



mobiSuper

2018 ANNUAL REPORT

Issued by Tidswell Financial Services Ltd ABN 55 010 810 607, AFSL 237628, RSE Licence L0000888, as Trustee for the Tidswell Master Superannuation Plan ABN 34 300 938 877, RSE R1004953

mobiSuper is a sub plan of the Tidswell Master Superannuation Plan ABN 34 300 938 877, RSE R1004953 and the Promoter is mobiSuper Pty Ltd ABN 64 613 581 981 is a corporate authorised representative (No. 001246226) of ZIB Financial Pty Limited ABN 80 609 197 971, AFSL 482464.

ABOUT THIS REPORT

Your mobiSuper (the Plan) 2018 Annual Report is one of two parts that forms the Annual Periodic Statement:

PART 1: 2018 ANNUAL MEMBER BENEFIT STATEMENT

Contains personal information to help you understand your benefits over the 2017-18 financial year. You will receive this separately via email unless otherwise requested.

PART 2: 2018 ANNUAL REPORT

This document contains general information about the Plan including its financial condition, management and investment performance over the 2017-18 financial year. This document is available online or can be mailed to you free of charge by calling Member Services on 1300 222 622

This 2018 Annual Report should be read together with your 2018 Annual Member Benefit Statement.

IMPORTANT

mobiSuper is a sub plan (Division 8) of the Tidswell Master Superannuation Plan ABN 34 300 938 877, RSE R1004953. The Promoter of the Plan is mobiSuper Pty Ltd ABN 64 613 581 981 is a corporate authorised representative (No. 001246226) of ZIB Financial Pty Limited ABN 80 609 197 971, AFSL 482464.

Tidswell Financial Services Ltd ABN 55 010 810 607, AFSL 237628 (RSE Licence Number L0000888) is the Trustee of the Plan and issuer of interests in Division 8 of the Tidswell Master Superannuation Plan and has been the trustee for the duration of the period. mobiSuper is a sub plan of the Tidswell Master Superannuation Plan ABN 34 300 938 877 (the Master Plan) and holds Registration Number R1004953.

Neither the Annual Report nor the Benefit Statement (Parts 1 and 2) contains financial product advice, so you should not rely on it as such. Before making any decision based on this information, you should obtain and read the relevant Product Disclosure Statement (PDS) and consider seeking independent financial advice relevant to your personal circumstances.

DO YOU NEED HELP?

Contact Member Services on:

Telephone: 1300 222 622
Monday to Friday: 9.00am to 5.00pm AEST

or visit us online at www.mobisuper.com.au

or write to:

The Trustee
mobiSuper
PO Box 6537
Rouse Hill NSW 2155

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A MESSAGE FROM THE TRUSTEE

Dear Member

I am pleased to present the report for the financial year ended 30 June 2018 for mobiSuper. There have been a number of changes to the Trustee Board of your fund, with some directors completing their tenure. Accordingly, the Trustee has sought to replace these directors with a Board that offers a strong investment and governance skill set for the new regulatory world that we are expecting post the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry. We welcomed three new directors – Stephen Miller, Fiona McNabb and Andrew Peterson.

In terms of regulatory environment, there have been a number of reports commissioned by the Commonwealth Government as well as the Royal Commission with a focus on the financial services and superannuation industries. The importance of good governance and putting the interests of members first is a key focus of the Board. We wait in anticipation to see the Commissioners final report and how the Government will deal with the recommendations it presents.

The next 12 months will likely prove challenging given the likely more difficult investment environment as evidenced by the major banks increasing lending rates above their previous lows and worldwide concerns centred around global trade relations between the United States and its major trading partners.

A well-diversified fund will help to protect member returns in the challenging times ahead. mobiSuper offers members a menu of investments options designed to provide members with the ability to choose their investment portfolio to suit their particular risk and return requirements.

Thank you again for entrusting your retirement funding to us and please do not hesitate to contact our office for further information.

