

Malcolm Kater Super - PMA

Portfolio Management Advice (PMA) - Premium

Malcolm Kater Super
PO Box 424
DUBBO NSW 2830

Account number 1234624

Please find enclosed your **Final Annual Report** for the 2022/2023 financial year.

The June 2023 Quarterly Report previously issued may not have included all relevant information with respect to income distributions, as most listed Trusts and unlisted Managed Funds do not make available relevant tax declarations until July or August. In addition, other tax information for income paid throughout the year may also have changed since we issued the June Quarterly Report.

This report includes the following statements:

- Portfolio valuation
- Income declared but not paid
- Tax summary
- Realised CGT
- Unrealised
- Taxation income
- Transaction history
- Cash transactions
- Important notice
- Tax summary important notice
- Annual audit report
- Fee summary

Malcolm Kater Super - PMA

Portfolio valuation

As at 30 Jun 2023

Net portfolio value \$791,013.95

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio weight %	Gain/loss \$	Est income (a) \$	Est yield (b) %	
Cash										
JBWCA	JBWere Cash Account	32,703.09	1.00	32,703.09	1.00	32,703.09	4.13%	-	1,259.07	3.85%
Totals			32,703.09		32,703.09	4.13%	-	1,259.07	3.85%	
Credit										
+BOQ0726A	Bank of Queensland Ltd Subordinated bonds FRN 3MBBSW+1.6% Callable 29/07/2026 Matures 29/07/2031	50,000	1.016	50,800.50	0.9844	49,221.00	6.22%	-1,579.50	2,598.87	5.28%
+IAG0645A	INSURANCE AUSTRALIA GROUP LTD SUBORDINATED BONDS F	50,000	1.0308	51,539.00	1.0037	50,183.50	6.34%	-1,355.50	3,302.07	6.58%
+IAG1226A	Insurance Australia Group Ltd Sub bonds FRN 3MBBSW+2.45% Callable 15/12/2026 Matures 15/12/36	50,000	1.0428	52,138.50	1.0045	50,222.50	6.35%	-1,916.00	3,354.86	6.68%
+LFP0224A	Liberty Financial Pty Ltd Senior Unsecured Bonds F	50,000	1.0105	50,525.00	1.00	50,000.00	6.32%	-525.00	3,150.00	6.3%
+MEB1223A	MEMBERS EQUITY BANK TIER 1 FRN BBSW3M+5 call 5/12/2023 PERPETUAL	50,000	1.0276	51,381.00	1.0109	50,543.50	6.39%	-837.50	4,361.90	8.63%
+NAB1131A	National Australia Bank Ltd Subordinated bonds FRN	50,000	1.0418	52,089.50	1.0107	50,534.50	6.39%	-1,555.00	3,001.75	5.94%
AN3PG	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. CAP NOTE 3-BBSW+4.70% PERP NON-CUM RED T-03-24	190	106.69	20,271.10	101.95	19,370.50	2.45%	-900.60	1,199.03	6.19%
BENPH	BENDIGO AND ADELAIDE BANK LIMITED CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-06-27	190	104.72	19,896.80	102.73	19,518.70	2.47%	-378.10	1,069.62	5.48%
BOQPF	BANK OF QUEENSLAND LIMITED. CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-05-27	190	104.15	19,788.50	102.98	19,566.20	2.47%	-222.30	1,023.31	5.23%
CBAPH	COMMONWEALTH BANK OF AUSTRALIA. CAP NOTE 3-BBSW+3.70% PERP NON-CUM RED T-04-24	195	104.38	20,354.10	101.79	19,849.05	2.51%	-505.05	1,083.76	5.46%
CGFPC	CHALLENGER LIMITED CAP NOTE 3-BBSW+4.60% PERP NON-CUM RED T-05-26	195	104.10	20,299.50	104.35	20,348.25	2.57%	48.75	1,163.92	5.72%
MQGPD	MACQUARIE GROUP LIMITED CAP NOTE 3-BBSW+4.15% PERP NON-CUM RED T-09-26	190	106.20	20,178.00	104.95	19,940.50	2.52%	-237.50	1,357.95	6.81%
NABPH	NATIONAL AUSTRALIA BANK LIMITED CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-12-27	190	104.78	19,908.20	102.34	19,444.60	2.46%	-463.60	1,040.29	5.35%
SUNPG	SUNCORP GROUP LIMITED CAP NOTE 3-BBSW+3.65% PERP NON-CUM RED T-06-24	145	103.20	14,964.00	102.20	14,819.00	1.87%	-145.00	809.12	5.46%

Portfolio valuation

As at 30 Jun 2023

Net portfolio value \$791,013.95 continued

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio weight %	Gain/loss \$	Est income ^(a) \$	Est yield ^(b) %	
Credit										
Totals			464,133.70		453,561.80	57.33%	-10,571.90	28,516.45	6.29%	
Equity - International										
AAPL.NSM	APPLE ORD	85	200.9025	17,076.71	291.0559	24,739.75	3.13%	7,663.04	119.42	0.48%
				USD	193.97	16,487.45				
AIR.PAR	AIRBUS GROUP ORD	67	177.2628	11,876.61	216.667	14,516.69	1.84%	2,640.08	195.98	1.35%
				EUR	132.36	8,868.12				
AMGN.NSM	AMGEN ORD	32	302.7978	9,689.53	333.1453	10,660.65	1.35%	971.12	212.15	1.99%
				USD	222.0199	7,104.64				
DG.PAR	VINCI ORD	88	143.3245	12,612.56	174.139	15,324.23	1.94%	2,711.67	277.37	1.81%
				EUR	106.38	9,361.44				
GOOGL.NSM	ALPHABET CL A ORD	160	188.2141	30,114.26	179.6122	28,737.96	3.63%	-1,376.30	-	-
				USD	119.70	19,152.00				
HD.NYS	HOME DEPOT ORD	20	588.401	11,768.02	466.1215	9,322.43	1.18%	-2,445.59	197.64	2.12%
				USD	310.64	6,212.80				
IHVV	ISHARES S&P 500 AUD HEDGED ETF	850	35.643	30,296.55	41.68	35,428.00	4.48%	5,131.45	471.19	1.33%
JPM.NYS	JPMORGAN CHASE & CO COM STK USD1	53	228.4223	12,106.38	218.2357	11,566.49	1.46%	-539.89	259.09	2.24%
				USD	145.44	7,708.32				
MC.PAR	LVMH ORD	10	1,001.774	10,017.74	1,412.69	14,126.90	1.79%	4,109.16	204.84	1.45%
				EUR	863.0003	8,630.00				
MDLZ.NSM	MONDELEZ INTERNATIONAL CL A ORD	147	82.1843	12,081.09	109.448	16,088.85	2.03%	4,007.76	194.68	1.21%
				USD	72.94	10,722.18				
META.NSM	META PLATFORMS CL A ORD	68	384.7206	26,161.00	430.6193	29,282.11	3.7%	3,121.11	-	-
				USD	286.98	19,514.64				
MRK.NYS	MERCK & CO ORD	123	101.1271	12,438.63	173.145	21,296.84	2.69%	8,858.21	572.89	2.69%
				USD	115.39	14,192.97				
MSFT.NSM	MICROSOFT ORD	37	401.0965	14,840.57	510.987	18,906.52	2.39%	4,065.95	311.96	1.65%
				USD	340.5399	12,599.98				
MU.NSM	MICRON TECHNOLOGY ORD	105	95.8168	10,060.76	94.6978	9,943.27	1.26%	-117.49	72.97	0.73%
				USD	63.11	6,626.55				
PYPL.NSM	PAYPAL HOLDINGS ORD	101	184.7535	18,660.10	100.1297	10,113.10	1.28%	-8,547.00	-	-
				USD	66.73	6,739.73				
SLB.NYS	SCHLUMBERGER ORD	235	43.7827	10,288.94	73.7055	17,320.80	2.19%	7,031.86	344.68	1.99%
				USD	49.12	11,543.20				
V.NYS	VISA ORD CL A	48	319.3375	15,328.20	356.3435	17,104.49	2.16%	1,776.29	94.07	0.55%

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Malcolm Kater Super - PMA

Portfolio valuation

As at 30 Jun 2023



Net portfolio value \$791,013.95 continued

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio weight %	Gain/loss \$	Est income ^(a) \$	Est yield ^(b) %
Equity - International									
			USD	237.48	11,399.04				
Totals			265,417.65		304,479.08	38.5%	39,061.43	3,528.93	1.16%
Portfolio totals			762,254.44		790,743.97	99.96%	28,489.53	33,304.45	4.21%
Income declared but not paid			269.98		269.98	0.03%			
Net portfolio totals			762,524.42		791,013.95	100%	28,489.53	33,304.45	4.21%

Exchange rates used

AUD/EUR as at 30/06/2023	0.61089
AUD/USD as at 30/06/2023	0.66644

(a) Estimated income

This estimation is based on historical returns and should not be regarded as an accurate indication of future earnings.

(b) Estimated yield percentage

The estimated yield is the estimated income as a percentage of the market value.

Important Notice: The Portfolio valuation does not disclose liabilities as at the end of quarter that are associated with partly paid securities. Any liabilities at end of quarter will be separately notified to you in writing, if applicable and any such notice will form part of this report. For further information, contact your JBWere Adviser. Total portfolio value represents the aggregate of the Market value of assets in your portfolio. Net portfolio value represents your Total portfolio value after any receivables (including but not limited to income declared but not paid) and payables have been taken into account.

Malcolm Kater Super - PMA

Income declared but not paid

As at 30 Jun 2023

Income transactions declared but not paid

Asset	Ex-date	Tax date	Payment date	Income to be paid \$	Tax withheld \$	Franking credits \$	Foreign tax \$
Foreign dividends							
MONDELEZ INTERNATIONAL CL A ORD							
MDLZ	29/06/2023	14/07/2023	19/07/2023	70.31	-	-	12.41
MDLZ totals				70.31	-	-	12.41
MERCK & CO ORD							
MRK	14/06/2023	10/07/2023	13/07/2023	114.39	-	-	20.19
MRK totals				114.39	-	-	20.19
SCHLUMBERGER ORD							
SLB	6/06/2023	13/07/2023	18/07/2023	85.28	-	-	-
SLB totals				85.28	-	-	-
Totals				269.98	-	-	32.60
Total declared but not paid				269.98	-	-	32.60

Assessable income

Australian income		
Interest	Interest	12,441.41
	Interest exempt from NRWT	-
	Total interest	12,441.41
Dividends	Unfranked	-
	Unfranked CFI	675.70
	Total unfranked	675.70
	Franked	9,213.21
	Franking credits	3,948.50
	Total dividends	13,837.41
Trust income	Franked distributions	-
	Franking credits	-
	Gross franked distributions	-
	Other trust income ^(a)	-
	Total trust income	-
Other income	Foreign exchange gains	18.39
	Total other income	18.39
Total Australian income		26,297.21
Foreign income		
Other	Other foreign source income	3,572.05
	Total other	3,572.05
Total foreign income		3,572.05
Net capital gain ^(b)		-
Total assessable income		29,869.26

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable amounts). For more details, refer to the 'Trust income' section of the **Income transactions** report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the **Realised CGT** report.

Deductions

Investment expenses	Portfolio management fees	-4,036.81
		-4,036.81
Other deductions	Foreign exchange losses	-2.61
		-2.61
Total deductions		-4,039.42

Tax offsets, credits and NCMi

Franking credits		
Dividends	Franking credits	3,948.50
	Less franking credits denied	-
		3,948.50
Total franking credits		3,948.50
Foreign tax ^(a)		
Dividends		500.41
Total foreign tax		500.41

(a) Foreign tax withheld from or paid in respect of foreign-source income that was derived during the income year. While foreign tax withheld or paid may be taken into account when calculating any entitlement to a foreign income tax offset (FITO), it does not necessarily equate to the FITO entitlement.

