



017/2184

Mrs Angela Chenery
48 Charles Street
CARDIFF NSW 2285

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Angela Chenery	Age:	51
Address:	48 Charles Street Cardiff NSW 2285	B/H Telephone:	
		Mobile phone:	0413 480 251

Member number: **21** **Email:** **angela.chenery@hotmail.com**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Angela Chenery

Age:	51	Client Number:	21
Commencement Date:	1/07/1994	Policy Number:	210204300
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$2,378.76				\$2,378.76
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$12.74				\$12.74
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]		-\$2.53				-\$2.53
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$2.70				\$2.70
- Group Life Premiums		\$14.15				\$14.15
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$2,377.18				\$2,377.18

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

[#] The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

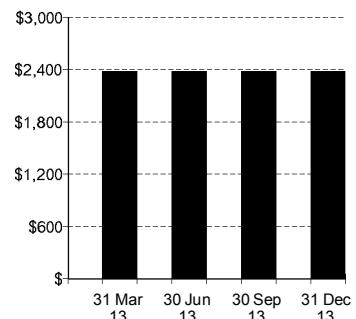
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$2,377.18

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$2,378.76 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$1,500.34
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$876.84

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$17,077.18
This includes an insured component of \$14,700.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$2,377.18
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$2,378.76	\$0.00	\$0.00	\$0.00	\$2,378.76
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$2,377.18	\$0.00	\$0.00	\$0.00	\$2,377.18
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Your Preferred Beneficiaries Nomination form helps the Trustee determine to whom a death benefit should be paid. If your personal circumstances have changed since you last completed a form, or you wish to make a Binding Death Benefit Nomination, please contact the Superannuation Helpline. For further information about beneficiary nominations refer to the section "Understanding your Member Statement" and the Plan's Product Disclosure Statement - Superannuation division.

Details of your current nomination are:

Beneficiary Name	Relationship	Percentage
Matt Chenery	Child	50%
Liam Chenery	Child	50%

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.61	0.00
31-12-2013	Administration Fee	2.70	0.00
31-12-2013	Contributions Tax	-2.53	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		14.32	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$2.70
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



Mr Peter William Richards
32 Moira Street
ADAMSTOWN NSW 2289

017/2185

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Peter William Richards	Age:	66
Address:	32 Moira Street Adamstown NSW 2289	B/H Telephone:	
		Mobile phone:	

Member number: **26** **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Peter William Richards

Age:	66	Client Number:	26
Commencement Date:	1/07/1994	Policy Number:	210204503
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$51,702.18				\$51,702.18
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$277.55				\$277.55
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax#		-\$10.94				-\$10.94
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$58.80				\$58.80
- Group Life Premiums		\$14.16				\$14.16
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$51,917.71				\$51,917.71

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

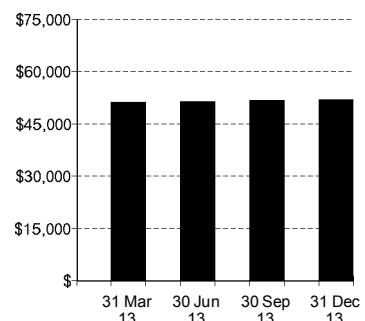
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$51,917.71

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$51,702.18 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$51,917.71
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$0.00

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$62,717.71
This includes an insured component of \$10,800.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$51,917.71
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$51,702.18	\$0.00	\$0.00	\$0.00	\$51,702.18
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$51,917.71	\$0.00	\$0.00	\$0.00	\$51,917.71
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Our records indicate that you have not submitted either a Preferred Beneficiaries Nomination form or a Binding Death Benefit Nomination form. We recommend that you do so immediately. To make a nomination, or to obtain more information about nominating your beneficiaries please refer to the section "Understanding your Member Statement", the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.62	0.00
31-12-2013	Administration Fee	58.80	0.00
31-12-2013	Contributions Tax	-10.94	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		62.02	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$58.80
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2186

Mr Ronald Youngberry
3 Barry Avenue
TORONTO NSW 2283

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Ronald Youngberry	Age:	66
Address:	3 Barry Avenue Toronto NSW 2283	B/H Telephone:	
		Mobile phone:	0448 272 543

Member number: **29** **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Ronald Youngberry

Age:	66	Client Number:	29
Commencement Date:	1/07/1994	Policy Number:	210204618
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$90,224.65				\$90,224.65
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$484.36				\$484.36
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]		-\$17.51				-\$17.51
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$102.61				\$102.61
- Group Life Premiums		\$14.15				\$14.15
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$90,609.76				\$90,609.76

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

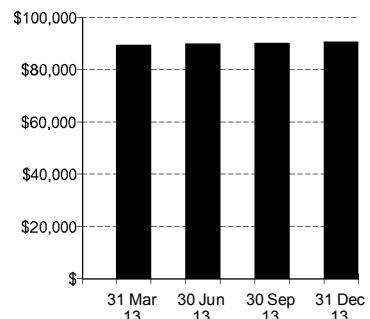
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$90,609.76

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$90,224.65 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$90,609.76
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$0.00

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$101,409.76
This includes an insured component of \$10,800.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$90,609.76
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$90,224.65	\$0.00	\$0.00	\$0.00	\$90,224.65
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$90,609.76	\$0.00	\$0.00	\$0.00	\$90,609.76
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

You have made a Binding Death Benefit Nomination which expires on 1/05/2014. This means that the trustee must pay the death benefit to the person(s) nominated provided the person(s) nominated are dependants or your legal personal representative at the date of death. You may confirm, amend or revoke your nomination at any time by completing a Binding Death Benefit Nomination form. Refer to the section "Understanding your Member Statement" and the Plan's Product Disclosure Statement - Superannuation division for further information about beneficiary nominations.