Yours sincerely

M J Terlet AO

Chairman

Tidswell Financial Services Ltd
as Trustee of mobi**Super**

INVESTMENT REPORT

INVESTMENT OVERVIEW

The 2018 Financial Year, whilst generally a good one for investors, was a year of two halves. The six months to the end of December was a period of solid growth, however sentiment waned over the next six months as US inflation concerns, and trade war fears created uncertainty.

AUSTRALIAN ECONOMY

The Australian economy grew by a solid 3.4% over the 12 months to the end of June, fuelled by consumer spending which was financed by a reduction on household savings. Exports also made a positive contribution to growth supported by strong global economies. This is the fastest pace of growth since 2012 when the economy was boosted by the mining boom.

Domestically, the labour market is strong with employment growth showing a steady increase since the beginning of 2017. Full time employment growth has accounted for most of the growth in the employment numbers, with the manufacturing and construction sectors seeing much of the growth. This has seen the unemployment rate decline by almost 0.75% since the start of 2017.

Over the financial year, the Reserve Bank of Australia kept interest rates steady, at record low levels of 1.5%. Cash rates have been at this level since August 2016, and financial markets are not expecting a change to this level in coming months. However, despite official interest rates being held steady, some banks increased mortgage rates due to pressures on their short-term funding costs. Inflation pressures remain benign with the CPI recording a rise of 2.1% through the year to the end of June 2018, within the RBA's 2-3% target band.

The housing market has eased off in recent months, particularly in the Sydney and Melbourne markets. However, this follows a period of solid growth. Tighter restrictions on investment borrowers, a slowing in demand from foreign buyers and several years of solid growth have led to an easing in demand

GLOBAL ECONOMIC CONDITIONS

Global economic conditions were generally positive over the financial year, and whilst growth has slowed in recent months, remains above trend in the major economies. Fiscal stimulus in the US has resulted in a strengthening in growth, supported by consumption, strong labour market conditions and lower personal tax rates.

President Trump's announcement of trade tariffs raised concerns of trade wars. Whilst the move was aimed at China, it had repercussions with global allies in Europe, Japan and Australia. Yet despite this, US economic conditions remain robust and this resulted in the US Federal Reserve raising interest rates three times over the financial year.

Growth in the Eurozone differed between countries, although generally eased over the period. Political issues such as Brexit, elections in Germany and Italy where the possibility of an Italian exit from Europe weighed on consumer sentiment.

Whilst China experienced a slowing in growth, the Asian region generally experienced a strong period of growth. Chinese authorities remain committed to supporting growth and have been adjusting their policy response to ensure financial stability and to minimize the impact of any rise in tariffs.

FINANCIAL MARKETS

Over the year to June 30, financial markets had a solid year, with global markets performing better than the domestic market.

In Australia, the S&P/ASX 200 accumulation index generated a return of 13% with the resources sector outperforming producing a return of 40% compared to the return on the industrials sector of 7.8%.

Globally, the MSCI World ex Australia generated a net return of 15.4% unhedged. In the US, the S&P 500 rose 14.4% whilst Europe experienced a mixed bag with the UK FTSE 100 rising 8.7%, the French CAC increasing by 6.3% and the German DAX falling 0.2%. Asian sharemarkets also generated positive returns for investors, with the Nikkei 225 rising 11.3%.

Bond markets generally delivered positive returns, although more modest in nature, in an environment of tightening monetary conditions. Central banks in Europe and the US have moved to a tightening bias but are doing so in a controlled manner to ensure that economic growth is not derailed. In Australia, the RBA kept official interest rates steady at 1.5%.

Overall, for a balanced investor returns for the year were positive, returning 8.4% as measured by the Morningstar Australia Balanced Accumulation index.

