

Annual tax statement

for the period 1 July 2020 to 30 June 2021

Account details

Product	BT Panorama Investments
Account ID	120309752
Account name	Galaxy Research & Planning Pty Limited ATF Nugget Super Fund
Entity type	SMSF
Adviser	Strategy First Financial Planning

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For more information



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Please read the Panorama tax guide where the information contained in this statement is further explained

Summary of assessable income

Item	Amount \$
Gross interest	4.62
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	14,352.64
Distributions from trusts	21,158.21
Net capital gain	0.00
Foreign income	11,708.83
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.45
Other income	0.00
Total assessable income	\$47,224.75

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	1,624.51
Loss on sale of traditional security	0.00
Total deductions/expenses	\$1,624.51

Total taxable income from investment assets

\$45,600.24

Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	0.00
Franking credits from trust distributions (after 45 day rule)	4,672.12
Australian franking credits from a New Zealand franking company	0.45
Foreign income tax offset (including CG offset)	1,816.08
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

Total tax credits

\$6,488.65

Deductions and credits summary

Additional information for non-residents

Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

Interest schedule

Cash

Date	Investment	Amount \$
Transaction Account		
31 Jul 2020	Cash Management Account	0.38
31 Aug 2020	Cash Management Account	0.69
30 Sep 2020	Cash Management Account	0.75
31 Oct 2020	Cash Management Account	0.82
30 Nov 2020	Cash Management Account	0.78
31 Dec 2020	Cash Management Account	0.57
31 Jan 2021	Cash Management Account	0.14
28 Feb 2021	Cash Management Account	0.09
31 Mar 2021	Cash Management Account	0.09
30 Apr 2021	Cash Management Account	0.12
31 May 2021	Cash Management Account	0.10
30 Jun 2021	Cash Management Account	0.09
Subtotal		\$4.62
Total cash		\$4.62

Total interest

\$4.62

Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

Foreign income schedule

Security	Date	Quantity	Foreign income \$	Foreign tax creditable \$	Additional tax withheld but not creditable \$	Australian franking credits from a NZ company \$	Franking credit allowed \$
VEU Vanguard FTSE All-World ex-US Index Fund	21 Jul 2020	2,018	728.86	109.33	109.33	0.00	0.00
VEU Vanguard FTSE All-World ex-US Index Fund	20 Oct 2020	2,018	959.16	143.87	143.88	0.00	0.00
VEU Vanguard FTSE All-World ex-US Index Fund	22 Jan 2021	2,018	1,177.80	176.67	176.67	0.00	0.00
VEU Vanguard FTSE All-World ex-US Index Fund	22 Apr 2021	2,018	426.10	63.92	63.91	0.00	0.00
Subtotal			3,291.92	\$493.79	\$493.79	\$0.00	\$0.00

Total

\$3,291.92

\$493.79

\$493.79

\$0.00

\$0.00

Foreign income is recorded on a cash basis, based on the pay date, and grossed-up for any withholding tax deducted. Foreign income included here is received from direct holdings, and not through trust distributions.

Foreign tax offsets are generally available to non-residents only to the extent that foreign income is included in their Australian assessable income.

Distributions schedule - summary

Description	Total distribution \$	Less 2020 entitlement ¹ \$	Add 2021 entitlement ² \$	Total income ³ \$
DFA0003AU Dimensional Australian Core Equity Trust	4,925.93	394.16	711.99	5,243.76
DFA0004AU Dimensional Global Core Equity Trust	2,071.59	1,071.49	1,815.40	2,815.50
DFA0009AU Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	0.00	0.00	14,084.33	14,084.33
DFA0028AU Dimensional Global Bond Trust	8,071.06	4,650.77	0.00	3,420.29
DFA0036AU Dimensional Australian Core Imputation Trust	6,044.58	11.35	361.71	6,394.94
DFA0108AU Dimensional Five-Year Fixed Interest Trust	2,067.92	1,137.06	206.97	1,137.83
IVE iShares MSCI EAFE ETF	2,118.57	1,230.61	1,580.33	2,468.29
NML0001AU AMP Wholesale Australian Property Fund	11,873.46	3,454.05	2,887.06	11,306.47
Total	\$37,173.11	\$11,949.49	\$21,647.79	\$46,871.41

