google Play stores.

About you

- Your TFN – shows whether or not we have your Tax File Number (TFN). You don’t have to provide your TFN, but if we don’t have it you will incur the No TFN tax on your concessional contributions and we’ll be unable to accept any after-tax contributions from you.

Your email – this helps us keep in touch with you and let you know about any changes that may impact your account. It also alerts you when your Annual Statement is ready if you have chosen to receive an e-statement.

Your balance – your total account balance at 30 June 2016.

Account activity summary:

1. Opening balance as at 1 July 2015: $XXX,XXX.XX
2. Contributions: $XXX.XX
3. Employer contributions: $XXX.XX
4. Superannuation contributions: $XXX.XX
5. Net earnings: $XXX.XX
6. No TFN tax contribution refund: $XXX.XX
7. Other earnings: $XXX.XX
8. Tax government contribution tax: $XXX.XX
9. Non-concessional contribution tax: $XXX.XX
10. Administration fees: $XXX.XX
11. Other fees and deductions: $XXX.XX
12. Closing balance as at 30 June 2016: $XXX,XXX.XX

Benefit components – shows your preservation components. Refer to the ‘Additional terms’ section for further information.

What you’re left with – is your Opening balance, plus and minus all the transactions applied to your account. This dollar amount equals Your Balance as at 30 June 2016.

What you started with – your opening balance at 1 July 2015 or the date you joined Kinetic Super (if later).

Additions to your account – provides a summary of what additions have been applied to your account. Refer to the ‘Additional terms’ section for further information.

Deductions from your account – provides a summary of what deductions have been applied to your account. Refer to the ‘Additional terms’ section provides for further information.

Notice you’re paying less fees?

Yes, that’s right, we’ve reduced your weekly administration fee from $1.70 to $1.55 per week. Even better news is that we’ve applied the reduction to your account since 1 January 2016.

We think every little bit counts towards your retirement goals so whenever we can create savings for our members, we will.

How to read your Annual Statement 2015/2016

How we identify you – your Kinetic Super member number is unique to you. You can also use this number to access your online account, through Member Online Services.

Your TFN – shows whether or not we have your Tax File Number (TFN). You don’t have to provide your TFN, but if we don’t have it you will incur the No TFN tax on your concessional contributions and we’ll be unable to accept any after-tax contributions from you.

Your age – is your age as at 30 June 2016, based on the date of birth we have recorded for you. The amount of insurance cover (if applicable) may have changed if you had a birthday since 30 June 2016.

Your email – this helps us keep in touch with you and let you know about any changes that may impact your account. It also alerts you when your Annual Statement is ready if you have chosen to receive an e-statement.

Your balance – your total account balance at 30 June 2016.

Account activity summary:

1. Opening balance as at 1 July 2015: $XXX,XXX.XX
2. Contributions: $XXX.XX
3. Employer contributions: $XXX.XX
4. Superannuation contributions: $XXX.XX
5. Net earnings: $XXX.XX
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8. Tax government contribution tax: $XXX.XX
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10. Administration fees: $XXX.XX
11. Other fees and deductions: $XXX.XX
12. Closing balance as at 30 June 2016: $XXX,XXX.XX

Benefit components – shows your preservation components. Refer to the ‘Additional terms’ section for further information.

What you’re left with – is your Opening balance, plus and minus all the transactions applied to your account. This dollar amount equals Your Balance as at 30 June 2016.
INVESTMENTS

Your investment summary

<table>
<thead>
<tr>
<th>Pre-allocated options</th>
<th>Future investment allocation</th>
<th>Current allocation</th>
<th>No. of units</th>
<th>Unit price</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Growth (MySuper)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggressive</td>
<td>2.67%</td>
<td>&lt;xx.xx%&gt;</td>
<td>&lt;xxxx.xx&gt;</td>
<td>&lt;$x.xxx&gt;</td>
<td>&lt;$xx,xxxx&gt;</td>
</tr>
<tr>
<td>Moderate</td>
<td>2.67%</td>
<td>&lt;xx.xx%&gt;</td>
<td>&lt;xxxx.xx&gt;</td>
<td>&lt;$x.xxx&gt;</td>
<td>&lt;$xx,xxxx&gt;</td>
</tr>
<tr>
<td>Australian shares</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Overseas shares</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Property</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Bond</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Total balance</strong></td>
<td>100%</td>
<td>100%</td>
<td>–</td>
<td>–</td>
<td>&lt;$xx,xxx&gt;</td>
</tr>
</tbody>
</table>

Your individual account earnings are based on (but are not the same as) the investment earnings to 30 June 2016 shown in the table below.

Any questions? For more information about investment options, asset allocations and contribution options, check the Product Disclosure Statement and incorporated information online at kineticsuper.com.au.


Long-term investment performance

Super is all about the long term. It’s about the big picture. It’s important you consider performance over the long term rather than any one year. For the financial year ended 30 June 2016, investment option performance is reflected in the changes to the unit price of each option over the period.