ASSET CLASS	1 YEAR %	3 YEARS % PA	5 YEARS % PA	10 YEARS % PA
Balanced Fund Morningstar Aus Multisector Balanced TR AUD	8.43	6.49	8.29	6.50
Australian Shares S&P/ASX200 TR	13.01	9.04	9.98	6.40
Australian Industrial Shares S&P/ASX200 Industrial TR	7.76	7.70	10.27	9.20
Australian Resources Shares S&P/ASX300 Resources TR AUD	40.33	15.09	8.34	-1.23
International Shares MSCI World Ex Australia NR AUD	15.39	9.95	14.91	9.15
Emerging Markets MSCI EM NR AUD	12.33	7.00	9.61	4.97
Australian Property S&P/ASX200 A-REIT TR	13.04	9.70	12.01	5.99
International Property FTSE EPRA/NAREIT Developed NR Hdg AUD	6.42	6.88	8.80	6.77
Australian Fixed Interest Bloomberg AusBond Composite 0 + Yr TR AUD	3.09	3.41	4.38	6.09
International Fixed Interest Barclays Global Aggregate TR Hdg AUD	1.85	3.82	4.95	6.90
Cash RBA Bank accepted Bills 90 Days	1.82	1.93	2.19	3.22
Consumer Price Index (CPI)	2.08	1.68	1.91	2.12

Source: Morningstar Australasia Pty Ltd & Australian Bureau of Statistics (ABS)

INVESTMENT OBJECTIVE & STRATEGY

The principal investment strategy of Division 8 of the Tidswell Master Superannuation Plan referred to as mobiSuper is to provide investment options to help you reach your retirement goals, with flexibility to tailor your investments to suit your changing needs, whatever your stage of life.

This policy is designed to provide the opportunity to achieve attractive investment returns at acceptable levels of risk. mobiSuper offers a selection of four investment options that invest across the asset classes to deliver a particular investment strategy and these are referred to as Multi-sector options. A further investment option invested entirely in Cash is also provided for those who are looking to secure a very low risk investment.

All of the underlying investments are collective investment vehicles. The investment returns are net of investment managers' fees and taxes.

Members are able to satisfy their objectives by selecting the proportion of their account balance to be invested in each investment option as outlined in the current Product Disclosure Statement, in particular please refer to the current Reference Guide dated 28 September 2017. The higher the proportion allocated to growth assets (e.g. property, Australian and international shares, etc), the higher the expected level of return, but with increased risk. Conversely, when a higher proportion is allocated to defensive assets (e.g. cash, fixed interest, mortgages, etc), a lower level of return and risk may be expected.

The diversification obtained by establishing an investment portfolio across several asset classes will normally reduce risk because if one asset class does not perform well, it will usually be more than offset by other better performing asset classes.

Historically, portfolios with a higher weighting towards growth assets have outperformed more conservatively invested portfolios. Given the long-term nature of investing, it is logical that many people weight their portfolios towards growth assets. However, when constructing your portfolio, you should consider the need for diversification to ensure that the investment options selected meet your individual needs, risk tolerance and investment timeframe.

Research confirms redeeming investments in a poor performing asset class to re-invest in the previous year's best performing asset class seldom delivers any value.

IMPORTANT INFORMATION ABOUT THE TRUSTEE

TRUSTEE

The Trustee of the Master Plan, under the Trust Deed governing the rules of the Plan, is Tidswell Financial Services Ltd ABN 55 010 810 607, RSEL L0000888, AFSL 237628 (Tidswell).

Directors of the Trustee during the year ending 30 June 2018 were/are:

CURRENT AS AT 30 JUNE 2018	
Name	Date Appointed
Ronald Peter Beard	20 August 2012
Fiona Margaret McNabb	1 October 2017
Stephen William Miller	1 October 2017
Andrew John Peterson	20 March 2018
Michael John Terlet AO	19 April 1991

DIRECTORS WHO RESIGNED DURING THE YEAR		
Name	Date Appointed	Date Resigned
Stephen John Heath	14 May 1999	1 October 2017
Christina Haido Liosis	1 October 2016	1 October 2017
Stephen M Merlicek	1 October 2017	23 January 2018
Anthony John O'Grady	1 October 2017	8 November 2017
Michael Gerard O'Neill	1 October 2016	1 October 2017
Jeffrey Keith Tidswell	11 May 1988	1 October 2017
Susan Zabłud	28 October 2016	20 March 2018

The Trustee and its directors hold and have held professional indemnity insurance over the entirety of the 2017-2018 financial year.