Beneficiary Name	Relationship	Percentage
Marilyn Anne Youngberry	Spouse	100%

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.61	0.00
31-12-2013	Contributions Tax	-17.51	0.00
31-12-2013	Group Life Premium	4.77	0.00
31-12-2013	Administration Fee	102.61	0.00
Total		99.25	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$102.61
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2187

Mr Gerardus Fredrikus Dykman
26 Kangaroo Street
RAYMOND TERRACE NSW 2324

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Gerardus Fredrikus Dykman	Age:	60
Address:	26 Kangaroo Street Raymond Terrace NSW 2324	B/H Telephone:	
		Mobile phone:	

Member number: **32** **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Gerardus Fredrikus Dykman

Age:	60	Client Number:	32
Commencement Date:	1/07/1994	Policy Number:	210204802
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$27,583.34				\$27,583.34
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$148.06				\$148.06
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]		-\$6.83				-\$6.83
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$31.36				\$31.36
- Group Life Premiums		\$14.16				\$14.16
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$27,692.71				\$27,692.71

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

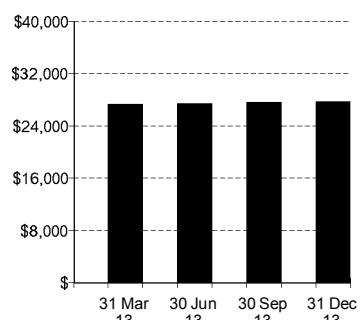
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$27,692.71

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$27,583.34 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$15,861.96
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$11,830.75

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$33,592.71
This includes an insured component of \$5,900.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$27,692.71
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$27,583.34	\$0.00	\$0.00	\$0.00	\$27,583.34
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$27,692.71	\$0.00	\$0.00	\$0.00	\$27,692.71
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Our records indicate that you have not submitted either a Preferred Beneficiaries Nomination form or a Binding Death Benefit Nomination form. We recommend that you do so immediately. To make a nomination, or to obtain more information about nominating your beneficiaries please refer to the section "Understanding your Member Statement", the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.62	0.00
31-12-2013	Administration Fee	31.36	0.00
31-12-2013	Contributions Tax	-6.83	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		38.69	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$31.36
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

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If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

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The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
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56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2188

Mr Bruce James Stark
20 Elkin Avenue
HEATHERBRAE NSW 2324

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Bruce James Stark	Age:	72
Address:	20 Elkin Avenue Heatherbrae NSW 2324	B/H Telephone:	02 4928 2916
		Mobile phone:	

Member number: 38 **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Bruce James Stark

Age:	72	Client Number:	38
Commencement Date:	1/07/1994	Policy Number:	210205207
Tax file number	Provided	Division:	Superannuation
Occupational Rating	N/A		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$69,686.51				\$69,686.51
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$349.96				\$349.96
Less						
- Withdrawals		\$10,000.00				\$10,000.00
- Switches Out						
- Contributions Tax [#]		-\$11.04				-\$11.04
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$73.57				\$73.57
- Group Life Premiums						
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$59,973.94				\$59,973.94

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

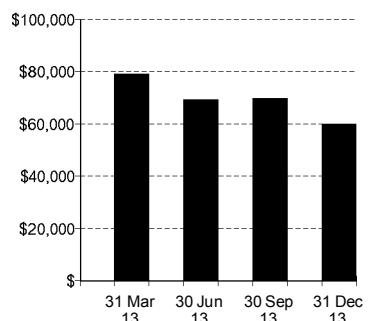
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$59,973.94

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$69,686.51 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$59,973.94
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$0.00

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$59,973.94
This includes an insured component of \$0.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$59,973.94
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$69,686.51	\$0.00	\$0.00	\$0.00	\$69,686.51
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$59,973.94	\$0.00	\$0.00	\$0.00	\$59,973.94
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Our records indicate that you have not submitted either a Preferred Beneficiaries Nomination form or a Binding Death Benefit Nomination form. We recommend that you do so immediately. To make a nomination, or to obtain more information about nominating your beneficiaries please refer to the section "Understanding your Member Statement", the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
21-10-2013	Withdrawals - Bruce James Stark	5,000.00	0.00
19-12-2013	Withdrawals - Bruce James Stark	5,000.00	0.00
31-12-2013	Administration Fee	73.57	0.00
31-12-2013	Contributions Tax	-11.04	0.00
Total		10,062.53	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$73.57
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2189

