

Report to Members

# SuperTrace Eligible Rollover Fund

30 June 2011

# Abbreviations

<b>Account</b>	A Member's account in SuperTrace
<b>APRA</b>	Australian Prudential Regulation Authority
<b>ATO</b>	Australian Taxation Office
<b>CBA</b>	Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945
<b>CMLA</b>	The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035
<b>Colonial First State</b>	Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468
<b>Colonial First State Property</b>	Colonial First State Property Limited ABN 20 085 313 926
<b>ERF</b>	Eligible Rollover Fund
<b>Member, 'you'</b>	A person with an account in SuperTrace
<b>PDS</b>	Product Disclosure Statement
<b>Policy</b>	The investment policy issued by CMLA
<b>RSEL</b>	Registrable Superannuation Entity Licence
<b>SGC</b>	Superannuation guarantee charge
<b>SIS</b>	Superannuation Industry (Supervision) Act 1993 and the Regulations
<b>SuperTrace/ the Fund</b>	SuperTrace Eligible Rollover Fund
<b>TFN</b>	Tax File Number
<b>Trustee 'we', 'us' or 'our'</b>	Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025
<b>The Group</b>	Commonwealth Bank of Australia and its subsidiaries

This Report is issued by Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025, trustee of SuperTrace Eligible Rollover Fund ABN 73 703 878 235. The Trustee, CMLA, Colonial First State and Colonial First State Property are wholly owned subsidiaries of Commonwealth Bank of Australia.

Commonwealth Bank of Australia and its subsidiaries (except to the extent expressly stated otherwise in this Report) do not guarantee, or in any way stand behind, the performance of SuperTrace or the repayment of capital or interest by SuperTrace. Investments in SuperTrace are not deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries (other than CMLA or the Trustee) and investment-type products are subject to investment risk including possible delays in payment of benefits and loss of principal invested.

Past performance is not an indicator of future performance. Past performance figures are generally quoted as annualised effective yields and are net of fees and taxes on earnings.

The information in this Report has been prepared without taking into account your objectives, financial situation or needs. You should, before acting on this information, consider its appropriateness to your circumstances. You should speak to your tax adviser in relation to taxation issues and consider talking to a financial adviser before making an investment decision.

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# Introduction

Dear Member,

We are pleased to issue the SuperTrace Report to Members ('this Report') for the year ended 30 June 2011.

This Report provides you with an update on issues concerning your investment in SuperTrace and general information and details of the management of SuperTrace.

If you have any questions about this Report or your investment in SuperTrace, please contact one of our customer service representatives on



Phone

**1300 788 750**  
between 8.30 am and 6 pm  
(Sydney time),  
Monday to Friday or  
**+61 2 8282 0543** if calling  
from outside Australia.

# Reuniting Members with their lost super



We work hard to reunite our Members with their lost super and we are always looking for ways to achieve this.

Here are the ways that we are helping Members and other people find their super:

- SuperTrace website – our website allows people to complete a search for lost super possibly held for them in SuperTrace
- We leverage off our unique position of being part of the Group, to regularly cross-reference lost Members against the Group customer database, which is one of the largest customer databases in Australia. We use this to find up to date contact details for our lost Members
- Australia Post Address Matching Approval System
- SuperSeeker – if you don't have any luck finding lost super in SuperTrace, our website provides a direct link to the ATO's SuperSeeker website
- Lost Member Register – regular reporting to the ATO's Lost Member Register
- Use of external data management warehouses – using the services of an external data management company to help us find up to date contact details for our lost Members
- Online advertising campaign – regular campaigns that target individuals who are actively looking to find any 'lost' super that may exist in their name. By looking for 'lost super' via the Google search engine, searchers are redirected to SuperTrace's live search engine on our website to help them locate any lost super held within SuperTrace.

More details are at [www.supertrace.com.au](http://www.supertrace.com.au)

# Reuniting Members with their lost super

## The results speak for themselves

We have reunited thousands of Members with millions of dollars of superannuation they otherwise may not have known about.

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	In 2010/2011	Since inception
Number of Members who have been reunited with their superannuation	36,919	355,381
Value of benefits paid out in (\$'s)	16.81 mil	928.84 mil

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One of our main areas of focus has been to promote our identification and reunification efforts. These efforts are on-going.