The Trustee has agreed to act as the independent corporate Trustee and the Fund is administered by the Trustee.

TRUSTEE COMMITTEES

The Board has established three Committees and appoints all members. The Trustee's committees are:

CURRENT AS AT 30 JUNE 2018	
BOARD, AUDIT, RISK AND COMPLIANCE COMMITTEE	
Name	Role
Fiona Margaret McNabb	Chair
Michael John Terlet AO	Committee Member
Stephen William Miller	Committee Member
REMUNERATION, PEOPLE AND CULTURE COMMITTEE	
Name	Role
Stephen William Miller	Chair
Michael John Terlet AO	Committee Member
Fiona Margaret McNabb	Committee Member

CURRENT AS AT 30 JUNE 2018	
INVESTMENT COMMITTEE	
Name	Role
Stephen William Miller	Chair
Ronald Peter Beard	Committee Member
Fiona Margaret McNabb	Committee Member

TRUST DEED

During the year, the Trustee amended the Trust Deed to introduce a number of new divisions within the Master Plan. This change has no impact upon you or your benefits within the Tidswell Master Superannuation Plan.

The new divisions are designed to provide the Trustee with the ability to offer interests in other divisions of the Master Plan.

COMPLIANCE

The Trustee believes that the Plan has satisfied the requirements of the Superannuation Industry (Supervision) Act (SIS) for the year ended 30 June 2018, and that the Australian Prudential Regulation Authority (APRA) will be satisfied that the Plan is operating in accordance with SIS.

AUDIT

PricewaterhouseCoopers has completed an audit for the Plan. The audited abridged financial information for the Fund is provided within the 'Abridged Financial Information' section of this Annual Report. A full copy of the audited accounts and auditor's report will be available for inspection on the Trustee's website www.tidswell.com.au

CONTRIBUTIONS

Under the compulsory Superannuation Guarantee (SG) scheme, employers must contribute 9.5% of an employee's ordinary time earnings (OTE) to a complying superannuation fund. These contributions must be made within 28 days of the end of the quarter.

The SG payment rate is legislated to remain at 9.5% until 2020/21 after which it will increase by 0.5% each year until it reaches 12% by 1 July 2025.

Members should check their individual benefit statements to confirm that total contributions have been received from their employer for the year ended 30 June 2018.

ALLOCATION OF EARNINGS

Your accumulation account will benefit from investment earnings (which may be positive or negative). This will be reflected in the unit price of your investment option(s) (the price goes up with positive investment earnings and goes down if there are investment losses). The unit price for an investment option you have selected reflects the total dollars held in that investment option divided by the number of units issued, and the value of your account depends on the value of the unit price and the number of units you hold.

RESERVING POLICY

We are required under legislation to keep a financial reserve to cover any losses that members incur due to a breakdown in operations. This is referred to as the Operational Risk Financial Requirement. (ORFR).

The ORFR may be funded from the financial resources of the Trustee, the Plan assets or a combination of both. The Trustee has determined it will address this requirement from its own resources by including it within its Net Tangible Asset obligation under Corporation Law. The ORFR is invested in the Trustee's cash account.

Expense Reserve

The Trustee has established an Expense Reserve used for the benefit of all members. This reserve sets aside provision for unexpected or unforeseen expenses, that the Board determines should be met from a reserve rather than directly deducted from member accounts. The Trustee holds the reserve in cash.

The balance of the Expense Reserve within mobiSuper at the end of the previous three years is summarised below.

YEAR ENDED 30 JUNE	OPERATIONAL RISK RESERVE (\$'000)
2018	\$1,296
2017	\$173
2016	N/A

INSURANCE

The insured benefits from the Fund are provided under a policy of insurance between us the Trustee and TAL Life Limited.

