

## Everwise Super Fund A/C

Your Advisor: Raymond Chan

**A/C Number: 530687**

**1 July 2021 to 30 June 2022**

The details provided are based on the portfolio type being recorded as "Superannuation Fund" for taxation reporting purposes.

	Tax Return Reference	Amount \$		Tax Return Reference	Amount \$
<b>ASSESSABLE INCOME</b>			<b>DEDUCTIBLE EXPENSES (INCL GST)</b>		
<b>Interest Income</b>			<b>Wealth+ Management Fees:</b>		
Gross Interest:	11C	796		12J1/12J2	820
Tax Withheld:	13(H3)	0			
<b>Australian Dividend Income</b>					
Unfranked:	11J	120			
Franked:	11K	3,059			
Franking Credits:	11L+13(E1)	1,311			
Tax Withheld:	13(H3)	0			

## Income Reconciliation

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<b>Interest Income</b>	Gross Interest Income:	796.09	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>796.09</b>
<b>Australian Dividend Income</b>	Gross Unfranked:	120.65	
	Franked:	3,059.87	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>3,180.52</b>
<b>Total Income Received:</b>			<b>3,976.61</b>

## INTEREST INCOME

Date	Description	Amount Received \$	Gross Income \$	TFN / Withholding Tax Deducted \$
30/07/2021	Primary CMA Interest	14.50	14.50	
31/08/2021	Primary CMA Interest	14.52	14.52	
30/09/2021	Primary CMA Interest	13.91	13.91	
29/10/2021	Primary CMA Interest	14.78	14.78	
30/11/2021	Primary CMA Interest	12.64	12.64	
31/12/2021	Primary CMA Interest	11.75	11.75	
31/01/2022	Primary CMA Interest	3.63	3.63	
28/02/2022	Primary CMA Interest	10.57	10.57	
31/03/2022	Primary CMA Interest	7.13	7.13	
29/04/2022	Primary CMA Interest	6.67	6.67	
31/05/2022	Primary CMA Interest	7.36	7.36	
30/06/2022	Primary CMA Interest	11.31	11.31	
05/07/2021	Qube Holdings Limited Subordinated Notes	164.95	164.95	
05/10/2021	Qube Holdings Limited Subordinated Notes	168.18	168.18	
05/01/2022	Qube Holdings Limited Subordinated Notes	167.98	167.98	
05/04/2022	Qube Holdings Limited Subordinated Notes	166.21	166.21	
<b>TOTAL INTEREST INCOME</b>		<b>796.09</b>	<b>796.09</b>	

## AUSTRALIAN DIVIDEND INCOME

Date	Security Name	Amount Received \$	Gross Unfranked \$	TFN / Withholding Tax Deducted \$	Franked \$	Franking Credits \$	LIC Capital Gains (Gross) \$
29/09/2021	Commonwealth Bank of Australia Limited FPO	538.00			538.00	230.57	
30/03/2022	Commonwealth Bank of Australia Limited FPO	470.75			470.75	201.75	
22/09/2021	Insurance Australia Group Ltd FPO	82.55	82.55				
24/03/2022	Insurance Australia Group Ltd FPO	38.10	38.10				
02/07/2021	National Australia Bank Ltd FPO	153.00			153.00	65.57	
15/12/2021	National Australia Bank Ltd FPO	170.85			170.85	73.22	

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Account Number: 530687 Portfolio Name: Everwise Super Fund A/C

**AUSTRALIAN DIVIDEND INCOME**

Date	Security Name	Amount Received \$	Gross Unfranked \$	TFN / Withholding Tax Deducted \$	Franked \$	Franking Credits \$	LIC Capital Gains (Gross) \$
23/09/2021	Rio Tinto Limited FPO	228.02			228.02	97.72	
21/04/2022	Rio Tinto Limited FPO	198.85			198.85	85.22	
07/10/2021	Wesfarmers Limited FPO	419.40			419.40	179.74	
30/03/2022	Wesfarmers Limited FPO	372.80			372.80	159.77	
21/12/2021	Westpac Banking Corporation FPO	252.00			252.00	108.00	
24/06/2022	Westpac Banking Corporation FPO	256.20			256.20	109.80	
<b>TOTAL AUSTRALIAN DIVIDEND INCOME</b>		<b>3,180.52</b>	<b>120.65</b>		<b>3,059.87</b>	<b>1,311.37</b>	