Mrs Carmel Ellen Bartlett
125 Durham Road
LAMBTON NSW 2299

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Carmel Ellen Bartlett	Age:	49
Address:	125 Durham Road Lambton NSW 2299	B/H Telephone:	
		Mobile phone:	

Member number:	55	Email:
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Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Carmel Ellen Bartlett

Age:	49	Client Number:	55
Commencement Date:	1/07/1994	Policy Number:	210205709
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013					\$23,808.91	\$23,808.91
Plus						
- Super Guarantee Contributions					\$673.53	\$673.53
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*					\$1,166.28	\$1,166.28
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]					\$94.71	\$94.71
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee					\$27.99	\$27.99
- Group Life Premiums					\$14.16	\$14.16
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013					\$25,511.86	\$25,511.86

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

[#] The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

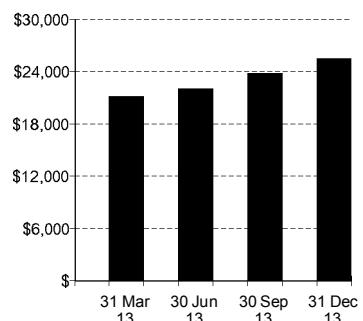
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$25,511.86

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$23,808.91 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$13.54
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$25,498.32

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$49,011.86
This includes an insured component of \$23,500.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$25,511.86
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$23,808.91	\$23,808.91
Units held at 30 September 2013			0.0000	0.0000	13011.0447	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$0.00	\$0.00	\$0.00	\$25,511.86	\$25,511.86
Units held at 31 December 2013			0.0000	0.0000	13297.8182	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	0.00%	0.00%	0.00%	100.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Your Preferred Beneficiaries Nomination form helps the Trustee determine to whom a death benefit should be paid. If your personal circumstances have changed since you last completed a form, or you wish to make a Binding Death Benefit Nomination, please contact the Superannuation Helpline. For further information about beneficiary nominations refer to the section "Understanding your Member Statement" and the Plan's Product Disclosure Statement - Superannuation division.

Details of your current nomination are:

Beneficiary Name	Relationship	Percentage
Andrew Bartlett		100%

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
04-11-2013	Employer	0.00	673.53
04-11-2013	Contributions Tax	100.31	0.00
30-11-2013	Group Life Premium	4.62	0.00
31-12-2013	Administration Fee	27.99	0.00
31-12-2013	Contributions Tax	-5.60	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		136.86	673.53

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$96.83
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$68.84
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2190

Mr Bruce Lockyer
805 Main Road
EDGEWORTH NSW 2285

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name: Bruce Lockyer **Age:** 69
Address: 805 Main Road **B/H Telephone:**
Edgeworth NSW 2285 **Mobile phone:**

Member number: 83 **Email:** blo64064@bigpond.net.au

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Bruce Lockyer

Age:	69	Client Number:	83
Commencement Date:	1/07/1994	Policy Number:	210206701
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$15,303.40				\$15,303.40
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$78.63				\$78.63
Less						
- Withdrawals		\$1,000.00				\$1,000.00
- Switches Out						
- Contributions Tax [#]		-\$4.65				-\$4.65
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$16.83				\$16.83
- Group Life Premiums		\$14.16				\$14.16
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$14,355.69				\$14,355.69

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

[#] The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

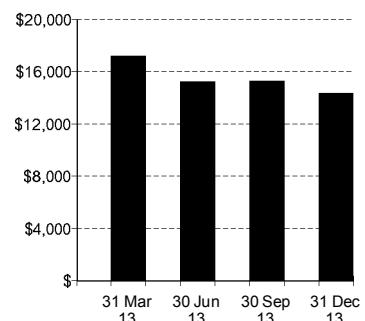
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$14,355.69

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$15,303.40 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$14,355.69
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$0.00

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$25,155.69
This includes an insured component of \$10,800.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$14,355.69
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$15,303.40	\$0.00	\$0.00	\$0.00	\$15,303.40
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$14,355.69	\$0.00	\$0.00	\$0.00	\$14,355.69
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Our records indicate that you have not submitted either a Preferred Beneficiaries Nomination form or a Binding Death Benefit Nomination form. We recommend that you do so immediately. To make a nomination, or to obtain more information about nominating your beneficiaries please refer to the section "Understanding your Member Statement", the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
01-11-2013	Withdrawals - Bruce Lockyer	1,000.00	0.00
30-11-2013	Group Life Premium	4.62	0.00
31-12-2013	Contributions Tax	-4.65	0.00
31-12-2013	Group Life Premium	4.77	0.00
31-12-2013	Administration Fee	16.83	0.00
Total		1,026.34	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$16.83
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2191

Mr Kenneth James Allan
44 Smith Road
ELERMORE VALE NSW 2287

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Kenneth James Allan	Age:	67
Address:	44 Smith Road Elmore Vale NSW 2287	B/H Telephone:	
		Mobile phone:	0413 312 077

Member number: **115** **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Kenneth James Allan

