

How to Understand Your Annual Superannuation Statement

For extra information please contact us on Ph: 93262788 or web: www.bongiorno.net.au



1 July 2008 to 30 June 2009

Member no:

Age at 30 June 2009:

Scheme entry date: 12 January 2009

Eligible service start date: 12 January 2009

Tax file number held: Yes

Your email address: Not supplied - please provide

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Are your personal details correct? Please ensure that your personal details including name, age, beneficiaries and home and email addresses as shown on your statement are all correct. You can update your home and email addresses, and home and work telephone numbers online by visiting the Member Login area of the First State Super website at www.firststatesuper.com.au. When online you can also obtain the necessary forms to update your name, date of birth, beneficiaries and Tax File Number (TFN). Alternatively call us on 1300 650 873 or email us at enquiries@firststatesuper.com.au

The enclosed *Explanatory Notes* form part of this statement.

Account Summary

	Gross Amount \$	Tax / Rebate \$	Net Amount \$	\$
Account balance at 12 January 2009				0.00
Plus Superannuation guarantee contributions	1,644.37	-246.66	1,397.71	
Optional employer contributions			0.00	
Personal contributions			0.00	
Net investment earnings			42.87	
Less Direct management fees	-17.32		-17.32	
Insurance premiums	-90.00	13.50	-76.50	
Account balance at 30 June 2009				1,346.76

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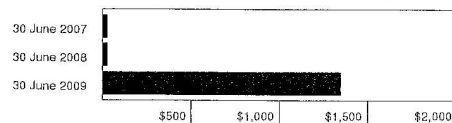
The payment of benefits is subject to Commonwealth preservation requirements (see "Preservation of Benefits" in the *Explanatory Notes*). Upon withdrawal of your benefit, your payment would have been subject to a withdrawal fee of \$30. From 1 July 2009 the withdrawal fee is \$36. This fee may be subject to member benefit protection if your account balance is less than \$1,000 at the time of withdrawal. Please refer to the *Explanatory Notes* for further details.

Benefit Components

Your preservation age is 60 and your withdrawal benefit quoted is made up of the following components:

Preserved	\$1,346.76
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
For benefit purposes, your tax free component is:	\$0.00

How your account balance has changed



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1. This section outlines your member details starting with your member number, your age at the date of the statement, the date you joined the fund, whether the fund has your Tax File Number and your email address for correspondence.

2. Outlines the movement of your account for the financial year, in this example the Dr only became a member in January. See below.

Item	Amount	Explanation
Superannuation Guarantee Contributions	\$1,644.37	Employer contributions on your ordinary salary (Usually 9% of Gross Ordinary)
Tax on Superannuation Contributions	(\$246.66)	Tax is charged at 15% on Employer Contributions (\$1,644.37X0.15=\$246.66)
Net Investment Earnings	\$42.87	Earnings your fund member account has made during the financial year
Direct Management Fee	(\$17.32)	This is the fee charged to manage your fund member account.
Insurance Premiums	(\$90.00)	These are insurance premiums taken out within the fund. (E.g. Life Insurance)

3. A graphical representation of your member accounts balance for the past 3 years. As well as a breakdown of your balance breakdown as far as type of benefits. (Speak to us for an explanation on the type of benefits)

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Member Name:

Member Number:

Member Investment Choice
Investment Switches

No switches were processed during the statement reporting period.

Account Allocation at 30 June 2009

Investment option	Your balance
Diversified	\$1,346.76
Total	\$1,346.76

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Allocation of Future Contributions from 12 January 2009

High Growth	Diversified	Balanced	Capital Guarded	Australian Equities	Australian Socially Responsible Equities	International Equities	Property	Australian Fixed Interest	International Fixed Interest	Cash
0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Compound average effective earning rates for the period ending 30 June 2009

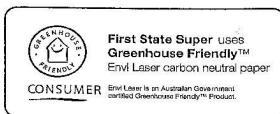
Investment option	Annual Return to 30 June 2009 %pa	2 Year Average Return %pa	3 Year Average Return %pa	5 Year Average Return %pa	7 Year Average Return %pa	10 Year Average Return %pa	Average Return Since Commencement (for options less than 10 years old) ² %pa	Date Investment Option Commenced
High Growth	-12.56	-11.71	-3.47	4.32	5.01	4.21	N/A	01/07/1994
Diversified	-8.33	-7.64	-1.12	4.84	5.48	4.96	N/A	08/12/1992
Balanced	-4.05	-3.71	0.88	5.08	5.63	5.30	N/A	01/07/1994
Capital Guarded	0.32	0.39	2.92	5.33	5.69	5.52	N/A	08/12/1992
Australian Equities	-13.81	-12.26	See note 3	See note 2	See note 2	See note 2	-3.57	17/10/2006
Australian Socially Responsible Equities ³	See note 3	See note 3	See note 3	See note 3	See note 3	See note 3	See note 3	01/05/2009
International Equities	-18.46	-17.78	See note 2	See note 2	See note 2	See note 2	-12.01	17/10/2006
Property	-16.40	-14.58	See note 2	See note 2	See note 2	See note 2	-7.13	17/10/2006
Australian Fixed Interest	9.07	6.23	See note 2	See note 2	See note 2	See note 2	5.47	17/10/2006
International Fixed Interest	5.71	6.04	See note 2	See note 2	See note 2	See note 2	4.68	17/10/2006
Cash ⁴	4.62	5.43	5.44	5.19	5.02	5.14	N/A	08/12/1992