1. Income you received during the year ended 30 June 2021 which was included in your 30 June 2020 tax return.

2. Income you received after 30 June 2021 which is required to be included in your 30 June 2021 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

Distributions schedule - detail

Description	Total \$	DFA0003AU	DFA0004AU	DFA0009AU
Interest – Australian	508.73	99.42	0.08	2.17
Dividends				
Unfranked amount	421.60	198.22	0.00	0.00
Unfranked CFI amount	640.50	396.06	0.00	0.00
Franked amount	9,680.52	3,873.92	0.00	0.00
Franking credits (before 45 day rule)	4,672.12	1,898.95	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	19,587.38	564.42	0.00	11,773.53
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	761.92	0.00	354.75	311.94
Gross foreign income	8,416.91	112.11	2,518.44	2,187.49
Australian franking credits from a New Zealand franking company	0.45	0.00	0.24	0.21
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$44,690.13	\$7,143.10	\$2,873.51	\$14,275.34
Other non-taxable items				
CGT concession	761.92	0.00	354.75	311.94
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	7,414.22	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	4,672.57	1,898.95	0.24	0.21
Foreign income tax offset	1,322.29	0.39	412.52	502.74
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$46,871.41	\$5,243.76	\$2,815.50	\$14,084.33
Includes non-cash attributions	0.01	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$46,871.40	\$5,243.76	\$2,815.50	\$14,084.33
AMIT Cost base increase / decrease	-7,414.22	0.00	0.00	0.00

Distributions schedule - detail

Description	DFA0028AU	DFA0036AU	DFA0108AU	IVE
Interest – Australian	143.44	26.95	229.51	0.00
Dividends				
Unfranked amount	0.00	222.81	0.00	0.00
Unfranked CFI amount	0.00	244.44	0.00	0.00
Franked amount	0.00	5,782.32	0.00	0.00
Franking credits (before 45 day rule)	0.00	2,747.86	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	208.14	82.64	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	0.00	0.00	0.00	95.23
Gross foreign income	622.11	35.82	255.64	2,684.43
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$973.69	\$9,142.84	\$485.15	\$2,779.66
Other non-taxable items				
CGT concession	0.00	0.00	0.00	95.23
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	2,446.60	0.00	652.68	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	2,747.86	0.00	0.00
Foreign income tax offset	0.00	0.04	0.00	406.60
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$3,420.29	\$6,394.94	\$1,137.83	\$2,468.29
Includes non-cash attributions	-0.01	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$3,420.30	\$6,394.94	\$1,137.83	\$2,468.29
AMIT Cost base increase / decrease	-2,446.60	0.00	-652.68	0.00

Distributions schedule - detail

Description	NML0001AU
Interest – Australian	7.16
Dividends	
Unfranked amount	0.57
Unfranked CFI amount	0.00
Franked amount	24.28
Franking credits (before 45 day rule)	25.31
Franking credits denied	0.00
Other Australian income	6,958.65
Gains not eligible for discount - TAP	0.00
Gains not eligible for discount - Non TAP	0.00
Discounted capital gains - TAP	0.00
Discounted capital gains - Non TAP	0.00
Gross foreign income	0.87
Australian franking credits from a New Zealand franking company	0.00
Foreign trust and CFC income	0.00
Total taxable income	\$7,016.84
Other non-taxable items	
CGT concession	0.00
Tax free amounts	0.00
Non-assessable non-exempt income	0.00
Tax deferred amounts / Return of capital	0.00
Other non-assessable amounts	4,314.94
Assessable credits / offsets	
Franking credits (after 45 day rule)	25.31
Foreign income tax offset	0.00
Foreign income tax offset – capital gain	0.00
Total distribution	\$11,306.47
Includes non-cash attributions	0.02
Taxes withheld	
Non-resident withholding tax on interest	0.00
Non-resident withholding tax on unfranked dividends	0.00
Non-resident withholding tax on MIT	0.00
Non-resident withholding tax on non-MIT	0.00
TFN tax withheld	0.00
Cash distribution	\$11,306.45
AMIT Cost base increase / decrease	-4,314.94

Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	1,835.19	0.00	0.00
Net capital gain from distributions			
TAP		0.00	0.00
Non TAP		0.00	1,523.84
On platform losses brought forward	0.00		
Subtotal	\$1,835.19	\$0.00	\$1,523.84
Application of losses	-1,523.84	0.00	-1,523.84
Subtotal	\$311.35	\$0.00	\$0.00
CGT discount			0.00

Net capital gain/loss

\$311.35

\$0.00

\$0.00

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
NML0001AU AMP Wholesale Australian Property Fund								
NML0001AU AMP Wholesale Australian Property Fund	5 Aug 2020	12,139.9922	14,991.25	4 Jan 2019	15,376.43	385.18	0.00	0.00
NML0001AU AMP Wholesale Australian Property Fund	5 Aug 2020	22,685.9264	28,014.05	22 Jul 2019	29,382.74	1,368.69	0.00	0.00
NML0001AU AMP Wholesale Australian Property Fund	15 Sep 2020	3,218.1013	3,994.70	4 Jan 2019	4,076.02	81.32	0.00	0.00
Subtotal			\$47,000.00		\$48,835.19	\$1,835.19	\$0.00	\$0.00

Net capital gain/loss schedule

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Unrealised gain/loss schedule as at 30 Jun 2021

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Unrealised gains/losses	\$2,650.19	\$11,584.07	\$342,317.19
Application of losses	-2,650.19	-2,650.19	0.00
Subtotal	\$0.00	\$8,933.88	\$342,317.19
CGT discount			-114,105.73
Net unrealised gain/loss	\$0.00	\$8,933.88	\$228,211.46

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
20 Aug 2014	DFA0003AU Dimensional Australian Core Equity Trust	14,372.0700	214,586.50	157,085.85	157,081.30	0.00	0.00	57,500.65
17 Apr 2020	DFA0003AU Dimensional Australian Core Equity Trust	188.9676	2,821.44	1,999.90	1,999.90	0.00	0.00	821.54
16 Jul 2020	DFA0003AU Dimensional Australian Core Equity Trust	33.3896	498.53	394.16	394.16	0.00	104.37	0.00
9 Oct 2020	DFA0003AU Dimensional Australian Core Equity Trust	149.6806	2,234.85	1,848.84	1,848.84	0.00	386.01	0.00
11 Jan 2021	DFA0003AU Dimensional Australian Core Equity Trust	37.8056	564.47	517.37	517.37	0.00	47.10	0.00
28 Apr 2021	DFA0003AU Dimensional Australian Core Equity Trust	150.0038	2,239.68	2,165.56	2,165.56	0.00	74.12	0.00
29 May 2012	DFA0004AU Dimensional Global Core Equity Trust	6,434.3700	127,580.04	42,407.21	42,407.21	0.00	0.00	85,172.83
22 Jun 2012	DFA0004AU Dimensional Global Core Equity Trust	590.4500	11,707.38	3,831.66	3,831.66	0.00	0.00	7,875.72

Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
25 Jul 2012	DFA0004AU Dimensional Global Core Equity Trust	616.0800	12,215.57	3,831.85	3,831.85	0.00	0.00	8,383.72
16 Jul 2020	DFA0004AU Dimensional Global Core Equity Trust	68.5745	1,359.69	1,071.49	1,071.49	0.00	288.20	0.00
16 Dec 2020	DFA0004AU Dimensional Global Core Equity Trust	2,232.9498	44,274.71	38,300.00	38,300.00	0.00	5,974.71	0.00
11 Jan 2021	DFA0004AU Dimensional Global Core Equity Trust	57.5349	1,140.80	1,000.10	1,000.10	0.00	140.70	0.00
9 Jan 2014	DFA0009AU Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	3,901.1700	107,982.01	59,998.62	59,998.62	0.00	0.00	47,983.39
18 Aug 2014	DFA0009AU Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	799.5000	22,129.67	12,800.00	12,800.00	0.00	0.00	9,329.67
16 Jul 2015	DFA0009AU Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	681.4200	18,861.29	12,238.44	12,238.44	0.00	0.00	6,622.85
13 Mar 2020	DFA0009AU Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	922.7997	25,542.53	17,000.00	17,000.00	0.00	0.00	8,542.53
16 Dec 2020	DFA0009AU Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	1,388.0681	38,420.88	35,000.00	35,000.00	0.00	3,420.88	0.00
15 Jul 2015	DFA0028AU Dimensional Global Bond Trust	2,091.8400	22,212.20	22,400.49	22,400.49	188.29	0.00	0.00
7 Jun 2017	DFA0028AU Dimensional Global Bond Trust	1,271.4500	13,500.89	13,678.91	13,678.91	178.02	0.00	0.00
8 Jun 2017	DFA0028AU Dimensional Global Bond Trust	2,559.7700	27,180.92	27,511.12	27,511.12	330.20	0.00	0.00
22 Jul 2019	DFA0028AU Dimensional Global Bond Trust	1,747.7371	18,558.35	18,666.21	18,666.21	107.86	0.00	0.00
24 Jul 2019	DFA0028AU Dimensional Global Bond Trust	1,835.6707	19,492.07	19,649.42	19,649.42	157.35	0.00	0.00
23 Sep 2019	DFA0028AU Dimensional Global Bond Trust	2,800.6396	29,738.59	30,465.12	30,465.12	726.53	0.00	0.00
16 Jul 2020	DFA0028AU Dimensional Global Bond Trust	426.8915	4,532.95	4,569.25	4,569.25	36.30	0.00	0.00
9 Oct 2020	DFA0028AU Dimensional Global Bond Trust	180.6228	1,917.94	1,944.66	1,944.66	26.72	0.00	0.00

Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
4 Jan 2021	DFA0028AU Dimensional Global Bond Trust	2,380.9305	25,281.91	25,900.00	25,900.00	618.09	0.00	0.00
12 Jan 2021	DFA0028AU Dimensional Global Bond Trust	135.6624	1,440.53	1,461.03	1,461.03	20.50	0.00	0.00
20 Jul 2015	DFA0036AU Dimensional Australian Core Imputation Trust	17,000.3000	199,743.32	171,640.44	171,640.44	0.00	0.00	28,102.88
13 Mar 2020	DFA0036AU Dimensional Australian Core Imputation Trust	2,027.4780	23,821.65	17,000.00	17,000.00	0.00	0.00	6,821.65
9 Apr 2020	DFA0036AU Dimensional Australian Core Imputation Trust	340.9733	4,006.23	2,734.64	2,734.64	0.00	0.00	1,271.59
16 Jul 2020	DFA0036AU Dimensional Australian Core Imputation Trust	1.2313	14.47	11.35	11.35	0.00	3.12	0.00
9 Oct 2020	DFA0036AU Dimensional Australian Core Imputation Trust	245.4474	2,883.86	2,298.10	2,298.10	0.00	585.76	0.00
12 Jan 2021	DFA0036AU Dimensional Australian Core Imputation Trust	58.9251	692.33	631.89	631.89	0.00	60.44	0.00
12 Apr 2021	DFA0036AU Dimensional Australian Core Imputation Trust	277.9859	3,266.17	3,103.24	3,103.24	0.00	162.93	0.00
14 Jul 2015	DFA0108AU Dimensional Five-Year Fixed Interest Trust	2,167.0900	22,674.70	22,570.26	22,570.26	0.00	0.00	104.44
8 Jun 2017	DFA0108AU Dimensional Five-Year Fixed Interest Trust	5,495.2900	57,498.32	57,609.43	57,609.43	111.11	0.00	0.00
9 Jun 2017	DFA0108AU Dimensional Five-Year Fixed Interest Trust	7,580.2800	79,313.99	79,461.24	79,461.24	147.25	0.00	0.00
21 Feb 2018	DFA0108AU Dimensional Five-Year Fixed Interest Trust	4,236.0700	44,322.85	43,999.86	43,999.86	0.00	0.00	322.99
8 Apr 2020	DFA0108AU Dimensional Five-Year Fixed Interest Trust	32.0209	335.04	333.54	333.54	0.00	0.00	1.50
16 Jul 2020	DFA0108AU Dimensional Five-Year Fixed Interest Trust	108.2946	1,133.11	1,133.46	1,133.46	0.35	0.00	0.00
9 Oct 2020	DFA0108AU Dimensional Five-Year Fixed Interest Trust	48.8872	511.52	512.24	512.24	0.72	0.00	0.00
19 Jan 2021	DFA0108AU Dimensional Five-Year Fixed Interest Trust	19.8672	207.87	208.38	208.38	0.51	0.00	0.00
22 Apr 2021	DFA0108AU Dimensional Five-Year Fixed Interest Trust	19.9346	208.58	208.97	208.97	0.39	0.00	0.00
19 Oct 2018	IVE iShares MSCI EAFE ETF	1,154.0000	123,293.36	103,306.08	103,306.08	0.00	0.00	19,987.28
23 Jul 2015	NML0001AU AMP Wholesale Australian Property Fund	52,787.0800	68,017.42	56,025.39	56,025.39	0.00	0.00	11,992.03

Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
5 Mar 2018	NML0001AU AMP Wholesale Australian Property Fund	38,793.1000	49,985.84	45,458.00	45,458.00	0.00	0.00	4,527.84
10 May 2018	NML0001AU AMP Wholesale Australian Property Fund	35,292.3100	45,474.99	42,592.53	42,592.53	0.00	0.00	2,882.46
4 Jan 2019	NML0001AU AMP Wholesale Australian Property Fund	23,167.9965	29,852.52	28,704.18	28,704.18	0.00	0.00	1,148.34
30 Apr 2020	NML0001AU AMP Wholesale Australian Property Fund	2,739.6997	3,530.17	3,309.99	3,309.99	0.00	0.00	220.18
26 Oct 2020	NML0001AU AMP Wholesale Australian Property Fund	2,240.7870	2,887.31	2,718.93	2,718.93	0.00	168.38	0.00
27 Jan 2021	NML0001AU AMP Wholesale Australian Property Fund	2,250.3342	2,899.61	2,775.39	2,775.39	0.00	124.22	0.00
3 May 2021	NML0001AU AMP Wholesale Australian Property Fund	2,231.4444	2,875.27	2,832.14	2,832.14	0.00	43.13	0.00
20 Jul 2015	VEU Vanguard FTSE All-World ex-US Index Fund	748.0000	63,422.92	49,993.90	49,993.90	0.00	0.00	13,429.02
5 Jun 2017	VEU Vanguard FTSE All-World ex-US Index Fund	557.0000	47,228.03	38,215.78	38,215.78	0.00	0.00	9,012.25
21 Feb 2018	VEU Vanguard FTSE All-World ex-US Index Fund	713.0000	60,455.27	50,195.43	50,195.43	0.00	0.00	10,259.84
Subtotal						\$2,650.19	\$11,584.07	\$342,317.19

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect.

Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
2 Jul 2020	Administration fee	133.46	0.00
4 Aug 2020	Administration fee	137.74	0.00
3 Sep 2020	Administration fee	137.02	0.00
26 Sep 2020	Expense Recovery - Legislative	28.58	0.00
5 Oct 2020	Administration fee	132.68	0.00
4 Nov 2020	Administration fee	136.84	0.00
3 Dec 2020	Administration fee	131.79	0.00
6 Jan 2021	Administration fee	140.46	0.00
3 Feb 2021	Administration fee	140.98	0.00
3 Mar 2021	Administration fee	119.16	0.00
7 Apr 2021	Administration fee	130.03	0.00
5 May 2021	Administration fee	125.84	0.00
3 Jun 2021	Administration fee	129.93	0.00
Total		\$1,624.51	\$0.00

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Disclaimer

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Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.