**EXPENSE SUMMARY**

	Description	Amount \$ (incl GST)	GST \$
<b>Wealth+ Management Fee</b>			
	Annual Wealth+ Management Fees	820.24	74.57
	<b>Total Wealth+ Management Fee:</b>	<b>820.24</b>	<b>74.57</b>

**PORTFOLIO ASSET POSITION AS AT 30 June 2022**

Security Code		Quantity	Cost Base \$ 30/06/22	Average Cost \$	Price \$ as at 30/06/2022	Closing Market Value \$ 30/06/22
<b>Australian Equities</b>						
CBA	Commonwealth Bank of Australia Limited FPO	269.00	21,623.91	80.39	90.38	24,312.22
IAG	Insurance Australia Group Ltd FPO	635.00	3,750.26	5.91	4.36	2,768.60
NAB	National Australia Bank Ltd FPO	255.00	8,602.47	33.74	27.39	6,984.45
RIO	Rio Tinto Limited FPO	30.00	2,045.70	68.19	102.70	3,081.00
WES	Wesfarmers Limited FPO	466.00	13,579.07	29.14	41.91	19,530.06
WBC	Westpac Banking Corporation FPO	420.00	13,798.53	32.85	19.50	8,190.00
<b>Sub Total Australian Equities</b>			<b>63,399.94</b>			<b>64,866.33</b>
<b>Australian Fixed Interest</b>						
<b>Subordinated Debt Securities</b>						
QUBHA	Qube Holdings Limited Subordinated Notes	170.00	17,175.49	101.03	102.50	17,425.00
<b>Sub Total Australian Fixed Interest</b>			<b>17,175.49</b>			<b>17,425.00</b>
<b>Cash</b>						
	Macquarie Cash Management A/C	0.00	56,873.07	0.00	0.00	56,873.07
<b>Sub Total Cash</b>			<b>56,873.07</b>			<b>56,873.07</b>
<b>Total Portfolio Assets</b>			<b>137,448.50</b>			<b>139,164.40</b>

The closing cost base details in the above Portfolio Asset Position table are the adjusted cost bases as at the end of the Financial Year. These cost bases have been reduced by any return of capital, tax deferred or AMIT cost base decrease/increase components of distributions deemed to have been received up to and including this Financial Year. Details of these adjustments for the distributions deemed to have been received in the current Financial Year are shown in the Trust/Stapled Security Income table.

**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
01/07/2021	Opening Balance			52,784.70
02/07/2021	National Australia Bank Ltd FPO - Dividend/Distribution Payment		153.00	52,937.70
05/07/2021	Qube Holdings Limited Subordinated Notes - Interest Payment		164.95	53,102.65
30/07/2021	Interest Earned - Macquarie CMA		14.50	53,117.15
30/07/2021	Wealth+ fees - July 2021	67.30		53,049.85
31/08/2021	Interest Earned - Macquarie CMA		14.52	53,064.37
31/08/2021	Wealth+ fees - August 2021	68.75		52,995.62

