

Member Number: 3520005
Account Number: FSSUDR1604

25 April 2019

Mr Dean Chakravarty
8 Prudence St
SCHOFIELDS NSW 2762

Parvati Panigrahi
Head of Member Operations

Encl: Member Exit Statement and Explanatory Notes
Rollover Benefits Statement

Dear Mr Chakravarty

Rollover of your superannuation benefit

We refer to your request to rollover your superannuation benefit to another superannuation fund and confirm that this has been processed in accordance with your instructions.

We have sent your benefit, as requested, to:

DCAG Superannuation Trust	\$59,598.03
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We have enclosed a copy of the Rollover Benefits Statement for your rollover(s). The Rollover Benefits Statement is for your records and confirms the details we have advised your rollover fund. It is not required for your taxation return.

If you are rolling your entire account balance to a new super fund, please make sure that you tell your employer which super fund to pay your compulsory super guarantee (SG) contributions to. If we receive any further contributions they will be refunded, unless you (or your employer) open a new account.

The enclosed Exit Statement and Explanatory Notes explain how your benefit has been calculated and the components of your benefit. They also include information about any insurance cover you may have had and the process to follow if you have a complaint.



Postal
PO Box 1229
Wollongong NSW 2500

T | 1300 650 873
F | 1300 722 072

contact@firststatesuper.com.au
firststatesuper.com.au

Further information

If you have any questions or would like financial advice, please call us on 1300 650 873 between 8.30 am and 6.00 pm Monday to Friday (AEST). Please visit firststatesuper.com.au for information about our services and to make online enquiries.

Mr Dean Chikravarty
Yours sincerely

Member No: 1520003
Account No: F5512017004
Date of Exit: 24 April 2019
TFN Supplied: Yes

Pamela Panagenas

This document forms part of this statement.

Pamela Panagenas
Head of Member Operations

Encl: Member Exit Statement and Explanatory Notes	\$46,704
Encl: Rollover Benefits Statement	
Plus: Super guarantee (SG) contributions	\$10,582.37
Investment earnings	\$2,706.16
Less: Tax	-\$1,587.32
Direct fee (out of trust)	-\$108.19
Insurance premium (out of trust)	-\$199.42
Account balance as at 30/04/2019	\$59,598.03

Payment Summary		Member's final contributions	
Total withdrawal benefit	\$39,598.03	Preserved	\$39,598.03
Rolled over	\$39,598.03	Restricted non preserved	\$0.00
Gross cash amount	\$0.00	Unrestricted non preserved	\$0.00
Tax deducted from cash amount	\$0.00		
Net cash amount	\$0.00		

Death and total and permanent disability

Prior to being paid your final benefit from the Fund, the benefit that would have been payable on death or total and permanent disablement was your account balance PLUS any death insurance cover or total and permanent disablement insurance cover you may have had.

Prior to payment of your benefit, your insurance cover was:

Death cover	\$36,108.00
Total and permanent disablement cover	\$36,108.00
Income protection cover (per annum)	\$0.00

Any insurance cover you may have had provided by the Fund ceased when your final benefit was paid from the Fund. The Explanatory Notes include information on whether any continuation option is available from the insurer.

Member Exit Statement
from 01/07/2018 to 24/04/2019

Mr Dean Chakravarty
8 Prudence St
SCHOFIELDS NSW 2762

Member No: 3520005
Account No: FSSUDR1604
Date of Exit: 24 April 2019
TFN Supplied: Yes

The enclosed *Explanatory Notes* form part of this statement.

Account summary

Account balance at 01/07/2018	\$48,204.07
Plus: Super guarantee (SG) and award contributions	\$10,582.37
Investment earnings	\$2,706.55
Less: Tax	-\$1,587.35
Direct fee (net of tax)	-\$108.19
Insurance premium (net of tax)	-\$199.42
Account balance as at 24/04/2019	\$59,598.03

Payment details

Preservation components

Total withdrawal benefit	\$59,598.03	Preserved	\$59,598.03
Rolled over	\$59,598.03	Restricted non preserved	\$0.00
Gross cash amount	\$0.00	Unrestricted non preserved	\$0.00
Tax deducted from cash amount	\$0.00		
Net cash amount	\$0.00		

Death and Disablement benefits

Prior to being paid your final benefit from the Fund, the benefit that would have been payable on death or total and permanent disablement was your account balance PLUS any death insurance cover or total and permanent disablement insurance cover you may have had.