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NOTES

- The returns set out in the table (except the annual return to 30 June 2009) are compound average returns. All rates of return in the table are those achieved by the underlying investments of the particular investment option, and are not the returns for your investment. Your individual rate of return depends on a number of matters such as fees and costs, the timing of transactions, any switches you have made and the actual mix of options that makes up your account.

These returns are based on final market prices and values of the Fund's assets (which are available only after the end of each financial year) whereas the transactions set out in your member statement are based on daily unit prices, which are calculated using the available market prices and values. Accordingly, there may be some differences in the asset valuations used for each purpose.

- Where the investment option has been in operation for less than 10 years, an average annual return for the period from the commencement of the option is shown.



4. Outlines your member balance at the end of the financial year as well as the investment option chosen to which your superannuation member balance is invested. In this example 100% of the members balance has been placed into diversified investments.
5. Outlines the various investment options as well as the forecast performance for each option for the various investment periods.

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FIRST STATE SUPER

FSS Trustee Corporation
ABN 11 118 202 672 AFSL 293340

your super, your future

1 July 2008 to 30 June 2009

Member Name:

Member Number:

- The Australian Socially Responsible Equities option commenced on 1 May 2009 and returns for this option are only available for the month of June 2009. The return for June 2009 is 3.02%. Due to the limited period of returns, it is not appropriate to show an average annual return for this option.
- The Cash investment option was called Cash Plus until October 2006, when the name was changed to reflect a small adjustment to the asset allocation. Previously, the asset allocation for the Cash Plus investment option was 100% cash and short-term income-producing assets, including 15% invested in one or two-year bonds. This was changed to be 100% cash and short-term income-producing assets with a duration of up to one year.

Past investment performance is no indication or guarantee of future investment performance. The returns set out above are after allowing for income tax on investment income, and investment managers expenses but before deduction of administration fees from members' account balances. Neither the investments of First State Super nor payments of capital to members are guaranteed by the trustee. The value of investments can rise or fall.

Nomination of Death Benefit Beneficiaries

If you wish to nominate your beneficiaries, by either non-binding or binding death benefit nomination, you can do so at any time by completing and returning either the Binding Nomination of Beneficiaries form or the Non-Binding Nomination of Beneficiaries form, both of which are available from our website at www.firststatesuper.com.au, by calling Customer Service on 1300 650 873 or by emailing us at enquiries@firststatesuper.com.au

Death and Disablement Benefits at 30 June 2009

The insurance cover shown in this statement is always subject to assessment by the insurer and dependent on your eligibility for the amount shown.

Your employer group for basic cover is: Health Exclusions/special conditions apply: No
Your employer group for additional cover is: n/a

On Death
Your account balance \$1,346.76
Plus 3 units of basic cover \$170,100.00
Total Benefit \$171,446.76

On Total and Permanent Disablement
Your account balance \$1,346.76
Plus 3 units of basic cover \$170,100.00
Total Benefit \$171,446.76

Income Protection Insurance
0% of nominated salary of \$0.00 \$0.00
Waiting Period 0 days

Insurance cover is always subject to assessment at the time of a claim being made and is dependent on your eligibility for the amount shown.

Should you hold basic cover, the basic cover that you have may be Full Cover or Limited Cover. Your cover is limited to Limited Cover if you were a member of the Fund on 30 November 2007 but were not actively at work on that day unless you return to work and are capable of performing your normal duties without restriction by any illness or injury for at least 30 hours per week. Under Limited Cover, you are only covered for one unit of cover for any pre-existing illness or injury prior to your cover taking effect.

On death or total and permanent disablement your benefit would be your insured death benefit or insured total and permanent disablement benefit, plus your account balance at the time of payment, less the applicable exit fee.