Age:	67	Client Number:	115
Commencement Date:	1/07/1994	Policy Number:	210207608
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$37,687.65				\$37,687.65
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$202.30				\$202.30
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]		-\$8.55				-\$8.55
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$42.86				\$42.86
- Group Life Premiums		\$14.15				\$14.15
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$37,841.49				\$37,841.49

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

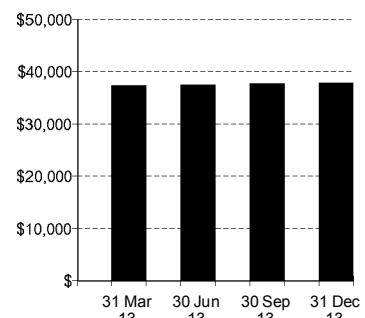
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$37,841.49

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$37,687.65 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$37,841.49
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$0.00

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$48,641.49
This includes an insured component of \$10,800.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$37,841.49
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$37,687.65	\$0.00	\$0.00	\$0.00	\$37,687.65
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$37,841.49	\$0.00	\$0.00	\$0.00	\$37,841.49
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Your Preferred Beneficiaries Nomination form helps the Trustee determine to whom a death benefit should be paid. If your personal circumstances have changed since you last completed a form, or you wish to make a Binding Death Benefit Nomination, please contact the Superannuation Helpline. For further information about beneficiary nominations refer to the section "Understanding your Member Statement" and the Plan's Product Disclosure Statement - Superannuation division.

Details of your current nomination are:

Beneficiary Name	Relationship	Percentage
Helen Ivy Allan	Spouse	25%
Scott William Allan	Child	25%
Kelsie Jane Allan	Child	25%
Jessica Louise Allan	Child	25%

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.61	0.00
31-12-2013	Administration Fee	42.86	0.00
31-12-2013	Contributions Tax	-8.55	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		48.46	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$42.86
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

This statement provides a guide to your superannuation entitlements in the Plan. The benefits shown have been determined as at the date shown on your statement and are based on your membership status at that date. They may be based on information which could be subject to change. The type of benefit you are entitled to receive and the actual amount of that benefit will be determined and calculated as at the date you actually leave the Plan and as such may vary from the amount shown on this statement.

The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



Mr Richard Patrick Hambleton
25 Davis Cup Court
OXENFORD QLD 4210

041/2192

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	Richard Patrick Hambleton	Age:	54
Address:	25 Davis Cup Court Oxenford QLD 4210	B/H Telephone:	
		Mobile phone:	

Member number: **140** **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for Richard Patrick Hambleton

Age:	54	Client Number:	140
Commencement Date:	1/07/1994	Policy Number:	210206509
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit \$	Cash \$	Conservative \$	Balanced \$	Growth \$	Total Benefit \$
Your Withdrawal Benefit at 30 September 2013		\$2,680.82				\$2,680.82
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$14.36				\$14.36
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]		-\$2.58				-\$2.58
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$3.04				\$3.04
- Group Life Premiums		\$14.16				\$14.16
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$2,680.56				\$2,680.56

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

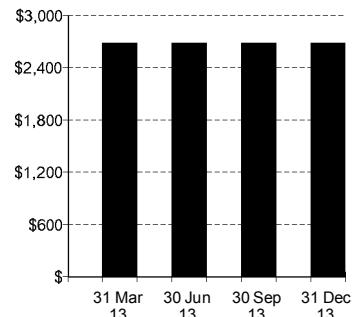
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$2,680.56

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$2,680.82 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$1,672.41
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: <i>(refer to the section "Understanding your Member Statement" for more information on preservation)</i>	\$1,008.15

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$17,380.56
This includes an insured component of \$14,700.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$2,680.56
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$2,680.82	\$0.00	\$0.00	\$0.00	\$2,680.82
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$2,680.56	\$0.00	\$0.00	\$0.00	\$2,680.56
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Our records indicate that you have not submitted either a Preferred Beneficiaries Nomination form or a Binding Death Benefit Nomination form. We recommend that you do so immediately. To make a nomination, or to obtain more information about nominating your beneficiaries please refer to the section "Understanding your Member Statement", the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.62	0.00
31-12-2013	Administration Fee	3.04	0.00
31-12-2013	Contributions Tax	-2.58	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		14.62	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$3.04
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

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The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

Disclaimer

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The amounts shown are based on your personal details shown. The Trustee believes these details to be accurate, complete and up to date. You should check the details carefully and if you believe there are any errors please contact the Superannuation Helpline. Errors sometimes occur and the Trustee reserves the right to correct them. Before making any decisions based on the information set out in this statement, you should confirm the figures with the Superannuation Helpline. If you are considering leaving the Plan, the Trustee also recommends that you confirm the amount of your superannuation entitlement at that time.



017/2193

Mr John David Shaw
384 Brunker Road
ADAMSTOWN HEIGHTS NSW 2289

Plan's Superannuation
Helpline on **1300 789 636**

newcastlepermanent.superfacts.com

Newcastle Permanent Superannuation Plan Superannuation Division

Member Statement - 1 October 2013 - 31 December 2013



Keep your personal details up-to-date

If your personal details as indicated below are incorrect or incomplete, please complete this section with the correct details, sign and date below and return to Newcastle Permanent Superannuation Plan, GPO Box 4303, Melbourne VIC 3001.