# SuperTrace maintains strong ratings



We're not the only ones who think we're pretty good.

SuperTrace has cemented its market leading position after securing the highest ratings awarded by two key independent superannuation ratings agencies. We received:

- the 5 star quality rating from The Heron Partnership for the fourth consecutive year in a row and
- a Platinum rating from SuperRatings for the second consecutive year.

SuperRatings identified SuperTrace as having 'a simple and transparent fee structure, with the single percentage based admin fee offering excellent value for members, especially those with smaller account balances'. SuperTrace was also recognised as a market leader in regards to the excellent services provided to its Members. 'SuperTrace continues to be a leader in regards to services, with extensive use of third party databases, in particular displaying a real commitment to reuniting members with lost monies'.

The 2011 Heron Partnership report noted SuperTrace's 'active and continuing marketing campaign to find lost Members', which helped SuperTrace score a perfect 10 for its reunification activities. In addition, SuperTrace's fee structure was described as featuring 'good simplicity and good transparency', receiving the highest score in this category for the second year in a row. The Heron Partnership also noted that SuperTrace continues to strive for better communication with its' Members. 'The past 12 months has seen a continued improvement in access to communication material through a new website.'

# About SuperTrace

## **Who is the Trustee?**

Colonial Mutual Superannuation Pty Ltd is the trustee of the Fund. The Trustee holds a RSEL under SIS and is ultimately a wholly owned subsidiary of CBA. SuperTrace is a regulated and registered superannuation fund in accordance with SIS.

The Trustee's role is to make sure that the Fund is administered in accordance with the Trust Deed, SIS and other superannuation law. No penalties have been imposed on the Trustee under superannuation law.

## **The Trust Deed and Risk Management Strategy & Plan**

The SuperTrace Trust Deed outlines the rights and obligations of the Trustee and Members. The Trust Deed can be changed at any time, although any change that may adversely affect your Account can generally only be made if:

- it is expressly permitted by SIS or
- all affected Members agree to the change or
- APRA agrees.

We will let you know if a change is made to the Trust Deed that affects you as required by law. If you would like a copy of SuperTrace's Trust Deed and/or Risk Management Strategy & Plan please write to:



Post

SuperTrace  
Locked Bag 5429  
Parramatta NSW 2124

## **Trust Deed changes**

There were no changes made to the Trust Deed for the period 1 July 2010 to 30 June 2011.

## **Policy variation**

The terms of the Policy may be varied from time to time. You will be notified of any variation that affects you.

# About SuperTrace

## Indemnity insurance

The Trustee as a member of the Group is covered under the Group's 'Directors & Officers' indemnity and professional indemnity insurance policies.

## Complying status of SuperTrace

SuperTrace is a complying superannuation fund and is eligible for concessional tax treatment. The complying status of SuperTrace can only be revoked in exceptional circumstances. It is the Trustee's intention to ensure that SuperTrace continues as a complying superannuation fund.

## Relationship between the Trustee and some service providers to SuperTrace

The following associates of the Trustee are service providers of SuperTrace:

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Administrator:	<ul style="list-style-type: none"><li>• CMLA</li></ul>
Investment Management:	<ul style="list-style-type: none"><li>• Colonial First State</li><li>• Colonial First State Property</li></ul>

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Commercial service level agreements on arms-length terms are in place between the Trustee and CMLA, CMLA and Colonial First State, and CMLA and Colonial First State Property.

# How we invest your money

## Our philosophy

To treat all Members equally, regardless of the size of your Account or whether lost or found. We believe our conservative investment approach supports this philosophy, as it offers you security especially in times of market volatility. You also benefit from our simple fee structure.

## Formulating the investment objective and strategy

SuperTrace acts as a short-term holding account for Members that have unknown risk/return profiles. Generally, Members with relatively small balances (e.g. less than \$1,000) are transferred into SuperTrace. A capital stable investment strategy provides an appropriate risk/return profile for the majority of Members, as it aims for consistent real rates of growth while at the same time protecting against short-term volatility risk.

## Capital Stable Fund

Investment objective	To provide a reasonably high level of security and consistent returns.
Investment strategy	Invest in a broad range of assets with a majority in defensive investments.

