



If not claimed within 7 days please return to GPO Box 3958 Sydney NSW 2001

Christopher Sutcliffe
Member number 110933488

PRIVATE AND CONFIDENTIAL

Mr Christopher Sutcliffe
41 Lantana Way
CAMILLO WA 6111

Exit Statement

for the period 1 July 2019 to 2 October 2019

Your superannuation is among the most important investments you'll make in life, so thank you for trusting yours to BT.

We have now transferred your funds, and finalised your Exit Statement. This Exit Statement provides details of your account including your balance, investments, total fees and premiums, insurance (if applicable) and transaction history.

Don't forget, if you ever need expert help to grow or protect your wealth again, we're here.

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\$2,757.85

Account Balance as at 2 October 2019

More information

If you have any questions or need more information on any of the details in this statement please let us know on 1300 653 553.

Your statement at a glance

Christopher Sutcliffe
Member number 110933488
Super Account

Account balance as at 1 July 2019	\$2,862.60
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Funds in	\$0.00
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Superannuation Guarantee contributions	\$0.00
Employer additional contributions	\$0.00
Government co-contributions	\$0.00
Salary sacrifice contributions	\$0.00
Member voluntary contributions	\$0.00
Rollovers	\$0.00
Credit card points super contributions	\$0.00

Funds out*	\$154.78
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Administration fees	\$19.50
Insurance premiums	\$162.60
Net contributions tax paid ^α	\$(27.32)

Net earnings	\$50.03
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Rebates	\$6.54
Net earnings [°]	\$43.49
BT Super for Life - Super Cash interest	\$0.00

Account balance as at 2 October 2019	\$2,757.85
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This is also your gross withdrawal benefit.

Your personalised rate of return	1.12%
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* If these amounts are in brackets they are a credit and the amounts have been added to your account balance.

■ Tax deductions are claimable by BT Super for Life on deductible expenses on your account. 'Net contributions tax' paid represents contributions tax payable from your account reduced by these tax deductions. If Net contributions tax paid is in brackets, the tax deductions are greater than contributions tax payable from your account.

° 'Net earnings' takes into account the 'Total fees and premiums you paid' section.

There are limits to the amount that you can contribute to super:

If you contribute too much to super you may incur additional tax if your contributions exceed your concessional contributions cap and/or your non-concessional contributions cap. Please be aware it's your responsibility to ensure contributions to super are within your contributions caps. We cannot monitor your overall position. Please refer to the ATO website at ato.gov.au for further details on the contributions caps.

Your benefit details

Christopher Sutcliffe
Member number 110933488
Super Account

Your withdrawal benefit as at 2 October 2019

Gross withdrawal benefit	\$2,757.85
Amount rolled over	\$2,757.85
Amount taken in cash	\$0.00
Less tax	\$0.00
Net withdrawal benefit	\$2,757.85

Your benefit details

Benefit components as at 2 October 2019:	\$2,757.85
Preserved benefits: Generally only accessible when you retire.	\$2,757.85

Your investments at the time of withdrawal

Investment option description	Unit Balance	Unit price	Total value
1950s Lifestage	1,860.02	1.4827	\$2,757.85
Total investments			\$2,757.85

MySuper Product Dashboard

Product Dashboards were introduced by the Federal Government as part of the Stronger Super initiative. They allow you to compare Investment Options with other super funds, enabling you to make an informed decision about your super. You can access the BT MySuper Lifestage Investment Option Product Dashboard at bt.com.au/product-dashboard.

Insurance details as at 2 October 2019

Your Cover ends from the date your account was closed. This was your Cover at the date your account was closed.

Death Cover

You did not have Death Cover in your BT Super for Life account.

Gross withdrawal benefit \$2,757.85

Total Cover \$2,757.85

Total and Permanent Disablement (TPD) Cover

You did not have TPD Cover in your BT Super for Life account.

Gross withdrawal benefit \$2,757.85

Total Cover \$2,757.85

The premium deducted for your Cover was \$0.00 per month.

Salary Continuance Insurance (SCI) Cover

You did not have SCI Cover in your BT Super for Life account.

