

**Private & Confidential**



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Wayne Thompson  
213 Marsden Rd  
CARLINGFORD NSW 2118

## MEMBER'S ANNUAL BENEFIT STATEMENT

**For the period 1 July 2021 to 30 June 2022**

Membership Number: 46372  
Age Next Birthday: 43  
Date Joined Fund: 6 March 2017  
Email: wayne\_thompson@hotmail.com  
**TFN Supplied: Valid**

This Annual Benefit Statement should be read in conjunction with the Trustee's Annual Report for the year ended 30 June 2022.

The Annual Report contains important information about the Fund and may include changes to legislation including updated tax thresholds relevant to contributions and superannuation payments. For further information about the taxation treatment of superannuation contributions and payments go to [www.ato.gov.au](http://www.ato.gov.au).

Please note that the Annual Report will, by default, be provided electronically unless you have requested otherwise.

The Annual Report will be available from the website by 31 December 2022. This can be accessed by visiting [www.spaceship.com.au](http://www.spaceship.com.au). However, you may elect to have a hard copy, or electronic copy, sent to you free of charge. If you elect (or have elected) to have a hard copy or electronic copy of the Annual Report sent to you, the Trustee will for each subsequent financial year/reporting period, send you a hard copy/electronic copy until you advise that this is no longer required.

If you require any further information, contact the Customer Support Team on 1300 049 532.

## ACCOUNT DETAILS

Explanatory Notes referred to throughout can be found at the back of this Statement.  
(Please refer to the **Transaction Details** section of this report for full details)

<b>Opening balance @ 1 July 2021</b>	<b>\$46,193.87</b>
SG/Award Contributions	\$10,365.48
Transfers In	\$92,682.02
Member Voluntary Contributions	\$15,000.00
Contributions Tax	-\$1,554.83
Withdrawals	-\$15,162.00
Administration Fee deducted directly from your account (Indirect costs also apply. See <b>Fees and Costs</b> section)	-\$43.20
Earnings (see <b>Investment Details</b> section)	-\$31,470.15
<b>Closing balance @ 30 June 2022 (see Explanatory Note 1)</b>	<b>\$116,011.19</b>

Refer to the Additional Explanation of Fees and Costs for more information. All fees and costs charged are inclusive of GST.

## BENEFIT SUMMARY

Withdrawal Benefit @ 1 July 2021 (see <b>Explanatory Note 2</b> )	\$46,193.87
Withdrawal Benefit @ 30 June 2022 (see <b>Explanatory Note 2</b> )	\$116,011.19
<b>Preservation Status of Withdrawal Benefit @ 30 June 2022</b>	
Preserved Benefit	\$116,011.19
Restricted Non Preserved Benefit	\$0.00
Unrestricted Non Preserved Benefit	\$0.00
Death Benefit @ 30 June 2022 Your death benefit does not include an insured amount and is equal to your withdrawal benefit @ 30 June 2022.	\$116,011.19
Total and Permanent Disablement Benefit @ 30 June 2022	\$116,011.19

The Trustee is obliged to provide you with all the information you reasonably require to understand your benefit entitlements. For more information relating to these benefit entitlements please refer to the current Product Disclosure Statement (PDS) including information incorporated by reference or contact the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement. References in this Statement to the current PDS are references to the current PDS applicable to your membership in the Fund.

# INVESTMENT DETAILS

Estimated net earnings rate for the period 1 July 2021 to 30 June 2022 is

-25.10%

The estimated net earnings rate is calculated after the deduction of relevant fees, costs and taxes (other than fees, costs and taxes deducted directly from your account). See **Fees and Costs** section below.

The net earnings applied to your investment during the reporting period depends on a number of factors including the net earnings of each investment option applicable to your account and when any contributions, withdrawals, investment switches, or other transactions are processed. Net earnings can be positive or negative. Remember, superannuation is a long term investment and longer term returns should be considered.