Prior to payment of your benefit, your insurance cover was:

Death cover	\$36,108.00
Total and permanent disablement cover	\$36,108.00
Income protection cover (per annum)	\$0.00

Any insurance cover you may have had provided by the Fund ceased when your final benefit was paid from the Fund. The *Explanatory Notes* include information on whether any continuation option is available from the insurer.

Member Exit Statement
 from 01/07/2018 to 24/04/2019

Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
01/07/2018	Account balance		\$48,204.07
19/07/2018	Contribution tax		-\$154.13
19/07/2018	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,027.55
31/07/2018	Administration Fee		-\$0.03
31/07/2018	Administration Fee		-\$1.59
31/07/2018	Administration Fee		-\$2.71
31/07/2018	Asset-based Administration Fee		-\$0.05
31/07/2018	Asset-based Administration Fee		-\$2.29
31/07/2018	Asset-based Administration Fee		-\$3.88
31/07/2018	Death Default Premium		-\$0.09
31/07/2018	Death Default Premium		-\$4.19
31/07/2018	Death Default Premium		-\$7.11
31/07/2018	Investment earnings		\$0.41
31/07/2018	TPD Default Premium		-\$0.10
31/07/2018	TPD Default Premium		-\$4.61
31/07/2018	TPD Default Premium		-\$7.83
31/07/2018	Tax Insurance Premium Rebate		\$0.02
31/07/2018	Tax Insurance Premium Rebate		\$1.32
31/07/2018	Tax Insurance Premium Rebate		\$2.25
20/08/2018	Contribution tax		-\$153.46
20/08/2018	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,023.08
31/08/2018	Administration Fee		-\$0.03
31/08/2018	Administration Fee		-\$1.56
31/08/2018	Administration Fee		-\$2.74
31/08/2018	Asset-based Administration Fee		-\$0.05
31/08/2018	Asset-based Administration Fee		-\$2.31
31/08/2018	Asset-based Administration Fee		-\$4.07
31/08/2018	Death Default Premium		-\$0.09
31/08/2018	Death Default Premium		-\$4.10
31/08/2018	Death Default Premium		-\$7.21
31/08/2018	Investment earnings		\$0.91
31/08/2018	TPD Default Premium		-\$0.10
31/08/2018	TPD Default Premium		-\$4.51
31/08/2018	TPD Default Premium		-\$7.93
31/08/2018	Tax Insurance Premium Rebate		\$0.02
31/08/2018	Tax Insurance Premium Rebate		\$1.30
31/08/2018	Tax Insurance Premium Rebate		\$2.27
20/09/2018	Contribution tax		-\$145.79

Member Exit Statement
 from 01/07/2018 to 24/04/2019



Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
20/09/2018	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$971.92
30/09/2018	Administration Fee		-\$0.03
30/09/2018	Administration Fee		-\$1.53
30/09/2018	Administration Fee		-\$2.77
30/09/2018	Asset-based Administration Fee		-\$0.05
30/09/2018	Asset-based Administration Fee		-\$2.29
30/09/2018	Asset-based Administration Fee		-\$4.16
30/09/2018	Death Default Premium		-\$0.09
30/09/2018	Death Default Premium		-\$4.02
30/09/2018	Death Default Premium		-\$7.29
30/09/2018	Investment earnings		\$0.77
30/09/2018	TPD Default Premium		-\$0.09
30/09/2018	TPD Default Premium		-\$4.42
30/09/2018	TPD Default Premium		-\$8.03
30/09/2018	Tax Insurance Premium Rebate		\$0.02
30/09/2018	Tax Insurance Premium Rebate		\$1.26
30/09/2018	Tax Insurance Premium Rebate		\$2.31
18/10/2018	Contribution tax		-\$153.46
18/10/2018	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,023.08
31/10/2018	Administration Fee		-\$0.03
31/10/2018	Administration Fee		-\$1.50
31/10/2018	Administration Fee		-\$2.80
31/10/2018	Asset-based Administration Fee		-\$0.05
31/10/2018	Asset-based Administration Fee		-\$2.21
31/10/2018	Asset-based Administration Fee		-\$4.13
31/10/2018	Death Default Premium		-\$0.08
31/10/2018	Death Default Premium		-\$3.94
31/10/2018	Death Default Premium		-\$7.38
31/10/2018	Investment earnings		\$0.04
31/10/2018	Investment loss		-\$0.32
31/10/2018	TPD Default Premium		-\$0.09
31/10/2018	TPD Default Premium		-\$4.33
31/10/2018	TPD Default Premium		-\$8.12
31/10/2018	Tax Insurance Premium Rebate		\$0.02
31/10/2018	Tax Insurance Premium Rebate		\$1.24
31/10/2018	Tax Insurance Premium Rebate		\$2.33
20/11/2018	Contribution tax		-\$230.19
20/11/2018	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,534.62
31/12/2018	Tax Insurance Premium Rebate		\$2.33