## Capital Stable Fund

Asset class	Benchmark allocation as at 30 June 2011 (%)	Min-Max allocation range (%)*
Australian shares	9.5	4-20
International shares <sup>^</sup>	8	3-15
Listed property <sup>o</sup>	4.5	0-10
Alternatives <sup>**</sup>	5.5	0-12
Fixed interest <sup>†</sup>	37.5	27.5-50
Cash	35	20-45

<sup>^</sup> Currency hedging target of 50%.

<sup>o</sup> Includes Australian and international listed property trusts.

<sup>\*\*</sup> These are investments in non-traditional sectors, such as private equity and infrastructure, and unlisted property trusts.

<sup>†</sup> May include both Australian and international bonds.

<sup>\*</sup> Benchmark asset allocations and minimum/maximum asset allocation ranges are indicative only. Asset allocations may move outside these ranges temporarily depending on movements in the value of financial markets and cash flows. Benchmark asset allocations and ranges may change over time.

# How we invest your money

## Investment performance

Superannuation is a long-term investment and results should be considered over longer periods of time. SuperTrace's investment returns (crediting rates) for the last 10 years are as follows:

Year ended 30 June 2011	6.22% p.a.
Year ended 30 June 2010	7.03% p.a.
Year ended 30 June 2009	-3.25% p.a.
Year ended 30 June 2008	-1.89% p.a.
Year ended 30 June 2007	7.73% p.a.
Year ended 30 June 2006	7.66% p.a.
Year ended 30 June 2005	7.48% p.a.
Year ended 30 June 2004	6.57% p.a.
Year ended 30 June 2003	5.05% p.a.
Year ended 30 June 2002	-0.34% p.a.
5 year compound crediting rate to 30 June 2011	3.06% p.a.
10 year compound crediting rate to 30 June 2011	4.14% p.a.

Crediting rates reflect actual performance of the underlying assets held by SuperTrace and are net of management costs and tax on investment earnings. The rates in the table above are the actual rates that would have applied to your investment if you were a Member for the entire respective period. If you joined SuperTrace part way through a period, or made an additional investment to SuperTrace during a period, your personal return for that period would differ from the rates above.

**Please note that past performance is not indicative of future performance.**

## How we invest your money

### **How investment returns are passed onto you**

Investment returns are credited to your Account as an annual crediting rate effective 30 June. An interim crediting rate applies if you withdraw your full entitlement from SuperTrace. If you withdraw your full balance from SuperTrace between 30 June and the date that the annual crediting rate is declared you will receive an interim crediting rate at the time your payment is processed.

In certain circumstances where we consider it to be in Members' interests we may suspend processing of withdrawals. If this happens, we apply the interim crediting rate determined after the suspension is lifted to any withdrawal requests affected by the suspension period.

The crediting rate is not guaranteed and the rate applied may be negative. When this occurs, the value of your benefit entitlement will be reduced.

The annual crediting rate is calculated so as to pass on all investment earnings to Members, however a small residual remains as a part of the crediting rate process. This residual is carried forward and applied into the following year's crediting rate.

### **Trustee policy towards use of derivatives**

In managing investments, the investment managers may use financial derivatives such as futures, options and forward rate agreements. The investment managers may not use derivatives to create net short positions, or gear the investment option's position. The investment managers are also bound by CMLA's Derivatives Risk Statement.

### **Labour standards, environmental, social and ethical considerations**

The Trustee, CMLA, Colonial First State Property and Colonial First State do not have a predetermined approach for considering labour standards or environmental, social or ethical considerations when making investment decisions for SuperTrace. However, should sustainability of earnings of those companies we invest in be adversely affected due to poor labour standards or activities considered environmentally, socially or ethically unacceptable, we may divest ourselves of the investment. Hence, these factors may sometimes be considered when investment decisions are made.

## How we invest your money

### **Responsible investing**

CMLA aims to be a responsible investor. To help achieve this CMLA has become a signatory to the United Nations Principles for Responsible Investment (UN PRI). The UN PRI provides a framework for responsible investing, including the consideration of environmental, social and corporate governance (ESG) factors into the investment process. Responsible investing is only concerned with the financial impact of ESG factors on investment decisions.

CMLA believes that the consideration of ESG factors into investment decisions enhances a portfolio's long term performance. Therefore, CMLA encourages managers to take ESG factors into consideration in their investment processes and collaborates with fund managers, and other industry participants, to advance the UN PRI and responsible investing.