Important Notice: Franking credits earned during the period may include Franking credits that have resulted from the trading of shares on both an ex-distribution basis and cum-distribution basis. The Government has amended the Tax Law to disallow the claiming of two franking credits in these circumstances. We recommend you seek assistance from your tax adviser to determine whether you are entitled to claim the full amount of franking credits set out in this statement. Please contact your JBWere Adviser if you have any questions about this aspect of your statement. Total franking credits amount takes into account any denials calculated under the 45-day holding period rule (or 90-day rule for preference shares).

Further details on Expenses reported within the Deductions section of the Tax Summary can be found on your Tax Invoice. We recommend you seek professional tax advice for guidance on whether these expenses are deductible and can be claimed on your income tax return.

Realised CGT

01 Jul 2022 to 30 Jun 2023

Disposals of CGT assets

Asset	Tax date	Purchase date	Sale date	Sale quantity	Actual cost \$	Adjusted cost ^(a) \$	Unit Adjusted cost \$	Indexed cost \$	Sale proceeds \$	Unit Sale proceeds \$	Gross gain \$	CGT Method Used	CGT gain ^(c) \$	CGT loss \$	CGT exempt gain/loss \$
APTIV ORD															
APTV.NYS	21/09/2021	21/09/2021	17/10/2022	60	12,172.39	12,172.39	202.87	NA	7,889.08	131.48	-	<i>Other</i>	NA	-4,283.31	NA
APTV.NYS totals				60	12,172.39	12,172.39	202.87	NA	7,889.08	131.48	-		NA	-4,283.31	NA
ALIBABA GROUP HOLDING ADR REP 1 ORD															
BABA.NYS	21/09/2021	21/09/2021	17/10/2022	55	11,655.42	11,655.42	211.92	NA	6,463.17	117.51	-	<i>Other</i>	NA	-5,192.25	NA
BABA.NYS totals				55	11,655.42	11,655.42	211.92	NA	6,463.17	117.51	-		NA	-5,192.25	NA
FRESENIUS ORD															
FRE.GER	29/09/2021	29/09/2021	17/10/2022	145	9,829.67	9,829.67	67.79	NA	4,413.04	30.43	-	<i>Other</i>	NA	-5,416.63	NA
FRE.GER totals				145	9,829.67	9,829.67	67.79	NA	4,413.04	30.43	-		NA	-5,416.63	NA
SAMSUNG ELECTRONICS REG S GDR															
SMSN.LSE	29/09/2021	29/09/2021	17/10/2022	4	8,856.11	8,856.11	2,214.03	NA	6,092.99	1,523.25	-	<i>Other</i>	NA	-2,763.12	NA
SMSN.LSE totals				4	8,856.11	8,856.11	2,214.03	NA	6,092.99	1,523.25	-		NA	-2,763.12	NA
Disposals of CGT asset totals					42,513.59	42,513.59	NA	NA	24,858.28	NA	-	NA	NA	-17,655.31	NA

(a) Variances between Adjusted cost and Actual cost

Where the 'Sale proceeds' in respect of the CGT parcel are equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' subsection in this report.

(b) Gains calculated using discounted method

The capital gain calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

(c) CGT gain calculation method

The CGT gain is calculated based on what is optimal for the disposal method selected. In some cases the indexed gain is used to optimise the use of losses.

The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio.

NA is shown if a calculation method is not applicable.

Trust CGT distributions

There were no trust CGT distributions within the period.

Realised CGT

01 Jul 2022 to 30 Jun 2023

Summary of CGT gains/losses

		Total \$	Discounted \$	Indexed \$	Other \$
Losses available to offset	Carried forward from prior years	-			
	Current year losses	-17,655.31			
	Total	-17,655.31			
CGT gains	Disposals of CGT assets	-	-	-	-
	Trust CGT distributions	-	-	-	-
	CGT gain before losses applied	-	-	-	-
	Losses applied	-	-	-	-
	CGT gain after losses applied	-	-	-	-
	Discount applied ^(a)	-	-	NA	NA
Net capital loss		-17,655.31	-	-	-

(a) The 'CGT gain after losses applied' amount multiplied by a 33.33% CGT discount rate appropriate to the tax entity type of the portfolio.

Unrealised

As at 30 Jun 2023

Unrealised CGT gains/losses

Asset	Tax date	Purchase date	Quantity	Actual cost \$	Adjusted cost (a) \$	Unit Adjusted cost \$	Indexed cost \$	Market value \$	Unit Market value \$	Gross gain \$	CGT Method Used	CGT gain (c) \$	CGT loss \$	CGT exempt gain/loss \$
APPLE ORD														
AAPL.NSM	21/09/2021	21/09/2021	85	17,076.71	17,076.71	200.90	NA	24,739.75	291.06	7,663.04	Discounted	5,108.69	NA	NA
AAPL.NSM totals			85	17,076.71	17,076.71	200.90	NA	24,739.75	291.06	7,663.04		5,108.69	NA	NA
AIRBUS GROUP ORD														
AIR.PAR	12/10/2021	12/10/2021	67	11,876.61	11,876.61	177.26	NA	14,516.69	216.67	2,640.08	Discounted	1,760.05	NA	NA
AIR.PAR totals			67	11,876.61	11,876.61	177.26	NA	14,516.69	216.67	2,640.08		1,760.05	NA	NA
AMGEN ORD														
AMGN.NSM	21/09/2021	21/09/2021	32	9,689.53	9,689.53	302.80	NA	10,660.65	333.15	971.12	Discounted	647.41	NA	NA
AMGN.NSM totals			32	9,689.53	9,689.53	302.80	NA	10,660.65	333.15	971.12		647.41	NA	NA
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. CAP NOTE 3-BBSW+4.70% PERP NON-CUM RED T-03-24														
AN3PG	17/09/2021	21/12/2022	95	10,109.90	10,109.90	106.42	NA	9,685.25	101.95	-	Other	NA	-424.65	NA
	12/10/2021	21/12/2022	67	7,166.32	7,166.32	106.96	NA	6,830.65	101.95	-	Other	NA	-335.67	NA
	13/10/2021	21/12/2022	28	2,994.88	2,994.88	106.96	NA	2,854.60	101.95	-	Other	NA	-140.28	NA
AN3PG totals			190	20,271.10	20,271.10	106.69	NA	19,370.50	101.95	-		NA	-900.60	NA
BENDIGO AND ADELAIDE BANK LIMITED CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-06-27														
BENPH	17/09/2021	17/09/2021	190	19,896.80	19,896.80	104.72	NA	19,518.70	102.73	-	Other	NA	-378.10	NA
BENPH totals			190	19,896.80	19,896.80	104.72	NA	19,518.70	102.73	-		NA	-378.10	NA
BANK OF QUEENSLAND LIMITED. CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-05-27														
BOQPF	07/09/2021	07/09/2021	190	19,788.50	19,788.50	104.15	NA	19,566.20	102.98	-	Other	NA	-222.30	NA
BOQPF totals			190	19,788.50	19,788.50	104.15	NA	19,566.20	102.98	-		NA	-222.30	NA
COMMONWEALTH BANK OF AUSTRALIA. CAP NOTE 3-BBSW+3.70% PERP NON-CUM RED T-04-24														
CBAPH	17/09/2021	17/09/2021	195	20,354.10	20,354.10	104.38	NA	19,849.05	101.79	-	Other	NA	-505.05	NA
CBAPH totals			195	20,354.10	20,354.10	104.38	NA	19,849.05	101.79	-		NA	-505.05	NA
CHALLENGER LIMITED CAP NOTE 3-BBSW+4.60% PERP NON-CUM RED T-05-26														
CGFPC	07/09/2021	07/09/2021	195	20,299.50	20,299.50	104.10	NA	20,348.25	104.35	48.75	Discounted	32.50	NA	NA
CGFPC totals			195	20,299.50	20,299.50	104.10	NA	20,348.25	104.35	48.75		32.50	NA	NA
VINCI ORD														
DG.PAR	21/09/2021	21/09/2021	88	12,612.56	12,612.56	143.32	NA	15,324.23	174.14	2,711.67	Discounted	1,807.78	NA	NA
DG.PAR totals			88	12,612.56	12,612.56	143.32	NA	15,324.23	174.14	2,711.67		1,807.78	NA	NA

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Unrealised

As at 30 Jun 2023

Unrealised CGT gains/losses continued

Asset	Tax date	Purchase date	Quantity	Actual cost \$	Adjusted cost (a) \$	Unit Adjusted cost \$	Indexed cost \$	Market value \$	Unit Market value \$	Gross gain \$	CGT Method Used	CGT gain (c) \$	CGT loss \$	CGT exempt gain/loss \$
ALPHABET CL A ORD														
GOOGL.NSM	29/09/2021	18/07/2022	100	19,254.68	19,254.68	192.55	NA	17,961.23	179.61	-	Other	NA	-1,293.45	NA
	10/03/2022	18/07/2022	60	10,859.58	10,859.58	180.99	NA	10,776.73	179.61	-	Other	NA	-82.85	NA
GOOGL.NSM totals			160	30,114.26	30,114.26	188.21	NA	28,737.96	179.61	-		NA	-1,376.30	NA
HOME DEPOT ORD														
HD.NYS	08/12/2021	08/12/2021	20	11,768.02	11,768.02	588.40	NA	9,322.43	466.12	-	Other	NA	-2,445.59	NA
HD.NYS totals			20	11,768.02	11,768.02	588.40	NA	9,322.43	466.12	-		NA	-2,445.59	NA
ISHARES S&P 500 AUD HEDGED ETF														
IHVV	19/10/2022	13/12/2022	850	30,296.55	29,806.40	35.07	NA	35,428.00	41.68	5,621.60	Other	5,621.60	NA	NA
IHVV totals			850	30,296.55	29,806.40	35.07	NA	35,428.00	41.68	5,621.60		5,621.60	NA	NA
JPMORGAN CHASE & CO COM STK USD1														
JPM.NYS	12/10/2021	12/10/2021	53	12,106.38	12,106.38	228.42	NA	11,566.49	218.24	-	Other	NA	-539.89	NA
JPM.NYS totals			53	12,106.38	12,106.38	228.42	NA	11,566.49	218.24	-		NA	-539.89	NA
LVMH ORD														
MC.PAR	12/10/2021	12/10/2021	10	10,017.74	10,017.74	1,001.77	NA	14,126.90	1,412.69	4,109.16	Discounted	2,739.44	NA	NA
MC.PAR totals			10	10,017.74	10,017.74	1,001.77	NA	14,126.90	1,412.69	4,109.16		2,739.44	NA	NA
MONDELEZ INTERNATIONAL CL A ORD														
MDLZ.NSM	29/09/2021	29/09/2021	147	12,081.09	12,081.09	82.18	NA	16,088.85	109.45	4,007.76	Discounted	2,671.84	NA	NA
MDLZ.NSM totals			147	12,081.09	12,081.09	82.18	NA	16,088.85	109.45	4,007.76		2,671.84	NA	NA
META PLATFORMS CL A ORD														
META.NSM	21/09/2021	09/06/2022	34	17,023.71	17,023.71	500.70	NA	14,641.06	430.62	-	Other	NA	-2,382.65	NA
	10/03/2022	09/06/2022	34	9,137.29	9,137.29	268.74	NA	14,641.05	430.62	5,503.76	Discounted	3,669.17	NA	NA
META.NSM totals			68	26,161.00	26,161.00	384.72	NA	29,282.11	430.62	5,503.76		3,669.17	-2,382.65	NA
MACQUARIE GROUP LIMITED CAP NOTE 3-BBSW+4.15% PERP NON-CUM RED T-09-26														
MQGPD	06/09/2021	06/09/2021	190	20,178.00	20,178.00	106.20	NA	19,940.50	104.95	-	Other	NA	-237.50	NA
MQGPD totals			190	20,178.00	20,178.00	106.20	NA	19,940.50	104.95	-		NA	-237.50	NA
MERCK & CO ORD														
MRK.NYS	21/09/2021	21/09/2021	123	12,438.63	12,438.63	101.13	NA	21,296.84	173.15	8,858.21	Discounted	5,905.47	NA	NA
MRK.NYS totals			123	12,438.63	12,438.63	101.13	NA	21,296.84	173.15	8,858.21		5,905.47	NA	NA

