

about your statement 2005-06

FOR PRESERVED BENEFIT MEMBERS

About your accrued benefits

Check your personal details carefully and call 1300 006 727 if they are incorrect.

Military Super | AFSL: 238395
RSEL: L0000253
RSE Number: R1000306

preserved benefit member statement

30 JUNE 2006

your details

Name:
MilitarySuper Reference Number:
Date of Birth:
Date of Exit:

Service before 01/07/1983:
Contributions paid since 01/07/1983:
Membership commenced on:

contacts

We must provide you with any information you need to understand your benefit entitlements.
If you have any further questions about your benefit entitlement or investment options you can contact us in the following ways:

Visit Unit 4 Cameron Offices Chandler Street Belconnen ACT 2617	Mail PO Box 22 Belconnen ACT 2616	Email members@enq.militarysuper.gov.au
Phone 1300 006 727 for the cost of a local call	Fax (02) 6272 9617	Internet www.militarysuper.gov.au

Complaints

The Trustees have a dispute resolution process in place. Complaints may be lodged in writing, by phone to the Complaints Officer on 1300 033 732 or by email to complaints@enq.militarysuper.gov.au. If your complaint concerns a decision of the Board or a delegate of the Board you must lodge your complaint in writing within 30 days of receiving advice of the decision.

Death benefits

If you die after leaving the Defence Force and before receiving your preserved employer benefit, your dependants will be paid the preserved employer benefit, less an adjustment to cover any surcharge debt, as either a pension, a lump sum or a combination of both. If you have no eligible dependants, a lump sum will be paid to your estate. If your member benefit has remained preserved in the Fund or if you have an ancillary benefit, this will also be paid as a lump sum. Further details are available by contacting MilitarySuper.

Invalidity retirement

If you become totally and permanently incapacitated you may apply to the Trustees for early release of your benefit. If the Trustees decide, based on the evidence provided by you, that you are unlikely ever to be able to work again in employment that you are reasonably qualified for, your total equity will be payable to you as a lump sum. Further details are available by contacting MilitarySuper.

This is an important document and forms part of your periodic statement. Please read this document in conjunction with your Transaction Summary, the About your Statement leaflet and the Annual Report for preserved members. Please make sure that you keep it in a safe place for future reference.

Prepared September 2006

- 1 -

These are contributions you have paid since your commencement in the Scheme. Please note: these contributions do not include ancillary contributions.

* Your opening/closing balance may be affected by backdated contributions made by your employer. The opening balance is reflective of the amount of funds held as at 12:00am 1 July 2005. If there is any difference between the closing balance from your 30 June 2005 statement to the opening balance of this statement, please contact MilitarySuper on 1300 006 727.

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial adviser.

The information contained in this document is correct at the time of printing in September 2006. Changes to Government legislation or superannuation rules made after this date may affect its accuracy.

This is an important document and forms part of your periodic statement. Please read this document in conjunction with your Preserved Member Statement, your Transaction Summary and the Annual Report for preserved members.

About your accrued benefits cont/...

This is the funded component of your employer benefit which is preserved in the scheme. It represents the three per cent contribution made by the Department of Defence (after tax and net investment earnings) while you were a contributing member.

The employer share is the larger part of your benefit and is fully paid for by the Australian Government. Any preserved employer share is adjusted annually with the Consumer Price Index (CPI) – the rate applied for the 2005-2006 year was ___%. Your employer share is not impacted by investment returns.

Ancillary Benefits include a range of voluntary contributions or transfers that you can make to MilitarySuper for yourself or on behalf of your spouse. There are 5 types of ancillary contributions offered by MilitarySuper. These are: Additional Personal Contributions, Salary Sacrifice, Transfer Amounts, Spouse Contributions and Government Co-Contributions. For more information, please refer to the Supplementary Product Disclosure Statement, available at www.militarysuper.gov.au. You will receive separate advice from MilitarySuper detailing the amount of spouse contributions that you have made. Please present this advice to the Australian Taxation Office to claim any possible rebate in conjunction with your taxation return.

your share in the fund					
MEMBER BENEFIT, if applicable					
Total at 01/07/05	Contributions 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06		Total at 30/06/06
EMPLOYER BENEFIT (consisting of productivity benefit plus employer share)					
Productivity Benefit	Total at 01/07/05	Contributions (less 15% tax) 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06	Total at 30/06/06
Employer Share	Total at 01/07/05	Accrual 01/07/05 – 30/06/06		Withdrawal 01/07/05 – 30/06/06	Total at 30/06/06
Total Employer Benefit					
ancillary benefits					
CO-CONTRIBUTIONS					
Total at 01/07/05	Co-Contributions 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06		Total at 30/06/06
SALARY SACRIFICE					
Total at 01/07/05	Salary Sacrifice 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06		Total at 30/06/06
TRANSFER IN					
Total at 01/07/05	Transfer Value In 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06		Total at 30/06/06
SPOUSE CONTRIBUTIONS (Spouse contributions are contributions paid by your spouse on your behalf into MilitarySuper)					
Total at 01/07/05	Spouse Contributions 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06		Total at 30/06/06
ADDITIONAL PERSONAL CONTRIBUTIONS					
Total at 01/07/05	Additional Personal Contributions 01/07/05 – 30/06/06	Net Investment Earnings 01/07/05 – 30/06/06	Withdrawal 01/07/05 – 30/06/06		Total at 30/06/06
TOTAL OF ALL BENEFITS					Total at 30/06/06

Withdrawals in the financial year from your preserved member benefit are shown here.