Member name:	John David Shaw	Age:	69
Address:	384 Brunker Road Adamstown Heights NSW 2289	B/H Telephone:	
		Mobile phone:	

Member number: **147** **Email:**

Change of name

(Attach proof eg. Marriage Certificate, Deed Poll)

New address

Telephone (if changed or not previously provided)

***Mobile** (if changed or not previously provided)

***Email address** (if changed or not previously provided)

Providing your email address:

*The Trustee currently provides information such as annual reports, member statements, exit statements, notices of any material changes or occurrence of significant events and member publications in a written form. In the future, the Trustee may decide to provide this type of information together with any marketing or research material by electronic means. If you wish to receive this type of information electronically (when available in that form) by email or (where applicable) by mobile phone you will need to provide your email and/or mobile phone details.

Important – Please sign and date this form and return to: Newcastle Permanent Superannuation Plan,
GPO Box 4303, Melbourne Vic 3001.

Signature:

Date:

Contact the Plan's Superannuation Helpline on 1300 789 636

Newcastle Permanent Superannuation Plan

Member Statement - 31 December 2013

Personal details for John David Shaw

Age:	69	Client Number:	147
Commencement Date:	1/07/1994	Policy Number:	210208918
Tax file number	Provided	Division:	Superannuation
Occupational Rating	BLUE COLLAR		

Your Account Details

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
	\$	\$	\$	\$	\$	\$
Your Withdrawal Benefit at 30 September 2013		\$39,779.73				\$39,779.73
Plus						
- Super Guarantee Contributions						
- Member Contributions (Deducted)						
- Member Undeducted Contributions						
- Roll-overs or Transfers In						
- Switches In						
- Investment Earnings*		\$213.54				\$213.54
Less						
- Withdrawals						
- Switches Out						
- Contributions Tax [#]		-\$8.91				-\$8.91
- Surcharge Tax						
- One-off Adviser Fee						
- Contribution Fee						
- Administration Fee		\$45.24				\$45.24
- Group Life Premiums		\$14.16				\$14.16
- No TFN Tax						
- Term Deposit Investment Switch Fee						
- Term Deposit "break trigger event" cost						
Your Withdrawal Benefit at 31 December 2013		\$39,942.78				\$39,942.78

* The "Investment Earnings" shown if you have a Term Deposit investment option have been calculated for the quarter assuming you remain invested in this investment option for the full 12 month term of each Term Deposit you have commenced, and are therefore entitled to the crediting rate for Term Deposit. If a "break trigger event" occurs prior to the maturity of your investment, the Term Deposit break crediting rate will apply which is lower than the crediting rate. For more information about the Term Deposit investment option, including the Term Deposit break crediting rate and "break trigger events" refer to the Product Disclosure Statement you received on joining (if you joined the Plan on or after 2 September 2011), or the "Notice to Members" dated September 2011 you received on commencing your investment in the Term Deposit investment option. Or call the Superannuation Helpline.

The contributions tax shown above will take into account the tax impact of any Member Protection Rebate you may have received as well as the tax deductibility to the Plan of any insurance premiums you may have paid and fees.

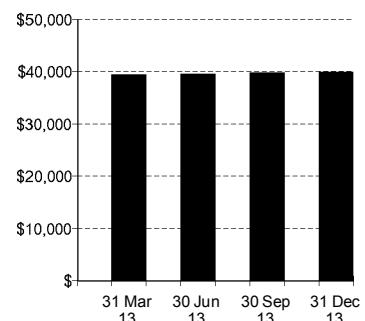
Withdrawal Benefits

**Your total Withdrawal Benefit at 31 December 2013 is equal to: \$39,942.78

This is equal to your account balance shown overleaf. This compares to your Withdrawal Benefit of \$39,779.73 as at 30 September 2013. Of your Withdrawal Benefit:

The amount of your benefit available as cash at any time (Unrestricted Non-Preserved)	\$39,942.78
The amount of your benefit available as cash on ceasing employment or upon attaining age 65 (Restricted Non-Preserved): Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. See notes for more details.	\$0.00
The amount of your benefit that must be preserved: (refer to the section "Understanding your Member Statement" for more information on preservation)	\$0.00

Withdrawal Benefit History**



Death and Disability Benefits

Your Death Benefit on 1-Jan-14 is:	\$50,742.78
This includes an insured component of \$10,800.00	
Your Total and Permanent Disablement Benefit on 1-Jan-14 is:	\$39,942.78
This includes an insured component of \$0.00	

** This chart illustrates changes in your Withdrawal Benefit in the last four quarters. Your Withdrawal Benefit will vary from period to period depending on contributions made, investment performance and fees charged.

Investment Summary

	Term Deposit	Cash	Conservative	Balanced	Growth	Total Benefit
Withdrawal Benefit at 30 September 2013	\$0.00	\$39,779.73	\$0.00	\$0.00	\$0.00	\$39,779.73
Units held at 30 September 2013			0.0000	0.0000	0.0000	
Withdrawal Benefit at 31 December 2013*	\$0.00	\$39,942.78	\$0.00	\$0.00	\$0.00	\$39,942.78
Units held at 31 December 2013			0.0000	0.0000	0.0000	

For full transaction details, refer to the section 'Details of your account transactions'.

