

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
3 Sep 2021	Administration fee	32.09	0.00
7 Sep 2021	Advice fee	242.47	0.00
5 Oct 2021	Administration fee	63.85	0.00
7 Oct 2021	Advice fee	242.47	0.00
11 Oct 2021	Expense Recovery - Legislative	18.11	0.00
3 Nov 2021	Administration fee	80.28	0.00
5 Nov 2021	Advice fee	250.55	0.00
3 Dec 2021	Administration fee	89.16	0.00
7 Dec 2021	Advice fee	225.94	0.00
6 Jan 2022	Administration fee	96.27	0.00
10 Jan 2022	Advice fee	233.46	0.00
3 Feb 2022	Administration fee	95.32	0.00
7 Feb 2022	Advice fee	233.46	0.00
4 Mar 2022	Administration fee	84.83	0.00
7 Mar 2022	Advice fee	210.87	0.00
5 Apr 2022	Administration fee	92.91	0.00
7 Apr 2022	Advice fee	233.46	0.00
4 May 2022	Administration fee	90.09	0.00
6 May 2022	Advice fee	225.94	0.00
3 Jun 2022	Administration fee	92.87	0.00
7 Jun 2022	Advice fee	233.46	0.00
Total		\$3,167.86	\$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.