Adjustments may be made to unit prices from time to time to take into account movements in the underlying assets and tax allowances. The table below shows the investment option performance of each investment portfolio over the last five financial years. The investment option performance shown are net of percentage-based investment and administration fees, and costs and investment-related taxes that are taken into account when calculating the sell price for an investment option, but not other fees, costs and taxes deducted directly from member accounts. This information is not identical or equivalent to the information about returns provided via the product dashboard.

It is important to remember that past performance is not necessarily indicative of future performance. Other fees may apply. Refer to the Product Disclosure Statement for full details.

The 3 year, 5 year, 7 year and 10 year figures are compound averages calculated as at 30 June 2016.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth (MySuper)</td>
<td>2.67%</td>
<td>8.05%</td>
<td>14.95%</td>
<td>18.93%</td>
<td>3.02%</td>
<td>-</td>
</tr>
<tr>
<td>Aggressive</td>
<td>2.67%</td>
<td>8.05%</td>
<td>14.95%</td>
<td>18.93%</td>
<td>3.02%</td>
<td>-</td>
</tr>
<tr>
<td>Moderate</td>
<td>2.67%</td>
<td>8.05%</td>
<td>14.95%</td>
<td>18.93%</td>
<td>3.02%</td>
<td>-</td>
</tr>
<tr>
<td>Australian shares</td>
<td>3.12%</td>
<td>7.71%</td>
<td>15.27%</td>
<td>25.31%</td>
<td>-2.26%</td>
<td>8.59%</td>
</tr>
<tr>
<td>Overseas shares</td>
<td>3.12%</td>
<td>7.71%</td>
<td>15.27%</td>
<td>25.31%</td>
<td>-2.26%</td>
<td>8.59%</td>
</tr>
<tr>
<td>Property</td>
<td>10.0%</td>
<td>7.20%</td>
<td>9.94%</td>
<td>7.52%</td>
<td>6.69%</td>
<td>-</td>
</tr>
<tr>
<td>Bonds</td>
<td>4.17%</td>
<td>3.05%</td>
<td>6.69%</td>
<td>4.90%</td>
<td>11.56%</td>
<td>-</td>
</tr>
<tr>
<td>Cash</td>
<td>1.92%</td>
<td>2.38%</td>
<td>2.56%</td>
<td>2.57%</td>
<td>3.67%</td>
<td>-</td>
</tr>
</tbody>
</table>

Investment options

- Prior to 1 July 2013, Growth (MySuper) was previously known as Growth.
- Since inception net return was calculated over 88.3 months from 20 February 2009 to 30 June 2016 (exclusive of investment-related fees).
- Prior to 1 July 2013, Growth (MySuper) was previously known as Growth.
Your insurance as at 30 June 2016

If you die, suffer a terminal illness or become totally and permanently disabled (TPD) your benefit is made up of your account balance and any insurance cover you may have.

### Age as at 30 June 2016

<table>
<thead>
<tr>
<th>Age</th>
<th>Occupational Category</th>
<th>Standard/White Collar</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Income Protection Cover

<table>
<thead>
<tr>
<th>Number of units</th>
<th>Insured Benefit</th>
<th>Account Balance</th>
<th>Death (terminal illness) withdrawal benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$000</td>
<td>$10,000.00</td>
<td>$300,000.00</td>
<td>$10,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of units</th>
<th>Insured Benefit</th>
<th>Account Balance</th>
<th>TPD withdrawal benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$000</td>
<td>$10,000.00</td>
<td>$300,000.00</td>
<td>$10,000.00</td>
</tr>
</tbody>
</table>

The Product Disclosure Statement and Insurance Incorporated Information is available online and on request. It provides details of all insurance options available to you including further information about some of the terms and conditions of cover. Go to the ‘Additional terms’ section of this pack for important information about your ‘Insured benefit’.

### Death withdrawal benefit

Your nominated beneficiary(s) – shows any person(s) you have nominated to receive your benefit if you die.

Your nomination is binding.

Do you need to renew or update your nomination? Binding nominations must be renewed every three years, however you should re-evaluate your beneficiaries if your personal circumstances have changed. To review or update your binding nomination, visit kineticsuper.com.au and download the Beneficiary Nomination Form or request a copy by calling 1300 304 000. The Product Disclosure Statement and the Contributions, Feature and Benefits Incorporated Information are available online and on request. It provides details of all beneficiary nomination options available to you.

## TPD withdrawal benefit

Includes your account balance and any insurance cover that may be paid to you in the event you satisfy TPD eligibility. The ‘Additional terms’ section explains all key terms that appear in this section.

### Your beneficiaries

If your account balance and any insurance cover you may have must be paid to one or more persons. If you need to change your nominated beneficiaries, visit kineticsuper.com.au and log into your online account or register for Member Online Services. Select the ‘Insurance Details’ tab and click on ‘Apply now’. You can reduce or cancel your cover at any time.

### Account Information

Protecting your income – any income protection insurance cover you have will be shown here, including your benefit options. The ‘Additional terms’ section of your pack explains all key terms that appear in this section.

