

# Annual 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
Adviser	Strategy First Financial Planning

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# \$1,770,476.34

Portfolio value as at 30 Jun 2021

For more information



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Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 9 Sep 2021

# Your statement at a glance

<b>Total portfolio opening balance 1 Jul 2020</b>	<b>\$1,461,087.26</b>
<b>Inflows</b>	<b>\$13,900.00</b>
Deposits to Transaction account	\$13,900.00
Asset transfers in	\$0.00
<b>Outflows</b>	<b>\$0.00</b>
Payments from Transaction account	\$0.00
Asset transfers out	\$0.00
<b>Expenses</b>	<b>-\$1,624.51</b>
Fees	-\$1,624.51
Taxes	\$0.00
<b>Income on investments</b>	<b>\$49,279.50</b>
<b>Market movement</b>	<b>\$247,834.09</b>
<b>Total portfolio closing balance 30 Jun 2021</b>	<b>\$1,770,476.34</b>

# Portfolio valuation

## Transaction account

	Balance \$	Total portfolio %
Transaction account	\$10,876.72	0.61%
<b>Total transaction account balance</b>	<b>\$10,876.72</b>	<b>0.61%</b>

## Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>IVE</b> • iShares MSCI EAFE ETF	1,154	\$106.84	\$123,293.36	6.96%
<b>VEU</b> • Vanguard FTSE All-World ex-US Index Fund	2,018	\$84.79	\$171,106.22	9.66%
<b>Total listed securities balance</b>			<b>\$294,399.58</b>	<b>16.62%</b>

## Managed funds

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>DFA0003AU</b> • Dimensional Australian Core Equity Trust	14,931.9172	\$14.93	\$222,945.47	12.59%
<b>DFA0004AU</b> • Dimensional Global Core Equity Trust	9,999.9592	\$19.83	\$198,278.19	11.20%
<b>DFA0009AU</b> • Dimensional Gbl Core Equity Trust - AUD Hgd Class Units	7,692.9578	\$27.68	\$212,936.39	12.03%
<b>DFA0028AU</b> • Dimensional Global Bond Trust	15,431.2146	\$10.62	\$163,856.35	9.25%
<b>DFA0036AU</b> • Dimensional Australian Core Imputation Trust	19,952.3410	\$11.75	\$234,428.04	13.25%
<b>DFA0108AU</b> • Dimensional Five-Year Fixed Interest Trust	19,707.7345	\$10.46	\$206,205.97	11.65%

# Portfolio valuation

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
NML0001AU • AMP Wholesale Australian Property Fund	159,502.7518	\$1.29	\$205,523.12	11.61%
Total managed funds balance			\$1,444,173.53	81.58%
Total income accrued			\$21,026.51	1.19%
Total portfolio value as at 30 Jun 2021			\$1,770,476.34	100%

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post 30 June.

# Earnings and expenses

Income	
	Amount \$
Transaction account income	\$4.62
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$4,871.77
Managed fund income	\$44,403.11
Accrued interest	\$0.00
Other income	\$0.00
<b>Total income</b>	<b>\$49,279.50</b>
Market movement	
	Amount \$
Realised/unrealised market movement	\$247,834.09
<b>Total market movement</b>	<b>\$247,834.09</b>

# Earnings and expenses

## Expenses

Fee type	Amount \$
Administration fees	-\$1,595.93
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$28.58
Portfolio management fees	\$0.00
Advice fees	\$0.00
Adviser Establishment Fee	\$0.00
Advice fee	\$0.00
One-off advice fee	\$0.00
Licensee advice fee	\$0.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
<b>Total expenses</b>	<b>-\$1,624.51</b>

## Net earnings

**\$295,489.08**

"Accrued interest" includes interest due to settle post 30 June. Any term deposit interest reported as accrued interest on your statement last year has also been included in your opening balance this year, and as such, total term deposit interest income reported this year might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last year's statement.

Changes in market value exclude any gains or losses arising from assets held outside the service. This statement does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position.

The indirect costs of your investment, being the amounts that have been deducted from your investment which reduce the return on your investment but not charged to you directly as a fee, are zero.

"Total expenses" shown above may not include all the fees and costs in relation to your investments (for example it does not include any information on the fees and costs relating to any underlying managed investment (other than BT Managed Portfolios) that you access through Panorama Investments).