This document is confidential, or highly confidential when credit card numbers are contained within

Unrealised

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Unrealised CGT gains/losses continued

Asset	Tax date	Purchase date	Quantity	Actual cost \$	Adjusted cost ^(a) \$	Unit Adjusted cost \$	Indexed cost \$	Market value \$	Unit Market value \$	Gross gain \$	CGT Method Used	CGT gain ^(c) \$	CGT loss \$	CGT exempt gain/loss \$
MICROSOFT ORD														
MSFT.NSM	29/09/2021	29/09/2021	37	14,840.57	14,840.57	401.10	NA	18,906.52	510.99	4,065.95	Discounted	2,710.63	NA	NA
MSFT.NSM totals			37	14,840.57	14,840.57	401.10	NA	18,906.52	510.99	4,065.95		2,710.63	NA	NA
MICRON TECHNOLOGY ORD														
MU.NSM	12/10/2021	12/10/2021	105	10,060.76	10,060.76	95.82	NA	9,943.27	94.70	-	Other	NA	-117.49	NA
MU.NSM totals			105	10,060.76	10,060.76	95.82	NA	9,943.27	94.70	-		NA	-117.49	NA
NATIONAL AUSTRALIA BANK LIMITED CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-12-27														
NABPH	17/09/2021	17/09/2021	190	19,908.20	19,908.20	104.78	NA	19,444.60	102.34	-	Other	NA	-463.60	NA
NABPH totals			190	19,908.20	19,908.20	104.78	NA	19,444.60	102.34	-		NA	-463.60	NA
PAYPAL HOLDINGS ORD														
PYPL.NSM	08/12/2021	08/12/2021	36	9,773.34	9,773.34	271.48	NA	3,604.67	100.13	-	Other	NA	-6,168.67	NA
	10/03/2022	10/03/2022	65	8,886.76	8,886.76	136.72	NA	6,508.43	100.13	-	Other	NA	-2,378.33	NA
PYPL.NSM totals			101	18,660.10	18,660.10	184.75	NA	10,113.10	100.13	-		NA	-8,547.00	NA
SCHLUMBERGER ORD														
SLB.NYS	08/12/2021	08/12/2021	235	10,288.94	10,288.94	43.78	NA	17,320.80	73.71	7,031.86	Discounted	4,687.91	NA	NA
SLB.NYS totals			235	10,288.94	10,288.94	43.78	NA	17,320.80	73.71	7,031.86		4,687.91	NA	NA
SUNCORP GROUP LIMITED CAP NOTE 3-BBSW+3.65% PERP NON-CUM RED T-06-24														
SUNPG	17/09/2021	17/09/2021	145	14,964.00	14,964.00	103.20	NA	14,819.00	102.20	-	Other	NA	-145.00	NA
SUNPG totals			145	14,964.00	14,964.00	103.20	NA	14,819.00	102.20	-		NA	-145.00	NA
VISA ORD CL A														
V.NYS	29/09/2021	29/09/2021	48	15,328.20	15,328.20	319.34	NA	17,104.49	356.34	1,776.29	Discounted	1,184.19	NA	NA
V.NYS totals			48	15,328.20	15,328.20	319.34	NA	17,104.49	356.34	1,776.29		1,184.19	NA	NA
Totals				421,077.85	420,587.70	NA	NA	457,335.88	NA	55,009.25	NA	38,546.68	-18,261.07	NA

(a) Variances between Adjusted cost and Actual cost

Where the 'Market value' in respect of the CGT parcel is equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' section of the **Unrealised** report.

(b) Gains calculated using discounted method

The unrealised 'CGT gain' calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

Unrealised

As at 30 Jun 2023

(c) CGT gain calculation method

The CGT gain is based on what is optimal for the disposal method selected.

The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio.

NA is shown if a calculation method is not applicable.

(d) Unrealised CGT gain or CGT loss

The unrealised CGT gain or CGT loss is the difference between the adjusted cost and the market value at the date requested. For short options, the unrealised CGT gain or CGT loss is the market value of the option at the date requested. (The option premium received is shown as a realised CGT gain in the 'Realised CGT' section.)

CGT gains or CGT losses are not comparable with performance gains/losses, which are based on changes in value for a performance period.

Adjusted cost

Asset	Market value		Purchase date	Tax date	Quantity	Actual cost ^(b)	Adjustments				Adjusted cost ^(a)	
	\$						Tax deferred ^(c)	Tax free ^(d)	AMIT cost base net amount - excess ^(e)	AMIT cost base net amount - shortfall ^(f)	Cost base ^(g)	Reduced cost base ^(h)
	\$					\$	\$	\$	\$	\$	\$	\$
ISHARES S&P 500 AUD HEDGED ETF												
IHVV	35,428.00		13/12/2022	19/10/2022	850	30,296.55	-	-	490.15	-	29,806.40	29,806.40
IHVV totals	35,428.00				850	30,296.55	-	-	490.15	-	29,806.40	29,806.40
Totals	35,428.00					30,296.55	-	-	490.15	-	29,806.40	29,806.40

(a) Where the 'Market value' of the CGT parcel is equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost in the 'Unrealised CGT gains/losses' section of the Unrealised report; otherwise, its cost base is disclosed as the adjusted cost in the 'Unrealised CGT gains/losses' section of the **Unrealised** report.

(b) The actual cost of the CGT parcel is its purchase cost, adjusted for all CGT events (other than CGT events E4 and E10) that have happened to it. For more details, refer to the **Transaction history** report. For details specific to CGT event E4, refer to footnotes (c) and (d). For details specific to CGT event E10, refer to footnotes (e) and (f).

(c) In respect of the income entitlements of a fixed trust that was not an attribution managed investment trust (a non-AMIT) at the time of the entitlement, the tax-deferred amount is the cumulative value of tax-deferred amounts (being the non-assessable part of the income entitlements, excluding all amounts calculated under section 104-71 ITAA 1997) in respect of the CGT parcel that, at the time of the income entitlement, did not exceed the CGT parcel's cost base. CGT event E4 requires that both the cost base and reduced cost base of the CGT parcel be reduced by this amount.

(d) In respect of the income entitlements of a fixed trust that was not an attribution managed investment trust (a non-AMIT) at the time of the entitlement, the tax-free amount is the cumulative value of tax-free amounts (being the non-assessable part of the income entitlements as calculated under subsection 104-71(3) ITAA 1997) in respect of the CGT parcel that, at the time of the income entitlement, did not exceed the CGT parcel's reduced cost base. CGT event E4 requires that the reduced cost base of the CGT parcel be reduced by this amount.

(e) In respect of the income entitlements of an attribution managed investment trust (AMIT), the AMIT cost base net amount - excess amount is the cumulative value of excess amounts (as calculated under paragraph 104-107C(a) ITAA 1997) in respect of the CGT parcel that, at the time of the income entitlement, did not exceed the CGT parcel's cost base. CGT event E10 requires that both the cost base and reduced cost base of the CGT parcel be reduced by this amount.

(f) In respect of the income entitlements of an attribution managed investment trust (AMIT), the AMIT cost base net amount - shortfall amount is the cumulative value of shortfall amounts (as calculated under paragraph 104-107C(b) ITAA 1997) in respect of the CGT parcel. CGT event E10 requires that both the cost base and reduced cost base of the CGT parcel be increased by this amount.

(g) The cost base equals the actual cost, adjusted for amounts relating to: tax deferred; AMIT cost base net amount - excess; and AMIT cost base net amount - shortfall.

(h) The reduced cost base equals the actual cost, adjusted for amounts relating to: tax deferred; tax free; AMIT cost base net amount - excess; and AMIT cost base net amount - shortfall.

Unrealised

As at 30 Jun 2023

Unrealised non-CGT gains/losses

Traditional securities				Purchase			Market		
Asset	Purchase date	Gain/loss \$	Face value or quantity	Consideration \$	Principal \$	Accrued interest \$	Value \$	Principal \$	Accrued interest \$
Bank of Queensland Ltd Subordinated bonds FRN 3MBBSW+1.6% Callable 29/07/2026 Matures 29/07/2031									
+BOQ0726A	13/09/2021	-1,579.50	50,000	50,800.50	50,800.50	-	49,221.00	49,221.00	-
+BOQ0726A totals		-1,579.50	50,000	50,800.50	50,800.50	-	49,221.00	49,221.00	-
INSURANCE AUSTRALIA GROUP LTD SUBORDINATED BONDS F									
+IAG0645A	24/09/2021	-1,355.50	50,000	51,539.00	51,539.00	-	50,183.50	50,183.50	-
+IAG0645A totals		-1,355.50	50,000	51,539.00	51,539.00	-	50,183.50	50,183.50	-
Insurance Australia Group Ltd Sub bonds FRN 3MBBSW+2.45% Callable 15/12/2026 Matures 15/12/36									
+IAG1226A	08/11/2021	-1,916.00	50,000	52,138.50	52,138.50	-	50,222.50	50,222.50	-
+IAG1226A totals		-1,916.00	50,000	52,138.50	52,138.50	-	50,222.50	50,222.50	-
Liberty Financial Pty Ltd Senior Unsecured Bonds F									
+LFP0224A	22/09/2021	-525.00	50,000	50,525.00	50,525.00	-	50,000.00	50,000.00	-
+LFP0224A totals		-525.00	50,000	50,525.00	50,525.00	-	50,000.00	50,000.00	-
MEMBERS EQUITY BANK TIER 1 FRN BBSW3M+5 call 5/12/2023 PERPETUAL									
+MEB1223A	12/10/2021	-837.50	50,000	51,381.00	51,381.00	-	50,543.50	50,543.50	-
+MEB1223A totals		-837.50	50,000	51,381.00	51,381.00	-	50,543.50	50,543.50	-
National Australia Bank Ltd Subordinated bonds FRN									
+NAB1131A	13/09/2021	-1,555.00	50,000	52,089.50	52,089.50	-	50,534.50	50,534.50	-
+NAB1131A totals		-1,555.00	50,000	52,089.50	52,089.50	-	50,534.50	50,534.50	-
Unrealised gain/loss		-7,768.50		308,473.50	308,473.50	-	300,705.00	300,705.00	-
Totals		-7,768.50							

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a)

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Dividends																
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. CAP NOTE 3-BBSW+4.70% PERP NON-CUM RED T-03-24																
AN3PG	20/03/2023	-	-	259.31	111.13	-	-	-	-	259.31	-	-	-	259.31	-	-
	20/06/2023	-	-	281.22	120.52	-	-	-	-	281.22	-	-	-	281.22	-	-
AN3PG totals		-	-	540.53	231.65	-	-	-	-	540.53	-	-	-	540.53	-	-
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CAP NOTE 3-BBSW+4.70% PERP NON-CUM RED T-03-24																
ANZPG	20/09/2022	-	-	219.11	93.90	-	-	-	-	219.11	-	-	-	219.11	-	-
	20/12/2022	-	-	251.12	107.62	-	-	-	-	251.12	-	-	-	251.12	-	-
ANZPG totals		-	-	470.23	201.52	-	-	-	-	470.23	-	-	-	470.23	-	-
BENDIGO AND ADELAIDE BANK LIMITED CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-06-27																
BENPH	15/09/2022	-	-	184.55	79.09	-	-	-	-	184.55	-	-	-	184.55	-	-
	15/12/2022	-	-	217.30	93.13	-	-	-	-	217.30	-	-	-	217.30	-	-
	15/03/2023	-	-	228.48	97.92	-	-	-	-	228.48	-	-	-	228.48	-	-
	15/06/2023	-	-	250.02	107.15	-	-	-	-	250.02	-	-	-	250.02	-	-
BENPH totals		-	-	880.35	377.29	-	-	-	-	880.35	-	-	-	880.35	-	-
BANK OF QUEENSLAND LIMITED. CAP NOTE 3-BBSW+3.80% PERP NON-CUM RED T-05-27																
BOQPF	15/08/2022	-	-	159.16	68.21	-	-	-	-	159.16	-	-	-	159.16	-	-
	15/11/2022	-	-	204.99	87.85	-	-	-	-	204.99	-	-	-	204.99	-	-
	15/02/2023	-	-	229.58	98.39	-	-	-	-	229.58	-	-	-	229.58	-	-
	15/05/2023	-	-	236.30	101.27	-	-	-	-	236.30	-	-	-	236.30	-	-
BOQPF totals		-	-	830.03	355.72	-	-	-	-	830.03	-	-	-	830.03	-	-
COMMONWEALTH BANK OF AUSTRALIA. CAP NOTE 3-BBSW+3.70% PERP NON-CUM RED T-04-24																
CBAPH	15/09/2022	-	-	185.97	79.70	-	-	-	-	185.97	-	-	-	185.97	-	-
	15/12/2022	-	-	219.63	94.13	-	-	-	-	219.63	-	-	-	219.63	-	-
	15/03/2023	-	-	231.11	99.05	-	-	-	-	231.11	-	-	-	231.11	-	-
	15/06/2023	-	-	253.17	108.50	-	-	-	-	253.17	-	-	-	253.17	-	-
CBAPH totals		-	-	889.88	381.38	-	-	-	-	889.88	-	-	-	889.88	-	-
CHALLENGER LIMITED CAP NOTE 3-BBSW+4.60% PERP NON-CUM RED T-05-26																
CGFPC	25/08/2022	-	-	195.00	83.57	-	-	-	-	195.00	-	-	-	195.00	-	-

