

**Annual Report  
for the year ended  
30 June 2018**

**Australian Eligible Rollover Fund  
Sub-Plan REST**

**Trustee and issuer:**

Perpetual Superannuation Limited

ABN 84 008 416 831 AFSL 225246 RSE L0003315

## Contents

<b>Message from the Trustee</b>	<b>2</b>
<b>2017/2018 update</b>	<b>2</b>
<b>Main features of the AERF</b>	<b>2</b>
<b>Investment information</b>	<b>3</b>
Investment returns	3
Earnings rate and crediting strategy	3
How we invest your money	3
Investment objective	4
Investment approach	4
Investment managers	4
Asset allocation	4
Significant investment holdings	4
<b>Fund information</b>	<b>5</b>
Why you were transferred to the AERF	5
Your benefit in the AERF	5
Fees and other costs	5
Withdrawing your benefit in the AERF	5
Financial statements	6
Further information about the AERF	7
Please keep us informed	7
Complaints	7
Trust Deed	7
Indemnity insurance	7
Contact details	7
<b>APPENDIX</b>	
Abridged financial information	7

### Important notes and disclaimer

'AERF' means the Australian Eligible Rollover Fund (ABN 81 932 639 940, RSE R1067750, SPIN CML0825AU), which is an eligible rollover fund under the Superannuation Industry (Supervision) Act 1993 (SIS).

This Annual Report provides the fund information required under the Corporations Act 2001 and has been prepared by the Trustee in September 2018 for members of the AERF. In this Report, 'we' and 'our' are references to the Trustee.

The information is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. The information is believed to be accurate at the date this Report was prepared and is provided by the Trustee in good faith. You should consider whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information.

Neither we nor any company in the Perpetual Group guarantee that you will earn any return on your investment or that your investment will gain in value or retain its value.

## Message from the Trustee

The Trustee of the Australian Eligible Rollover Fund is pleased to present the Annual Report to members for the year ended 30 June 2018. This Report has been prepared to provide you with details about the AERF, information about its investments and financial results, a summary of the activities of the AERF in the year ended 30 June 2018 and an outline of any issues or changes which may affect your benefit in the AERF.

Superannuation is an important part of your financial affairs. Therefore, it is important that you understand your benefits in the AERF. If you would like further information, or have any questions relating to your benefit in the AERF, contact the AERF Administrator (see 'Contact details' on page 7).

## 2017/2018 update

As at 30 June 2018, the AERF had:

- 292,758 members and
- net assets of \$638.0 million.

## Main features of the AERF

The AERF is an eligible rollover fund (ERF), which is a registered superannuation fund that receives transferring members' benefits from other superannuation funds, retirement savings accounts or approved deposit funds. The main purpose of an ERF is to act as a temporary repository for transferred superannuation benefits.

The purpose of the AERF is to hold your superannuation benefit until you either transfer it to your current superannuation account or withdraw it (where eligible).

The main features of the AERF include:

- four Sub-Plans, with membership of the relevant Sub-Plan dependent either on the fund from which your superannuation was transferred or the value of your benefit. You are a member of Sub-Plan REST (USI 81932639940214) as your superannuation benefit was transferred from the Retail Employees Superannuation Trust (REST)
- overall management by Perpetual Superannuation Limited (Trustee), a wholly owned subsidiary of Perpetual Limited (ABN 86 000 431 827) and part of one of Australia's largest professional trustee groups
- administration by Jacques Martin Administration and Consulting Pty Ltd (ABN 24 006 787 748, AFSL 235037) (AERF Administrator)
- a program of activities designed to facilitate the consolidation of member benefits into the member's main superannuation account
- a conservative diversified investment portfolio comprising Australian shares, international shares, alternative assets, Australian fixed interest, international fixed interest, diversified credit and cash
- underlying investments managed by specialist investment managers in each class.

## Investment information

### Investment returns

Sub-Plan REST in the AERF returned 3.57% for the year to 30 June 2018.

The following table shows the effective earning rates on AERF assets for Sub-Plan REST, net of expenses (including the cost of providing member protection prior to 1 July 2014) and tax, for the past five years.