*See Important Note above for details of your withdrawal benefit at 31 December 2013 if you are invested in the Term Deposit investment option and a "break trigger event" had occurred at 31 December 2013.

Quarterly Investment Returns

Investment Option	Unit Price at 30 September 2013	Unit Price at 31 December 2013	Return on option over period
Growth	1.8299	1.9185	4.84%
Balanced	1.7489	1.8258	4.40%
Conservative	1.9564	1.9913	1.78%
Cash	Interest Rate for the period 1 October 2013 to 31 December 2013 was 0.50%.		
Term Deposit	Interest rate as declared by the Trustee at the commencement of the Term Deposit		

The above investment returns are indicative only. The actual return earned on your account depends on when any contributions made to your account were received by the Plan, and depends on the unit price/interest rate (as applicable) at that time.

Long term Investment Returns

The investment returns shown below represent the compound average rate of net earnings for each investment option for the one, five and ten year periods to 30 June 2013.

Investment Option	1 Year Investment Return % p.a.	5 Year Investment Return % p.a.	10 Year Investment Return % p.a.
Cash	2.70	3.50	4.10
Conservative	6.50	4.40	4.70
Balanced	14.30	3.10	4.40
Growth	17.20	2.60	4.90

Perm Term Deposit Investment Option	Crediting Rate (before tax)	Net Crediting Rate (after 15% investment tax)
Term Deposit commenced January 2013	4.750%	4.037%
Term Deposit commenced February 2013	4.550%	3.870%
Term Deposit commenced March 2013	4.550%	3.870%
Term Deposit commenced April 2013	4.450%	3.780%
Term Deposit commenced May 2013	4.450%	3.780%
Term Deposit commenced June 2013	4.250%	3.610%
Term Deposit commenced July 2013	4.250%	3.610%
Term Deposit commenced August 2013	4.250%	3.610%
Term Deposit commenced September 2013	4.050%	3.440%
Term Deposit commenced October 2013	3.850%	3.270%
Term Deposit commenced November 2013	3.850%	3.270%
Term Deposit commenced December 2013	3.850%	3.270%

Investment Strategy

As at 31 December 2013 your selected investment strategy which is to apply to all future cash flows including contributions made to your super and any amounts transferred in are as follows:

Investment Option	Cash	Conservative	Balanced	Growth
	100.00%	0.00%	0.00%	0.00%

You may change your investment strategy at any time. For more information about the Plan's investment options and the options available to you please refer to the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Beneficiary Nominations

Our records indicate that you have not submitted either a Preferred Beneficiaries Nomination form or a Binding Death Benefit Nomination form. We recommend that you do so immediately. To make a nomination, or to obtain more information about nominating your beneficiaries please refer to the section "Understanding your Member Statement", the Plan's Product Disclosure Statement - Superannuation division or contact the Superannuation Helpline.

Details of your account transactions

This section shows details of the contributions, withdrawals, and fees and charges made to your account during the period 1 October 2013 to 31 December 2013.

Date	Transaction description	Debits (\$)	Credits (\$)
31-10-2013	Group Life Premium	4.77	0.00
30-11-2013	Group Life Premium	4.62	0.00
31-12-2013	Administration Fee	45.24	0.00
31-12-2013	Contributions Tax	-8.91	0.00
31-12-2013	Group Life Premium	4.77	0.00
Total		50.49	0.00

Note: Any contributions, fees and insurance premiums shown above are gross amounts i.e. before any tax has been deducted or allowances made for any available tax deduction.

Details of Fees

All fees and any insurance premiums directly charged to your account during the period of this statement are shown in the section "Details of your account transactions". For full details of all fees and costs applicable to your investment in the Plan, and a worked example, please refer to the Plan's Product Disclosure Statement - Superannuation division or call the Superannuation Helpline.

One-off / On-going Adviser Fee

A One off Adviser Fee (a fee for ad hoc services), and an On going Adviser Fee (a fee for on going advice) calculated using your end of quarter account balance may be charged. Any One off Adviser Fee or On going Adviser Fee will be negotiated between you, your adviser and the Newcastle Permanent Building Society (NPBS) prior to it being deducted from your account.

Administration Fee

An Administration fee of 1%p.a. to 30 November 2013 and 0.45% from 1 December 2013 of that portion of your account invested in the Conservative, Balanced and Growth investment options, and 0.45%p.a. of that portion of your account invested in the Cash and Term Deposit investment options, is deducted from your account in the Plan.

Other Management Costs

In addition, the investment manager for the assets comprising the Perm Conservative, Perm Balanced and Perm Growth investment options, deducts investment management fees from the investment earnings of these assets. This deduction is reflected in the investment return achieved by each option and is not shown as a direct charge to your account. Assets invested in the Perm Cash and Perm Term Deposit investment options are invested in cash deposits with NPBS. When setting the interest rates payable on these deposits, NPBS adjusts the rates to take into account the expenses of operating its business.