The estimated net earnings rate calculated in respect of your account will not necessarily equate to the rate of net earnings for your investment option(s) and is based on your average account balance over the reporting period, and assumes that contributions occur at regular intervals throughout the year and are of a similar size when they occur. The same assumption is made about deductions. The formula may over or underestimate your actual rate of net earnings depending on your personal circumstances.

## HOLDINGS AND LONG TERM PERFORMANCE @ 30 June 2022

Due to rounding, the table below may not add to 100%.

Investment Option	No. of Units	Unit Sell Price	Unit Value	% of Total	12 Month Return	5 Year Return	10 Year Return	Return From Inception	Inception Date
Spaceship GrowthX	74,929.08	\$1.5483	\$116,011.19	100.00%	-19.50%	8.00%	-	8.29%	04/01/2017

Please Note:

1. 'Pending Investment' is not an investment option. It represents amounts held by the Trustee that have not yet been invested in accordance with your Investment Profile. Any contributions or rollovers credited to your account, less any charges deducted from your account, are held in Cash until the regular investment cycle is run, at which stage your net contributions/rollovers will be invested according to your Investment Profile.
2. Disclosure of Long-Term Returns: The table above shows the compound average effective rate of net earnings for each of your investment options over a five and ten year period or from the inception of the investment option (if not available from the Fund for 5 years or 10 years) up to the end of the reporting period (long term return). The 12 month return up to the end of the reporting period is also shown. The Long-term Returns for the investment option are not necessarily the returns of your investment in the investment option. Net earnings can be positive or negative. Past performance should not be taken as a reliable indicator of future performance.
3. Returns for investment options are net returns after the deduction of relevant fees, costs and taxes (but not all fees, costs and taxes). For more information refer to the current PDS or contact the Customer Support Team on 1300 049 532.
4. Your withdrawal benefit is based on the sell price for unitised investment options after taking into account relevant taxes, fees and costs (including any buy/sell spread). See the Annual Report or current PDS for more information about unit pricing and allocation of returns, depending on the nature of your investments. Unit prices over any period are available to you from the Fund's website but should not be used to calculate Fund performance alone.
5. The investment performance returns disclosed above are the Fund's published returns for the investment strategy in which you held units for as at 30 June 2022. The actual rate of return of your account may be different to the Fund's published returns for each investment strategy due to the timing and value of the transactions processed in your account. Refer to the Fund's Annual Report and PDS and reference guide for details about the investment strategies available to you or contact the Customer Support Team, contact details can be found in the **Contact Details** section at the end of this Statement. Past performance is not a reliable indicator of future performance.

# INVESTMENT PROFILE @ 1 July 2022

Investment Option	Allocation
Spaceship GrowthX	100.00%

Your investment profile is your selected investment option(s) for any future contributions/transfers into your account (in the case of accumulation accounts). For all accounts, it is also the investment option(s) from which any fees and costs deducted from your account are redeemed, and in which any income is invested.

Your investment profile does not reflect any investment switches made on or after 1 July 2022. To confirm your current profile, please contact the Customer Support Team.

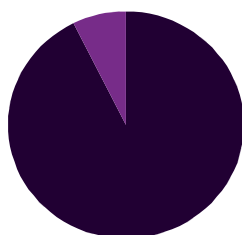
For more information or a copy of the current PDS or Annual Report, please contact the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement. The investment options available from the Fund can change from time to time (for example, investment options can be closed, added to or varied). We also recommend you seek appropriately licensed or authorised financial advice about what investments are suitable for you.

## My Superannuation

Below is a summary of the risk profile of your superannuation account at 1 July 2022

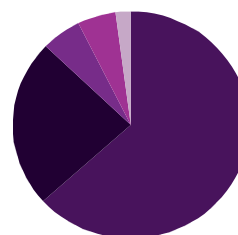
- Growth (93%)
- Defensive (7%)

*In terms of categorising your approach to investing in this Fund, your above mix of investments represents a **High Growth** profile.*



Below is a summary of asset allocation details of your superannuation at 1 July 2022

- International shares (64%)
- Australian shares (24%)
- Listed property (5%)
- Australian fixed interest (5%)
- Cash (2%)



The above diagram has been constructed by combining your existing investment options and weighting them according to the amount you had invested at 1 July 2022. This is a general guide only to risk and is not intended to be financial advice. You should obtain qualified financial advice taking into account your personal circumstances.