### **Valuation of unlisted assets**

The Fund may hold a variety of unlisted assets. CMLA has an Asset and Liability Valuation policy in place to ensure the valuation of investment assets and associated liabilities is appropriate. This includes the valuation of real property and other investments (including infrastructure) which are not valued on a daily basis.

# Fees and charges

## **Management costs**

Your Management costs are the fees and costs for managing and administering your investment. These costs comprise the management fee described below as well as other costs, e.g. custody expenses, deducted from the underlying trusts through which investments are made by the Capital Stable Fund (for a description of current investment arrangements see below under “Transactional and operating costs”).

## **Management fee**

The management fee (also known as an “Asset Charge”) is the fee for managing and administering SuperTrace and its investments. This fee is deducted from the total Fund’s assets before the crediting rate is declared and interest is credited to your Account. The management fee for 2010/2011 and for 2011/2012 is 1.55% p.a. of total assets (net of tax). Gross equivalent is 1.82% p.a.<sup>1</sup>

## **Transactional and operational costs**

Under the current investment arrangements, the Trustee, as owner of the Policy through which SuperTrace invests, is allocated units in the Capital Stable Fund in CMLA’s No. 2L Statutory Fund. At that level, the value of the units depends on the calculation of a “unit price”, which takes into account, amongst other things, transactional and operational costs, which may include brokerage, settlement and clearing costs and stamp duty associated with actual asset transactions and buying and selling investments.

The Trustee is entitled to recover any costs from SuperTrace assets for liabilities incurred while acting as Trustee. Apart from the Financial Assistance Levy the Trustee has decided not to recover these costs at this time. You will be notified if the Trustee recovers these costs in the future.

<sup>1</sup> Shown for comparative purposes. Actual management fee deducted from the Member’s account is the Member’s share of 1.55% p.a. of total Fund assets.

## Fees and charges

### **Member benefit protection**

SuperTrace is required to treat all Members as protected members, which means that we cannot charge administration fees in excess of investment earnings regardless of your Account balance. Member benefit protection only applies to those fees which are deducted directly from your Account. Currently, SuperTrace does not charge any direct fees to Members.

Member benefit protection does not apply to your management costs as this fee is deducted from the total assets of SuperTrace before the crediting rate is declared and credited to your Account.

### **Increase or alterations to fees and charges**

In accordance with the governing rules of SuperTrace, including the Policy, the Trustee and/or CMLA may vary the amounts of any fees and charges. You will be notified of any variation that affects you.

# Superannuation news

These changes are legislated and depending on your individual circumstance may have an impact on you.

## Flood levy

The Temporary Flood and Cyclone Reconstruction Levy (flood levy) is to apply during the 2011/12 income year only.

The flood levy will apply to the taxable income of individuals (unless an exemption applies). This means that superannuation benefit payments (i.e. lump sum and income stream) paid to a person over 60 will not be subject to the flood levy as these amounts are non-assessable non-exempt. Superannuation benefit payments paid to a person under 60 however may be subject to the flood levy.

The table below outlines the amount payable according to your taxable income. Taxable income is assessable income less allowable deductions.

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Taxable income	Flood levy
\$0 to \$50,000	Nil
\$50,001 to \$100,000	0.5% for each \$1 over \$50,000
Over \$100,000	\$250 plus 1% for each \$1 over \$100,000

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If you were affected by certain natural disasters you may be able to apply for an exemption to the flood levy by completing and submitting the ATO approved form "Flood Levy Exemption Declaration" (NAT 73797) to your income provider.

For more information go to: [www.ato.gov.au/floodlevy](http://www.ato.gov.au/floodlevy)

## Superannuation news

### **Greater use of tax file numbers**

The government will allow superannuation fund trustees and retirement savings account (RSA) providers to make greater use of TFNs to locate member accounts and to facilitate the consolidation of multiple member accounts. This measure will improve superannuation industry administration by removing the existing requirement for fund trustees and RSA providers to use other methods of identification to locate accounts before TFNs can be used, with effect from 1 July 2011. It will also assist fund trustees and RSA providers to carry out more efficient consolidation of multiple member accounts, with effect from 1 January 2012, if not proclaimed earlier.

### **Financial assistance levy**

In April 2011, the federal government announced it will provide approximately \$55 million in financial assistance to affected members of four superannuation funds formerly under the trusteeship of Trio Capital Limited.