Year ended 30 June	Net effective earning rate % per annum	CPI %
2014	6.74	3.0
2015	4.23	1.5
2016	2.20	1.0
2017	3.91	1.9
2018	3.57	2.1
Compound average for 5 years	4.12	1.9
Compound average for 10 years	2.30	2.1

Note: Past performance should not be taken as an indication of expected future performance. Losses may occur. The Trustee, the AERF Administrator and the appointed investment managers do not guarantee any particular rate of return.

The earning rate for the AERF is dependent on the investment returns achieved by its underlying investments managed by the appointed investment managers.

Financial markets are cyclical and will experience periods of high returns and periods of low, and even negative, returns. It is important that members of superannuation funds including the AERF focus on the longer-term objective that superannuation is designed for retirement savings.

### Earnings rate and crediting strategy

The Trustee determines the annual earning rate to apply to all member accounts following the end of each financial year ending 30 June having regard to:

- the investment returns of the AERF
- the costs of the AERF during the reporting period which have not otherwise been charged to member accounts, including the net effect of goods and services tax (GST) (see 'Fees and other costs' on page 5 for details) and
- provision for income tax that may be payable by the AERF in relation to taxable income derived during the relevant financial year.

**Investment returns can be positive or negative and the Trustee does not guarantee that your benefit will gain in value or retain its value. The value of your benefit can fall due to a negative earning rate.**

The annual earning rate is usually declared by the Trustee and applied to member accounts within three months of the end of the financial year.

The Trustee also declares an interim earning rate for members leaving the AERF during the year. The interim earning rate is generally calculated on a weekly basis or as otherwise required due to market conditions. The Trustee calculates the interim earning rates having regard to:

- the investment returns of the AERF since the last annual earning rate was declared
- the costs incurred by the AERF which may include estimates for some costs and
- an estimation of income tax that may be payable by the AERF.

**If you leave the AERF between 30 June and the date that the annual earning rate is applied to member accounts you will receive the interim earning rate applicable at the time of your departure.**

### How we invest your money

The AERF doesn't have investment options. Instead, the Trustee invests the AERF's assets across a range of investment products offered by the appointed investment managers.

<b>Suitability</b>	As the AERF is designed to be a temporary repository for member benefits, the Trustee considers that a conservative diversified investment strategy is appropriate for its members.		
<b>Risk level<sup>1</sup></b>	3 – Low to medium		
<b>Minimum suggested timeframe</b>	Up to two years		
<b>Investment return objective</b>	To achieve a return which outperforms CPI by 2% per annum, after fees, over rolling two-year periods.		
<b>Investment guidelines</b>	<b>Asset sector</b>	<b>Benchmark</b>	<b>Ranges</b>
	Australian shares	15.0%	10.0-20.0%
	International shares (unhedged)	5.0%	2.5-7.5%
	Alternative assets	10.0%	7.5-12.5%
	Australian fixed interest	20.0%	17.5-22.5%
	International fixed interest	20.0%	17.5-22.5%
	Diversified credit	10.0%	7.5-12.5%
	Cash	20.0%	15.0-25.0%

1. The risk level represents the Standard Risk Measure (SRM), which is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period, as follows.

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

The SRM is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of the negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with the AERF.

The SRM may change over time for various reasons, including as a result of reviews of the underlying capital market assumptions that are used in their calculation and potential future changes to the investment guidelines and asset allocations. Any change to the SRM at any time will be published on our website.

## Investment objective

The Trustee aims to achieve the investment objective by:

- investing with investment managers appointed by the Trustee to gain a diversified exposure to approved asset sectors
- adherence to guidelines, or benchmarks, for the amount of the AERF's assets that will be invested in approved asset sectors at any one time
- regularly reviewing the combined asset allocation of the AERF to ensure it falls within the investment guidelines.

## Investment approach

The underlying assets of each investment product ensure that the AERF gains exposure to various approved asset classes. This diversity can provide a degree of protection against poor returns.

The Trustee also retains some cash in a bank account, to meet day-to-day administrative requirements, including payment of benefits.

The Trustee regularly monitors investment performance and receives reports from the appointed investment managers at agreed intervals.

### Derivatives

Derivatives are financial investments such as options, futures and swaps. The Trustee doesn't enter into any derivative contracts directly. However, any of the investment managers appointed by the Trustee may use derivatives in the underlying pooled investment products they manage.

