



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

Nugget Super Fund - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120309752
Statement period: 1 Jul 2020 - 31 Dec 2020

Nugget Super Fund
Mr Jeremy Berowne
17 Douglas Street
RANDWICK NSW 2031

BT Cash Management Account bank statement

Account summary

Opening balance	+\$42,919.66
Total credits	+\$83,419.79
Total debits	-\$90,787.65
Closing balance	+\$35,551.80

Interest rate summary

Effective date	Interest rate
7 Apr 2020	0.01% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jul 2020	Opening balance			\$42,919.66
2 Jul 2020	Administration fee for the period 01/06/2020 to 30/06/2020		\$133.46	\$42,786.20
10 Jul 2020	Distribution 190,824.2061 AMP Wholesale Australian Property Fund (NML0001AU) @ \$0.018101	\$3,454.04		\$46,240.24
13 Jul 2020	Dividend 1,154 iShares MSCI EAFE ETF (IVE) @ \$1.066386	\$1,230.61		\$47,470.85

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Date	Description	Credit	Debit	Balance
14 Jul 2020	Distribution 19,510.7509 Dimensional Five-Year Fixed Interest Trust (DFA0108AU) @ \$0.058278	\$1,137.06		\$48,607.91
14 Jul 2020	Distribution 14,561.0376 Dimensional Australian Core Equity Trust (DFA0003AU) @ \$0.027070	\$394.16		\$49,002.07
14 Jul 2020	Distribution 7,640.9000 Dimensional Global Core Equity Trust (DFA0004AU) @ \$0.140231	\$1,071.49		\$50,073.56
14 Jul 2020	Distribution 12,307.1074 Dimensional Global Bond Trust (DFA0028AU) @ \$0.377893	\$4,650.77		\$54,724.33
14 Jul 2020	Distribution 19,368.7513 Dimensional Australian Core Imputation Trust (DFA0036AU) @ \$0.000586	\$11.35		\$54,735.68
16 Jul 2020	Reinvest - Buy Dimensional Global Core Equity Trust (DFA0004AU) for \$1,071.49		\$1,071.49	\$53,664.19
16 Jul 2020	Reinvest - Buy Dimensional Global Bond Trust (DFA0028AU) for \$4,650.77		\$4,650.77	\$49,013.42
16 Jul 2020	Reinvest - Buy Dimensional Five-Year Fixed Interest Trust (DFA0108AU) for \$1,137.06		\$1,137.06	\$47,876.36
16 Jul 2020	Reinvest - Buy Dimensional Australian Core Equity Trust (DFA0003AU) for \$394.16		\$394.16	\$47,482.20
16 Jul 2020	Reinvest - Buy Dimensional Australian Core Imputation Trust (DFA0036AU) for \$11.35		\$11.35	\$47,470.85
21 Jul 2020	Dividend 2,018 Vanguard FTSE All-World ex-US Index Fund (VEU) @ \$0.361178 Gross Amount \$728.86, Withholding Tax \$-218.66	\$510.20		\$47,981.05
31 Jul 2020	Interest payment for Cash Management Account	\$0.38		\$47,981.43
4 Aug 2020	Administration fee for the period 01/07/2020 to 31/07/2020		\$137.74	\$47,843.69
7 Aug 2020	Sell 34,825.9186 AMP Wholesale Australian Property Fund (NML0001AU) @ \$1.2349. Transaction fee \$0.00.	\$43,005.30		\$90,848.99
31 Aug 2020	Interest payment for Cash Management Account	\$0.69		\$90,849.68
3 Sep 2020	Administration fee for the period 01/08/2020 to 31/08/2020		\$137.02	\$90,712.66
21 Sep 2020	Sell 3,218.1013 AMP Wholesale Australian Property Fund (NML0001AU) @ \$1.2413. Transaction fee \$0.00.	\$3,994.70		\$94,707.36

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Date	Description	Credit	Debit	Balance
26 Sep 2020	Expense recovery - Legislative		\$28.58	\$94,678.78
30 Sep 2020	Interest payment for Cash Management Account	\$0.75		\$94,679.53
5 Oct 2020	Administration fee for the period 01/09/2020 to 30/09/2020		\$132.68	\$94,546.85
7 Oct 2020	Distribution 14,594.4272 Dimensional Australian Core Equity Trust (DFA0003AU) @ \$0.126681	\$1,848.84		\$96,395.69
7 Oct 2020	Distribution 12,733.9989 Dimensional Global Bond Trust (DFA0028AU) @ \$0.153862	\$1,959.27		\$98,354.96
7 Oct 2020	Distribution 19,369.9826 Dimensional Australian Core Imputation Trust (DFA0036AU) @ \$0.118642	\$2,298.10		\$100,653.06
7 Oct 2020	Distribution 19,619.0455 Dimensional Five-Year Fixed Interest Trust (DFA0108AU) @ \$0.026155	\$513.13		\$101,166.19
9 Oct 2020	Reinvest - Buy Dimensional Australian Core Imputation Trust (DFA0036AU) for \$2,298.10		\$2,298.10	\$98,868.09
9 Oct 2020	Reinvest - Buy Dimensional Global Bond Trust (DFA0028AU) for \$1,959.27		\$1,959.27	\$96,908.82
9 Oct 2020	Reinvest - Buy Dimensional Australian Core Equity Trust (DFA0003AU) for \$1,848.84		\$1,848.84	\$95,059.98
9 Oct 2020	Reinvest - Buy Dimensional Five-Year Fixed Interest Trust (DFA0108AU) for \$513.13		\$513.13	\$94,546.85
12 Oct 2020	Distribution 152,780.1862 AMP Wholesale Australian Property Fund (NML0001AU) @ \$0.018100	\$2,765.37		\$97,312.22
20 Oct 2020	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
23 Oct 2020	Reinvest - Buy AMP Wholesale Australian Property Fund (NML0001AU) for \$2,765.37		\$2,765.37	\$95,218.26
31 Oct 2020	Interest payment for Cash Management Account	\$0.82		\$95,219.08
4 Nov 2020	Administration fee for the period 01/10/2020 to 31/10/2020		\$136.84	\$95,082.24
30 Nov 2020	Interest payment for Cash Management Account	\$0.78		\$95,083.02
3 Dec 2020	Administration fee for the period 01/11/2020 to 30/11/2020		\$131.79	\$94,951.23

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Date	Description	Credit	Debit	Balance
16 Dec 2020	Direct Debit Deposit from GALAXY RESEARCH & PLANNING P/L Receipt no. 114869272	\$13,900.00		\$108,851.23
16 Dec 2020	Buy Dimensional Global Core Equity Trust (DFA0004AU) for \$38,300.00.Transaction fee \$0.00.		\$38,300.00	\$70,551.23
16 Dec 2020	Buy Dimensional Gbl Core Equity Trust - AUD Hgd C (DFA0009AU) for \$35,000.00.Transaction fee \$0.00.		\$35,000.00	\$35,551.23
31 Dec 2020	Interest payment for Cash Management Account	\$0.57		\$35,551.80

Closing balance as at 31 Dec 2020

\$35,551.80

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Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Panorama Support on 1300 881 716 from Australia or +61 8 8377 9021 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

Due to the late timing of deposits or as a result of your account undergoing administrative amendments, the closing balance provided on the statement for this period may differ to the opening balance, which will be provided in the statement for the next period. To access the prevailing value of your account at any time, please log onto [Panorama.com.au](https://panorama.com.au).

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