## BENEFICIARIES

Beneficiary Name	Distribution	Beneficiary Type
Sariya Thompson	100.00%	Non-binding

### Death benefit nomination

It is important to leave clear instructions should the worst happen. The Fund offers you two death benefit nomination options:

- non-lapsing binding death benefit nomination; or
- non-binding death benefit nomination.

You can only make one of the above types of death benefit nomination in respect to your account. In the event you make two or more types of death benefit nominations, a binding death benefit nomination will take precedence over a non-binding death benefit nomination. You should be aware that different tax laws apply to different beneficiaries. If you are unsure about your decision, please discuss this with your financial adviser. Details of your nominated beneficiaries and the type of nomination you have made (if any) will be listed on this Statement. You may make, confirm, amend or revoke your beneficiary nomination at any time by completing and submitting the appropriate form that is available by contacting the Customer Support Team.

### Non-lapsing binding nomination

If you provide us with a non-lapsing binding nomination that satisfies all legal requirements subject to our accepting the nomination, we must pay your death benefit to the beneficiary(ies) you have nominated and in such proportions as you have specified, provided:

- each nominated beneficiary is a dependant or your legal personal representative at the time of your death; and
- your binding nomination is in writing and two persons over 18 years of age who are not nominated beneficiaries have witnessed you signing your nomination on the same day.

Note: the binding nomination is non-lapsing, i.e. it will remain in place until it is amended or revoked.

### Non-binding nomination

If you provide us with a non-binding nomination, your nomination is not binding on the Trustee and only provides a guide as to how you would like your death benefit to be paid, provided:

- each nominated beneficiary is a dependant or your legal personal representative at the time of your death;
- you have not married, entered a de facto or like relationship with a person of either sex or permanently separated from your spouse or partner since making your nomination; and
- your non-binding nomination has not been revoked and is not defective for any reason.

It is important to note that a non-binding nomination will not override a previous, valid binding nomination made by you. If you have already made a binding nomination you must revoke it first and then make a non-binding nomination. You can find out more by contacting the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement.

# TRANSACTION DETAILS

## CONTRIBUTION/TRANSFERS IN SUMMARY

Contribution Type	Date Paid	Paid By	Gross Contribution	Tax	Net Contribution
Employer SG/Award Contributions	30-07-2021	BenchOn Pty Ltd	\$2,557.70	-\$383.66	\$2,174.04
Member Voluntary Contributions	27-08-2021	Member	\$15,000.00	\$0.00	\$15,000.00
Rollover	07-09-2021	COLONIAL FIRST STATE FIRSTCHOICE SUPERANNUATION TRUST	\$92,670.86	\$0.00	\$92,670.86
Employer SG/Award Contributions	01-11-2021	BenchOn Pty Ltd	\$2,307.72	-\$346.16	\$1,961.56
Employer SG/Award Contributions	02-02-2022	BenchOn Pty Ltd	\$2,692.34	-\$403.85	\$2,288.49
Employer SG/Award Contributions	02-05-2022	BenchOn Pty Ltd	\$2,807.72	-\$421.16	\$2,386.56
Rollover	17-06-2022	COLONIAL FIRST STATE FIRSTCHOICE SUPERANNUATION TRUST	\$11.16	\$0.00	\$11.16

Please note that this Statement only includes contributions and transfers received during the period. Contributions and transfers received after 30 June 2022 will not be included on this Statement, even if they relate to the 30 June 2022 financial year. For example, contributions for the month of June 2022 would not be included on this Statement if they were actually paid in July 2022.