In accordance with the Superannuation (Financial Assistance Funding) Levy Act 1993, the government will recover the cost of the financial assistance by imposing a levy on certain superannuation funds and approved deposit funds in the 2010/2011 financial year. The Fund is subject to the levy. The levy is calculated as 0.01347% of the Fund's total assets as at 30 June 2010. An amount of \$215,779.03 in respect to this levy has been provided for from the assets of the Fund.

This means that there has been a marginal impact to the annual crediting rate applied to Members Accounts for the period ended 30 June 2011.

# Other important information

## Accessing super benefits

The government has placed restrictions on when you can get access to your benefits. These restrictions relate to the type of benefit(s) you have had and whether you need to satisfy a “condition of release”.

Your Account in SuperTrace may include “preserved benefits”, “restricted non-preserved benefits” and “unrestricted non-preserved benefits”.

- **Preserved benefits** are benefits that must be retained in the superannuation system, until you satisfy a “condition of release”.
- **Restricted non-preserved benefits** are benefits which are not preserved but which cannot be cashed until you satisfy a “condition of release”.
- **Unrestricted non-preserved benefits** are benefits that do not need to be preserved, usually because a “condition of release” has been met. Accordingly, such benefits are payable at any time on request.

From 30 June 1999 all earnings on “restricted” or “unrestricted non-preserved” benefits are preserved.

The “conditions of release” include where:

- you have permanently retired after reaching your “preservation age”

The “preservation age” is determined according to a Member’s date of birth as follows:

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

- you have reached age 65
- you have reached age 60 and an arrangement under which you were gainfully employed has come to an end

## Other important information

- you have reached age 55 and have elected to purchase a transition to retirement or non-commutable income stream
- you have become permanently incapacitated
- you die
- we believe that you satisfy the severe financial hardship criteria (after meeting a number of regulatory requirements)
- APRA approves payment on specified compassionate grounds
- other circumstances occur which are approved by APRA
- you have previously been classified as a “lost member” under superannuation legislation and your total benefit in SuperTrace is under \$200
- the Trustee is given a “release authority” from the ATO relating to withdrawal of money to meet your liability for excess contributions tax or
- you suffer a terminal medical condition. This condition of release allows terminally ill Members to apply for release of their benefits regardless of age or employment status.

### **Conditions of release for temporary residents**

If you are or were a temporary resident, from 1 April 2009 the conditions of release that apply to you in SuperTrace are:

- you were a temporary resident who has departed from Australia and your visa has expired
- you die
- you have become permanently incapacitated
- you suffer a terminal medical condition
- we have to pay your benefit to the ATO as unclaimed money
- we are given a “release authority” from the ATO relating to a withdrawal of money to meet your liability for excess contributions tax.

### **Superannuation contributions surcharge**

The superannuation contributions surcharge ceased to have effect 1 July 2005. Please note the ATO will continue to issue surcharge assessments after 1 July 2005 for prior financial years.

The ATO will contact you directly about any surcharge obligations. Any surcharge payable will be debited from your Account solely on instructions to us from the ATO.

## Other important information

### **Superannuation contribution surcharge objections**

If you are dissatisfied with your surcharge assessment you can lodge an objection direct with the ATO in your capital city. In the course of lodging an objection, you will need to include the specific grounds for your objection.

**Note:** We recommend that you contact your taxation adviser or accountant to discuss your personal tax position.

### **Death benefits – nomination of dependant(s)**

You can nominate one or more dependants and/or your legal personal representative (i.e. the representative of the estate) in any proportions to receive your benefits on your death. We will consider your nomination but we are not bound by it and we have sole discretion to determine to whom the benefit is paid.

A dependant means:

- your spouse (legal or de facto spouse, including same sex) and a person with whom you are in a relationship registered under State and Territory law, including same sex
- a child (includes an adopted child, step-child or an ex-nuptial child, a child of your spouse and your child within the meaning of the Family Law Act 1975) of any age
- any person with whom you have an interdependency relationship or
- any person financially dependent on you on the date of your death.

SIS outlines a number of circumstances the Trustee should take into account when identifying whether an “interdependency relationship” exists, and provides some examples of interdependency relationships.