Total fees you paid:

The **total fees you paid** equals the total of any fees charged directly or indirectly to your account during the period of this statement. Insurance premiums are not included as they are not classified as a fee. For details of the insurance premiums being paid by you, please refer to the section "Details of your account transactions".

In summary, for the period 1 October 2013 to 31 December 2013:

Total fees you paid:	\$45.24
This approximate amount includes all the fees and costs which affected your investment during the period. It includes the "Other management costs" shown below.	
Other management costs:	\$0.00
This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.	

Income tax and its effect on fees: Tax is payable on investment earnings of the Plan at a maximum rate of 15%. However, as the Plan is allowed a tax deduction in respect of certain fees and costs the rate of tax actually payable by the Plan may be less than 15%. The benefit of any income tax deductions is passed on to members either directly, or indirectly when the Trustee determines the unit prices and/or the interest rate, or by meeting other costs incurred by the Plan.

Understanding your member statement

Have you changed your address?

If your address has changed, or if your address changes in the future, it is important to remember to update your address details by returning the form attached to the front of this statement, or by calling the Superannuation Helpline.

Privacy

In order to provide your superannuation benefits and to properly manage the Plan, the trustee and Plan Administrator hold information about you such as your name, address, date of birth, gender, occupation and tax file number. This information is collected from you or your employer and may be disclosed as necessary to the Plan Administrator and professional advisers, Government bodies, and other parties as required and permitted by law.

For more information on privacy and the handling of your personal information please refer to the Plan's Product Disclosure Statement - Superannuation division or the most recent Annual Report sent to you.

Contribution Limits

An annual limit applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Limits also apply to the amount of non-concessional contributions. For more information about the limits and what it means if your contributions exceed the limits, please contact the Superannuation Helpline.

Note, concessional contributions include employer and before-tax contributions. Non-concessional contributions include contributions from your after-tax income, contributions made by your spouse to your account and concessional contributions above the concessional contributions limit.

Tax on Contributions

Tax at 15% applies to any contributions paid by an employer in respect of you.

If you have made personal contributions during the year, then you must tell us if you intend to claim some or all as a taxation deduction. If you do, then you must notify us and we must acknowledge your advice.

Tax at the rate of 15% applies to these contributions and will be deducted from your account balance in proportion to the investment split that applied to your personal contributions.

Member Deducted Contributions have had tax deducted. Member Undeducted Contributions have not had tax deducted.

Death and Disablement Benefits Disclaimer

Part of your death and disablement benefits may be insured with an insurance company.

In certain circumstances the insurance company may restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement.

Making a superannuation contribution over the counter at a local Newcastle Permanent branch

If you choose to make a contribution into the Plan over the counter at a local Newcastle Permanent branch, your contribution will be temporarily deposited into a Newcastle Permanent Building Society holding account. Note that this is an arrangement operated by the Newcastle Permanent Building Society and therefore is not part of the standard operations of the Plan. Accordingly, your contribution will not be able to be invested into your super account in the Plan until such time as it is received by the Plan's Trustee, by way of a transfer from the Newcastle Permanent Building Society holding account to the Plan's bank account.

This transfer process usually takes about 24 hours but in some cases it may take a little longer, such as over a weekend or public holiday, and may also be affected by the time of day you make your deposit.

Therefore, your contribution will only be subject to investment earnings, which may be either positive or negative according to the investment option you have chosen in the Plan, from the time it is received in the Plan's bank account, not necessarily the day you made the contribution over the counter at Newcastle Permanent.

Annual Report

A copy of the Plan's Annual Report for the past five years can be found on the Plan's website, www.newcastlepermanent.superfacts.com.

Death and TPD Insurance Cover

As a member of the Plan, you may apply for death and TPD cover under the Plan's insurance policy.

Details of your existing insurance cover (if any) can be found on your benefit statement.

The insurance cover provided under the Plan is age related and available in one or more units of cover as per the table below.

Table of insured amount for one unit of cover	
Age at next birthday	Insured amount
16-35	\$108,800
36-40	\$74,500
41-45	\$42,100
46-50	\$23,500
51-55	\$14,700
56-60	\$8,800
61-65	\$5,900
66-70	\$10,800*
71 and over	\$0

* Death only cover applies from Age next birthday 66 to 70.

*The weekly premiums applicable to insurance cover are deducted monthly and are related to the number of death and total and permanent disablement units you have and your occupation rating (These are: **white collar** - "clerical, administration and managerial occupations involving office and travel duties only with no manual work. Sales representatives not involved in any deliveries": **light blue collar** – "qualified trades people and skilled technical workers such as shop assistants; includes supervisors of blue collar workers, performing no manual work but occasional site visits (up to 20% of the time); also includes home duties": **blue collar** – "any occupation that involves primarily manual work; also includes unemployed").

For further information on the above you can contact the Plan's Superannuation helpline on 1300 789 636.

You can apply to increase or decrease your level of cover at any time by completing an 'Application for Insurance Cover - Personal Statement form'. For further details please contact the Superannuation Helpline. Please refer to the Plan's Product Disclosure Statement - Superannuation division for full details of the terms and conditions applicable to the insurance cover available under the Plan.