Member Exit Statement
from 01/07/2018 to 24/04/2019

Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
30/11/2018	Administration Fee		-\$0.03
30/11/2018	Administration Fee		-\$1.45
30/11/2018	Administration Fee		-\$2.85
30/11/2018	Asset-based Administration Fee		-\$0.05
30/11/2018	Asset-based Administration Fee		-\$2.18
30/11/2018	Asset-based Administration Fee		-\$4.29
30/11/2018	Death Default Premium		-\$0.08
30/11/2018	Death Default Premium		-\$3.82
30/11/2018	Death Default Premium		-\$7.50
30/11/2018	Investment earnings		\$0.04
30/11/2018	Investment loss		-\$0.42
30/11/2018	TPD Default Premium		-\$0.09
30/11/2018	TPD Default Premium		-\$4.20
30/11/2018	TPD Default Premium		-\$8.25
30/11/2018	Tax Insurance Premium Rebate		\$0.02
30/11/2018	Tax Insurance Premium Rebate		\$1.20
30/11/2018	Tax Insurance Premium Rebate		\$2.37
20/12/2018	Contribution tax		-\$153.46
20/12/2018	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,023.08
31/12/2018	Administration Fee		-\$0.03
31/12/2018	Administration Fee		-\$1.42
31/12/2018	Administration Fee		-\$2.88
31/12/2018	Asset-based Administration Fee		-\$0.05
31/12/2018	Asset-based Administration Fee		-\$2.14
31/12/2018	Asset-based Administration Fee		-\$4.34
31/12/2018	Death Default Premium		-\$0.08
31/12/2018	Death Default Premium		-\$3.74
31/12/2018	Death Default Premium		-\$7.58
31/12/2018	Investment earnings		\$65.51
31/12/2018	Investment earnings		\$0.04
31/12/2018	Investment earnings		\$0.23
31/12/2018	Investment earnings		\$0.35
31/12/2018	Investment loss		-\$1,483.34
31/12/2018	Investment loss		-\$0.89
31/12/2018	Investment loss		-\$0.58
31/12/2018	TPD Default Premium		-\$0.09
31/12/2018	TPD Default Premium		-\$4.12
31/12/2018	TPD Default Premium		-\$8.33
31/12/2018	Tax Insurance Premium Rebate		\$0.02
31/12/2018	Tax Insurance Premium Rebate		\$1.18
31/12/2018	Tax Insurance Premium Rebate		\$2.39

Member Exit Statement
 from 01/07/2018 to 24/04/2019



Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
18/01/2019	Contribution tax		-\$174.84
18/01/2019	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,165.58
31/01/2019	Administration Fee		-\$0.03
31/01/2019	Administration Fee		-\$1.39
31/01/2019	Administration Fee		-\$2.91
31/01/2019	Asset-based Administration Fee		-\$0.05
31/01/2019	Asset-based Administration Fee		-\$2.20
31/01/2019	Asset-based Administration Fee		-\$4.59
31/01/2019	Death Default Premium		-\$0.08
31/01/2019	Death Default Premium		-\$3.66
31/01/2019	Death Default Premium		-\$7.66
31/01/2019	Investment earnings		\$0.09
31/01/2019	Investment loss		-\$0.05
31/01/2019	TPD Default Premium		-\$0.09
31/01/2019	TPD Default Premium		-\$4.03
31/01/2019	TPD Default Premium		-\$8.42
31/01/2019	Tax Insurance Premium Rebate		\$0.02
31/01/2019	Tax Insurance Premium Rebate		\$1.15
31/01/2019	Tax Insurance Premium Rebate		\$2.42
19/02/2019	Contribution tax		-\$115.10
19/02/2019	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$767.31
28/02/2019	Administration Fee		-\$0.03
28/02/2019	Administration Fee		-\$1.37
28/02/2019	Administration Fee		-\$2.93
28/02/2019	Asset-based Administration Fee		-\$0.05
28/02/2019	Asset-based Administration Fee		-\$2.25
28/02/2019	Asset-based Administration Fee		-\$4.80
28/02/2019	Death Default Premium		-\$0.08
28/02/2019	Death Default Premium		-\$3.61
28/02/2019	Death Default Premium		-\$7.71
28/02/2019	Investment earnings		\$1.66
28/02/2019	TPD Default Premium		-\$0.08
28/02/2019	TPD Default Premium		-\$3.97
28/02/2019	TPD Default Premium		-\$8.49
28/02/2019	Tax Insurance Premium Rebate		\$0.02
28/02/2019	Tax Insurance Premium Rebate		\$1.13
28/02/2019	Tax Insurance Premium Rebate		\$2.44
20/03/2019	Contribution tax		-\$153.46

