

A.B. LONGLEY SUPERANNUATION FUND
Mr Alexander Longley
4 KELLYS Esplanade
NORTHWOOD NSW 2066

Your Annual tax statement

Hi Alexander,

Enclosed is your BT Panorama Investments tax statement for the year ending 30 June 2022. Please review and keep it for your records.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

To access the Panorama Tax Guide go to panoramainvestor.com.au/documents/guides.

For additional information or if you have any questions, please contact FHM Wealth Advisers at shane.dwyer@fhmwealth.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments

Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	121355606
Account name	A.B. LONGLEY HOLDINGS PTY LTD ATF A.B. LONGLEY SUPERANNUATION FUND
Entity type	SMSF
Adviser	FHM Wealth Advisers

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For more information



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support@panorama.com.au

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

Summary of assessable income

Item	Amount \$
Gross interest	1.38
Unfranked dividends from shares	0.00
Franked dividends from shares	2,247.28
Franking credits from shares	924.77
Franked distributions from trusts	2,508.91
Distributions from trusts	1,187.41
Net capital gain	5,149.43
Foreign income	2,642.65
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
Total assessable income	\$14,661.83

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	5,214.06
Loss on sale of traditional security	0.00
Total deductions/expenses	\$5,214.06

Total taxable income from investment assets

\$9,447.77

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)	924.77
Franking credits from trust distributions (after 45 day rule)	916.92
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	252.81
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

\$2,094.50

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 2021	Cash Management Account	0.14
31 Aug 2021	Cash Management Account	0.16
30 Sep 2021	Cash Management Account	0.05
31 Oct 2021	Cash Management Account	0.05
30 Nov 2021	Cash Management Account	0.05
31 Dec 2021	Cash Management Account	0.09
31 Jan 2022	Cash Management Account	0.07
28 Feb 2022	Cash Management Account	0.10
31 Mar 2022	Cash Management Account	0.10
30 Apr 2022	Cash Management Account	0.02
31 May 2022	Cash Management Account	0.06
30 Jun 2022	Cash Management Account	0.49
Subtotal		\$1.38
Total cash		\$1.38

Total interest

\$1.38

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

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
AEF Australian Ethical Investment Limited	16 Sep 2021	1,923	0.00	0.00	96.15	41.21	41.21	0.00
AEF Australian Ethical Investment Limited	17 Mar 2022	1,923	0.00	0.00	57.69	24.72	24.72	0.00
Subtotal			\$0.00	\$0.00	\$153.84	\$65.93	\$65.93	\$0.00
BKI BKI Investment Company Limited	26 Aug 2021	24,154	0.00	0.00	724.62	310.55	310.55	0.00
BKI BKI Investment Company Limited	3 Mar 2022	24,154	0.00	0.00	966.16	414.07	414.07	0.00
Subtotal			\$0.00	\$0.00	\$1,690.78	\$724.62	\$724.62	\$0.00
TOT.STPLD2 360 Capital Active REIT (Stapled Security Underlying)	27 Oct 2021	8,948	0.00	0.00	134.22	44.74	44.74	0.00
TOT.STPLD2 360 Capital Active REIT (Stapled Security Underlying)	27 Jan 2022	8,948	0.00	0.00	134.22	44.74	44.74	0.00
TOT.STPLD2 360 Capital Active REIT (Stapled Security Underlying)	27 Apr 2022	8,948	0.00	0.00	134.22	44.74	44.74	0.00
Subtotal			\$0.00	\$0.00	\$402.66	\$134.22	\$134.22	\$0.00
Total			\$0.00	\$0.00	\$2,247.28	\$924.77	\$924.77	\$0.00

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days). If you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.

Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
BFL0004AU Bennelong Ex-20 Australian Equities Fund	1,579.57	1,579.57	568.75	568.75
CIM0006AU Capital Group New Perspective Fund (AU)	1,369.92	1,318.43	1,971.78	2,023.27
ETL0276AU Partners Group Global Value Fund (AUD)	22.40	22.40	859.81	859.81
FID0008AU Fidelity Australian Equities Fund	2,337.75	1,329.31	3,216.13	4,224.57
HBRD Betashares Active Australian Hybrids Fund (Managed Fund)	247.70	21.07	23.74	250.37
HOW0098AU Ardea Real Outcome Fund	257.85	0.00	879.04	1,136.89
IEM iShares MSCI Emerging Market ETF	545.00	202.59	223.17	565.58
IEU iShares Europe ETF	136.07	0.00	305.93	442.00
MAQ0277AU Macquarie Income Opportunities Fund	285.75	175.34	27.32	137.73
MGE0001AU Magellan Global Fund	1,648.93	793.90	855.03	1,710.06
MGE0002AU Magellan Infrastructure Fund	817.11	495.04	314.79	636.86
TOT.STPLD 360 Capital Passive REIT (Stapled Security Underlying)	134.22	134.22	0.00	0.00
Total	\$9,382.27	\$6,071.87	\$9,245.49	\$12,555.89

1. Income you received during the year ended 30 June 2022 which was included in your 30 June 2021 tax return.

2. Income you received after 30 June 2022 which is required to be included in your 30 June 2022 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 \$	BFL0004AU	CIM0006AU	ETL0276AU
Interest – Australian	87.07	0.00	0.00	0.00
Dividends				
Unfranked amount	44.21	7.40	0.00	0.00
Unfranked CFI amount	79.64	8.77	0.00	0.00
Franked amount	1,591.99	-1.26	0.00	0.00
Franking credits (before 45 day rule)	916.92	80.71	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	976.49	0.00	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	5.41	0.00	0.00	0.00
Discounted capital gains - Non TAP	3,965.89	119.54	953.66	0.00
Gross foreign income	2,642.65	25.34	115.95	859.81
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	\$10,310.27	\$240.50	\$1,069.61	\$859.81
Other non-taxable items				
CGT concession	2,432.30	119.54	953.66	0.00
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	983.05	292.56	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	916.92	80.71	0.00	0.00
Foreign income tax offset	252.81	3.14	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$12,555.89	\$568.75	\$2,023.27	\$859.81
Includes non-cash attributions	122.22	0.01	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	\$12,433.67	\$568.74	\$2,023.27	\$859.81
AMIT Cost base increase / decrease	678.19	-292.56	0.00	0.00

Distributions schedule - detail

Description	FID0008AU	HBRD	HOW0098AU	IEM
Interest – Australian	0.18	0.86	40.89	0.00
Dividends				
Unfranked amount	36.68	0.13	0.00	0.00
Unfranked CFI amount	65.88	4.99	0.00	0.00
Franked amount	1,406.24	185.45	0.00	0.00
Franking credits (before 45 day rule)	733.10	102.32	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	3.52	0.42	970.26	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	5.41	0.00	0.00	0.00
Discounted capital gains - Non TAP	1,344.65	0.00	0.00	9.04
Gross foreign income	13.07	0.00	125.74	643.03
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	\$3,608.73	\$294.17	\$1,136.89	\$652.07
Other non-taxable items				
CGT concession	1,350.06	0.00	0.00	9.04
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	0.00	58.52	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	733.10	102.32	0.00	0.00
Foreign income tax offset	1.12	0.00	0.00	95.53
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$4,224.57	\$250.37	\$1,136.89	\$565.58
Includes non-cash attributions	0.00	-0.05	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	\$4,224.57	\$250.42	\$1,136.89	\$565.58
AMIT Cost base increase / decrease	0.00	-58.52	0.00	0.00

Distributions schedule - detail

Description	IEU	MAQ0277AU	MGE0001AU	MGE0002AU
Interest – Australian	0.00	44.35	0.00	0.79
Dividends				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.00	0.00	0.00	1.56
Franking credits (before 45 day rule)	0.00	0.00	0.00	0.79
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	0.00	2.29
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	1,539.00	0.00
Gross foreign income	520.18	93.52	245.76	0.25
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	\$520.18	\$137.87	\$1,784.76	\$5.68
Other non-taxable items				
CGT concession	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	631.97
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	0.79
Foreign income tax offset	78.18	0.14	74.70	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$442.00	\$137.73	\$1,710.06	\$636.86
Includes non-cash attributions	0.00	0.00	122.26	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	\$442.00	\$137.73	\$1,587.80	\$636.86
AMIT Cost base increase / decrease	0.00	0.00	1,661.24	-631.97

Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	218.46	0.00	0.00
Net capital gain from distributions			
TAP		0.00	10.82
Non TAP		0.00	7,931.78
On platform losses brought forward	0.00		
Subtotal	\$218.46	\$0.00	\$7,942.60
Application of losses	-218.46	0.00	-218.46
Subtotal	\$0.00	\$0.00	\$7,724.14
CGT discount			-2,574.71
Net capital gain/loss	\$0.00	\$0.00	\$5,149.43

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
FID0031AU Fidelity Global Emerging Markets Fund								
FID0031AU Fidelity Global Emerging Markets Fund	25 Aug 2021	607.3414	14,781.54	18 Aug 2021	15,000.00	218.46	0.00	0.00
Subtotal			\$14,781.54		\$15,000.00	\$218.46	\$0.00	\$0.00

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 2022

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Unrealised gains/losses	\$15,400.04	\$0.00	\$44,822.53
Application of losses	-15,400.04	0.00	-15,400.04
Subtotal	\$0.00	\$0.00	\$29,422.49
CGT discount			-9,807.50
Net unrealised gain/loss	\$0.00	\$0.00	\$19,614.99

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 \$
17 Jul 2020	AEF Australian Ethical Investment Limited	1,923.0000	8,961.18	12,057.18	12,057.18	3,096.00	0.00	0.00
4 Jul 2016	BFL0004AU Bennelong Ex-20 Australian Equities Fund	10,330.0400	22,974.45	19,687.76	19,687.76	0.00	0.00	3,286.69
5 Jul 2016	BKI BKI Investment Company Limited	12,658.0000	21,012.28	20,038.64	20,038.64	0.00	0.00	973.64
14 Nov 2016	BKI BKI Investment Company Limited	5,063.0000	8,404.58	8,038.54	8,038.54	0.00	0.00	366.04
22 Jun 2017	BKI BKI Investment Company Limited	3,165.0000	5,253.90	5,000.00	5,000.00	0.00	0.00	253.90
13 Sep 2018	BKI BKI Investment Company Limited	3,268.0000	5,424.88	5,055.38	5,055.38	0.00	0.00	369.50
5 Apr 2019	CIM0006AU Capital Group New Perspective Fund (AU)	32,479.2500	54,054.92	45,030.50	45,030.50	0.00	0.00	9,024.42
15 Sep 2017	ETL0276AU Partners Group Global Value Fund (AUD)	5,344.4500	16,421.11	10,030.50	10,030.50	0.00	0.00	6,390.61