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Dividends																
	25/11/2022	-	-	241.80	103.63	-	-	-	-	241.80	-	-	-	241.80	-	-
	27/02/2023	-	-	271.05	116.16	-	-	-	-	271.05	-	-	-	271.05	-	-
	25/05/2023	-	-	265.20	113.66	-	-	-	-	265.20	-	-	-	265.20	-	-
CGFPC totals		-	-	973.05	417.02	-	-	-	-	973.05	-	-	-	973.05	-	-
MACQUARIE GROUP LIMITED CAP NOTE 3-BBSW+4.15% PERP NON-CUM RED T-09-26																
MQGPD	12/09/2022	-	141.76	94.51	40.50	-	-	-	-	236.26	-	-	-	236.26	-	-
	12/12/2022	-	165.54	110.36	47.30	-	-	-	-	275.89	-	-	-	275.89	-	-
	10/03/2023	-	171.09	114.06	48.88	-	-	-	-	285.15	-	-	-	285.15	-	-
	13/06/2023	-	197.31	131.54	56.37	-	-	-	-	328.85	-	-	-	328.85	-	-
MQGPD totals		-	675.70	450.47	193.05	-	-	-	-	1,126.15	-	-	-	1,126.15	-	-
NATIONAL AUSTRALIA BANK LIMITED CAP NOTE 3-BBSW+3.50% PERP NON-CUM RED T-12-27																
NABPH	19/09/2022	-	-	181.51	77.79	-	-	-	-	181.51	-	-	-	181.51	-	-
	19/12/2022	-	-	210.25	90.11	-	-	-	-	210.25	-	-	-	210.25	-	-
	17/03/2023	-	-	214.89	92.10	-	-	-	-	214.89	-	-	-	214.89	-	-
	19/06/2023	-	-	246.13	105.48	-	-	-	-	246.13	-	-	-	246.13	-	-
NABPH totals		-	-	852.78	365.48	-	-	-	-	852.78	-	-	-	852.78	-	-
SUNCORP GROUP LIMITED CAP NOTE 3-BBSW+3.65% PERP NON-CUM RED T-06-24																
SUNPG	19/09/2022	-	-	142.43	61.04	-	-	-	-	142.43	-	-	-	142.43	-	-
	19/12/2022	-	-	164.26	70.40	-	-	-	-	164.26	-	-	-	164.26	-	-
	17/03/2023	-	-	167.66	71.86	-	-	-	-	167.66	-	-	-	167.66	-	-
	19/06/2023	-	-	191.75	82.18	-	-	-	-	191.75	-	-	-	191.75	-	-
SUNPG totals		-	-	666.10	285.48	-	-	-	-	666.10	-	-	-	666.10	-	-
Totals		-	675.70	6,553.42	2,808.59	-	-	-	-	7,229.10	-	-	-	7,229.10	-	-
Foreign income																
APPLE ORD																
AAPL.NSM	12/08/2022	-	-	-	-	-	27.54	-	-	27.54	-	4.13	-	23.41	-	-
	10/11/2022	-	-	-	-	-	29.50	-	-	29.50	-	4.42	-	25.08	-	-

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Foreign income																
	16/02/2023	-	-	-	-	-	28.65	-	-	28.65	-	4.29	-	24.36	-	-
	18/05/2023	-	-	-	-	-	30.73	-	-	30.73	-	4.61	-	26.12	-	-
AAPL.NSM totals		-	-	-	-	-	116.42	-	-	116.42	-	17.45	-	98.97	-	-
AIRBUS GROUP ORD																
AIR.PAR	27/04/2023	-	-	-	-	-	200.35	-	-	200.35	-	30.05	-	170.30	-	-
AIR.PAR totals		-	-	-	-	-	200.35	-	-	200.35	-	30.05	-	170.30	-	-
AMGEN ORD																
AMGN.NSM	08/09/2022	-	-	-	-	-	90.87	-	-	90.87	-	13.63	-	77.24	-	-
	08/12/2022	-	-	-	-	-	91.67	-	-	91.67	-	13.75	-	77.92	-	-
	08/03/2023	-	-	-	-	-	102.99	-	-	102.99	-	15.44	-	87.55	-	-
	08/06/2023	-	-	-	-	-	101.42	-	-	101.42	-	15.21	-	86.21	-	-
AMGN.NSM totals		-	-	-	-	-	386.95	-	-	386.95	-	58.03	-	328.92	-	-
VINCI ORD																
DG.PAR	17/11/2022	-	-	-	-	-	136.09	-	-	136.09	-	20.41	-	115.68	-	-
	27/04/2023	-	-	-	-	-	440.38	-	-	440.38	-	66.06	-	374.32	-	-
DG.PAR totals		-	-	-	-	-	576.47	-	-	576.47	-	86.47	-	490.00	-	-
HOME DEPOT ORD																
HD.NYS	15/09/2022	-	-	-	-	-	56.55	-	-	56.55	-	8.48	-	48.07	-	-
	15/12/2022	-	-	-	-	-	56.61	-	-	56.61	-	8.49	-	48.12	-	-
	23/03/2023	-	-	-	-	-	62.55	-	-	62.55	-	9.38	-	53.17	-	-
	15/06/2023	-	-	-	-	-	60.72	-	-	60.72	-	9.11	-	51.61	-	-
HD.NYS totals		-	-	-	-	-	236.43	-	-	236.43	-	35.46	-	200.97	-	-
JPMORGAN CHASE & CO COM STK USD1																
JPM.NYS	01/08/2022	-	-	-	-	-	75.45	-	-	75.45	-	11.32	-	64.13	-	-
	31/10/2022	-	-	-	-	-	82.71	-	-	82.71	-	12.41	-	70.30	-	-
	31/01/2023	-	-	-	-	-	75.09	-	-	75.09	-	11.26	-	63.83	-	-
	01/05/2023	-	-	-	-	-	79.91	-	-	79.91	-	11.99	-	67.92	-	-
JPM.NYS totals		-	-	-	-	-	313.16	-	-	313.16	-	46.98	-	266.18	-	-

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Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Foreign income																
LVMH ORD																
MC.PAR	05/12/2022	-	-	-	-	-	78.22	-	-	78.22	-	11.73	-	66.49	-	-
	27/04/2023	-	-	-	-	-	116.29	-	-	116.29	-	17.44	-	98.85	-	-
MC.PAR totals		-	-	-	-	-	194.51	-	-	194.51	-	29.17	-	165.34	-	-
MONDELEZ INTERNATIONAL CL A ORD																
MDLZ.NSM	14/07/2022	-	-	-	-	-	76.24	-	-	76.24	-	11.44	-	64.80	-	-
	14/10/2022	-	-	-	-	-	90.97	-	-	90.97	-	13.65	-	77.32	-	-
	13/01/2023	-	-	-	-	-	80.87	-	-	80.87	-	12.13	-	68.74	-	-
	14/04/2023	-	-	-	-	-	84.33	-	-	84.33	-	12.65	-	71.68	-	-
MDLZ.NSM totals		-	-	-	-	-	332.41	-	-	332.41	-	49.87	-	282.54	-	-
MERCK & CO ORD																
MRK.NYS	08/07/2022	-	-	-	-	-	124.01	-	-	124.01	-	18.60	-	105.41	-	-
	07/10/2022	-	-	-	-	-	133.55	-	-	133.55	-	20.03	-	113.52	-	-
	09/01/2023	-	-	-	-	-	129.92	-	-	129.92	-	19.49	-	110.43	-	-
	10/04/2023	-	-	-	-	-	134.78	-	-	134.78	-	20.22	-	114.56	-	-
MRK.NYS totals		-	-	-	-	-	522.26	-	-	522.26	-	78.34	-	443.92	-	-
MICROSOFT ORD																
MSFT.NSM	08/09/2022	-	-	-	-	-	33.29	-	-	33.29	-	4.99	-	28.30	-	-
	08/12/2022	-	-	-	-	-	36.63	-	-	36.63	-	5.49	-	31.14	-	-
	09/03/2023	-	-	-	-	-	38.15	-	-	38.15	-	5.72	-	32.43	-	-
	08/06/2023	-	-	-	-	-	37.44	-	-	37.44	-	5.61	-	31.83	-	-
MSFT.NSM totals		-	-	-	-	-	145.51	-	-	145.51	-	21.81	-	123.70	-	-
MICRON TECHNOLOGY ORD																
MU.NSM	26/07/2022	-	-	-	-	-	17.34	-	-	17.34	-	2.60	-	14.74	-	-
	26/10/2022	-	-	-	-	-	18.84	-	-	18.84	-	2.82	-	16.02	-	-
	19/01/2023	-	-	-	-	-	17.50	-	-	17.50	-	2.62	-	14.88	-	-
	25/04/2023	-	-	-	-	-	18.10	-	-	18.10	-	2.71	-	15.39	-	-
MU.NSM totals		-	-	-	-	-	71.78	-	-	71.78	-	10.75	-	61.03	-	-

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Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Foreign income																
SCHLUMBERGER ORD																
SLB.NYS	14/07/2022	-	-	-	-	-	60.93	-	-	60.93	-	-	-	60.93	-	-
	13/10/2022	-	-	-	-	-	65.10	-	-	65.10	-	-	-	65.10	-	-
	12/01/2023	-	-	-	-	-	58.98	-	-	58.98	-	-	-	58.98	-	-
	06/04/2023	-	-	-	-	-	88.09	-	-	88.09	-	-	-	88.09	-	-
SLB.NYS totals		-	-	-	-	-	273.10	-	-	273.10	-	-	-	273.10	-	-
SAMSUNG ELECTRONICS REG S GDR																
SMSN.LSE	23/08/2022	-	-	-	-	-	39.71	-	-	39.71	-	8.76	-	30.95	-	-
	22/11/2022	-	-	-	-	-	39.99	-	-	39.99	-	8.82	-	31.17	-	-
SMSN.LSE totals		-	-	-	-	-	79.70	-	-	79.70	-	17.58	-	62.12	-	-
VISA ORD CL A																
V.NYS	01/09/2022	-	-	-	-	-	26.47	-	-	26.47	-	3.97	-	22.50	-	-
	01/12/2022	-	-	-	-	-	31.74	-	-	31.74	-	4.76	-	26.98	-	-
	01/03/2023	-	-	-	-	-	31.99	-	-	31.99	-	4.80	-	27.19	-	-
	01/06/2023	-	-	-	-	-	32.80	-	-	32.80	-	4.92	-	27.88	-	-
V.NYS totals		-	-	-	-	-	123.00	-	-	123.00	-	18.45	-	104.55	-	-
Totals		-	-	-	-	-	3,572.05	-	-	3,572.05	-	500.41	-	3,071.64	-	-
Trust income																
ISHARES S&P 500 AUD HEDGED ETF																
IHVV	30/06/2023	-	-	-	-	-	-	-	490.15	490.15	-	-	-	-	-	490.15
IHVV totals		-	-	-	-	-	-	-	490.15	490.15	-	-	-	-	-	490.15
Totals		-	-	-	-	-	-	-	490.15	490.15	-	-	-	-	-	490.15
Interest																
Bank of Queensland Ltd Subordinated bonds FRN 3MBBSW+1.6% Callable 29/07/2026 Matures 29/07/2031																
+BOQ0726A	29/07/2022	288.20	-	-	-	-	-	-	-	288.20	-	-	-	288.20	-	-
	31/10/2022	479.11	-	-	-	-	-	-	-	479.11	-	-	-	479.11	-	-