Member Exit Statement
from 01/07/2018 to 24/04/2019

Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
20/03/2019	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,023.07
31/03/2019	Administration Fee		-\$0.03
31/03/2019	Administration Fee		-\$1.34
31/03/2019	Administration Fee		-\$2.96
31/03/2019	Asset-based Administration Fee		-\$0.05
31/03/2019	Asset-based Administration Fee		-\$2.26
31/03/2019	Asset-based Administration Fee		-\$4.96
31/03/2019	Death Default Premium		-\$0.08
31/03/2019	Death Default Premium		-\$3.54
31/03/2019	Death Default Premium		-\$7.78
31/03/2019	Investment earnings		\$1.93
31/03/2019	TPD Default Premium		-\$0.08
31/03/2019	TPD Default Premium		-\$3.89
31/03/2019	TPD Default Premium		-\$8.57
31/03/2019	Tax Insurance Premium Rebate		\$0.02
31/03/2019	Tax Insurance Premium Rebate		\$1.11
31/03/2019	Tax Insurance Premium Rebate		\$2.46
18/04/2019	Contribution tax		-\$153.46
18/04/2019	Superannuation Guarantee contribution - FOOTBALL NSW LIMITED		\$1,023.08
24/04/2019	Administration Fee		-\$0.02
24/04/2019	Administration Fee		-\$1.05
24/04/2019	Administration Fee		-\$2.39
24/04/2019	Asset-based Administration Fee		-\$0.04
24/04/2019	Asset-based Administration Fee		-\$1.82
24/04/2019	Asset-based Administration Fee		-\$4.10
24/04/2019	Death Default Premium		-\$0.06
24/04/2019	Death Default Premium		-\$2.78
24/04/2019	Death Default Premium		-\$6.28
24/04/2019	Investment earnings		\$4,120.17
24/04/2019	TPD Default Premium		-\$0.07
24/04/2019	TPD Default Premium		-\$3.06
24/04/2019	TPD Default Premium		-\$6.91
24/04/2019	Tax Insurance Premium Rebate		\$0.02
24/04/2019	Tax Insurance Premium Rebate		\$0.88
24/04/2019	Tax Insurance Premium Rebate		\$1.98
24/04/2019	Withdrawal benefit		\$59,598.03

Fees and costs	
Direct fees included in the Transaction List	-\$108.19
Other fees of your investment This approximate amount has been deducted from your investment and covers fees that are not reflected as transactions on this statement.	\$0.00
Indirect costs of your investment This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee.	-\$368.63
Total fees you paid	-\$476.82
This approximate amount includes all the fees and costs which affected your investment during the period.	
Please see the <i>Explanatory Notes</i> for more information on these fees and costs.	
In addition to these fees and costs, an insurance fee is also payable for each unit of insurance cover you held. The fee is included in the insurance premium amounts quoted in your <i>Transaction listing</i> and is 10c a month for each unit of Death and TPD cover and 5c a month for each unit of Death only cover held. Based on the units of insurance cover you held on 24 April 2019, the insurance fee for the period 1 July 2018 to 24 April 2019 would be approximately \$2.94 (before the benefit of the tax rebate). This does not take account of any changes during the period to the number or type of units of cover you held.	

Member Exit Statement
from 01/07/2018 to 24/04/2019



Investment option	Amount invested at date of payment	Statement period return	Date option commenced
Pre-Mixed Options			
High Growth	\$48,687.71	5.11%	26/07/1994
Growth		4.85%	28/01/1993
Balanced Growth		4.60%	26/07/1994
Conservative Growth	\$10,910.32	3.87%	28/01/1993
Diversified Socially Responsible Investment		5.69%	01/07/2003
Single Asset Class Options			
Cash		1.69%	28/01/1993
Australian Equities		5.26%	17/10/2006
International Equities		8.41%	17/10/2006
Property		8.14%	17/10/2006
Australian Fixed Interest		4.83%	17/10/2006
International Fixed Interest		3.45%	17/10/2006
Australian Equities Socially Responsible Investment		4.54%	01/05/2009

Returns are compound rates of return for the statement period after investment management expenses, any tax and rebates, but before administration fees. These rates may differ from your individual returns. Past performance is not a reliable indicator of future performance and does not guarantee returns.