If an employer makes contributions on your behalf, this will be as a result of the employment relationship between you and your employer. We are not aware of any contributions that may be due and payable during the reporting period but have not been paid. If you believe contributions due on your behalf have not been paid, we recommend that you discuss the matter with your employer.

Your superannuation Fund provides a range of different contribution options. For more information or a copy of the current PDS, please contact the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement.

## NON-CONTRIBUTION TRANSACTIONS

Description	Date Paid	Amount (inclusive of Net GST)
Administration Fees	31-07-2021	-\$5.98
Administration Fees	31-08-2021	-\$7.48
Administration Fees	30-09-2021	-\$5.98
Administration Fees	31-10-2021	-\$7.48
Administration Fees	30-11-2021	-\$5.98
Withdrawal - Release Authority Payments	13-12-2021	-\$15,162.00
Administration Fees	31-12-2021	-\$5.98
Administration Fees	31-01-2022	-\$7.48
Administration Fees	28-02-2022	-\$5.98
Administration Fees	31-03-2022	-\$5.98

Description	Date Paid	Amount (inclusive of Net GST)
Administration Fees	06-04-2022	\$34.56
Administration Fees	30-04-2022	-\$5.98
Administration Fees	31-05-2022	-\$7.48
Administration Fees	30-06-2022	-\$5.98

## FEES AND COSTS SUMMARY

<b>Fees deducted directly from your account</b>	<b>-\$43.20</b>
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
<b>Fees and costs deducted from your investment</b>	<b>-\$2,369.12</b>
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fee and costs.	
<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>-\$2,412.32</b>
This approximate amount includes all the fees and costs that affected your investment option during the period.	

### Additional Explanation of Fees and Costs

#### Fees deducted directly from your account

This amount has been deducted directly from your account balance and includes (where applicable) administration fees, activity fees and advice fees or other adviser remuneration (adviser commissions), as applicable. Any rebates added to your account balance and fees or costs deducted from your account balance, if applicable, are shown in the Non-Contribution Transaction Summary.

#### Fees and costs deducted from your investment

The amount shown includes an asset-based administration fee, an investment fee relating to your chosen investment option including transactional and operational costs, buy/sell spreads fees and costs met from reserves and paid by third parties, please refer to the PDS for additional information. This amount (where applicable) has been deducted from your investment earnings before the unit price is determined and has reduced the return on your investment.

These fees are expressed as a percentage of the money you have invested in each investment option throughout the year and is included in **Fees and Costs deducted from your investment** as an approximate dollar amount to help you understand the effect these fees can have on your account balance. These amounts are not deducted directly from your account and are not reflected as transactions on this statement.

#### Total Fees and Costs you paid

This approximate amount includes all the fees and costs which affected your investment during the period. It does not include taxes.

## Tax Credits

All fees and charges applicable to the Fund are subject to GST. The Fund is entitled to claim reduced input tax credits on certain fees and charges and these are retained by the Fund to offset administration costs.

The Fund may also be entitled to claim deductions on fees incurred. The value of these tax deductions is retained by the Fund to offset administration costs.

## Cap on certain fees

If your account balance is less than \$6,000 at the end of the reporting period, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of your account balance. Any amount charged in excess of that cap will be refunded and if applicable, are shown in the Non-Contribution Transaction Summary.

## Family Law Charges

Family Law splitting Fee may have been deducted from your account if we received a Family Law splitting order. If applicable to you, this fee is reflected in the **Non-Contribution Transactions** list and included in the **Fees deducted directly from your account**.

For detailed information about the fees and costs applicable to you, see the current PDS or contact the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement.



# ENQUIRIES AND COMPLAINTS PROCEDURE

One of the key features of legislation governing the operation of superannuation funds is that funds must establish a procedure to deal with enquiries and complaints. All reasonable efforts will be made to produce a satisfactory resolution to all parties.

## What is an Enquiry?

An enquiry is a request to answer any question or provide further information in relation to your account or the Fund. The Trustee is obliged to provide you with any information you may require to understand your benefits. Most enquiries are reasonably straight forward and these can be dealt with by the Customer Support Team, please contact the Customer Support Team using the Spaceship Super **Contact Details** located on the front page of this statement.