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Interest																
	30/01/2023	584.18	-	-	-	-	-	-	-	584.18	-	-	-	584.18	-	-
	28/04/2023	600.47	-	-	-	-	-	-	-	600.47	-	-	-	600.47	-	-
+BOQ0726A totals		1,951.96	-	-	-	-	-	-	-	1,951.96	-	-	-	1,951.96	-	-
INSURANCE AUSTRALIA GROUP LTD SUBORDINATED BONDS F																
+IAG0645A	15/09/2022	511.07	-	-	-	-	-	-	-	511.07	-	-	-	511.07	-	-
	15/12/2022	636.17	-	-	-	-	-	-	-	636.17	-	-	-	636.17	-	-
	15/03/2023	680.16	-	-	-	-	-	-	-	680.16	-	-	-	680.16	-	-
	15/06/2023	757.21	-	-	-	-	-	-	-	757.21	-	-	-	757.21	-	-
+IAG0645A totals		2,584.61	-	-	-	-	-	-	-	2,584.61	-	-	-	2,584.61	-	-
Insurance Australia Group Ltd Sub bonds FRN 3MBBSW+2.45% Callable 15/12/2026 Matures 15/12/36																
+IAG1226A	15/09/2022	523.68	-	-	-	-	-	-	-	523.68	-	-	-	523.68	-	-
	15/12/2022	648.64	-	-	-	-	-	-	-	648.64	-	-	-	648.64	-	-
	15/03/2023	692.49	-	-	-	-	-	-	-	692.49	-	-	-	692.49	-	-
	15/06/2023	769.81	-	-	-	-	-	-	-	769.81	-	-	-	769.81	-	-
+IAG1226A totals		2,634.62	-	-	-	-	-	-	-	2,634.62	-	-	-	2,634.62	-	-
Liberty Financial Pty Ltd Senior Unsecured Bonds F																
+LFP0224A	26/08/2022	432.92	-	-	-	-	-	-	-	432.92	-	-	-	432.92	-	-
	28/11/2022	612.58	-	-	-	-	-	-	-	612.58	-	-	-	612.58	-	-
	27/02/2023	680.60	-	-	-	-	-	-	-	680.60	-	-	-	680.60	-	-
	26/05/2023	711.23	-	-	-	-	-	-	-	711.23	-	-	-	711.23	-	-
+LFP0224A totals		2,437.33	-	-	-	-	-	-	-	2,437.33	-	-	-	2,437.33	-	-
MEMBERS EQUITY BANK TIER 1 FRN BBSW3M+5 call 5/12/2023 PERPETUAL																
+MEB1223A	05/09/2022	-	-	544.65	233.42	-	-	-	-	544.65	-	-	-	544.65	-	-
	05/12/2022	-	-	658.03	282.01	-	-	-	-	658.03	-	-	-	658.03	-	-
	06/03/2023	-	-	703.84	301.65	-	-	-	-	703.84	-	-	-	703.84	-	-
	05/06/2023	-	-	753.27	322.83	-	-	-	-	753.27	-	-	-	753.27	-	-
+MEB1223A totals		-	-	2,659.79	1,139.91	-	-	-	-	2,659.79	-	-	-	2,659.79	-	-
National Australia Bank Ltd Subordinated bonds FRN																

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Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Interest																
+NAB1131A	18/08/2022	390.68	-	-	-	-	-	-	-	390.68	-	-	-	390.68	-	-
	18/11/2022	546.54	-	-	-	-	-	-	-	546.54	-	-	-	546.54	-	-
	20/02/2023	652.20	-	-	-	-	-	-	-	652.20	-	-	-	652.20	-	-
	18/05/2023	654.82	-	-	-	-	-	-	-	654.82	-	-	-	654.82	-	-
+NAB1131A totals		2,244.24	-	-	-	-	-	-	-	2,244.24	-	-	-	2,244.24	-	-
JBWere Cash Account																
JBWCA	29/07/2022	14.48	-	-	-	-	-	-	-	14.48	-	-	-	14.48	-	-
	31/08/2022	22.74	-	-	-	-	-	-	-	22.74	-	-	-	22.74	-	-
	30/09/2022	30.67	-	-	-	-	-	-	-	30.67	-	-	-	30.67	-	-
	31/10/2022	38.86	-	-	-	-	-	-	-	38.86	-	-	-	38.86	-	-
	30/11/2022	31.09	-	-	-	-	-	-	-	31.09	-	-	-	31.09	-	-
	30/12/2022	40.90	-	-	-	-	-	-	-	40.90	-	-	-	40.90	-	-
	31/01/2023	48.27	-	-	-	-	-	-	-	48.27	-	-	-	48.27	-	-
	28/02/2023	46.71	-	-	-	-	-	-	-	46.71	-	-	-	46.71	-	-
	31/03/2023	67.39	-	-	-	-	-	-	-	67.39	-	-	-	67.39	-	-
	28/04/2023	66.16	-	-	-	-	-	-	-	66.16	-	-	-	66.16	-	-
	31/05/2023	86.35	-	-	-	-	-	-	-	86.35	-	-	-	86.35	-	-
	30/06/2023	95.03	-	-	-	-	-	-	-	95.03	-	-	-	95.03	-	-
JBWCA totals		588.65	-	-	-	-	-	-	-	588.65	-	-	-	588.65	-	-
Totals		12,441.41	-	2,659.79	1,139.91	-	-	-	-	15,101.20	-	-	-	15,101.20	-	-
Income transaction totals		12,441.41	675.70	9,213.21	3,948.50	-	3,572.05	-	490.15	26,392.50	-	500.41	-	25,401.94	-	490.15

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

Non-CGT gains/losses

Taxation income

01 Jul 2022 to 30 Jun 2023

Non-CGT gains/losses continued

Exchange rate movements

	Open date	Close date	Gain \$	Loss \$	Forex currency	Forex amount	Open cost \$	Close cost \$
USD FX Account								
+USDFX	17/11/2021	17/02/2023	0.92	-	USD	15.89	21.80	22.72
	10/12/2021	17/02/2023	1.37	-	USD	47.87	67.07	68.44
	13/12/2021	17/02/2023	0.34	-	USD	15.30	21.54	21.88
	14/12/2021	17/02/2023	0.60	-	USD	19.50	27.28	27.88
	12/01/2022	17/02/2023	2.25	-	USD	72.14	100.90	103.15
	19/01/2022	17/02/2023	2.23	-	USD	43.73	60.29	62.52
	20/01/2022	17/02/2023	0.34	-	USD	8.92	12.41	12.75
	03/02/2022	17/02/2023	0.68	-	USD	45.05	63.73	64.41
	15/02/2022	17/02/2023	0.54	-	USD	15.89	22.18	22.72
	04/03/2022	17/02/2023	0.82	-	USD	15.30	21.06	21.88
	14/03/2022	17/02/2023	2.87	-	USD	52.77	72.58	75.45
	15/03/2022	17/02/2023	1.39	-	USD	19.50	26.49	27.88
	30/03/2022	17/02/2023	3.15	-	USD	32.30	43.03	46.18
	28/04/2022	17/02/2023	0.89	-	USD	22.77	31.67	32.56
+USDFX totals			18.39	-		426.93	592.03	610.42
EUR FX Account								
+EURFX	22/11/2021	17/02/2023	-	-1.10	EUR	48.62	75.70	74.60
	07/12/2021	17/02/2023	-	-1.51	EUR	25.50	40.63	39.12
+EURFX totals			-	-2.61		74.12	116.33	113.72
Exchange rate movements totals			18.39	-2.61				
Total non-CGT gain/loss			18.39	-2.61				

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information

Interest

Asset	Tax date	Interest ^(a) \$	Interest exempt from NRWT ^(b) \$	Interest total \$
Bank of Queensland Ltd Subordinated bonds FRN 3MBBSW+1.6% Callable 29/07/2026 Matures 29/07/2031				
+BOQ0726A	29/07/2022	288.20	-	288.20
	31/10/2022	479.11	-	479.11
	30/01/2023	584.18	-	584.18
	28/04/2023	600.47	-	600.47
+BOQ0726A totals		1,951.96	-	1,951.96
INSURANCE AUSTRALIA GROUP LTD SUBORDINATED BONDS F				
+IAG0645A	15/09/2022	511.07	-	511.07
	15/12/2022	636.17	-	636.17
	15/03/2023	680.16	-	680.16
	15/06/2023	757.21	-	757.21
+IAG0645A totals		2,584.61	-	2,584.61
Insurance Australia Group Ltd Sub bonds FRN 3MBBSW+2.45% Callable 15/12/2026 Matures 15/12/36				
+IAG1226A	15/09/2022	523.68	-	523.68
	15/12/2022	648.64	-	648.64
	15/03/2023	692.49	-	692.49
	15/06/2023	769.81	-	769.81
+IAG1226A totals		2,634.62	-	2,634.62
Liberty Financial Pty Ltd Senior Unsecured Bonds F				
+LFP0224A	26/08/2022	432.92	-	432.92
	28/11/2022	612.58	-	612.58
	27/02/2023	680.60	-	680.60
	26/05/2023	711.23	-	711.23
+LFP0224A totals		2,437.33	-	2,437.33
National Australia Bank Ltd Subordinated bonds FRN				
+NAB1131A	18/08/2022	390.68	-	390.68
	18/11/2022	546.54	-	546.54
	20/02/2023	652.20	-	652.20
	18/05/2023	654.82	-	654.82

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Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Interest

Asset	Tax date	Interest ^(a) \$	Interest exempt from NRWT ^(b) \$	Interest total \$
+NAB1131A totals		2,244.24	-	2,244.24
JBWere Cash Account				
JBWCA	29/07/2022	14.48	-	14.48
	31/08/2022	22.74	-	22.74
	30/09/2022	30.67	-	30.67
	31/10/2022	38.86	-	38.86
	30/11/2022	31.09	-	31.09
	30/12/2022	40.90	-	40.90
	31/01/2023	48.27	-	48.27
	28/02/2023	46.71	-	46.71
	31/03/2023	67.39	-	67.39
	28/04/2023	66.16	-	66.16
	31/05/2023	86.35	-	86.35
	30/06/2023	95.03	-	95.03
JBWCA totals		588.65	-	588.65
Totals		12,441.41	-	12,441.41

(a) The amount of interest that is subject to non-resident withholding tax (NRWT).

(b) The amount of interest that is not subject to non-resident withholding tax (NRWT).