Your total cover (which includes the basic cover amount) is subject to a maximum of \$2 million for total and permanent disablement and \$5 million for death. Where you are covered under Ambulance Officer's Super insurance cover and also under basic or additional cover, your total cover is subject to a maximum of \$4 million for total and permanent disablement, \$4 million for death by accident and \$7 million for death and terminal illness. Where you are covered under Police Blue Ribbon Super insurance cover and also under basic or additional cover, your total cover is subject to a maximum of \$4 million for total and permanent disablement, \$4 million for death by accident and \$7 million for death and terminal illness.

It is important you read the *Explanatory Notes* for the options, terms and conditions applying to any insurance cover.

If you were a member of the Fund prior to 1 December 2007 and would like a further copy of the Significant Event Notice which sets out your eligibility criteria or you have become a member after 1 December 2007 and would like to check the factors that may affect your eligibility for the insurance cover shown on this statement please contact us on 1300 650 873.

As at 30 June 2009 you did not have income protection insurance cover. You may apply for income protection insurance cover (subject to the insurer accepting your application). Visit www.firststatesuper.com.au, call 1300 650 873 or email us at enquiries@firststatesuper.com.au for more information.

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Low fees, not for profit

R1706/S5118

FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 as trustee of the First State Superannuation Scheme ABN 53 226 460 365 SPIN FSS 0100AII

FSS FOL 10.4 (ISS) 0709

6. Outlines your current insurance cover within the superannuation fund. In this example the doctor is entitled to an estimated Death and Permanent Disablement payout as at 30 June 2009 of \$171,446.76. This is made up of the member balance of \$1,346.76 plus the insurance component of \$170,100.

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FIRST STATE SUPER

FSS Trustee Corporation
ABN 11 118 202 672 AFSL 293340

your super, your future

1 July 2008 to 30 June 2009

Member Name:

Member Number:

Transaction List

Transaction Date	Transaction Type	Received from Employer/Institution	Gross Amount \$	Tax/Rebate \$	Amount Allocated \$
12/01/2009	Account Balance				0.00
06/02/2009	SG contribution	Hunter New England AHS	184.48	-27.67	156.81
28/02/2009	Basic insurance cover premium				-30.00
06/03/2009	SG contribution	Hunter New England AHS	363.48	-54.52	308.96
31/03/2009	Administration fee				-4.33
31/03/2009	Basic insurance cover premium				-15.00
03/04/2009	SG contribution	Hunter New England AHS	356.93	-53.54	303.39
30/04/2009	Administration fee				-4.33
30/04/2009	Basic insurance cover premium				-15.00
11/05/2009	SG contribution	Hunter New England AHS	378.04	-56.71	321.33
31/05/2009	Administration fee				-4.33
31/05/2009	Basic insurance cover premium				-15.00
05/06/2009	SG contribution	Hunter New England AHS	361.44	-54.22	307.22
30/06/2009	Administration fee				-4.33
30/06/2009	Basic insurance cover premium				-15.00
30/06/2009	Contribution tax rebate - Insurance			13.50	13.50
	Investment Earnings For Period				42.87
30/06/2009	Account Balance				1,346.76

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Fees

Other Management Costs \$0.91

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.

These costs are costs such as investment management fees which are deducted from the investment earnings of the Fund before investment earning rates or unit prices are declared, and earnings added to your account. The investment earnings shown on your statement are net of these costs, and other taxes. So you can better understand the effect of these costs on your account they are shown as a separate item on your statement. Further details of how this approximate cost is calculated and how all costs are applied to your account can be found in the *Explanatory Notes*.

Additional Explanation of Fees and Costs

All direct fees and costs applied to your account are included in the Transaction List. Approximate indirect fees and costs are shown as Other Management Costs.

In addition to these fees and costs, a service fee applies if information is requested for the purposes of a family law split. If you have requested information during the year then a fee of \$110 would have been paid by way of separate cheque to the Fund. This amount is not included in your Transaction List.

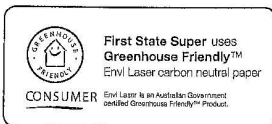
The Fund receives a tax deduction for any management fees and insurance premiums paid. The benefit of this deduction on direct fees other than administration fees is passed onto you as a contributions tax rebate. This rebate is shown in the Tax/Rebate column of the Transaction List.

Total Fees You Paid

This approximate amount includes all the fees and costs which affected your investment during the period.

Direct management costs included in the Transaction List	\$17.32
Contribution tax rebate - management costs	\$0.00
Net direct costs	\$17.32
Approximate other management costs - indirect costs	\$0.91
Total Fees	\$18.23

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7. These are your account transactions that have occurred during the financial year.
8. This is a breakdown of the management fees charged against your member account.