Unrealised gain/loss schedule as at 30 Jun 2022

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 \$
13 Apr 2018	ETL0276AU Partners Group Global Value Fund (AUD)	7,547.1700	23,189.08	15,030.50	15,030.50	0.00	0.00	8,158.58
5 Sep 2019	ETL0276AU Partners Group Global Value Fund (AUD)	9,017.3300	27,706.22	21,096.04	21,096.04	0.00	0.00	6,610.18
1 Feb 2021	ETL0276AU Partners Group Global Value Fund (AUD)	6,801.9500	20,899.35	18,000.00	18,000.00	0.00	0.00	2,899.35
8 Jun 2016	FID0008AU Fidelity Australian Equities Fund	956.8500	30,797.11	27,957.37	27,957.37	0.00	0.00	2,839.74
4 Jun 2019	HBRD Betashares Active Australian Hybrids Fund (Managed Fund)	990.0000	9,820.80	9,922.04	9,922.04	101.24	0.00	0.00
23 Dec 2020	HOW0098AU Ardea Real Outcome Fund	15,566.6300	13,576.13	14,907.03	14,907.03	1,330.90	0.00	0.00
3 Jun 2019	IEM iShares MSCI Emerging Market ETF	238.0000	13,923.00	14,033.40	14,033.40	110.40	0.00	0.00
27 Aug 2019	IEM iShares MSCI Emerging Market ETF	172.0000	10,062.00	10,056.28	10,056.28	0.00	0.00	5.72
31 Aug 2021	IEU iShares Europe ETF	198.0000	12,563.10	14,991.21	14,991.21	2,428.11	0.00	0.00
8 Jun 2016	MAQ0277AU Macquarie Income Opportunities Fund	9,825.1100	8,908.86	10,019.13	10,019.13	1,110.27	0.00	0.00
10 Aug 2017	MAQ0277AU Macquarie Income Opportunities Fund	4,898.1200	4,441.34	5,030.39	5,030.39	589.05	0.00	0.00
7 Jun 2016	MGE0001AU Magellan Global Fund	15,566.6300	35,443.66	34,275.09	34,275.09	0.00	0.00	1,168.57
23 Apr 2020	MGE0002AU Magellan Infrastructure Fund	12,107.5100	16,059.40	14,216.21	14,216.21	0.00	0.00	1,843.19
21 Oct 2020	TNG TNG Limited	56,666.0000	2,833.30	6,838.92	6,838.92	4,005.62	0.00	0.00
20 Dec 2019	TOT 360 Capital Passive REIT (Stapled Security Underlying)	8,948.0000	4,542.23	7,170.68	7,170.68	2,628.45	0.00	0.00

Unrealised gain/loss schedule as at 30 Jun 2022

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 Dec 2019	TOT 360 Capital Active REIT (Stapled Security Underlying)	8,948.0000	2,392.47	1,760.07	1,760.07	0.00	0.00	632.40
Subtotal						\$15,400.04	\$0.00	\$44,822.53

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 \$
5 Jul 2021	Administration fee	95.06	0.00
5 Jul 2021	Custodial holdings option fee	24.66	0.00
7 Jul 2021	Advice fee	309.64	0.00
4 Aug 2021	Administration fee	98.64	0.00
4 Aug 2021	Custodial holdings option fee	25.48	0.00
6 Aug 2021	Advice fee	325.40	0.00
3 Sep 2021	Administration fee	55.60	0.00
3 Sep 2021	Custodial holdings option fee	13.97	0.00
7 Sep 2021	Advice fee	334.90	0.00
5 Oct 2021	Administration fee	99.67	0.00
5 Oct 2021	Custodial holdings option fee	24.66	0.00
7 Oct 2021	Advice fee	328.86	0.00
11 Oct 2021	Expense Recovery - Legislative	22.69	0.00
3 Nov 2021	Administration fee	102.83	0.00
3 Nov 2021	Custodial holdings option fee	25.48	0.00
5 Nov 2021	Advice fee	338.67	0.00
3 Dec 2021	Administration fee	101.27	0.00
3 Dec 2021	Custodial holdings option fee	24.66	0.00
7 Dec 2021	Advice fee	316.98	0.00
6 Jan 2022	Administration fee	104.38	0.00
6 Jan 2022	Custodial holdings option fee	25.48	0.00
10 Jan 2022	Advice fee	326.61	0.00
3 Feb 2022	Administration fee	102.93	0.00
3 Feb 2022	Custodial holdings option fee	25.48	0.00
7 Feb 2022	Advice fee	319.89	0.00
4 Mar 2022	Custodial holdings option fee	23.01	0.00

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
4 Mar 2022	Administration fee	91.30	0.00
7 Mar 2022	Advice fee	282.71	0.00
5 Apr 2022	Administration fee	98.85	0.00
5 Apr 2022	Custodial holdings option fee	25.48	0.00
7 Apr 2022	Advice fee	299.95	0.00
4 May 2022	Administration fee	96.26	0.00
4 May 2022	Custodial holdings option fee	24.66	0.00
6 May 2022	Advice fee	286.12	0.00
3 Jun 2022	Administration fee	97.76	0.00
3 Jun 2022	Custodial holdings option fee	25.48	0.00
7 Jun 2022	Advice fee	288.59	0.00

Total

\$5,214.06

\$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.

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