## Investment managers

As at 30 June 2018, the investment managers appointed by the Trustee to manage the assets of the AERF were:

- Perpetual Investment Management Limited (PIML), a wholly owned subsidiary of Perpetual Limited
- JANA Investment Advisers Pty Limited (JANA).

PIML manages the AERF's Australian shares assets and approximately half of its alternative investments using a multi-manager investment approach that includes PIML and other specialist investment managers. PIML also solely manages the AERF's diversified credit and cash assets.

JANA manages the AERF's international shares, Australian fixed interest and international fixed interest assets and approximately half of its alternative investments. JANA uses a 'manager of managers' investment approach, which means that JANA does not directly manage investment funds but rather manages the selection and combination of the specialist investment managers for these asset classes.

## Asset allocation

The following table shows the AERF's exposure to the various asset classes at 30 June 2018 and 30 June 2017.

Asset type	30 June 2018	30 June 2017
Australian shares	16.0%	15.5%
International shares (unhedged)	5.6%	5.0%
Alternative assets	9.9%	10.5%
Australian fixed interest	19.1%	18.6%
International fixed interest	18.9%	20.4%
Diversified credit	10.3%	10.9%
Cash	20.2%	19.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>

## Significant investment holdings

The following tables provide details of the AERF's underlying investment holdings that had a value in excess of 5% of the AERF's total assets as at 30 June 2018. Totals may vary slightly to the sum of the various components due to roundings.

Underlying investments	Value of investment (\$,000)	Percentage of total AERF assets
JANA Tailored Trust No. 2	\$296,193	46.1%
Perpetual Private Australian Share Fund	\$98,405	15.3%
Perpetual Exact Market Cash Fund	\$53,874	8.4%
Perpetual Credit Income Fund	\$65,400	10.2%
<b>Sub-total</b>	<b>\$513,872</b>	<b>79.9%</b>
Other	\$129,486	20.1%
<b>Total</b>	<b>\$643,358</b>	<b>100.0%</b>

Enterprise	Value of investment (\$,000)	Percentage of total AERF assets
PIML	\$301,509	46.9%
JANA	\$296,193	46.1%
<b>Sub-total</b>	<b>\$597,702</b>	<b>92.9%</b>
Other	\$45,656	7.1%
<b>Total</b>	<b>\$643,358</b>	<b>100.0%</b>

## Fund information

### Why you were transferred to the AERF

Your superannuation benefit in the AERF may have been transferred from another superannuation fund for any of the following reasons:

- you have become a 'lost' member under superannuation legislation
- the balance of your account in your previous fund was less than a minimum amount specified by your previous fund
- you did not nominate a complying superannuation fund that would accept your benefit within a specified timeframe of leaving your previous fund or
- you are a non-member spouse, in circumstances connected with the division of superannuation following a marriage breakdown.

### Your benefit in the AERF

Your benefit in the AERF comprises:

- the amount originally transferred to the AERF from other funds
- the earning rate allocated to your account each year
- less fees and taxes.

The AERF does not offer insurance benefits to members. Any insurance cover you had in your previous superannuation fund will likely have ceased when you were transferred to the AERF.

The AERF can only accept amounts transferred from other regulated superannuation entities. The AERF can't accept any contributions from members, their spouses or employers.

A review of member accounts is conducted annually, at which time any member accounts that have been reduced to a zero balance since the last review (eg due to the deduction of administration fees) may be closed.

### Fees and other costs

Below are the AERF's fees for the 2017/2018 financial year and those applying from 1 July 2018.

Fee	2017/2018 financial year	From 1/7/2018
<b>Administration fee (% based)<sup>1</sup></b>	0.175% pa	0.175% pa
<b>Administration fee (\$ per week)<sup>1,2</sup></b>	\$0.23	\$0.24
<b>Investment fee<sup>3</sup></b>	0.465% pa	0.465% pa (estimated)
<b>Exit fee<sup>1,2</sup></b>	\$39.92	\$40.68
<b>Activity fee<sup>4</sup></b>	\$170 per hour	\$170 per hour

1. This fee is subject to GST, which is deducted from the AERF's total assets.
2. This fee may be indexed to CPI. This is generally done annually as at 1 July each year.
3. This fee includes GST. The amount may change in future years without prior notice to members.
4. This fee is payable to the Trustee. The amount was originally set at \$150 per hour (exclusive of GST) and may be indexed quarterly to CPI. The fee is calculated quarterly and the fee amount, plus GST, is deducted from the AERF's total assets after the end of each quarter and forms part of the AERF's indirect costs.