For further information regarding the fees and costs for each underlying managed investment offered through Panorama Investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging into your account, on request from your adviser (if you have one) or by contacting us. Please also refer to the 'Example of fees and costs' section that illustrates the combined effect of the fees and costs of this product and an underlying investment.

# Earnings and expenses

## Example of total fees and costs

This table illustrates the combined effect of fees and costs of Panorama Investments and the fees and costs for an investment in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments over a 1 year period. This example is illustrative only and the fees and costs may vary depending on your actual investment.

### EXAMPLE – Schroder Real Return CPI Plus 5% Fund – WC

**Balance of \$50,000<sup>1</sup> with a contribution of \$5,000<sup>1</sup> during the year**

Cost of Panorama Investments

\$695<sup>2</sup>

**PLUS** Fees and costs for an investment in Schroder Real Return CPI Plus 5% Fund – WC

0.85% (Management costs)<sup>3</sup>

**And**, for every \$50,000 you have in the Schroder Real Return CPI Plus 5% Fund – WC you will be charged \$425 each year.

**EQUALS** Total cost of Investing in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments

If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$1,120<sup>4</sup>.

**What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser.**

1. The example above assumes that the entire account balance of \$50,000 is invested in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the \$50,000 balance only.
2. The cost of Panorama Investments is based on the management costs for Panorama Investments, assuming all investments are in the Schroder Real Return CPI Plus 5% Fund – WC. Please refer to the 'Fees and costs' section of the applicable Investor Guide for details of each of these fees and costs and the 'fee schedule' available through the Fees section by logging into your account. Management costs include Administration fees but do not include listed security transaction fees.
3. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the Schroder Real Return CPI Plus 5% Fund – WC. The indirect costs are an estimate based on the fees and costs for the Schroder Real Return CPI Plus 5% Fund – WC in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Fees and costs of underlying investments' in the Investor Guide.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional information on fees' section of the Additional Information and Terms Booklet for the information about fees and other costs that may apply.

This example is illustrative only and assumes you have chosen the Full menu. For information regarding the fees and costs of underlying managed investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained on request and free of charge from your adviser or by contacting us.

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2020							\$54,148.73
2 Jul 2020	2 Jul 2020	Expense	Administration fee for the period 01/06/2020 to 30/06/2020		\$133.46		\$54,015.27
13 Jul 2020	1 Jul 2020	Income	Dividend 1,154 iShares MSCI EAFE ETF (IVE) @ \$1.066386			\$1,230.61	\$55,245.88
16 Jul 2020	16 Jul 2020	Buy	Reinvest - Buy Dimensional Global Core Equity Trust (DFA0004AU) for \$1,071.49	68.5745	\$1,071.49		\$54,174.39
16 Jul 2020	16 Jul 2020	Buy	Reinvest - Buy Dimensional Global Bond Trust (DFA0028AU) for \$4,650.77	426.8915	\$4,650.77		\$49,523.62
16 Jul 2020	16 Jul 2020	Buy	Reinvest - Buy Dimensional Five-Year Fixed Interest Trust (DFA0108AU) for \$1,137.06	108.2946	\$1,137.06		\$48,386.56
16 Jul 2020	16 Jul 2020	Buy	Reinvest - Buy Dimensional Australian Core Equity Trust (DFA0003AU) for \$394.16	33.3896	\$394.16		\$47,992.40
16 Jul 2020	16 Jul 2020	Buy	Reinvest - Buy Dimensional Australian Core Imputation Trust (DFA0036AU) for \$11.35	1.2313	\$11.35		\$47,981.05
31 Jul 2020	31 Jul 2020	Income	Interest payment for Cash Management Account			\$0.38	\$47,981.43
4 Aug 2020	4 Aug 2020	Expense	Administration fee for the period 01/07/2020 to 31/07/2020		\$137.74		\$47,843.69
7 Aug 2020	5 Aug 2020	Sell	Sell 34,825.9186 AMP Wholesale Australian Property Fund (NML0001AU) @ \$1.2349. Transaction fee \$0.00.	-34,825.9186		\$43,005.30	\$90,848.99
31 Aug 2020	31 Aug 2020	Income	Interest payment for Cash Management Account			\$0.69	\$90,849.68
3 Sep 2020	3 Sep 2020	Expense	Administration fee for the period 01/08/2020 to 31/08/2020		\$137.02		\$90,712.66
21 Sep 2020	15 Sep 2020	Sell	Sell 3,218.1013 AMP Wholesale Australian Property Fund (NML0001AU) @ \$1.2413. Transaction fee \$0.00.	-3,218.1013		\$3,994.70	\$94,707.36



# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
26 Sep 2020	26 Sep 2020	Expense	Expense recovery - Legislative		\$28.58		\$94,678.78
30 Sep 2020	30 Sep 2020	Income	Interest payment for Cash Management Account			\$0.75	\$94,679.53
5 Oct 2020	5 Oct 2020	Expense	Administration fee for the period 01/09/2020 to 30/09/2020		\$132.68		\$94,546.85
7 Oct 2020	30 Sep 2020	Income	Distribution 14,594.4272 Dimensional Australian Core Equity Trust (DFA0003AU) @ \$0.126681			\$1,848.84	\$96,395.69
7 Oct 2020	30 Sep 2020	Income	Distribution 12,733.9989 Dimensional Global Bond Trust (DFA0028AU) @ \$0.153862			\$1,959.27	\$98,354.96
7 Oct 2020	30 Sep 2020	Income	Distribution 19,369.9826 Dimensional Australian Core Imputation Trust (DFA0036AU) @ \$0.118642			\$2,298.10	\$100,653.06
7 Oct 2020	30 Sep 2020	Income	Distribution 19,619.0455 Dimensional Five-Year Fixed Interest Trust (DFA0108AU) @ \$0.026155			\$513.13	\$101,166.19
9 Oct 2020	9 Oct 2020	Buy	Reinvest - Buy Dimensional Australian Core Imputation Trust (DFA0036AU) for \$2,298.10	245.4474	\$2,298.10		\$98,868.09
9 Oct 2020	9 Oct 2020	Buy	Reinvest - Buy Dimensional Global Bond Trust (DFA0028AU) for \$1,959.27	180.6228	\$1,959.27		\$96,908.82
9 Oct 2020	9 Oct 2020	Buy	Reinvest - Buy Dimensional Australian Core Equity Trust (DFA0003AU) for \$1,848.84	149.6806	\$1,848.84		\$95,059.98
9 Oct 2020	9 Oct 2020	Buy	Reinvest - Buy Dimensional Five-Year Fixed Interest Trust (DFA0108AU) for \$513.13	48.8872	\$513.13		\$94,546.85
12 Oct 2020	30 Sep 2020	Income	Distribution 152,780.1862 AMP Wholesale Australian Property Fund (NML0001AU) @ \$0.018100			\$2,765.37	\$97,312.22
20 Oct 2020	22 Sep 2020	Income	Dividend 2,018 Vanguard FTSE All-World ex-US Index Fund (VEU) @ \$0.475303 Gross Amount \$959.16, Withholding Tax \$-287.75			\$671.41	\$97,983.63

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
23 Oct 2020	23 Oct 2020	Buy	Reinvest - Buy AMP Wholesale Australian Property Fund (NML0001AU) for \$2,765.37	2,240.7870	\$2,765.37		\$95,218.26
31 Oct 2020	31 Oct 2020	Income	Interest payment for Cash Management Account			\$0.82	\$95,219.08
4 Nov 2020	4 Nov 2020	Expense	Administration fee for the period 01/10/2020 to 31/10/2020		\$136.84		\$95,082.24
30 Nov 2020	30 Nov 2020	Income	Interest payment for Cash Management Account			\$0.78	\$95,083.02
3 Dec 2020	3 Dec 2020	Expense	Administration fee for the period 01/11/2020 to 30/11/2020		\$131.79		\$94,951.23
16 Dec 2020	16 Dec 2020	Deposit	Direct Debit Deposit from GALAXY RESEARCH & PLANNING P/L			\$13,900.00	\$108,851.23
16 Dec 2020	16 Dec 2020	Buy	Buy Dimensional Global Core Equity Trust (DFA0004AU) for \$38,300.00.Transaction fee \$0.00.	2,232.9498	\$38,300.00		\$70,551.23
16 Dec 2020	16 Dec 2020	Buy	Buy Dimensional Gbl Core Equity Trust - AUD Hgd C (DFA0009AU) for \$35,000.00.Transaction fee \$0.00.	1,388.0681	\$35,000.00		\$35,551.23
31 Dec 2020	31 Dec 2020	Income	Interest payment for Cash Management Account			\$0.57	\$35,551.80
4 Jan 2021	4 Jan 2021	Buy	Buy Dimensional Global Bond Trust (DFA0028AU) for \$25,900.00.Transaction fee \$0.00.	2,380.9305	\$25,900.00		\$9,651.80
6 Jan 2021	6 Jan 2021	Expense	Administration fee for the period 01/12/2020 to 31/12/2020		\$140.46		\$9,511.34
6 Jan 2021	22 Dec 2020	Income	Dividend 1,154 iShares MSCI EAFE ETF (IVE) @ \$0.769465			\$887.96	\$10,399.30
7 Jan 2021	31 Dec 2020	Income	Distribution 14,744.1078 Dimensional Australian Core Equity Trust (DFA0003AU) @ \$0.035090			\$517.37	\$10,916.67
7 Jan 2021	31 Dec 2020	Income	Distribution 9,942.4243 Dimensional Global Core Equity Trust (DFA0004AU) @ \$0.100589			\$1,000.10	\$11,916.77

