



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

Alan Loxton & Glenda Loxton ATF LOXTON  
SUPERANNUATION FUND - SMSF  
BT Panorama Investments  
BSB: 262-786  
Account No.: 121519268  
Statement period: 1 Jul 2021 - 31 Dec 2021

LOXTON SUPERANNUATION FUND  
Mrs Glenda Loxton  
11 Coolbart Court  
GREENBANK QLD 4124

# BT Cash Management Account bank statement

## Account summary

<b>Opening balance</b>	<b>+\$67,550.72</b>
Total credits	+\$802,766.10
Total debits	-\$784,857.07
<b>Closing balance</b>	<b>+\$85,459.75</b>

## Interest rate summary

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

## Transactions

Date	Description	Credit	Debit	Balance
<b>1 Jul 2021</b>	<b>Opening balance</b>			<b>\$67,550.72</b>
5 Jul 2021	Administration fee for the period 19/06/2021 to 30/06/2021		\$67.07	\$67,483.65
7 Jul 2021	Advice fee for the period 19/06/2021 to 30/06/2021		\$701.15	\$66,782.50
8 Jul 2021	Distribution 76,585.1000 Strategic Australian Equity Fund (DFA0008AU) @ \$0.646937	\$49,545.71		\$116,328.21

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Date	Description	Credit	Debit	Balance
8 Jul 2021	Distribution 27,053.8300 Strategic Fixed Interest Fund (DFA0015AU) @ \$0.291677	\$7,890.98		\$124,219.19
9 Jul 2021	Distribution 12,803.5800 Strategic Global Property Fund (DFA0006AU) @ \$1.014444	\$12,988.52		\$137,207.71
9 Jul 2021	Distribution 51,309.7500 Strategic International Equity Fund (DFA0007AU) @ \$1.478308	\$75,851.62		\$213,059.33
19 Jul 2021	Payment to A R & G M LOXTON A R & G M LOXTON Receipt no. 167850248		\$7,000.00	\$206,059.33
19 Jul 2021	Direct Credit from PFA Orig Dist , 0009614672 Receipt no. 168149240	\$545.69		\$206,605.02
21 Jul 2021	Payment to HFB Super Pty Ltd Ref 9LOXA INV1472 Receipt no. 169068792		\$726.00	\$205,879.02
31 Jul 2021	Interest payment for Cash Management Account	\$1.43		\$205,880.45
4 Aug 2021	Administration fee for the period 01/07/2021 to 31/07/2021		\$173.26	\$205,707.19
6 Aug 2021	Advice fee for the period 01/07/2021 to 31/07/2021		\$1,824.49	\$203,882.70
16 Aug 2021	Direct Credit from PFA Orig Dist , 0009614672 Receipt no. 178363368	\$545.69		\$204,428.39
19 Aug 2021	Payment to A R & G M LOXTON A R & G M LOXTON Receipt no. 179544331		\$7,000.00	\$197,428.39
31 Aug 2021	Buy Strategic Global Property Fund (DFA0006AU) for \$20,000.00.Transaction fee \$0.00.		\$20,000.00	\$177,428.39
31 Aug 2021	Interest payment for Cash Management Account	\$1.72		\$177,430.11
3 Sep 2021	Sell 10,745.1782 Strategic Australian Equity Fund (DFA0008AU) @ \$20.4743. Transaction fee \$0.00.	\$220,000.00		\$397,430.11
3 Sep 2021	Administration fee for the period 15/08/2021 to 31/08/2021		\$95.01	\$397,335.10
3 Sep 2021	Buy Strategic International Equity Fund (DFA0007AU) for \$300,000.00.Transaction fee \$0.00.		\$300,000.00	\$97,335.10

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Date	Description	Credit	Debit	Balance
7 Sep 2021	Advice fee for the period 01/08/2021 to 31/08/2021		\$1,852.42	\$95,482.68
15 Sep 2021	Direct Credit from PFA Withdrawal , 0009614672 Receipt no. 189228776	\$545.69		\$96,028.37
17 Sep 2021	Payment to A R & G M LOXTON A R & G M LOXTON Receipt no. 190091941		\$7,000.00	\$89,028.37
30 Sep 2021	Interest payment for Cash Management Account	\$0.84		\$89,029.21
5 Oct 2021	Administration fee for the period 01/09/2021 to 30/09/2021		\$147.56	\$88,881.65
7 Oct 2021	Advice fee for the period 01/09/2021 to 30/09/2021		\$1,783.76	\$87,097.89
11 Oct 2021	Payment to HFB Super Pty Ltd 9LOXA INV 1704 Receipt no. 197143881		\$759.00	\$86,338.89
11 Oct 2021	Expense recovery - Legislative		\$22.69	\$86,316.20
15 Oct 2021	Direct Credit from PFA Orig Dist , 0009614672 Receipt no. 200009726	\$545.69		\$86,861.89
18 Oct 2021	Rebalance Sell 8,431.2229 Strategic Australian Equity Fund (DFA0008AU) @ \$20.3063. Transaction fee \$0.00.	\$171,206.94		\$258,068.83
19 Oct 2021	Payment to A R & G M LOXTON A R & G M LOXTON Receipt no. 200583753		\$7,000.00	\$251,068.83
19 Oct 2021	Rebalance Sell 10,795.2870 Strategic International Equity Fund (DFA0007AU) @ \$24.2700. Transaction fee \$0.00.	\$262,001.62		\$513,070.45
20 Oct 2021	Rebalance Buy Strategic Fixed Interest Fund (DFA0015AU) for \$211,268.85. Transaction fee \$0.00.		\$211,268.85	\$301,801.60
21 Oct 2021	Rebalance Buy Strategic Global Property Fund (DFA0006AU) for \$199,255.91. Transaction fee \$0.00.		\$199,255.91	\$102,545.69
31 Oct 2021	Interest payment for Cash Management Account	\$1.00		\$102,546.69
3 Nov 2021	Administration fee for the period 01/10/2021 to 31/10/2021		\$152.14	\$102,394.55

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Date	Description	Credit	Debit	Balance
5 Nov 2021	Advice fee for the period 01/10/2021 to 31/10/2021		\$1,833.10	\$100,561.45
15 Nov 2021	BPAY payment to Audit Shield 9LOXA10 Invoice Receipt no. 208308004		\$370.00	\$100,191.45
15 Nov 2021	Direct Credit from PFA Orig Dist , 0009614672 Receipt no. 208565089	\$545.69		\$100,737.14
19 Nov 2021	Payment to A R & G M LOXTON A R & G M LOXTON Receipt no. 209433812		\$7,000.00	\$93,737.14
30 Nov 2021	Interest payment for Cash Management Account	\$0.81		\$93,737.95
3 Dec 2021	Administration fee for the period 01/11/2021 to 30/11/2021		\$147.55	\$93,590.40
7 Dec 2021	Advice fee for the period 01/11/2021 to 30/11/2021		\$1,677.11	\$91,913.29
15 Dec 2021	Direct Credit from PFA Orig Dist , 0009614672 Receipt no. 215644134	\$545.69		\$92,458.98
20 Dec 2021	Payment to A R & G M LOXTON A R & G M LOXTON Receipt no. 216586006		\$7,000.00	\$85,458.98
31 Dec 2021	Interest payment for Cash Management Account	\$0.77		\$85,459.75

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Closing balance as at 31 Dec 2021

\$85,459.75

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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](http://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.

## 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](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

For more information



1300 881 716



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