Further information about the fees and indirect costs for the AERF are contained in the current Product Disclosure Statement (PDS), which is available at [www.perpetual.com.au/aerf](http://www.perpetual.com.au/aerf) or by contacting the AERF Administrator.

### Summary of annual fees and indirect costs for 2017/2018 (excluding \$ per week administration and exit fees)

Annual fees and indirect costs <sup>1</sup>	% pa
Administration fee (% based)	0.175%
Investment fee	0.465%
Indirect cost ratio <sup>2</sup>	0.898%
<b>Total annual fees and indirect costs<sup>3</sup></b>	<b>1.537%</b>

1. Inclusive of the net effect of GST on applicable items.
2. This percentage includes the following indirect costs, which can vary in future years without prior notice to members:
  - 0.135% for transaction costs
  - 0.042% for the costs of derivatives used in underlying funds
  - 0.001% for performance-related fees incurred indirectly in underlying funds used to manage the AERF's alternative investments where the underlying fund exceeds its performance hurdle and meets any other relevant conditions for a defined period of time
  - 0.720% for other indirect costs relating to Sub-Plan REST.
Borrowing costs may also be incurred indirectly in relation to some of the AERF's underlying assets. These costs, which are reflected in the underlying funds' returns, are additional to the AERF's indirect costs. Estimated borrowing costs for the financial year ended 30 June 2018, which may vary in future years, were 0.066%.
3. Totals may vary slightly to the sum of the components due to roundings.

### Cap on passive fees and ban on exit fees

The Federal Government has announced (as part of its 2018 Budget) that, from 1 July 2019, there will be:

- a 3% annual cap on passive fees (total investment and administration fees) on accounts with balances below \$6,000
- a ban on exit fees for all super accounts.

The Trustee is considering the impact of this announcement.

### Withdrawing your benefit in the AERF

The AERF is a temporary repository for member benefits with a program of activities designed to facilitate the consolidation of these benefits into the member's main superannuation account. If you have a benefit in the AERF, you can transfer it to another complying superannuation entity at any time.

If you meet a condition of release from superannuation, as outlined below, you may also receive your benefit as a lump sum.

Benefit payments are subject to preservation requirements where a specific condition of release must be satisfied to receive preserved benefits. These include:

- permanent retirement from the workforce on or after reaching your preservation age. Your preservation age is determined by your date of birth as shown in the table below

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

- reaching age 60 and an arrangement under which you were gainfully employed has ceased<sup>1</sup>
- attaining age 65<sup>1</sup>
- becoming permanently incapacitated
- being diagnosed with a terminal medical condition that is likely to result in your death within 24 months
- suffering severe financial hardship<sup>1</sup>
- the Australian Taxation Office (ATO) authorises the release of your benefit on compassionate grounds<sup>1</sup>
- you are eligible to receive a departing Australia superannuation payment
- death
- you have previously been classified as a ‘lost’ member under SIS and your total benefit in the AERF is less than \$200<sup>1</sup>
- you have given a release authority for payment of excess contributions tax or
- you have reached your preservation age and wish to commence a non-commutable income stream<sup>1</sup>.

1. Temporary residents are not eligible to obtain superannuation benefits on these bases.

To withdraw your benefit from the AERF, simply complete a ‘Benefit Payment Request’ form and provide copies of your identification together with any other relevant supporting information.

The ‘Benefit Payment Request’ form is available at [www.perpetual.com.au/aerf](http://www.perpetual.com.au/aerf) or by contacting the AERF Administrator. Completed forms can be mailed to the AERF Administrator – see ‘Contact details’ on page 7.

The AERF Administrator currently accepts withdrawal requests by fax, provided they have no reason to believe the request is not genuine. For your protection, the administrator cannot accept:

- fax withdrawal requests for deposits to an Australian bank, building society or credit union account which has not previously been nominated by the member by mail
- fax copies of certified identification documentation which may be required to establish your identity.