Any partial withdrawal you made during the period is shown after Pay As You Go (PAYG) tax has been deducted from the benefit. PAYG tax on these benefits is shown separately in the *Transaction listing*. Your final benefit is shown in the *Transaction listing* before any PAYG tax has been withheld. Any PAYG tax withheld from this benefit is shown in the *Payment details* section of your statement. Generally, no tax is payable on a lump sum superannuation benefit paid directly to a person aged 60 or more.

If you are aged less than 60, benefits paid directly to you are subject to Federal Government income tax at the rate applying to superannuation member benefits. The amount of any benefit paid directly to you will be net of any PAYG tax that was required to be deducted prior to payment.

Contributions

Contributions allocated to your account since your last Annual Statement (or commencement if you joined the Fund in this financial year) are listed on your Statement.

If you believe contributions that should have been made are not listed, you should contact your employer.

Contribution tax and contribution caps

Concessional contributions (such as employer superannuation guarantee and salary sacrifice contributions) are generally taxed on receipt by superannuation funds at the rate of 15%. The amount of concessional contributions taxed at the rate of 15% is limited to an annual concessional cap limit. Amounts contributed in excess of the concessional cap limit are included in your assessable income and taxed at your marginal tax rate, plus an excess

Benefits Statement

Receiving fund

Australian business number (ABN)

95 939-501-259

Fund name

DCAG Superannuation Trust

Postal address

L 6 60-62 YORK ST

Suburb/town/locality

SYDNEY

Country if other than Australia

State/Territory

NSW

Postcode

2000

(a) Unique superannuation identifier (USI)

(b) Member client identifier

Section B : Member's details

Tax file number (TFN)

437-062-049

Full name

Title

Mr

Family name

Chakravarty

First given name

Dean

Other given names

Residential address

8 Prudence St

Suburb/town/locality

SCHOFIELDS

Country if other than Australia

State/Territory

NSW

Postcode

2762

Date of birth

03/04/1964

Sex (M/F)

M

Daytime phone number

Email address

dean.c@outlook.com

Section C : Rollover transaction details

Service period start date

10/09/2012

Tax Components

Tax-free component

\$ 362.40

KiwiSaver tax free

\$ 0.00

Taxable component:

Element taxed in the fund

\$ 59,235.63

Element untaxed in the fund

\$ 0.00

Tax components TOTAL \$

59,598.03

Preservation amounts

Preserved amount

\$ 59,598.03

KiwiSaver preserved amount

\$ 0.00

Restricted non-preserved amount

\$ 0.00

Unrestricted non-preserved amount

\$ 0.00

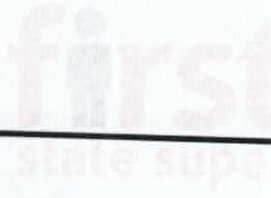
Preservation amounts TOTAL \$

59,598.03

Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006

\$ 0.00



Section E : Transferring fund

- 17 Fund ABN 53-226-460-365
- 17 Fund name First State Superannuation Scheme
- 18 Contact name Service Centre
- 19 Daytime phone number 1300 650 873
- 20 Email Address enquiries@firststatesuper.com.au

1300 650 873
 1st Floor, 100 Pitt Street
 Sydney NSW 2000
 Australia

Section F : Declaration

I declare that the information contained in the statement is true and correct.

Name Pamela Panagenas

Authorised representative signature

Date

Pamela Panagenas

25 April 2019

Spouse of your superannuation member

We refer to your request to rollover your superannuation benefit to another superannuation fund and confirm that this has been processed in accordance with your instructions.

We have sent your benefit statement as follows:

DCAS Superannuation 2019 \$39,598.01

We have enclosed a copy of the relevant Benefits Statement for your rollover. The relevant Benefits Statement is for your records and contains the details we have advised you on this fund. It is not required for your taxation return.

If you are rolling your entire account balance to a new super fund, please make sure that you tell your employer which super fund to pay your compulsory super guarantee (SG) contributions to. If we receive any further contributions they will be refunded, unless you (or your employer) open a new account.

The enclosed ERB Statement and Explanatory Notes explain how your benefit has been calculated and the components of your benefit. They also include information about any insurance cover you may have had and the process to follow if you have a complaint.