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**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
22/09/2021	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		82.55	53,078.17
23/09/2021	Rio Tinto Limited FPO - Dividend/Distribution Payment		228.02	53,306.19
29/09/2021	Commonwealth Bank of Australia Limited FPO - Dividend/Distribution Payment		538.00	53,844.19
30/09/2021	Interest Earned - Macquarie CMA		13.91	53,858.10
30/09/2021	Wealth+ fees - September 2021	72.95		53,785.15
05/10/2021	Qube Holdings Limited Subordinated Notes - Interest Payment		168.18	53,953.33
07/10/2021	Wesfarmers Limited FPO - Dividend/Distribution Payment		419.40	54,372.73
29/10/2021	Interest Earned - Macquarie CMA		14.78	54,387.51
29/10/2021	Wealth+ fees - October 2021	65.32		54,322.19
30/11/2021	Interest Earned - Macquarie CMA		12.64	54,334.83
30/11/2021	Wealth+ fees - November 2021	68.39		54,266.44
02/12/2021	Wesfarmers Limited FPO - Capital Return		932.00	55,198.44
15/12/2021	National Australia Bank Ltd FPO - Dividend/Distribution Payment		170.85	55,369.29
21/12/2021	Westpac Banking Corporation FPO - Dividend/Distribution Payment		252.00	55,621.29
31/12/2021	Interest Earned - Macquarie CMA		11.75	55,633.04
31/12/2021	Wealth+ fees - December 2021	69.30		55,563.74
05/01/2022	Qube Holdings Limited Subordinated Notes - Interest Payment		167.98	55,731.72
31/01/2022	Interest Earned - Macquarie CMA		3.63	55,735.35
31/01/2022	Wealth+ fees - January 2022	67.78		55,667.57
28/02/2022	Interest Earned - Macquarie CMA		10.57	55,678.14
28/02/2022	Wealth+ fees - February 2022	64.11		55,614.03
24/03/2022	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		38.10	55,652.13
30/03/2022	Commonwealth Bank of Australia Limited FPO - Dividend/Distribution Payment		470.75	56,122.88
30/03/2022	Wesfarmers Limited FPO - Dividend/Distribution Payment		372.80	56,495.68
31/03/2022	Interest Earned - Macquarie CMA		7.13	56,502.81
31/03/2022	Wealth+ fees - March 2022	73.18		56,429.63
05/04/2022	Qube Holdings Limited Subordinated Notes - Interest Payment		166.21	56,595.84
21/04/2022	Rio Tinto Limited FPO - Dividend/Distribution Payment		198.85	56,794.69
29/04/2022	Interest Earned - Macquarie CMA		6.67	56,801.36
29/04/2022	Wealth+ fees - April 2022	63.46		56,737.90
31/05/2022	Interest Earned - Macquarie CMA		7.36	56,745.26
31/05/2022	Wealth+ fees - May 2022	69.78		56,675.48
24/06/2022	Westpac Banking Corporation FPO - Dividend/Distribution Payment		256.20	56,931.68
30/06/2022	Interest Earned - Macquarie CMA		11.31	56,942.99

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**CASH ACCOUNT TRANSACTION ACTIVITY**

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
30/06/2022	Wealth+ fees - June 2022	69.92		56,873.07
<b>CLOSING BALANCE</b>				<b>56,873.07</b>

**Dividends Declared (Information Only)**
**Dividends declared prior to 30 June but payable after 30 June**

TRADE DATE	SECURITY NAME	DESCRIPTION	PAYMENT DATE	VALUE \$
11/05/2022	National Australia Bank Ltd FPO	Dividend at \$0.730000/share	05/07/2022	186.15
				<b>\$186.15</b>

The above table of dividend transactions are provided for information purposes only and are not assessable income in the current financial year and do not appear in the Australian Dividend Income section of this report. These will be reported as assessable income in the following financial year report.



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**CORPORATE ACTIONS – PROCESSED DURING THE 2021/2022 FINANCIAL YEAR**

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**Commonwealth Bank of Australia Limited (CBA)**

ATO Ruling CR 2021/71

Commonwealth Bank of Australia (CBA) conducted an Off-Market Share Buy-Back for shareholders who held their shares on the record date of 18 August 2021. The final Buy-Back price was \$88.62 per share, comprising:

- \$66.96 per share dividend, fully franked; and
- \$21.66 per share capital component.