Requests for third party payments other than to another superannuation or rollover fund will not be accepted.

The Trustee and AERF Administrator are not responsible for any losses that a member may incur, if the Trustee and AERF Administrator have followed the member’s instructions to withdraw a benefit and this withdrawal complies with superannuation legislation. The Trustee and AERF Administrator may also transfer a member’s account balance to an active account in the member’s name in another superannuation fund without the consent of the member, as permitted under superannuation legislation.

### **Payment of small and insoluble lost accounts to the ATO as unclaimed super**

Lost accounts which have balances less than \$6,000 or have been inactive for 12 months and there are insufficient records to identify the owner of the account must be paid to the ATO as unclaimed super.

Any unclaimed super amounts that are paid to the ATO can be claimed back from the ATO at any time.

Interest will be paid at a rate equivalent to CPI inflation from 1 July 2013 on all lost superannuation accounts reclaimed from the ATO.

### **Consolidation of small and inactive accounts**

The Federal Government has announced (as part of its 2018 Budget) that, from 1 July 2019, super funds will be required to transfer all member accounts with balances below \$6,000 that have been inactive for 13 months to the ATO. The ATO will expand its data matching process to proactively reunite these inactive accounts with a member’s current active account, where possible.

### **Payment of unclaimed accounts of members aged 65 to the ATO as unclaimed super**

If you have reached age 65 and have not claimed your benefit in the AERF, your account may be treated under superannuation legislation as unclaimed super.

If your account becomes unclaimed super money it must be paid to the ATO. You will be notified by the AERF Administrator if a benefit in your name has been paid to the ATO after you have turned age 65. Any unclaimed super amounts that are paid to the ATO can be claimed back from the ATO at any time.

If you have recently turned age 65 you should contact the AERF Administrator to discuss the withdrawal of your benefit – see ‘Contact details’ on page 7.

### **Auto-consolidation of member accounts**

If you have more than one account within the AERF, legislation allows the Trustee to consolidate those accounts (intra-fund consolidation), subject to certain conditions.

Trustees of eligible rollover funds are also allowed to transfer member account balances to active accounts in other superannuation funds (inter-fund consolidation) without a member’s consent.

### **Death benefits**

If a member dies before receiving their benefit, the benefit will be paid at the Trustee’s discretion (in a form determined by the Trustee) to the member’s dependants or legal personal representative, in accordance with superannuation and tax laws.

In making its decision, the Trustee will take into account any current death benefit nomination you have made and/or your last will and testament (as applicable), but is not bound by them.

### **Temporary residents’ superannuation**

If you are a temporary resident and don’t claim your super benefit on departure, it will become unclaimed and paid to the ATO where it has been at least six months after you have departed Australia and no longer hold a visa.

Former temporary residents whose benefits have been paid to the ATO can apply to the ATO at any time for their super to be paid to them.

### **Portability**

Portability rules allow superannuation balances to be moved from one fund to another. Generally, the transfer must occur within three business days after the transferring trustee has received the member’s request (subject to some exceptions) provided the transferring trustee has all required information.

### **Financial statements**

We do not send audited financial statements or the auditors’ report of the AERF to members. Abridged financial information is included as an appendix to this Annual Report.

Should you wish to receive a full set of audited financial statements and the auditor’s report, these can be obtained from the AERF Administrator upon request.



## Further information about the AERF

When requested in writing, we will make copies of the following information available to you free of charge once per year:

- Trust Deed and Rules
- audited financial statements and auditor's report
- any other information which you may need to help you understand your benefit entitlements, or which will help you to make an informed judgment about the management, financial condition or investment performance of the AERF.

If the same information has been provided to you within the 12 months before your current request you may be charged a fee. Any fee will not be more than the reasonable cost to the AERF of providing you with the information.

The following additional information will be available on our website at [www.perpetual.com.au/aerf](http://www.perpetual.com.au/aerf) from the date required by law:

- details of the AERF's investment portfolio holdings
- details of Trustee and executive remuneration
- all other documents or matters which we are required by superannuation law to disclose on the AERF's website.

