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13th September 2018**Round 5 Submission**

To whom it may concern,

I currently have a small superannuation balance with [REDACTED] that is being eroded by fees that almost exceed my return. I have included my 2018 [REDACTED] Superannuation Statement document in this submission.

Another concern is how [REDACTED] constantly stonewall my attempts to find out my payment and taxation obligations upon withdrawal through their withdrawal calculator; their tools update page has been there for a very long time. Hence, stopping me from freely controlling my own superannuation.

I have included the [REDACTED] Superannuation Withdrawal Calculator Page as a document in this submission.

Can you please find out the following;

1. [REDACTED] Administration fees are [REDACTED] of my [REDACTED] net return. Additionally, the [REDACTED] Investment fees are [REDACTED] of my [REDACTED] net return. Why are the [REDACTED] Fees [REDACTED]
2. Why are the [REDACTED] Administration fees greater than the [REDACTED] Investment fees?
3. Does this mean that [REDACTED] spend more time administering my superannuation and less time researching, developing investment strategies and implementing those decisions?
4. How are [REDACTED] Administration and Investment fees calculated?
5. If [REDACTED] Superannuation are found to be stealing my money, can I be refunded and compensated for my losses?
6. Will [REDACTED] directors and employees be criminally charged if they have stolen my money?

Kind regards,

[REDACTED]











