

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
3 Jun 2021	Administration fee	40.61	0.00
7 Jun 2021	Advice fee	295.89	0.00
Total		\$336.50	\$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.