In certain circumstances the insurance company may decline or restrict the amount it will pay in relation to a particular claim. Should this occur, the amount payable on death or disablement may be less than that shown on this benefit statement. If you are being assessed for a claim or in receipt of a benefit, this may reduce the benefits shown on this statement. You can contact the Plan for further information.

Payment of Benefits on Death

The Trustee offers members the choice of making a Binding Death Benefit Nomination or a Preferred Beneficiaries Nomination.

When making a Preferred Beneficiaries Nomination or a Binding Death Benefit Nomination you have the choice of nominating one or more of your dependants or your legal personal representative (your estate).

By making a Preferred Beneficiaries Nomination you can nominate who you would prefer to receive your super benefit in the event of your death. This is an indication of your preferences only. The Trustee is not legally bound by your wishes but will take them into account.

To make or change a Preferred Beneficiaries Nomination call the Superannuation Helpline.

If you make a Binding Death Benefit Nomination, the Trustee is required to pay, in the event of your death, your super benefit to the person(s) you nominate, according to the proportions specified by you as long as:

- The persons nominated are your dependant(s) or legal personal representative at the date of death;
- the proportion of the benefit to be paid to them is readily ascertainable and
- the nomination is in the correct form and is in effect.

To make a Binding Death Benefit Nomination you must complete a Binding Death Benefit Nomination form, signed and dated by you in the presence of two witnesses, each of whom is over 18 and neither of whom is mentioned in the Form, and must contain a declaration signed and dated by the witnesses, stating that the Form was signed by you in their presence.

A Binding Death Benefit Nomination can be confirmed, amended or revoked by you giving to the Trustee a Form that meets these requirements. A Form ceases to have effect 3 years after the date it was first signed, last confirmed or amended, by you.

To confirm, amend or revoke your Binding Death Benefit Nomination at any time, please contact the Superannuation Helpline who will send you a new Form to complete and return.

Family Law

The statement may not include adjustments resulting from any Family Law benefit splitting arrangements that had not been processed at the date of issuing the statement.

Superannuation Surcharge

The superannuation surcharge tax is a tax on certain contributions made before 1 July 2005 for some higher income earners. Details of any surcharge paid by the Trustee during the period in respect of you are shown on this statement.

Government co-contributions

The co-contribution is an additional contribution from the Government. If you make personal super contributions, and meet the other eligibility criteria, the Government will make a contribution on your behalf up to certain limits.

Preservation

The restricted non-preserved amount (if any) is the part of your super payout that is payable to you on the earlier of you either ceasing employment or reaching age 65. Please note that this amount may not be payable in cash in these circumstances if you are a temporary resident of Australia. More details on the conditions of release for temporary residents can be found below.

The unrestricted non-preserved amount (if any) is the part of your super payout that is payable to you at any time.

The preserved amount is that part of your benefit entitlement which by law must be kept in a superannuation fund or other approved superannuation arrangement, until you:

- a) leave your employer at or after age 60, or
- b) retire permanently from the workforce at or after your preservation age (see below), or
- c) become permanently disabled, terminally ill or die, or
- d) attain age 65 (conditions apply), or
- e) satisfy certain compassionate grounds or financial hardship criteria as specified in legislation,
- f) leave your employer and your total benefit is under \$200 (and you are not a temporary resident).

Note, the above conditions of release may not apply to some temporary residents. If you are not an Australian or New Zealand citizen or an Australian permanent resident, a condition of release may only be met if you become permanently disabled, ill or die or in some circumstances on departing Australia and cancellation or expiry of your visa.

Your preservation age is determined as follows:

Date of Birth	Preservation Age
After 30/6/64	60
1/7/63 - 30/6/64	59
1/7/62 - 30/6/63	58
1/7/61 - 30/6/62	57
1/7/60 - 30/6/61	56
Before 1/7/60	55

If you need more information

For the latest information about your Plan refer to the Plan's "Product Disclosure Statement – Superannuation Division" (PDS) and the most recent Annual Report. The Plan's Product Disclosure Statement, Annual Report, Trust Deed, Privacy Policy and audited Accounts are available from the Plan administrator free of charge on request.

If you need more information (cont)

If you have a query or need more information to understand the Plan, your benefit entitlements and any fees, charges or expenses paid by the Plan, please contact the Plan Administrator on the details provided below. The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements:

The Plan Administrator
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001
Helpline 1300 789 636
Facsimile 1300 790 989
Email newcastle.permanent.super@mercer.com

If your query is not resolved to your satisfaction you should note that the Plan has a process in place to help resolve any complaints you may have. If you wish to make a complaint or require further information about the process for making one, you can contact the Complaints Officer by writing to the address below.

The Plan provides investment and insurance options. You can request more information about these choices by contacting the Superannuation Helpline or referring to the Plan's Product Disclosure Statement – Superannuation division.

Address:

The Complaints Officer
Newcastle Permanent Superannuation Plan
GPO Box 4303
MELBOURNE VIC 3001

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