Unfranked amounts - Unfranked CFI income component

	Tax date	Total Unfranked \$	Unfranked Non CFI \$	Unfranked CFI \$
MQGPD	12/09/2022	141.76	-	141.76
	12/12/2022	165.54	-	165.54
	10/03/2023	171.09	-	171.09
	13/06/2023	197.31	-	197.31
MQGPD totals		675.70	-	675.70
Totals		675.70	-	675.70

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Non-assessable amounts ^(a)		Attribution managed investment trusts (AMIT)			Non-AMIT			Non-assessable total
Asset	Tax date	Exempt income \$	Non-assessable non-exempt \$	Other non-assessable ^(b) \$	Tax deferred \$	Tax exempt \$	Tax free \$	Non-assessable total \$
IHVV	30/06/2023	-	-	490.15	-	-	-	490.15
IHVV totals		-	-	490.15	-	-	-	490.15
Totals		-	-	490.15	-	-	-	490.15

(a) Non-assessable amounts do not include non-assessable amounts in respect of trust capital gains (i.e. the AMIT CGT gross-up amount or the CGT concession amount). The non-assessable amounts relating to AMIT CGT gross-up amounts and CGT concession amounts are disclosed in the 'Trust capital gains' sub-section under the Income - additional information section.

(b) For attribution managed investment trusts (AMITs), 'Other non-assessable' amounts are the reconciliation adjustments required to account for the amount by which the present entitlements to the net accounting income of the trust for the income year exceed the trust income attributed to the member under section 276-80 ITAA 1997 for the income year.

Capital Withholding tax

Asset	Transaction Date	Capital withholding tax
Totals		-

Foreign investment taxes^(a)

Foreign investment taxes ^(a)		NTAP foreign tax ^(b)				Foreign taxes total
Asset	Tax date	Foreign tax ^(c) \$	Discount method \$	Indexation method \$	Other method \$	Foreign taxes total \$
APPLE ORD						
AAPL	12/08/2022	4.13	-	-	-	4.13
	10/11/2022	4.42	-	-	-	4.42
	16/02/2023	4.29	-	-	-	4.29
	18/05/2023	4.61	-	-	-	4.61
AAPL totals		17.45	-	-	-	17.45
AIRBUS GROUP ORD						
AIR	27/04/2023	30.05	-	-	-	30.05
AIR totals		30.05	-	-	-	30.05
AMGEN ORD						
AMGN	08/09/2022	13.63	-	-	-	13.63
	08/12/2022	13.75	-	-	-	13.75
	08/03/2023	15.44	-	-	-	15.44
	08/06/2023	15.21	-	-	-	15.21

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Foreign investment taxes ^(a)		NTAP foreign tax ^(b)				
Asset	Tax date	Foreign tax ^(c) \$	Discount method \$	Indexation method \$	Other method \$	Foreign taxes total \$
AMGN totals		58.03	-	-	-	58.03
VINCI ORD						
DG	17/11/2022	20.41	-	-	-	20.41
	27/04/2023	66.06	-	-	-	66.06
DG totals		86.47	-	-	-	86.47
HOME DEPOT ORD						
HD	15/09/2022	8.48	-	-	-	8.48
	15/12/2022	8.49	-	-	-	8.49
	23/03/2023	9.38	-	-	-	9.38
	15/06/2023	9.11	-	-	-	9.11
HD totals		35.46	-	-	-	35.46
JPMORGAN CHASE & CO COM STK USD1						
JPM	01/08/2022	11.32	-	-	-	11.32
	31/10/2022	12.41	-	-	-	12.41
	31/01/2023	11.26	-	-	-	11.26
	01/05/2023	11.99	-	-	-	11.99
JPM totals		46.98	-	-	-	46.98
LVMH ORD						
MC	05/12/2022	11.73	-	-	-	11.73
	27/04/2023	17.44	-	-	-	17.44
MC totals		29.17	-	-	-	29.17
MONDELEZ INTERNATIONAL CL A ORD						
MDLZ	14/07/2022	11.44	-	-	-	11.44
	14/10/2022	13.65	-	-	-	13.65
	13/01/2023	12.13	-	-	-	12.13
	14/04/2023	12.65	-	-	-	12.65
MDLZ totals		49.87	-	-	-	49.87
MERCK & CO ORD						

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Foreign investment taxes ^(a)		NTAP foreign tax ^(b)				Foreign taxes total
Asset	Tax date	Foreign tax ^(c) \$	Discount method \$	Indexation method \$	Other method \$	\$
MRK	08/07/2022	18.60	-	-	-	18.60
	07/10/2022	20.03	-	-	-	20.03
	09/01/2023	19.49	-	-	-	19.49
	10/04/2023	20.22	-	-	-	20.22
MRK totals		78.34	-	-	-	78.34
MICROSOFT ORD						
MSFT	08/09/2022	4.99	-	-	-	4.99
	08/12/2022	5.49	-	-	-	5.49
	09/03/2023	5.72	-	-	-	5.72
	08/06/2023	5.61	-	-	-	5.61
MSFT totals		21.81	-	-	-	21.81
MICRON TECHNOLOGY ORD						
MU	26/07/2022	2.60	-	-	-	2.60
	26/10/2022	2.82	-	-	-	2.82
	19/01/2023	2.62	-	-	-	2.62
	25/04/2023	2.71	-	-	-	2.71
MU totals		10.75	-	-	-	10.75
SAMSUNG ELECTRONICS REG S GDR						
SMSN	23/08/2022	8.76	-	-	-	8.76
	22/11/2022	8.82	-	-	-	8.82
SMSN totals		17.58	-	-	-	17.58
VISA ORD CL A						
V	01/09/2022	3.97	-	-	-	3.97
	01/12/2022	4.76	-	-	-	4.76
	01/03/2023	4.80	-	-	-	4.80
	01/06/2023	4.92	-	-	-	4.92
V totals		18.45	-	-	-	18.45
Totals		500.41	-	-	-	500.41

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

(a) Foreign taxes withheld from or paid in respect of foreign investment income are recognised at the tax-derivation date of the foreign investment income from which they are withheld or in respect of which they are paid, regardless of whether or not the withholding event or payment occurs after the tax-derivation date.

(b) The amount of foreign tax paid in respect of capital gains made in respect of foreign CGT assets. For more details, refer to the 'Distributed capital gains' section of the Income - additional information schedule.

(c) The amount of foreign tax paid in respect of foreign investment income, other than foreign capital gains.

Gross foreign income

	Tax date	Attributed CFC income ^(a) \$	Foreign income net of tax ^(b) \$	Foreign tax \$	Aust franking credits from NZ co	Gross foreign income total \$	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
AAPL	12/08/2022	-	23.41	4.13	-	27.54	-	-	-
	10/11/2022	-	25.08	4.42	-	29.50	-	-	-
	16/02/2023	-	24.36	4.29	-	28.65	-	-	-
	18/05/2023	-	26.12	4.61	-	30.73	-	-	-
AAPL totals		-	98.97	17.45	-	116.42	-	-	-
AIR	27/04/2023	-	170.30	30.05	-	200.35	-	-	-
AIR totals		-	170.30	30.05	-	200.35	-	-	-
AMGN	08/09/2022	-	77.24	13.63	-	90.87	-	-	-
	08/12/2022	-	77.92	13.75	-	91.67	-	-	-
	08/03/2023	-	87.55	15.44	-	102.99	-	-	-
	08/06/2023	-	86.21	15.21	-	101.42	-	-	-
AMGN totals		-	328.92	58.03	-	386.95	-	-	-
DG	17/11/2022	-	115.68	20.41	-	136.09	-	-	-
	27/04/2023	-	374.32	66.06	-	440.38	-	-	-
DG totals		-	490.00	86.47	-	576.47	-	-	-
HD	15/09/2022	-	48.07	8.48	-	56.55	-	-	-
	15/12/2022	-	48.12	8.49	-	56.61	-	-	-
	23/03/2023	-	53.17	9.38	-	62.55	-	-	-
	15/06/2023	-	51.61	9.11	-	60.72	-	-	-
HD totals		-	200.97	35.46	-	236.43	-	-	-
JPM	01/08/2022	-	64.13	11.32	-	75.45	-	-	-
	31/10/2022	-	70.30	12.41	-	82.71	-	-	-
	31/01/2023	-	63.83	11.26	-	75.09	-	-	-
	01/05/2023	-	67.92	11.99	-	79.91	-	-	-

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Gross foreign income

	Tax date	Attributed CFC income ^(a) \$	Foreign income net of tax ^(b) \$	Foreign tax \$	Aust franking credits from NZ co	Gross foreign income total \$	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
JPM totals		-	266.18	46.98	-	313.16		-	-
MC	05/12/2022	-	66.49	11.73	-	78.22		-	-
	27/04/2023	-	98.85	17.44	-	116.29		-	-
MC totals		-	165.34	29.17	-	194.51		-	-
MDLZ	14/07/2022	-	64.80	11.44	-	76.24		-	-
	14/10/2022	-	77.32	13.65	-	90.97		-	-
	13/01/2023	-	68.74	12.13	-	80.87		-	-
	14/04/2023	-	71.68	12.65	-	84.33		-	-
MDLZ totals		-	282.54	49.87	-	332.41		-	-
MRK	08/07/2022	-	105.41	18.60	-	124.01		-	-
	07/10/2022	-	113.52	20.03	-	133.55		-	-
	09/01/2023	-	110.43	19.49	-	129.92		-	-
	10/04/2023	-	114.56	20.22	-	134.78		-	-
MRK totals		-	443.92	78.34	-	522.26		-	-
MSFT	08/09/2022	-	28.30	4.99	-	33.29		-	-
	08/12/2022	-	31.14	5.49	-	36.63		-	-
	09/03/2023	-	32.43	5.72	-	38.15		-	-
	08/06/2023	-	31.83	5.61	-	37.44		-	-
MSFT totals		-	123.70	21.81	-	145.51		-	-
MU	26/07/2022	-	14.74	2.60	-	17.34		-	-
	26/10/2022	-	16.02	2.82	-	18.84		-	-
	19/01/2023	-	14.88	2.62	-	17.50		-	-
	25/04/2023	-	15.39	2.71	-	18.10		-	-
MU totals		-	61.03	10.75	-	71.78		-	-
SLB	14/07/2022	-	60.93	-	-	60.93		-	-
	13/10/2022	-	65.10	-	-	65.10		-	-

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Gross foreign income

	Tax date	Attributed CFC income ^(a) \$	Foreign income net of tax ^(b) \$	Foreign tax \$	Aust franking credits from NZ co	Gross foreign income total \$	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
	12/01/2023	-	58.98	-	-	58.98	-	-	-
	06/04/2023	-	88.09	-	-	88.09	-	-	-
SLB totals		-	273.10	-	-	273.10	-	-	-
SMSN	23/08/2022	-	30.95	8.76	-	39.71	-	-	-
	22/11/2022	-	31.17	8.82	-	39.99	-	-	-
SMSN totals		-	62.12	17.58	-	79.70	-	-	-
V	01/09/2022	-	22.50	3.97	-	26.47	-	-	-
	01/12/2022	-	26.98	4.76	-	31.74	-	-	-
	01/03/2023	-	27.19	4.80	-	31.99	-	-	-
	01/06/2023	-	27.88	4.92	-	32.80	-	-	-
V totals		-	104.55	18.45	-	123.00	-	-	-
Totals		-	3,071.64	500.41	-	3,572.05	-	-	-

(a) The attributable income of a controlled foreign company (CFC).

(b) Foreign-source assessable income (other than attributed CFC income and distributed capital gains in respect of foreign CGT assets), less foreign tax.

NCMI

There were no amounts recorded in this period.

Taxation income

01 Jul 2022 to 30 Jun 2023

Income summary ^(a)

	Interest \$	Unfranked \$	Franked \$	Franking credits \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
Income transactions															
Dividends	-	675.70	6,553.42	2,808.59	-	-	-	-	7,229.10	-	-	-	7,229.10	-	-
Foreign income	-	-	-	-	-	3,572.05	-	-	3,572.05	-	500.41	-	3,071.64	-	-
Trust income	-	-	-	-	-	-	-	490.15	490.15	-	-	-	-	-	490.15
Interest	12,441.41	-	2,659.79	1,139.91	-	-	-	-	15,101.20	-	-	-	15,101.20	-	-
Totals	12,441.41	675.70	9,213.21	3,948.50	-	3,572.05	-	490.15	26,392.50	-	500.41	-	25,401.94	-	490.15
Non-CGT gains/losses															
Exchange rate movements									15.78						
Totals									15.78						
Totals for all income	12,441.41	675.70	9,213.21	3,948.50	-	3,572.05	-	490.15	26,408.28	-	500.41	-	25,401.94	-	490.15

(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income transactions report.