The level of cover is subject to terms, conditions, restrictions, adjustments and offsets (if any) imposed under the policy by the insurer. Members should check their individual benefit statements to confirm the level of cover that they hold.

SERVICE PROVIDERS

The Trust Deed permits the Trustee to appoint independent specialists to assist with the management and operation of the Fund. The Trustee has appointed the following professional firms to provide services to it:

SERVICE	PROFESSIONAL FIRM
Promoter (supports the Plan by promoting it and providing the Trustee valuable input to ensure real benefits are delivered to members)	mobiSuper Pty Limited ABN 64 613 581 981
Custodians (the independent corporate Custodian of the Plan)	Australian Executor Trustees Limited ABN 84 007 869 794
Administrator (administers and maintains all records of the Plan)	DDH Graham Limited ABN 28 010 639 219
Insurer (underwrites all the insurance on member's lives)	TAL Life Limited ABN 70 050 109 450
Auditor (independently verify the financial and operational strength of the Plan)	PricewaterhouseCoopers ABN 52 780 433 75
Investment Manager(s) (where assets of the Plan are/have been invested for future growth)	BT Investment Management (Fund Services) Limited ABN 13 161 249 332 Macquarie Investment Management Australia Limited ABN 55 092 552 611

INVESTMENTS REPRESENTING MORE THAN 5% OF PLAN ASSETS

As at 30 June 2018, the table below provides details of those investment managers managing 5% or more of mobiSuper's assets:

INVESTMENT MANAGER	AMOUNT	% OF PLAN ASSETS
Macquarie Investment Management Australia Limited	\$218.308M	98.63%

DERIVATIVES

Derivatives, such as futures or options, are financial contracts used in the management of investments whose value depends on the value of specific underlying investments. For example, the value of a share option is linked to the value of the underlying share.

The Trustee does not directly use derivative instruments. However, some of the underlying managed funds may do so. External fund managers may use derivatives in managing the investment options that are available through the Plan.

FURTHER INFORMATION

We encourage you to review your member benefit statement with this Annual Report. If you would like to discuss any aspect of your statement or this Annual Report, please contact your financial adviser or Member Services on 1300 222 622.

INVESTMENT INFORMATION

A number of investment options are available through MobiSuper. Our research considers a broad range of products when constructing investments being offered and we offer only those that we believe are worthy of making available to our members. We also monitor the performance of the available investment options to ensure they remain competitive.

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Cash Investment option	9
Managed	9
Conservative Investment option	9
Green Investment option	10
Balanced Investment option	10
Growth Investment option	11

CASH

CASH INVESTMENT OPTION

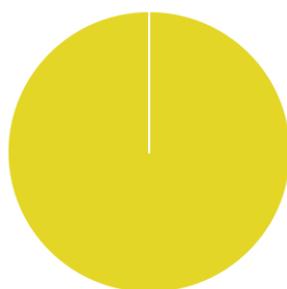
OBJECTIVE

To outperform (before tax and fees and assuming income as reinvested) the returns of Australian money markets over rolling two-year periods as measured by the Reserve Bank of Australia cash rate.

STRATEGY

The fund's strategy is to invest in high quality money market securities, with short maturities, to achieve a very stable income stream. This is done by assessing the earnings that each investment will generate, rather than attempting to forecast the short-term direction of the interest rate cycle. The fund does not purchase securities that give rise to material currency risk and therefore no currency hedging is undertaken.