You can make a nomination by completing the Nomination of Dependiant(s) form available from the SuperTrace website at [www.supertrace.com.au/members\\_area.html](http://www.supertrace.com.au/members_area.html)

If you wish to change your nomination, you should also complete this form. Please note, if your circumstances have changed, e.g. you have married or divorced, you should review any nomination(s) you have previously made. We suggest that

## Other important information

you consult your financial adviser as this area is complex and involves different taxation implications.

### **Family law**

Family law legislation allows the superannuation of married and de facto couples (including same-sex), who have separated or divorced, as the case may be, to be divided.

For full details regarding the Family Law processes which can occur on your Account, you can contact your financial adviser or simply call **1300 730 324** between 8:30 am and 5 pm (Sydney time), Monday to Friday.

### **Unit pricing adjustment and error compensation policy**

Under the current investment arrangement the Trustee, as owner of the Policy through which SuperTrace invests, is allocated units in the Capital Stable Fund in CMLA's No. 2L Statutory Fund. The investment earnings are passed on to Members via annual crediting rates or interim crediting rates for Members who have left before the date the annual crediting rate is declared. Sometimes, errors may be made in the unit price or crediting rate calculation process, resulting in an incorrect Account balance. In that case an adjustment to your Account may be required.

CMLA has established a compensation policy to deal with these events and return Members to a financial position that is materially the same as if the error had not occurred. If the error is material, you may be entitled to compensation which may be paid:

- by crediting your Account with the amount due or
- where your Account is closed, if the amount of the adjustment is greater than a payment threshold of between \$5 and \$20 (depending on the circumstances), by sending you a payment by cheque or electronic funds transfer. **Note:** if you have not met a condition of release, compensation will be paid to a new account in SuperTrace or another superannuation or retirement savings account product.

The tolerance levels we use are in line with industry standards and regulatory practice guidelines.

# Abridged financial statements

Set out on the following page are the unaudited abridged financial statements for the Fund for the 12 months ending 30 June 2011.

We will make copies of the audited Fund financial statements and related audit report for SuperTrace available to you free of charge once each year on request. You can also request certain other information relevant to SuperTrace or your entitlements. However, in some cases a fee may be charged.

To request a copy of the audited Fund financial statements, write to:



Post

SuperTrace  
Locked Bag 5429  
Parramatta NSW 2124

## Abridged financial statements

For the year ended 30 June 2011

	Unaudited 30 June 2011 '000	Audited 30 June 2010 \$'000
<b>Revenue</b>		
Changes in net market value of investments	123,599	130,757
Employer contributions	767	1,047
Transfers from other funds	62,011	117,180
<b>Total revenue</b>	<b>186,377</b>	<b>248,984</b>
<b>Expenses</b>		
Administration and investment management fees	25,167	24,246
Superannuation contributions surcharge	3	10
Income tax expense	133	161
Financial assistance levy	216	–
<b>Total expenses</b>	<b>25,519</b>	<b>24,417</b>
Increase in members' funds	160,858	224,567
Balance brought forward	1,601,775	1,491,298
Less: benefits paid	(130,471)	(114,090)
Members' funds	1,632,162	1,601,775
Represented by:		

## Abridged financial statements

For the year ended 30 June 2011

	Unaudited 30 June 2011 \$'000	Audited 30 June 2010 \$'000
<b>Assets</b>		
Contributions and transfers from other funds receivable	1,449	3,329
Other	41	10
Insurance policies	1,631,016	1,598,584
Deferred tax asset	32	–
<b>Total assets</b>	<b>1,632,538</b>	<b>1,601,923</b>
<b>Liabilities</b>		
Current tax liabilities	160	148
Accounts payable	216	–
<b>Total liabilities</b>	<b>376</b>	<b>148</b>
<b>Net assets available to pay benefits</b>	<b>1,632,162</b>	<b>1,601,775</b>
Members' funds	1,632,162	1,601,578
Not yet allocated	–	197
Liability for accrued benefits	1,632,162	1,601,775

# Privacy of your personal information

The protection of your personal information is something we take very seriously. We protect your personal information in accordance with the National Privacy Principles and relevant industry privacy codes.

The Group's Privacy Policy Statement provides information on our privacy and information handling practices.