Important Notice: Franking credits earned during the period may include franking credits that have resulted from the trading of shares on both an ex-distribution basis and cum-distribution basis. The Government has amended the Tax Law to disallow the claiming of two franking credits in these circumstances. We recommend you seek assistance from your tax adviser to determine whether you are entitled to claim the full amount of franking credits set out in this statement. Please contact your JBWere Adviser if you have any questions about this aspect of your statement.

Transaction history

01 Jul 2022 to 30 Jun 2023

Transactions

Asset	Type	Transaction date	Settlement date	Quantity	Net amount \$	Average price \$	Disposal method	Narration	Brokerage \$	GST \$	Other charges \$
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. CAP NOTE 3-BBSW+4.70% PERP NON-CUM RED T-03-24											
AN3PG	Corp. Action ^(b)	21/12/2022	21/12/2022	190	20,271.10	106.69		Reorganization of capital on the basis of 1 AN3PG for every 1 ANZPG.	-	-	-
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CAP NOTE 3-BBSW+4.70% PERP NON-CUM RED T-03-24											
ANZPG	Corp. Action ^(b)	21/12/2022	21/12/2022	-190	-20,271.10	106.69		Reorganization of capital on the basis of 1 AN3PG for every 1 ANZPG.	-	-	-
APTIV ORD											
APTIV.NYS	Sell	17/10/2022	19/10/2022	-60	-7,889.08	131.4847	Minimise	Tax Date 17/10/2022	-	-	125.19
ALIBABA GROUP HOLDING ADR REP 1 ORD											
BABA.NYS	Sell	17/10/2022	19/10/2022	-55	-6,463.17	117.5122	Minimise	Tax Date 17/10/2022	-	-	125.16
FRESENIUS ORD											
FRE.GER	Sell	17/10/2022	19/10/2022	-145	-4,413.04	30.4348	Minimise	Tax Date 17/10/2022	-	-	125.00
ALPHABET CL A ORD											
GOOGL.NSM	Corp. Action ^(b)	18/07/2022	18/07/2022	-8	-30,114.26	3,764.2825		Stock split: 20 for 1	-	-	-
ALPHABET CL A ORD											
GOOGL.NSM	Corp. Action ^(b)	18/07/2022	18/07/2022	160	30,114.26	188.2141		Stock split: 20 for 1	-	-	-
ISHARES S&P 500 AUD HEDGED ETF ISHARES S&P 500 AUD HEDGED ETF DEFERRED SETTLEMENT											
IHVDA	Corp. Action ^(b)	7/12/2022	7/12/2022	850	30,296.55	35.643		Reorganization of capital via share split on the basis of 10 IHVDA for every 1 IHVV.	-	-	-
	Corp. Action ^(b)	13/12/2022	13/12/2022	-850	-30,296.55	35.643		End of deferred settlement trading. Code change from IHVDA to IHVV.	-	-	-

Transaction history

01 Jul 2022 to 30 Jun 2023

Transactions continued

Asset	Type	Transaction date	Settlement date	Quantity	Net amount \$	Average price \$	Disposal method	Narration	Brokerage \$	GST \$	Other charges \$
ISHARES S&P 500 AUD HEDGED ETF											
IHVV	Buy	19/10/2022	21/10/2022	85	30,296.55	356.43		Tax Date 19/10/2022	-	-	-
	Corp. Action ^(b)	7/12/2022	7/12/2022	-85	-30,296.55	356.43		Reorganization of capital via share split on the basis of 10 IHVDA for every 1 IHVV.	-	-	-
	Corp. Action ^(b)	13/12/2022	13/12/2022	850	30,296.55	35.643		End of deferred settlement trading. Code change from IHVDA to IHVV.	-	-	-
SAMSUNG ELECTRONICS REG S GDR											
SMSN.LSE	Sell	17/10/2022	19/10/2022	-4	-6,092.99	1,523.2475	Minimise	Tax Date 17/10/2022	-	-	125.00

(b) These transactions are yet to be confirmed.

Summary of transactions

	Net amount \$	Brokerage \$	GST \$	Other charges \$	GST claimable \$	Unsettled as at 30 Jun 2023 \$
Acquisitions	30,296.55	-	-	-	-	-
Disposals	-24,858.28	-	-	-	-	-
Corporate actions	-	-	-	500.35	-	-
Turnover	24,858.28					
Average portfolio value from 01/07/22 to 30/06/23	735,157.42					
% Turnover	3.38%					

Turnover: The lesser of Acquisitions or Disposals

% Turnover: Turnover divided by the Average portfolio value

Transaction history

01 Jul 2022 to 30 Jun 2023

Important Notice: The information in the Narration column of the transaction history above has generally been sourced from third parties. We believe that the information contained in these notes is correct, however, no warranty is made as to the accuracy or reliability of any information contained in the notes.

This statement should be read in conjunction with your Cash transactions statement in relation to your account for full details of all transactions carried out during the period.

Cash transactions

01 Jul 2022 to 30 Jun 2023

EUR FX Account

Date	Transaction	Narration	Withdrawal EUR	Deposit EUR	Value AUD	Balance EUR		
01/07/2022	Opening Balance					74.12		
17/02/2023	Internal Transfer Out	SELL EUR 74.12 and BUY AUD @ 0.6518	-74.12	-	-113.72	-		
			Opening balance EUR	Withdrawals EUR	Deposits EUR	Closing balance EUR	Closing balance AUD	30/06/2023 Forex rate
EUR FX Account summary			74.12	-74.12	-	-	-	1.637

JBWere Cash Account

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
01/07/2022	Opening Balance				15,974.14
13/07/2022	Income	MRK:US DIV	-	105.41	16,079.55
19/07/2022	Income	SLB:US DIV	-	60.93	16,140.48
19/07/2022	Income	MDLZ:US DIV	-	64.80	16,205.28
20/07/2022	Portfolio Fee	JUN-22 QTR MAP Premium - Invoice 120289	-978.38	-	15,226.90
28/07/2022	Income	MU:US DIV	-	14.74	15,241.64
29/07/2022	Interest Receipt	Interest	-	14.48	15,256.12
02/08/2022	Income	COUPON BOQ0726A	-	288.20	15,544.32
04/08/2022	Income	JPM:US DIV	-	64.13	15,608.45
15/08/2022	Income	DIVIDEND From BOQPF QRT DST Ref: 001279896037	-	159.16	15,767.61
16/08/2022	Income	AAPL:US DIV	-	23.41	15,791.02
22/08/2022	Income	COUPON NAB1131A	-	390.68	16,181.70
25/08/2022	Income	DIVIDEND From CHALLENGER LTD Ref: 22AUG/00803667	-	195.00	16,376.70
30/08/2022	Income	COUPON LFP0224A	-	432.92	16,809.62
31/08/2022	Interest Receipt	Interest	-	22.74	16,832.36
01/09/2022	Income	SMSN:LI DIV	-	30.95	16,863.31
06/09/2022	Income	V:US DIV	-	22.50	16,885.81
07/09/2022	Income	COUPON MEB1223A	-	544.65	17,430.46
12/09/2022	Income	DIVIDEND From MQGPD DST Ref: 001282745007	-	236.26	17,666.72
13/09/2022	Income	AMGN:US DIV	-	77.24	17,743.96

Cash transactions

01 Jul 2022 to 30 Jun 2023

JBWere Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
14/09/2022	Income	MSFT:US DIV	-	28.30	17,772.26
15/09/2022	Income	DIVIDEND From BENPHDI121060108 Ref: S00125118437	-	184.55	17,956.81
15/09/2022	Income	DIVIDEND From PERLS XI DST Ref: 001284123169	-	185.97	18,142.78
19/09/2022	Income	COUPON IAG0645A	-	511.07	18,653.85
19/09/2022	Income	COUPON IAG1226A	-	523.68	19,177.53
19/09/2022	Income	DIVIDEND From SUNPG QRT DST Ref: 001283595897	-	142.43	19,319.96
19/09/2022	Income	DIVIDEND From NABPH SEP DIS Ref: PH231/00822035	-	181.51	19,501.47
20/09/2022	Income	HD:US DIV	-	48.07	19,549.54
20/09/2022	Income	INTEREST From ANZ CAP NOTES 4 Ref: C4S22/00616746	-	219.11	19,768.65
30/09/2022	Interest Receipt	Interest	-	30.67	19,799.32
12/10/2022	Income	MRK:US DIV	-	113.52	19,912.84
18/10/2022	Income	SLB:US DIV	-	65.10	19,977.94
19/10/2022	Income	MDLZ:US DIV	-	77.32	20,055.26
19/10/2022	Stock Sell	Sold 145 FRESENIUS SE & CO \$31.30 [DAX] 17-OCT-2022 Ref: 27092771	-	4,413.04	24,468.30
19/10/2022	Stock Sell	Sold 4 SAMSUNG ELECTRONICS GDR \$1554.50 [LSE] 17-OCT-2022 Ref: 27093715	-	6,092.99	30,561.29
19/10/2022	Stock Sell	Sold 55 Alibaba Group Holding Ltd \$119.79 [NYSE] 17-OCT-2022 Ref: 27093277	-	6,463.17	37,024.46
19/10/2022	Stock Sell	Sold 60 APTIV PLC \$133.57 [NYSE] 17-OCT-2022 Ref: 27093259	-	7,889.08	44,913.54
19/10/2022	Portfolio Fee	SEP-22 QTR MAP Premium - Invoice 129526	-984.31	-	43,929.23
21/10/2022	Stock Purchase	Bought 85 ISHARES S&P 500 AUD HEDGED ETF EXCHANGE TRADED FUND UNITS \$356.43 [ASX] 19-OCT-2022 Ref:	-30,296.55	-	13,632.68
28/10/2022	Income	MU:US DIV	-	16.02	13,648.70
31/10/2022	Interest Receipt	Interest	-	38.86	13,687.56
03/11/2022	Income	JPM:US DIV	-	70.30	13,757.86
03/11/2022	Income	COUPON BOQ0726A	-	479.11	14,236.97

Cash transactions

01 Jul 2022 to 30 Jun 2023

JBWere Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
15/11/2022	Income	DIVIDEND From BOQPF QRT DST Ref: 001285467483	-	204.99	14,441.96
22/11/2022	Income	DG:FP DIV	-	115.68	14,557.64
24/11/2022	Income	AAPL:US DIV	-	25.08	14,582.72
25/11/2022	Income	DIVIDEND From CHALLENGER LTD Ref: 22NOV/00803658	-	241.80	14,824.52
29/11/2022	Income	SMSN:LI DIV	-	31.17	14,855.69
30/11/2022	Interest Receipt	Interest	-	31.09	14,886.78
30/11/2022	Income	COUPON NAB1131A	-	546.54	15,433.32
01/12/2022	Income	COUPON LFP0224A	-	612.58	16,045.90
08/12/2022	Income	V:US DIV	-	26.98	16,072.88
08/12/2022	Income	MC:FP DIV	-	66.49	16,139.37
08/12/2022	Income	COUPON MEB1223A	-	658.03	16,797.40
12/12/2022	Income	DIVIDEND From MQGPD DST Ref: 001287242024	-	275.89	17,073.29
13/12/2022	Income	AMGN:US DIV	-	77.92	17,151.21
15/12/2022	Income	DIVIDEND From BENPHDI121060108 Ref: S00125118437	-	217.30	17,368.51
15/12/2022	Income	DIVIDEND From PERLS XI DST Ref: 001287546896	-	219.63	17,588.14
19/12/2022	Income	MSFT:US DIV	-	31.14	17,619.28
19/12/2022	Income	COUPON IAG0645A	-	636.17	18,255.45
19/12/2022	Income	COUPON IAG1226A	-	648.64	18,904.09
19/12/2022	Income	DIVIDEND From SUNPG QRT DST Ref: 001287331682	-	164.26	19,068.35
19/12/2022	Income	DIVIDEND From NABPH DEC DIS Ref: PH232/00822039	-	210.25	19,278.60
20/12/2022	Income	INTEREST From CAP NOTES 4 DIST Ref: C4D22/00616579	-	251.12	19,529.72
21/12/2022	Income	HD:US DIV	-	48.12	19,577.84
30/12/2022	Interest Receipt	Interest	-	40.90	19,618.74
16/01/2023	Income	MRK:US DIV	-	110.43	19,729.17
17/01/2023	Income	SLB:US DIV	-	58.98	19,788.15
18/01/2023	Portfolio Fee	DEC-22 QTR MAP Premium - Invoice 139250	-997.21	-	18,790.94