## Please keep us informed

If you change your name, your address or want to change your nominated beneficiaries, please contact the AERF Administrator.

Please note that any change to your name will require verification of the name change before your membership details can be updated. Such verification may include:

- a certified copy of your marriage certificate
- a certified copy of divorce papers and birth certificate/marriage certificate (to show maiden name) or
- a certified copy of a change of name by deed poll form.

Certifying persons are to include a statement declaring that the copies are true and correct copies of the original documents. The certifier must also include their full name, date certification was provided and their signature as part of the certification.

## Complaints

The Trustee has established procedures for dealing with member complaints. If you have a complaint, you can either call the AERF Administrator on 1800 677 424 between 8.30am and 5.00pm (Sydney time) Monday to Friday or write to the AERF Administrator at the following address:

**Complaints Manager, Customer Relations**  
**Australian Eligible Rollover Fund**  
**Reply Paid 5429**  
**Parramatta NSW 2124**

The AERF Administrator on behalf of the Trustee must respond to complaints within 90 days.

If you are dissatisfied with a decision of the Trustee which affects you, and your complaint has not been resolved to your satisfaction, you may refer the matter to the following relevant external dispute resolution (EDR) scheme.

Details	Until 31 October 2018	From 1 November 2018
<b>EDR scheme</b>	<b>Superannuation Complaints Tribunal (SCT)</b>	<b>Australian Financial Complaints Authority (AFCA)</b>
<b>Phone</b>	1300 884 114	1800 931 678
<b>Email</b>	<a href="mailto:info@sct.gov.au">info@sct.gov.au</a>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Website</b>	<a href="http://www.sct.gov.au">www.sct.gov.au</a>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Postal address</b>	Locked Bag 3060 Melbourne VIC 3001	GPO Box 3 Melbourne VIC 3001

## Trust Deed

The Trust Deed dated 20 June 1994 (as amended) is a legal document that sets out the provisions governing the operation of the AERF and the rights and obligations of members and the Trustee. The Trustee is responsible for ensuring that the AERF operates according to the Trust Deed and the accompanying Rules, and that the AERF complies with all relevant laws.

## Indemnity insurance

Professional indemnity insurance has been effected by the Trustee.

## Contact details

If you have any enquiries about the AERF you may contact the AERF Administrator, Jacques Martin Administration and Consulting Pty Ltd, as follows:

**AERF Administrator**  
**Locked Bag 5429**  
**Parramatta NSW 2124**

**Phone: 1800 677 424**  
**+61 2 8756 5573 (international callers)**

**between 8.30am and 5.00pm**  
**(Sydney time) Monday to Friday**

**Fax: 1300 700 141**

**Email: [aerfenquiries@perpetual.com.au](mailto:aerfenquiries@perpetual.com.au)**

**Website: [www.perpetual.com.au/aerf](http://www.perpetual.com.au/aerf)**

## APPENDIX

### Abridged financial information

The following summary is taken from the AERF's audited financial statements for the year ended 30 June 2018. The full audited financial statements and auditor's report can be obtained on request by contacting the AERF Administrator.

#### Statement of the change in net assets available for member benefits

	2017/2018 \$'000	2016/2017 \$'000
<b>Net assets available to pay benefits on 1 July</b>	<b>713,322</b>	<b>783,979</b>
Investment revenue/(loss)	28,893	36,405
Contribution revenue	11,979	20,668
<b>Total gross income/(loss)</b>	<b>40,872</b>	<b>57,073</b>
Benefits expense	(106,444)	(115,967)
Administration fees	(7,041)	(8,059)
Trustee fees	(1,271)	(1,442)
Auditor's remuneration	(72)	(70)
Income tax benefit/(expense)	(977)	(1,425)
Other expenses	(403)	(767)
<b>Total expenditure</b>	<b>(116,208)</b>	<b>(127,730)</b>
<b>Net assets available to pay benefits on 30 June</b>	<b>637,986</b>	<b>713,322</b>

## Enquiries

Jacques Martin  
Administration and Consulting Pty Ltd  
Locked Bag 5429  
Parramatta NSW 2124

**Phone:** 1800 677 424  
+61 2 8756 5573 (international callers)  
between 8.30am and 5.00pm  
(Sydney time) Monday to Friday

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