Investment choice applies to your preserved member benefit.

This is your Total Benefit and includes Ancillary Benefits (if any).

This is your summary of your funded preserved benefits in the scheme

You can choose from five investment strategies for the investment of any preserved member benefit.

For current MSBS members, ancillary contributions (other than spouse contributions) are invested in the same strategy or combination of strategies as regular member contributions. DFRDB members and spouses for whom a contribution has been made can choose one investment strategy or a combination of strategies. If no choice is made, ancillary contributions are invested in the default Growth strategy.

The restricted non-preserved component of your benefit is comprised of your pre-1 July 1999 member benefit (if any). The restricted non-preserved benefits must remain in MilitarySuper until you discharge. Once you have discharged, your pre 1 July 1999 member benefit becomes unrestricted non-preserved.

The unrestricted non-preserved component of your benefit is comprised of your pre-1 July 1999 member benefit (if any) once you discharge from the Australian Defence Force, together with any amounts you transferred into the Fund as unrestricted non-preserved. Unrestricted non-preserved benefits may be cashed at any time.

The preserved component of your benefit is comprised of your employer Benefit, post 30 June 1999 member benefit and ancillary benefits. These benefits must remain preserved in the superannuation environment (with the employer benefit remaining in MilitarySuper) until you reach your preservation age and retire from the workforce, or you are able to satisfy another condition of release.

Military Super | AFSL: 238395 | RSE: L0000253 | RSE Number: R1000306

balance summary
AT 30 JUNE 2006

Name:
MilitarySuper Reference Number:

member balance summary

Investment Options	Balance as at 01/07/05			Balance as at 30/06/06		
	No. of Units	Unit Price	Balance	No. of Units	Unit Price	Balance
Cash						
Conservative						
Balanced						
Growth						
High Growth						
			Account Balance			Account Balance

productivity balance summary

	Balance as at 01/07/05			Balance as at 30/06/06		
	No. of Units	Unit Price	Balance	No. of Units	Unit Price	Balance
Growth						
			Account Balance			Account Balance

ancillary balance summary

Investment Options	Balance as at 01/07/05			Balance as at 30/06/06		
	No. of Units	Unit Price	Balance	No. of Units	Unit Price	Balance
Cash						
Conservative						
Balanced						
Growth						
High Growth						
			Account Balance			Account Balance

Unrestricted non-preserved benefit:
Restricted non-preserved benefit:
Preserved benefit:

superannuation surcharge (When you leave the MSBS any surcharge debt you may have will be recovered from benefits payable at that time)

SURCHARGE DEBT

Surcharge Debt at 01/07/05	Surcharge Debt added during year	Payments made during year	Interest added during year	Surcharge Debt at 30/06/06

- 3 -

The value of any preserved member, productivity and ancillary benefits are determined by multiplying your total number of units by the unit price.

You can look up the latest unit prices on www.militarysuper.gov.au

This is your total surcharge debt, as reported at 30 June 2006. Any surcharge debt can be paid in part or full progressively during your period of membership.

Any surcharge debt amount remaining at the end of a financial year will be charged interest at the 10-year Treasury bond rate of 5.785%. See the Superannuation Contributions Surcharge leaflet for more information at www.militarysuper.gov.au

If you wish to change your investment option please read the booklet called *Your Guide to Investment Choice* and complete a Member Investment Choice form at www.militarysuper.gov.au

This information is based on amounts that would be attributable to you had you withdrawn part of your benefit on 30 June 2006. This information is subject to change and you should seek a benefit estimate prior to withdrawing any part of your benefit.

About your transaction summary

Also available at Member Services Online at www.militarysuper.gov.au

Your member contributions, along with your employer funded productivity contributions, are used to purchase units in the scheme. The value of each unit reflects the value of the underlying assets and changes daily. Your transaction summary shows the contributions made and any variation in your investment strategy.

Ancillary movements are also listed here.

Military Super AFSL: 238395
RSEL: L0000253
RSE Number: R1000306

transaction summary

AT 1 JULY 2006

your details

Name:
MilitarySuper Reference Number:

transaction summary

Effective Date	Contribution Type	Transaction Type	Investment Option	No. of Units	Unit Price	Amount

Fees and Charges
There are no administration fees and charges payable by you. All fees and charges associated with the administration of the scheme are paid by the Department of Defence.

Other Management Costs
This approximate amount has been deducted from your investment and includes all other management costs that were not paid directly out of your account. These costs are deducted before unit prices are declared.

Total fees you paid: \$0.00

Total fees you paid:

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Prepared September 2006

Visit

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