ASSET ALLOCATION AS AT 30 JUNE 2018



Cash	100.00%
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Performance as at 30 June 2018 - Super

Annual Returns		Compound Annual Returns	
30 June 2018	0.01	1 year	0.01%
30 June 2017	N/A	3 years p.a.	N/A
30 June 2016	N/A	5 years p.a.	N/A
30 June 2015	N/A	Since start p.a. 9/12/2016	-0.08%
30 June 2014	N/A		

MANAGED

CONSERVATIVE INVESTMENT OPTION

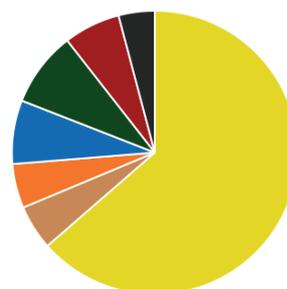
OBJECTIVE

To provide returns over the short to medium term, with low volatility, consistent with a diversified mix of predominantly defensive assets and some growth-oriented assets.

STRATEGY

The Fund typically invests in a diversified portfolio mix with exposure to growth investments of around 30% and defensive investments of around 70%. Derivatives may be used to implement investment strategies.

ASSET ALLOCATION AS AT 30 JUNE 2018



Cash	63.55%
Australian Fixed Interest	5.10%
International Fixed Interest	5.05%
Property	7.27%
Australian Shares	8.53%
International Shares	6.41%
Other	4.09%

Performance as at 30 June 2018 - Super

Annual Returns		Compound Annual Returns	
30 June 2018	2.51%	1 year	2.51%
30 June 2017	N/A	3 years p.a.	N/A
30 June 2016	N/A	5 years p.a.	N/A
30 June 2015	N/A	Since start p.a. 9/12/2016	2.11%
30 June 2014	N/A		

Please note that the listed investment returns are not available as this investment option did not commence until 9 December 2016.

Returns shown are net of indirect administration and investment costs and investment taxes (where applicable). The returns represent past performance and do not guarantee future results. Current performance may be lower or higher than the performance quoted.

GREEN INVESTMENT OPTION

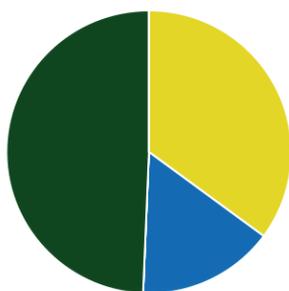
OBJECTIVE

To provide returns over the medium term, with moderate volatility, consistent with a diversified mix of defensive and growth-oriented assets.

STRATEGY

The Fund typically invests in a diversified portfolio mix with exposure to growth investments of around 50% and defensive investments of around 50%. Derivatives may be used to implement investment strategies.

ASSET ALLOCATION AS AT 30 JUNE 2018



Cash	35.12%
Property	15.54%
Australian Shares	49.34%

Performance as at 30 June 2018 - Super

Annual Returns		Compound Annual Returns	
30 June 2018	7.82%	1 year	2.51
30 June 2017	N/A	3 years p.a.	N/A
30 June 2016	N/A	5 years p.a.	N/A
30 June 2015	N/A	Since start p.a. 9/12/2016	2.11
30 June 2014	N/A		

BALANCED INVESTMENT OPTION

OBJECTIVE

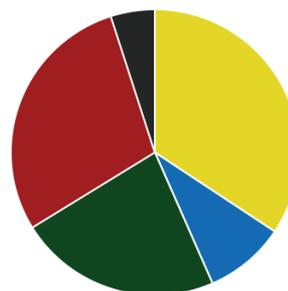
The Fund aims to provide high total investment returns through a fully managed investment policy utilising international equity securities, debt and money market securities, the combination of which will be varied from time to time both with respect to types of securities and markets in response to changing market and economic trends.

Currency is actively managed in the Fund around a fully hedged Australian Dollar benchmark.

STRATEGY

The Fund seeks to achieve its objective by investing in both equity and debt securities, including money market securities and other short-term securities or instruments, of issuers located around the world. There is no limit on the percentage of assets the Fund can invest in a particular type of security. Generally, the Fund seeks diversification across markets, industries and issuers as one of its strategies to reduce volatility. This flexibility allows the Fund to look for investments in markets around the world that the investment manager believes will provide the best relative asset allocation to meet the Fund's investment objective.

