



Mr Sivakumar Reddy
3 Tarwin Place
CRANBOURNE EAST VIC 3977

Balance at 30 June 2014:
\$26,035.88

Member number: 711793147

Your benefit statement for 1 July 2013 to 30 June 2014

Your account summary

	\$
Opening balance at 1 July 2013	19,484.74
Contributions	4,829.07
Investment returns	2,913.48
Administration fees	-78.00
Insurance premiums	-457.73
Government taxes	-655.68
Closing balance as at 30 June 2014	26,035.88
Access to your super	\$
Unrestricted non-preserved (available)	0.00
Restricted non-preserved	0.00
Preserved	26,035.88

Keep all your super together

Now's a good time to get your super together.

By combining all your super accounts from previous jobs into your AustralianSuper account, you could help your super grow.

Find out how at
www.australiansuper.com/combine

Need more detail? See *Your transaction summary* and *About your statement* on the following pages

Your insurance cover

At 30 June 2014, the total benefits payable are:

Insured benefit + account balance = total payable

If you die	\$89,700.00	\$26,035.88	\$115,735.88
If you are TPD	\$89,700.00	\$26,035.88	\$115,735.88

This cover is based on 3 Death units and 3 TPD units and has been calculated using a Standard work rating and a recorded age of 44.

If you are off work and entitled to Income Protection payments you'll receive up to \$3,000 per month (60 day waiting period).

For more information on insurance, work rating and nominating beneficiaries, see *About your statement*

Your nominated beneficiaries

You have not nominated a preferred beneficiary. So AustralianSuper has no guidance on who is to receive your super in the event of your death. For information on how to nominate beneficiaries, see *Your beneficiaries* on the *About your statement* page.



It's time to go online

- › Choose paperless statements
- › Check your current balance
- › Update your details
- › Watch a video

See it all at www.australiansuper.com

Your super's performance

Your account was invested in the **Balanced option**.

Performance to 30 June 2014	1 year (%)
Balanced option	13.88

See the enclosed *SMART* bulletin for details.

Want to know more? See *Your super's performance*

History of your account balance

This shows your account balance at 30 June each year.