If you have any questions or would like further information about our privacy and information handling practices, please refer to a copy of the latest SuperTrace PDS available online at [www.supertrace.com.au](http://www.supertrace.com.au), or alternatively contact us by:



Email

**CustomerRelations@cba.com.au**



Phone

**1800 805 605\***

between 8.30 am to 5 pm  
(Sydney time), Monday to Friday

\* A free call unless made from a mobile phone, which will be charged at the applicable mobile rate.



Customer Relations  
Commonwealth Bank  
Reply Paid 41  
Sydney NSW 2001

# Accepting and processing transaction requests

All transaction requests (SG shortfall vouchers, transfers, rollovers and withdrawals) have to be accepted by us before they can be processed. A transaction request is deemed to be accepted on the day our documentation requirements are met and funds (where applicable) are received by us at our processing centre (via our locked bag address, or e-mail address for electronic transfer data) or principle office of administration.

We reserve the right to reject any transaction request for any reason. If rejected, any monies will be returned to the payer without interest. Where a transaction request is incomplete and/or where issues relating to the lodgement remain unresolved, it will not be deemed to be accepted by us (see above) until all requirements are met.

On occasion, we may not be able to transact with you or other persons and this may include delaying, blocking, freezing or refusing to process a transaction.

## **Monies received into SuperTrace**

The effective date for processing SG shortfall vouchers, transfers and rollovers into SuperTrace is the date the funds and all necessary completed documentation are deemed to be accepted by us (see above).

## **Monies paid from SuperTrace**

The effective date for processing withdrawals from SuperTrace is the date the transaction is processed by us (and not the date the completed documentation is deemed accepted by us at our principal office of administration).

Withdrawal requests received by fax will not be accepted.

Benefit payments will only be made directly to you as a Member or to a complying superannuation fund.

## **Portability**

Portability rules allow superannuation balances to be moved from one fund to another. Generally, the transfer must occur within 30 days of a member's request provided the transferring trustee has all required information.

# How to transact or make changes

To update your membership details or to request a withdrawal or rollover of your benefit, all you need to do is complete one of the following forms.

Name of form	Use this form
Change of details	to advise changes to your personal details
Nomination of dependant(s)	to advise changes to your nominated dependant(s)
Tax File Number notification	to advise us of your TFN
Benefit payment request	to rollover part or all of your benefit into another fund, to receive any unrestricted non-preserved benefit in cash, or to pay your total benefit

## @ Website

You can download any of these forms from the SuperTrace website at **[www.supertrace.com.au](http://www.supertrace.com.au)**

Alternatively, these forms are available by contacting one of our customer service representatives on



## Phone

**1300 788 750**

between 8.30am and 6pm (Sydney time), Monday to Friday or **+61 2 8282 0543** if calling from outside Australia.



## Post

SuperTrace  
Locked Bag 5429  
Parramatta NSW 2124

**Form requests received by fax will not be accepted.**






# Consents

The following parties have consented to be named in this Report and have not revoked their consent:

- The Heron Partnership
- SuperRatings

No third party (other than CMLA) has caused the issue of this Report and is not responsible for any statements within it.

# Directory

<b>Trustee</b>	Colonial Mutual Superannuation Pty Ltd Registered Office Ground Floor, Tower 1 201 Sussex Street Sydney, NSW 2000
<b>Administrator</b>	The Colonial Mutual Life Assurance Society Limited Locked Bag 5429 Parramatta NSW 2124
<b>Principal office of administration</b>	Level 1, 11 Harbour Street Sydney NSW 2000
<b>Customer service representatives</b>   	<b>Telephone number (in Australia):</b> 1300 788 750 between 8.30 am to 6 pm (Sydney time) Monday to Friday <b>Telephone number (Overseas):</b> + 61 2 8282 0543 between 8.30 am to 6 pm (Sydney time) Monday to Friday <b>Facsimile number (in Australia):</b> 1300 700 353 <b>Facsimile number (Overseas):</b> +61 2 9009 0719 <b>Email address:</b> SuperTrace.Member@cba.com.au
<b>Postal address</b> 	SuperTrace Eligible Rollover Fund Locked Bag 5429 Parramatta NSW 2124
<b>Website address</b> 	<b><a href="http://www.supertrace.com.au">www.supertrace.com.au</a></b>







**Phone** 1300 788 750



**Post** SuperTrace Locked Bag 5429  
Parramatta NSW 2124



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