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Jan 2021	31 Dec 2020	Income	Distribution 12,914.6217 Dimensional Global Bond Trust (DFA0028AU) @ \$0.113130			\$1,461.03	\$13,377.80
7 Jan 2021	31 Dec 2020	Income	Distribution 19,615.4300 Dimensional Australian Core Imputation Trust (DFA0036AU) @ \$0.032214			\$631.89	\$14,009.69
7 Jan 2021	31 Dec 2020	Income	Distribution 19,667.9327 Dimensional Five-Year Fixed Interest Trust (DFA0108AU) @ \$0.010607			\$208.62	\$14,218.31
11 Jan 2021	11 Jan 2021	Buy	Reinvest - Buy Dimensional Global Core Equity Trust (DFA0004AU) for \$1,000.10	57.5349	\$1,000.10		\$13,218.21
11 Jan 2021	11 Jan 2021	Buy	Reinvest - Buy Dimensional Australian Core Equity Trust (DFA0003AU) for \$517.37	37.8056	\$517.37		\$12,700.84
12 Jan 2021	12 Jan 2021	Buy	Reinvest - Buy Dimensional Global Bond Trust (DFA0028AU) for \$1,461.03	135.6624	\$1,461.03		\$11,239.81
12 Jan 2021	12 Jan 2021	Buy	Reinvest - Buy Dimensional Australian Core Imputation Trust (DFA0036AU) for \$631.89	58.9251	\$631.89		\$10,607.92
12 Jan 2021	31 Dec 2020	Income	Distribution 155,020.9732 AMP Wholesale Australian Property Fund (NML0001AU) @ \$0.018104			\$2,806.48	\$13,414.40
19 Jan 2021	19 Jan 2021	Buy	Reinvest - Buy Dimensional Five-Year Fixed Interest Trust (DFA0108AU) for \$208.62	19.8672	\$208.62		\$13,205.78
22 Jan 2021	22 Dec 2020	Income	Dividend 2,018 Vanguard FTSE All-World ex-US Index Fund (VEU) @ \$0.583647 Gross Amount \$1,177.80, Withholding Tax \$-353.34			\$824.46	\$14,030.24
25 Jan 2021	25 Jan 2021	Buy	Reinvest - Buy AMP Wholesale Australian Property Fund (NML0001AU) for \$2,806.48	2,250.3342	\$2,806.48		\$11,223.76
31 Jan 2021	31 Jan 2021	Income	Interest payment for Cash Management Account			\$0.14	\$11,223.90
3 Feb 2021	3 Feb 2021	Expense	Administration fee for the period 01/01/2021 to 31/01/2021		\$140.98		\$11,082.92