If you do not receive a satisfactory response within 28 days, you should immediately contact the Trustee via Spaceship Super Complaints Officer (see below).

## What is a Complaint?

A complaint is where you express dissatisfaction with some aspect of the Fund's service to you or other decision relating to the Fund that may impact you.

Complaints are to be directed to the contact below.

### Spaceship Complaints Officer

Spaceship Super  
PO Box 3528  
Tingalpa DC, QLD 4173

**Phone:** 1300 049 532  
**Email:** [help@spaceship.com.au](mailto:help@spaceship.com.au)

For any complaint that is unable to be resolved to your satisfaction, or if you do not receive a response within the legislative timeframes (45 days from the date of making your complaint and 90 days for any complaint relating to a Death Benefit Distribution), the government has established an independent body, the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

AFCA is the external dispute resolution (EDR) scheme that has been established by the Federal Government to deal with complaints from consumers in the financial system. It is operated by a not-for-profit company limited by guarantee authorised by the Minister for Revenue and Financial Services.

## ABOUT THE INFORMATION ON THIS STATEMENT

This Statement does not describe all of the conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. All benefits are determined in accordance with the Trust Deed and Government regulations. To the extent allowed by law, the Trustee makes no warranty that you are entitled to any of the benefits referred to in this Statement. When you are paid a benefit, tax may apply depending on your age and the type of benefit you receive. Refer to [www.ato.gov.au](http://www.ato.gov.au) for more information. To the extent allowed by law, the Trustee will not be liable for any loss or damage arising in any way from or in relation to inaccuracies, errors or omissions in the information made available on this Statement. Whilst every effort is made to ensure that the information contained in this Statement is correct, you should not make financial decisions or commitments based on the amounts shown. The Trustee reserves the right to correct any error or omission. Please advise the Customer Support Team should any of your personal details appear incorrect.

To advise any changes to your details, or for more information about this superannuation product, please contact the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement.

For information or advice that takes into account your personal situation, we recommend you consult an appropriately licensed or authorised adviser.

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## EXPLANATORY NOTES

1. The Closing Balance shown only includes transactions within this Statement period and processed to your account up to the time of printing. For information on transactions after that date, please contact the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement.
2. The information on your withdrawal benefit at 30 June 2022 is based on the amount that would have been attributed to you (including any payments, withdrawals or other transactions processed up to that date). Before withdrawing your benefit from the Fund, you should seek information on your withdrawal benefit by contacting the Customer Support Team, whose contact details can be found in the **Contact Details** section at the end of this Statement.
3. Members may be subject to higher taxation on concessional contributions (for example, employer contributions) where a superannuation fund does not hold the member's Tax File Number (TFN).

However, if you provide your TFN to the Fund within the 3 year period following the year in which the No-TFN Tax is deducted, your account can be reimbursed for the No-TFN tax deducted in that year.

If at the time of receiving the refund, the member has left the Fund and Member Services has the details of the member's new Fund, the refund will be forwarded to the new Fund (after taking into account any relevant earnings, fees, costs and taxes) as soon as practicable. While the Trustee will make reasonable endeavours to recover such tax, it does not guarantee it will do so in the event that a member has left the Fund prior to receiving the member's TFN.

Refer to the Fund's Annual Report and PDS for details about the investment strategies available to you or contact the Promoter, contact details can be found in the **Contact Details** section at the end of this Statement.

Members may request further information from the Customer Support Team in relation to their entitlements and investments in the Fund.

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## CONTACT DETAILS

### **The Customer Support Team**

Spaceship Super  
PO Box 3528  
Tingalpa DC, QLD 4173

Phone: 1300 049 532  
Email: [help@spaceship.com.au](mailto:help@spaceship.com.au)  
Web: [www.spaceship.com.au](http://www.spaceship.com.au)