Transaction history

Christopher Sutcliffe
Member number 110933488
Super Account

Transactions from 1 July 2019 to 2 October 2019

Date	Description	Amount \$
1 Jul 2019	Administration Fee	-6.50
1 Jul 2019	Insurance Premium	-81.30
1 Aug 2019	Administration Fee	-6.50
1 Aug 2019	Insurance Premium	-81.30
2 Sep 2019	Administration Fee	-6.50
2 Oct 2019	Rollover payment	-2,757.85
2 Oct 2019	Contributions Tax	27.32
2 Oct 2019	Management Fee Rebate	6.54

Total fees and premiums you paid

Christopher Sutcliffe
Member number 110933488
Super Account

Sum of fees included in transactions (excluding insurance premiums)	\$19.50
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The amount of fees and costs paid directly from your account.

Insurance premiums	\$162.60
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The amount of insurance premiums deducted from your account.

Indirect costs of your investment *	\$1.23
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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.

Other fees of your investment #	\$6.86
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This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Total fees you paid+	\$190.19
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This approximate amount includes all the fees and costs which affected your investment during the period.

The total fees you paid does not include the buy-sell spread fee, because it is not reasonably practicable for us to include the buy-sell spread fee you incurred during the period.

The total fees you paid does not include the property operating costs that you incurred during the period.

Additional explanation of fees and costs

Generally the benefit of any tax deduction to which the Fund is entitled will be passed on to members in the form of reduced fees or costs.

Borrowing Cost

You can obtain information about borrowing costs for each investment option at www.bt.com.au > Super > Additional Disclosure.

* This amount may include up to 0.10% that is payable as part of your share of the Regulatory Change Expense Recovery, and has been reduced by any tax benefits you are entitled to receive. For more information, refer to 'Expense Recovery' and 'Regulatory Change Expense Recovery' in the Definitions section.

This amount includes the investment fee and the percentage based portion of the administration fee.

+ If your account balance is less than \$6,000 on 30 June or at time of exit, the total combined amount of administration fees, investment fees and indirect costs charged in the financial year is capped at 3% of your account balance. Any amount charged in excess of this cap will be refunded to your account.

Definitions

Withdrawal benefit:	The amount you would have received from your account if you ceased to be an account holder. This withdrawal amount may change in value from time to time, so before making any withdrawals you should check your account balance on internet banking.
Personalised rate of return:	This is your rate of return earned on your investments over the reporting period, that takes into account the performance of your investment options, your transaction history, fees and earnings tax.
Contributions tax:	A tax of up to 15% is applied to all taxable contributions to your fund. Taxable contributions include employer and salary sacrifice contributions and any personal contributions which you have claimed as a tax deduction.
Cash payment:	This payment may include a withdrawal made in accordance with a release authority provided by you or the ATO. A release authority generally allows an amount to be released from your super account for the purposes of paying a tax liability in relation to concessional contributions or excess contributions.
Trustee reimbursement:	The trustee is entitled to be reimbursed for expenses, where such expenses are properly incurred, including the payment of statutory charges and levies, professional fees in relation to audit and taxation advice and other expenses incurred by or on behalf of the trustee in accordance with the Trust Deed and relevant law. We refer to the trustee's reimbursement of such expenses as Regulatory Change Expense Recovery (RCER) in the PDS and your Annual and Exit Statements.
Expenses:	<p>Over recent years, the Australian Government has implemented a number of reforms affecting superannuation funds. Prudential Standards such as the Operational Risk Financial Requirement have also been introduced. These changes have required us to undertake a significant program of work, which has generated additional and ongoing expenses. We are also charged a levy to help meet the Regulator's costs for the supervision of superannuation funds. These expenses all fall within the Regulatory Change Expense Recovery (RCER). To help cover the significant cost of implementing these reforms and the levies, the Fund's Indirect Cost Ratio may increase by up to 0.10%.</p>
Operational Risk Financial Requirement (ORFR):	<p>In accordance with regulatory requirements, BT Financial Group maintains capital to cover operational risk. This is known as the Operational Risk Financial Requirement (ORFR). If an operational risk event occurs, this capital can be used to compensate members for losses caused by the event. We incur expenses to maintain the capital held for ORFR.</p> <p>ORFR Expense Recovery You won't see a specific ORFR expense transaction on your account. How the ORFR expenses recovered depends on which investment option(s) you hold:</p> <p>BT MySuper Lifestage Investment Options ORFR expenses have been taken into account in setting the level of the MySuper Lifestage Investment Options' Administration fee, and are included within the existing Administration fee. ORFR expenses are not included in the RCER.</p> <p>Other Investment Options ORFR expenses are included in the RCER if you hold other investment options. These expenses are deducted from the investment options and are reflected in the unit price on a daily basis. The RCER is up to 0.10% pa of the investment option's asset value.</p>

Other Information

Complaints and feedback

If you have a concern or complaint about BT Super for Life, please contact BT Customer Relations on 1300 653 553. If we're unable to resolve your concerns over the phone, we will refer the matter to our Complaints Officer. Alternatively, you can outline your complaint in writing by emailing customer.relations@btsuperforlife.com.au.