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
28 Feb 2021	28 Feb 2021	Income	Interest payment for Cash Management Account			\$0.09	\$11,083.01
3 Mar 2021	3 Mar 2021	Expense	Administration fee for the period 01/02/2021 to 28/02/2021		\$119.16		\$10,963.85
31 Mar 2021	31 Mar 2021	Income	Interest payment for Cash Management Account			\$0.09	\$10,963.94
7 Apr 2021	7 Apr 2021	Expense	Administration fee for the period 01/03/2021 to 31/03/2021		\$130.03		\$10,833.91
8 Apr 2021	31 Mar 2021	Income	Distribution 19,674.3551 Dimensional Australian Core Imputation Trust (DFA0036AU) @ \$0.157730			\$3,103.24	\$13,937.15
8 Apr 2021	31 Mar 2021	Income	Distribution 19,687.7999 Dimensional Five-Year Fixed Interest Trust (DFA0108AU) @ \$0.010621			\$209.11	\$14,146.26
8 Apr 2021	31 Mar 2021	Income	Distribution 14,781.9134 Dimensional Australian Core Equity Trust (DFA0003AU) @ \$0.146500			\$2,165.56	\$16,311.82
12 Apr 2021	12 Apr 2021	Buy	Reinvest - Buy Dimensional Australian Core Imputation Trust (DFA0036AU) for \$3,103.24	277.9859	\$3,103.24		\$13,208.58
13 Apr 2021	31 Mar 2021	Income	Distribution 157,271.3074 AMP Wholesale Australian Property Fund (NML0001AU) @ \$0.018106			\$2,847.55	\$16,056.13
22 Apr 2021	22 Apr 2021	Buy	Reinvest - Buy Dimensional Five-Year Fixed Interest Trust (DFA0108AU) for \$209.11	19.9346	\$209.11		\$15,847.02
22 Apr 2021	23 Mar 2021	Income	Dividend 2,018 Vanguard FTSE All-World ex-US Index Fund (VEU) @ \$0.211149 Gross Amount \$426.10, Withholding Tax \$-127.83			\$298.27	\$16,145.29
28 Apr 2021	28 Apr 2021	Buy	Reinvest - Buy Dimensional Australian Core Equity Trust (DFA0003AU) for \$2,165.56	150.0038	\$2,165.56		\$13,979.73
30 Apr 2021	30 Apr 2021	Income	Interest payment for Cash Management Account			\$0.12	\$13,979.85
3 May 2021	3 May 2021	Buy	Reinvest - Buy AMP Wholesale Australian Property Fund (NML0001AU) for \$2,847.55	2,231.4444	\$2,847.55		\$11,132.30

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
5 May 2021	5 May 2021	Expense	Administration fee for the period 01/04/2021 to 30/04/2021		\$125.84		\$11,006.46
31 May 2021	31 May 2021	Income	Interest payment for Cash Management Account			\$0.10	\$11,006.56
3 Jun 2021	3 Jun 2021	Expense	Administration fee for the period 01/05/2021 to 31/05/2021		\$129.93		\$10,876.63
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.09	\$10,876.72
7 Jul 2021	30 Jun 2021	Income	Distribution 19,707.7345 Dimensional Five-Year Fixed Interest Trust (DFA0108AU) @ \$0.010502			\$206.97	\$11,083.69
7 Jul 2021	30 Jun 2021	Income	Distribution 9,999.9592 Dimensional Global Core Equity Trust (DFA0004AU) @ \$0.181541			\$1,815.40	\$12,899.09
7 Jul 2021	30 Jun 2021	Income	Distribution 19,952.3410 Dimensional Australian Core Imputation Trust (DFA0036AU) @ \$0.018129			\$361.71	\$13,260.80
7 Jul 2021	30 Jun 2021	Income	Distribution 14,931.9172 Dimensional Australian Core Equity Trust (DFA0003AU) @ \$0.047683			\$711.99	\$13,972.79
7 Jul 2021	30 Jun 2021	Income	Distribution 7,692.9578 Dimensional Gbl Core Equity Trust - AUD Hgd C (DFA0009AU) @ \$1.830809			\$14,084.33	\$28,057.12
12 Jul 2021	30 Jun 2021	Income	Distribution 159,502.7518 AMP Wholesale Australian Property Fund (NML0001AU) @ \$0.018100			\$2,887.05	\$30,944.17

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
20 Jul 2021	22 Jun 2021	Income	Dividend 2,018 Vanguard FTSE All-World ex-US Index Fund (VEU) @ \$0.678930 Gross Amount \$1,370.08, Withholding Tax \$-411.02			\$959.06	\$31,903.23
Subtotal					\$132,425.00	\$110,179.50	

**Closing balance as at 30 Jun 2021**

**\$31,903.23**

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Withholding tax transactions, that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

# Complaints

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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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

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## Disclaimer

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. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (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.

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