ASSET ALLOCATION AS AT 30 JUNE 2018



Cash	34.34%
Property	9.10%
Australian Shares	22.75%
International Shares	28.86%
Other	4.95%

Performance as at 30 June 2018 - Super

Annual Returns		Compound Annual Returns	
30 June 2018	6.52%	1 year	6.52%
30 June 2017	N/A	3 years p.a.	N/A
30 June 2016	N/A	5 years p.a.	N/A
30 June 2015	N/A	Since start p.a. 9/12/2016	5.86%
30 June 2014	N/A		

Please note that the listed investment returns are not available as this investment option did not commence until 9 December 2016.

Returns shown are net of indirect administration and investment costs and investment taxes (where applicable). The returns represent past performance and do not guarantee future results. Current performance may be lower or higher than the performance quoted.

GROWTH INVESTMENT OPTION

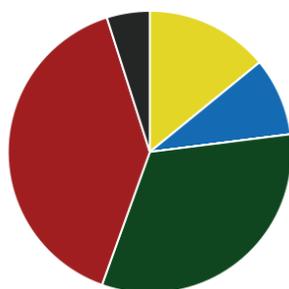
OBJECTIVE

To provide returns over the medium to long term, with moderate to high volatility, consistent with a diversified mix of predominantly growth-oriented assets and some defensive assets.

STRATEGY

The Fund typically invests in a diversified portfolio mix with exposure to growth investments of around 70% and defensive investments of around 30%. Derivatives may be used to implement investment strategies.

ASSET ALLOCATION AS AT 30 JUNE 2018



Cash	14.05%
Property	8.94%
Australian Shares	32.48%
International Shares	39.63%
Other	4.90%

Performance as at 30 June 2018 - Super

Annual Returns		Compound Annual Returns	
30 June 2018	8.84%	1 year	8.84%
30 June 2017	N/A	3 years p.a.	N/A
30 June 2016	N/A	5 years p.a.	N/A
30 June 2015	N/A	Since start p.a.	7.94%
30 June 2014	N/A	9/12/2016	

Please note that the listed investment returns are not available as this investment option did not commence until 9 December 2016.

Returns shown are net of indirect administration and investment costs and investment taxes (where applicable). The returns represent past performance and do not guarantee future results. Current performance may be lower or higher than the performance quoted.

MEMBER'S RIGHT TO REQUEST INFORMATION

As a Member you have the right to request any information that you reasonably require to understand your benefit entitlements. This includes such things as copies of the following information from the Trustee:

- the provisions of the governing rules of the Plan which relate to the person's membership or would affect the entitlements or rights of the Member.
- the audited accounts and Auditor's Report.
- the most recent Actuarial Report.
- the most recent Annual Report to Members.
- any other information a Member reasonably requires to understand their benefit entitlements.

This information must be provided within 30 days of Tidswell receiving your request.

Complaints

Providing great service and looking after the best interests of our members is central to everything we do. If you have an enquiry or you are not happy with our service, please let us know about it so we can do our best to help you as soon as we can. Refer to our 'Contact us' page to find out how.

IF YOU'RE NOT SATISFIED

If your query isn't resolved to your satisfaction or if you'd like us to investigate further, you can make a formal complaint in writing or over the phone through our internal complaints process.

Please call us on 1300 222 622, or write to:

The Complaints Officer

mobiSuper

PO Box 6537

ROUSE HILL NSW 2155

Phone: 1300 222 622

Email: hello@mobisuper.com.au

Please include as much detail as possible and any supporting information about the issue.

We will confirm receipt of your complaint within 14 days of getting it and will try to resolve it as soon as possible. For complaints related to superannuation, legislation requires us to resolve your complaint within 90 days. For complaints related to other financial services, the period within which the complaint must be resolved is 45 days. If you do not receive a response from us within these timeframes, you may lodge it with the Australian Financial Complaints Authority (AFCA) scheme.

WHO IS AFCA?