If you're not satisfied with the response or have not received a response from the Complaints Officer in 90 days, you can contact the Australian Financial Complaints Authority (AFCA) in the following ways:

Online: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

Writing to:

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001.

We're here to help

We are obliged to supply any information that you may reasonably require in order to understand your benefits and BT Super for Life. We believe this statement is both thorough and clear, however, if you'd like further clarification of this statement, other investment strategies available, contribution levels, insurance coverage or anything else that would help you have a better understanding of your super, please call 1300 653 553, Monday to Friday, 8.00am – 6.30pm Sydney time.

For more information

bt.com.au | 1300 653 553 | GPO Box 3958 Sydney NSW 2001



Important Information

BT Funds Management Limited ABN 63 002 916 458, AFSL 233724, RSE L0001090 is the trustee and issuer of interests in BT Super for Life which is a part of Retirement Wrap ABN 39 827 542 991, RSE R1001327. This information has been prepared without taking account of your objectives financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. The Government has set caps on the amount of money you can add to superannuation each year on a concessional-tax basis. Further, the government has set a non-concessional contributions cap. For more detail, speak with a financial adviser or visit the ATO website (ato.gov.au). Before requesting the rollover, you should also check with your other fund/s to see if there are any exit fees for moving your benefit, or other loss of benefits (e.g. insurance cover). An investment in BT Super for Life is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (Westpac Group) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Westpac Group and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of BT Super for Life. A copy of the Product Disclosure Statement for BT Super for Life and the Financial Services Guide (FSG) can be obtained by calling 1300 653 553 or by visiting the website bt.com.au.

Information current as at 2 October 2019. © 2019 Westpac Banking Corporation ABN 33 007 457 141

Rollover Benefit Statement

Section A : Receiving fund

The Trustee for Chris Dawn SMSF
UNIT 2
278 BEAUFORT ST
PERTH 6000

THIS FORM DOES NOT HAVE TO BE INCLUDED IN A
TAX RETURN

DUPLICATE

Australian business number (ABN)	47 434 377 672
Unique Superannuation Identifier (USI)	
Member client identifier	

Section B: Member's details

Tax file Number (TFN)

Full name

Title

Family name

First given name

Other given name

Residential Address

Date of birth

Sex (M/F)

Daytime Phone No.

Email address

Mr

SUTCLIFFE

CHRISTOPHER JOHN

41 LANTANA WAY
CAMILLO WA 6111

18/01/1956

M

chrissutcliffe@bigpond.com

Section C: Rollover transaction details

Service period start date

21/01/1997

Tax components:

Preservation amounts:

Tax-free component

\$14.32

Preserved amount

\$2,757.85

KiwiSaver tax-free component

\$0.00

KiwiSaver preserved amount

\$0.00

Taxable component:

Element taxed in the fund

\$2,743.53

Restricted non-preserved amount

\$0.00

Element untaxed in the fund

\$0.00

Unrestricted non-preserved amount

\$0.00

Tax Components TOTAL

\$2,757.85

Preservation Amounts TOTAL

\$2,757.85

Section D : Non-complying funds

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

\$0.00

Section E : Transferring fund

Fund ABN

39 827 542 991

Fund Name

BT Super for Life which is a part of Retirement Wrap

Contact Name

BT Customer Relations

Daytime phone number

1300 653 553

Email Address

customer.relations@btsuperforlife.com.au


Section F : Declaration

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

Name (BLOCK LETTERS)

BRAD COOPER

Trustee, director or authorised officer signature



Date

02/10/2019

OR

AUTHORISED REPRESENTATIVE DECLARATION:


Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider.
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct.
- I am authorised by superannuation provider to give the information in the statement to the ATO

Name (BLOCK LETTERS)

Trustee, director or authorised officer signature



Date

Tax Agent number