### Your nomination is binding.

Do you need to renew or update your nomination? Binding nominations must be renewed every three years, however you should re-evaluate your beneficiaries if your personal circumstances have changed. To review or update your binding nomination, visit kineticsuper.com.au and download the Beneficiary Nomination Form or request a copy by calling 1300 304 000. The Product Disclosure Statement and the Contributions, Feature and Benefits Incorporated Information are available online and on request. It provides details of all beneficiary nomination options available to you.

## HOW TO READ YOUR ANNUAL STATEMENT 2015/2016

### Need help understanding your statement?

‘How to read your Annual Statement’ is available at kineticsuper.com.au or call 1300 304 000 to make any updates.
### Transactions

Transactions – shows transactions applied to your account: contributions paid via your employer(s), other contributions to your account, payments/transactions made out of your account (such as fees, insurance premiums, tax, partial withdrawals etc.) and any adjustments.

The ‘Additional terms’ section explains all key terms that appear in this section.

### Indirect costs of your investment

- This amount is not directly deducted from your account but is deducted from investment earnings through the unit price.

### Total fees paid by you

- is the approximate total of all fees and costs affecting your investment(s).

### HOW TO READ YOUR ANNUAL STATEMENT 2015/2016

#### YOUR TRANSACTIONS

between 1 July 2015 and 30 June 2016

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Employer Name</th>
<th>Co-contribution ($)</th>
<th>Transfers ($)</th>
<th>Coding/Leaves ($)</th>
<th>Member/Contribution ($)</th>
<th>Total ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/07/15</td>
<td>Opening balance</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>01/07/15</td>
<td>Employer Name</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>01/07/15</td>
<td>Employer Name</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>01/07/15</td>
<td>Employer Name</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>01/07/15</td>
<td>Employer Name</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>01/07/15</td>
<td>Net earnings</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>01/07/15</td>
<td>LDC</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
<tr>
<td>30/06/16</td>
<td>Closing balance</td>
<td></td>
<td>$xx,xxx.xx</td>
<td></td>
<td></td>
<td></td>
<td>$xx,xxx.xx</td>
</tr>
</tbody>
</table>

A fee of $50 applies when you make a withdrawal. This amount would be deducted from your calculated closing balance. Refer to ‘Closing balance’ and ‘Withdrawal benefit’ in the ‘Additional terms’ section for important information about your benefit.

Go to the ‘Additional terms’ section of this pack for an explanation of terms.

Indirect costs of your investment $XX.XX

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

Total fees paid by you $XX.XX

This approximate amount includes all fees and costs which affected your investment during the period.
**Key terms** – this section provides you with further information on key terms that may appear on your statement.

**Transactions in** – this section provides you with further information on any contributions applied to your account that may appear on your statement.

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**ADDITIONAL TERMS**

**Key terms**

Account adjustment – a transaction change made to your account (this may be positive or negative).

Beneficiaries – are the persons who may receive (nomination or Trustee’s discretion) your superannuation after your death or if you are incapacitated.

Benefit payment period – is the maximum length of time you will receive Income Protection payments in the event you are disabled.

Binding beneficiary – means the Trustee must pay your death benefit to the person you nominated subject to superannuation law.

Bonding nomination fee – is for the member with a superannuation agreement.

Buy/Sell spread – is a fee to recover transaction costs incurred in relation to the sale and purchase of assets of the Fund and factored into the unit price of the investment option.

Closing balance – is the amount of super in your account as at 30 June 2016 and may change as a result of fees, charges and investment earnings, growth or negative since that time.

Current investment – is how your contributions and transfers are allocated to your account at the date of this statement.

Future investment choice – where future contributions and transfers that are accurately accounted are described based on your individual choice.

Unrestricted non-prevented benefit – which can be paid to you at any time. Example: Travel.

Waiting period – how long you must wait from when you stop working before you receive Income Protection benefit.

White Collar (Occupational Category) – where the duties of the occupation are limited to professional, managerial, administrative, secretarial, or similar. “White Collar” nature tasks that do not involve manual work and are undertaken in an office environment (excluding travel time from one office environment to another).

Withdrawal fee – is based on your super balance at the time a payment is made and will be reduced by any withdrawal fee and any applicable tax that may be deducted. You should confirm the amount of your withdrawal benefit with us before you arrange a payment from your account.

Withdrawal benefit calculation – is required your account balance, which consists of all contributions plus investment earnings and/or changes in unit price (depending on your investment options), less benefit payments, non-concessional contributions (if any).

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**Enquiries & Complaints** – how to make an enquiry or a complaint to Kinetic Super and your rights.

**Questions you may have**

If you have a general enquiry or wish to raise a complaint, you should first contact us on:

T: 1300 304 000
E: kineticsuper.com.au
P: Kinetic Super

In order to better assist you, please use the superannuation contact information provided.

If you are not satisfied with the proposed resolution of your complaint (or you haven't received a reply within 45 days), then you have the right to take your complaint to the Superannuation Complaints Tribunal (SCT) to be independently assessed. You can do this by emailing info@sct.gov.au or calling 1300 884 114.

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**Next steps**

If you have any questions about your statement or need further information, please contact us on:

T: 1300 304 000
E: kineticsuper.com.au