AFCA is an external dispute resolution scheme that manages all complaints from consumers in the financial system. From 1 November 2018, AFCA replaces the Superannuation Complaints Tribunal (SCT) and the Financial Ombudsmen Service (FOS) in dealing with disputes related to financial services. The AFCA scheme provides a fair and independent complaint resolution service that is free to consumers.

WHAT IF YOU ARE NOT SATISFIED WITH HOW WE HAVE RESOLVED YOUR COMPLAINT?

You can also lodge a complaint with AFCA if you've made a complaint through our internal complaints process and you're not satisfied with our response. Contact the AFCA on 1800 931 678, through www.afca.org.au or by writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

There are some time limits for lodging certain complaints. This includes complaints about the payment of a death benefit, which you must lodge with AFCA within 28 days of being given our written decision.

ABRIDGED FINANCIAL INFORMATION (MAX SUPER / GOOD SUPER – CONSOLIDATED ACCOUNTS)

STATEMENT OF FINANCIAL POSITION	2018 (audited)	2017 (audited)
Assets	\$'000	\$'000
Investments	221,351	89,933
Tax Assets	300	468
Other assets	347	4,770
Total Assets	221,998	95,171
Liabilities		
Tax Liabilities	1,023	162
Other liabilities	716	425
Total Liabilities	1,739	587
Net assets available for member benefits	220,259	94,584
Member benefits	218,588	93,729
Total net assets (liabilities)	1,671	855
Reserve	1,296	173
Unallocated	375	682
Total reserves	1,671	855
OPERATING STATEMENT	2018 (audited)	2017 (audited)
	\$'000	\$'000
Investment Income	14,762	382
Total net Income	14,762	382
General administration and operating expenses	-4,224	-551
Total expenses	-4,224	-551
Results from superannuation activities before income tax expense	10,538	-169
Income tax (expense) benefit	-291	458
Results from superannuation activities after income tax expense	10,247	289
Net benefit allocated to members	-9,206	341
Operating result after income tax	1,041	630
STATEMENT OF CHANGES IN BENEFITS	2018 (audited)	2017 (audited)
	\$'000	\$'000
Opening Balance	93,729	0
Contributions including transfers	140,199	97,885
Income tax on contributions	-1,449	-221
Net after tax contributions	138,750	97,664
Benefits to members or beneficiaries	-20,396	-3,141
Insurance premiums charged to members	-2,939	-453
Insurance proceeds credited to members	238	0
Reserve transfers	0	0
Net benefits allocated to members' accounts	9,206	-341
Closing Balance	218,588	93,729

The full audited Accounts of Tidswell Master Superannuation Plan which includes mobiSuper together with Directors' remuneration and attendance record, and the auditor's report, are available for inspection on the Trustee's website, www.tidswell.com.au.



Member Services

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Disclaimer: This Annual Report has been prepared by the Trustee to comply with its obligations under the Corporations Act. The information contained in this Annual Report does not take account of the specific needs, or the personal or financial circumstances of any persons. Readers should obtain specialist advice from a licensed financial adviser before making any changes to their own superannuation arrangements or investments. The terms of your membership in the Plan are set out in the Plan's Trust Deed, and should there be any inconsistency between this Annual Report and the Plan's Trust Deed, the terms of the Plan's Trust Deed prevail. While all due care has been taken in the preparation of this report, the Trustee reserves the right to correct any errors and omissions.

All statements of law or matters affecting superannuation policy are correct at 30 June 2018.

Any representation or statement expressed in this document is made in good faith but on the basis that mobiSuper and its Trustee Tidswell Financial Services Ltd ABN 55 010 810 607 (AFSL 237628) and its associates and the Investment Managers listed above, and their associates are not able to be liable in respect of such representation or statements. This document contains general information about investments and investment performance. Please remember that past performance is not necessarily a guide to future performance. Further information about the investments above can be found in the Product Disclosure Statement (PDS). A copy of the PDS can be obtained via the website www.mobisuper.com.au, or by contacting Member Services on 1300 222 622.