The total market value of the Buy-Back was calculated to be \$96.18 per share comprising of the above two components, plus \$7.56 per share, being the amount by which the market value of CBA exceeded the Buy-Back price.

**Capital Proceeds**

A CGT event occurred on 4 October 2021 and the deemed capital proceeds were \$29.22 per share (\$96.18 market value less \$66.96 dividend component). A CBA shareholder who accepted the Buy-Back made a capital gain to the extent that the amount of the capital proceeds exceeded their cost base. Similarly, a shareholder made a capital loss if this amount was less than their cost base.

**Dividend Component**

A CBA shareholder who accepted the Buy-Back received a fully franked dividend of \$66.96 per share on 4 October 2021.

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**Westpac Banking Corporation (WBC)**

ATO CR 2022/21

Westpac Banking Corporation (WBC) conducted an Off-Market Share Buy-Back for shareholders who held their shares on the record date of 8 November 2021. The final Buy-Back price was \$20.90 per share, comprising:

- \$9.56 per share dividend, fully franked; and
- \$11.34 per share capital component.

The total market value of the Buy-Back was calculated to be \$24.14 per share comprising the above two components, plus \$3.24 per share, being the amount by which the market value of WBC exceeded the Buy-Back price.

#### Capital Proceeds

A CGT event occurred on 14 February 2022 and the deemed capital proceeds were \$14.58 per share (\$24.14 market value less \$9.56 dividend component). A WBC shareholder who accepted the Buy-Back made a capital gain to the extent that the amount of the capital proceeds exceeded their cost base. Similarly, a shareholder made a capital loss if this amount was less than their cost base.

#### Dividend Component

A WBC shareholder who accepted the Buy-Back received a fully franked dividend of \$9.56 per share on 18 February 2022.

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## ADDITIONAL INFORMATION

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### Traditional Securities

A traditional security is, broadly, a security that is not issued at a discount of more than 1.5%, does not bear deferred interest and is not capital indexed. Examples of traditional securities are convertible notes, bonds, debentures, deposits with financial institutions or secured or unsecured loans.

Gains on traditional securities issued after 10 May 1989 are taxed as ordinary income. Gains are treated as the difference between the payment received on disposal or redemption less the cost of the security. Unlike the taxation of capital gains no indexing or discount is applied.

If the investor makes a loss on disposal of a traditional security, the loss may be treated either as a capital loss subject to CGT rules or as an outright deduction, provided the loss was incurred in the normal course of trading on a securities market.

Investors should seek their own tax advice regarding the appropriate treatment of any losses on traditional securities.

### GS007 Audit Report

A completed GS007 Audit Report for the financial year prepared by our Auditors, Pitcher Partners, is once again available for third parties who wish to verify the accuracy of the processes that the Wealth+ Managed Portfolio Service undertakes in preparing your report. A copy of this report can be obtained by contacting your Morgans adviser

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**DISCLAIMER**

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In producing this report, Morgans Financial has relied on information supplied by you the client in the first instance and other sources which we believe to be reliable. Where possible, Morgans Financial has attempted to verify the accuracy and completeness of the third party information supplied to us. Morgans Financial, its directors and employees do not accept any liability for any actions taken or not taken which are a result of inaccuracies or omissions in the report as a result of third party errors or omissions. Morgans Financial is not a licensed tax adviser and the information provided in this report is general information only and therefore we recommend that you seek your own tax advice before acting or relying on the information enclosed in this report.

You may also wish to refer to the ATO tax pack and the ATO guide to capital gains.

The information provided in this report is on the basis that you are an Australian resident for tax purposes and any trading is on capital account. The tax report only incorporates details of the investments which Morgans Financial administers within the Wealth+ managed portfolio service.

This report incorporates all transactions that were transacted through Wealth+ between 01 July 2021 and 30 June 2022 Australian Time.

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END OF REPORT