Malcolm Kater Super - PMA

Cash transactions

01 Jul 2022 to 30 Jun 2023

JBWere Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
20/01/2023	Income	MDLZ:US DIV	-	68.74	18,859.68
24/01/2023	Income	MU:US DIV	-	14.88	18,874.56
31/01/2023	Interest Receipt	Interest	-	48.27	18,922.83
01/02/2023	Income	COUPON BOQ0726A	-	584.18	19,507.01
03/02/2023	Income	JPM:US DIV	-	63.83	19,570.84
15/02/2023	Income	DIVIDEND From BOQPF QRT DST Ref: 001289478114	-	229.58	19,800.42
17/02/2023	Internal Transfer In	SELL EUR 74.12 and BUY AUD @ 0.6518	-	113.72	19,914.14
17/02/2023	Internal Transfer In	SELL USD 426.93 and BUY AUD @ 0.6994	-	610.42	20,524.56
22/02/2023	Income	AAPL:US DIV	-	24.36	20,548.92
22/02/2023	Income	COUPON NAB1131A	-	652.20	21,201.12
27/02/2023	Income	DIVIDEND From CHALLENGER LTD Ref: 23FEB/00803838	-	271.05	21,472.17
28/02/2023	Interest Receipt	Interest	-	46.71	21,518.88
01/03/2023	Income	COUPON LFP0224A	-	680.60	22,199.48
06/03/2023	Income	V:US DIV	-	27.19	22,226.67
08/03/2023	Income	COUPON MEB1223A	-	703.84	22,930.51
10/03/2023	Income	DIVIDEND From MQGPD DST Ref: 001292175438	-	285.15	23,215.66
13/03/2023	Income	AMGN:US DIV	-	87.55	23,303.21
15/03/2023	Income	DIVIDEND From S00125118437 Ref: BENPHDI121060108	-	228.48	23,531.69
15/03/2023	Income	DIVIDEND From PERLS XI DST Ref: 001293971558	-	231.11	23,762.80
16/03/2023	Income	MSFT:US DIV	-	32.43	23,795.23
17/03/2023	Income	COUPON IAG0645A	-	680.16	24,475.39
17/03/2023	Income	COUPON IAG1226A	-	692.49	25,167.88
17/03/2023	Income	DIVIDEND From SUNPG QRT DST Ref: 001293358527	-	167.66	25,335.54
17/03/2023	Income	DIVIDEND From NABPH MAR DIS Ref: PH233/00821790	-	214.89	25,550.43
20/03/2023	Income	INTEREST From CAP NOTES 4 DIST Ref: C4M23/00616461	-	259.31	25,809.74
27/03/2023	Income	HD:US DIV	-	53.17	25,862.91

Cash transactions

01 Jul 2022 to 30 Jun 2023

JBWere Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
31/03/2023	Interest Receipt	Interest	-	67.39	25,930.30
13/04/2023	Income	SLB:US DIV	-	88.09	26,018.39
13/04/2023	Income	MRK:US DIV	-	114.56	26,132.95
18/04/2023	Income	MDLZ:US DIV	-	71.68	26,204.63
19/04/2023	Portfolio Fee	MAR-23 QTR MAP Premium - Invoice 148817	-998.96	-	25,205.67
27/04/2023	Income	MU:US DIV	-	15.39	25,221.06
28/04/2023	Interest Receipt	Interest	-	66.16	25,287.22
01/05/2023	Sundry Deposit	MC:FP DIV	-	87.22	25,374.44
01/05/2023	Income	AIR:FP DIV	-	170.30	25,544.74
01/05/2023	Sundry Deposit	DG:FP DIV	-	330.28	25,875.02
02/05/2023	Income	COUPON BOQ0726A	-	600.47	26,475.49
03/05/2023	Income	JPM:US DIV	-	67.92	26,543.41
15/05/2023	Income	DIVIDEND From BOQPF QRT DST Ref: 001295688993	-	236.30	26,779.71
17/05/2023	Income	MC:FP DIV	-	98.85	26,878.56
17/05/2023	Income	DG:FP DIV	-	374.32	27,252.88
17/05/2023	Sundry Withdrawal	MC:FP DIV REVERSAL	-87.22	-	27,165.66
17/05/2023	Sundry Withdrawal	DG:FP DIV REVERSAL	-330.28	-	26,835.38
22/05/2023	Income	AAPL:US DIV	-	26.12	26,861.50
22/05/2023	Income	COUPON NAB1131A	-	654.82	27,516.32
25/05/2023	Income	DIVIDEND From CHALLENGER LTD Ref: 23MAY/00803844	-	265.20	27,781.52
30/05/2023	Income	COUPON LFP0224A	-	711.23	28,492.75
31/05/2023	Interest Receipt	Interest	-	86.35	28,579.10
06/06/2023	Income	V:US DIV	-	27.88	28,606.98
07/06/2023	Income	COUPON MEB1223A	-	753.27	29,360.25
13/06/2023	Income	AMGN:US DIV	-	86.21	29,446.46
13/06/2023	Income	DIVIDEND From MQGPD DST Ref: 001297676179	-	328.85	29,775.31
14/06/2023	Income	MSFT:US DIV	-	31.83	29,807.14
15/06/2023	Income	DIVIDEND From S00125118437 Ref: BENPHDI121060108	-	250.02	30,057.16

Cash transactions

01 Jul 2022 to 30 Jun 2023

JBWere Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$	
15/06/2023	Income	DIVIDEND From PERLS XI DST Ref: 001297856925	-	253.17	30,310.33	
19/06/2023	Income	DIVIDEND From SUNPG QRT DST Ref: 001297694558	-	191.75	30,502.08	
19/06/2023	Income	DIVIDEND From NABPH JUN DIS Ref: PH234/00821541	-	246.13	30,748.21	
20/06/2023	Income	HD:US DIV	-	51.61	30,799.82	
20/06/2023	Income	COUPON IAG0645A	-	757.21	31,557.03	
20/06/2023	Income	COUPON IAG1226A	-	769.81	32,326.84	
20/06/2023	Income	INTEREST From CAP NOTES 4 DIST Ref: C4J23/00615919	-	281.22	32,608.06	
30/06/2023	Interest Receipt	Interest	-	95.03	32,703.09	
			Opening balance \$	Withdrawals \$	Deposits \$	Closing balance \$
JBWere Cash Account summary			15,974.14	-34,672.91	51,401.86	32,703.09

USD FX Account

Date	Transaction	Narration	Withdrawal USD	Deposit USD	Value AUD	Balance USD		
01/07/2022	Opening Balance					426.93		
17/02/2023	Internal Transfer Out	SELL USD 426.93 and BUY AUD @ 0.6994	-426.93	-	-610.42	-		
			Opening balance USD	Withdrawals USD	Deposits USD	Closing balance USD	Closing balance AUD	30/06/2023 Forex rate
USD FX Account summary			426.93	-426.93	-	-	-	1.5005

Important Notice: The information in the Narration column of the summary of cash transactions above has generally been sourced from third parties. We believe that the information contained in these notes is correct, however, no warranty is made as to the accuracy or reliability of any information contained in the notes. This statement should be read in conjunction with your Transaction history statement in relation to your account for full details of all transactions carried out during the period.

Important Notice

As at 30 Jun 2023

You may request a copy of any quarterly or annual reports for your JBWere account relating to the past financial year. If you would like to be sent a copy of the JBWere Multi-Asset Platform Investor Directed Portfolio Service ("IDPS") Annual Audit Report each financial year free of charge (by either email or sent in hard copy), or you have any other queries about any of your reports, please contact your JBWere Adviser ("Adviser"). A copy of the JBWere Multi-Asset Platform Annual Audit report is available at <http://jbwere.com/IDPS-audit-report>

This document has been prepared by JBWere Limited, ABN 68 137 978 360, AFSL 341162 ('JBWere').

This report relates to the assets you, as a Private Wealth Advice or Portfolio Management Advice client, hold in the IDPS component of your JBWere Multi-Asset Platform.

You will also receive separate reports for any assets that you may hold in the Discretionary additional service, Managed Accounts additional service and any assets you hold outside the JBWere Multi-Asset Platform for which JBWere still provides reporting (Off Platform).

JBWere uses its best endeavours to ensure information contained in this document accurately reflects the status of the account(s) as at time of compilation and that any estimates, opinions, conclusions or recommendations contained in this document are reasonably held or made as at the time of compilation. However, no warranty is made as to the accuracy or reliability of any information contained in this document and, to the maximum extent permitted by law, JBWere disclaims all liability and responsibility for any direct or indirect loss or damage suffered by any recipient through relying on anything contained in or omitted from this document. This document is for the intended recipient only and is provided on the condition that you keep it confidential and do not copy or circulate it in whole or in part to any other person without the permission of JBWere.

At JBWere, we work hard to provide exceptional service. On an occasion where our service does not meet your expectations, we are here to listen, learn and work with you to make sure you receive the necessary support.

If you have a complaint, you can contact:

- your JBWere Adviser;
- your local JBWere Head of Advice; or
- the JBWere Regulatory Compliance Manager.

Regardless of who you contact, every effort will be made to reach a resolution with you as quickly as possible.

If you wish to contact the JBWere Regulatory Compliance Manager, please write to:

Manager, Regulatory Compliance
JBWere Limited
GPO Box 4370
Melbourne VIC 3001

If your complaint isn't resolved to your satisfaction or within 30 days, you may have the right to take it to the Australian Financial Complaints Authority (AFCA), an independent complaints resolution body.

AFCA is an external dispute resolution scheme that provides free advice and assistance to consumers and investors to help them resolve complaints relating to members of the financial services industry, including managed investment schemes, pooled superannuation trusts, financial advice, investment advice and sales of financial or investment products. You can contact them at:

- 1800 931 678 (free call)
- www.afca.org.au
- info@afca.org.au
- Australian Financial Complaints Authority, GPO Box 3, MELBOURNE VIC 3001

JBWere Limited is a member of the National Australia Bank group of companies and the issuer of the JBWere Multi-Asset Platform. Your investment in the JBWere Multi-Asset Platform does not represent a deposit with or a liability of JBWere, NAB or any other member of the NAB group of companies. Your investments can be subject to investment risk, including possible delays in repayment and loss of income and principal invested. None of the NAB group companies nor any other party guarantees the capital value, payment of income or performance of the JBWere Multi-Asset Platform or investments acquired through it.

Important Notice

As at 30 Jun 2023

These terms may be referred to throughout this report. For further information, please contact your JBWere Adviser.

Estimated Income: This represents JBWere Limited's estimate of future dividends, income or interest payable over the next 12 months, based on public information available at the time of compiling this report.

Ex-distribution prices: The Market value for assets shown in this report are "ex-distribution" (prices do not include the value of the Income with a payment date outside the reporting period). Please note that the Net portfolio value in the Asset class allocation report and Portfolio Valuation report includes Income with a payment date outside the reporting period.

Income statement: This statement will include all Income with a Tax date within the reporting period. Any Income with an Ex-date within the reporting period will be included in your Income declared but not paid statement and will only be included in your Income statement when it has a Tax date within the reporting period.

Income declared but not paid: This includes Income that has an Ex-date within the reporting period and a payment date outside the reporting period. It may include Income that has a Tax date within reporting period. Any Income declared but not paid with a Tax Date within the reporting period will also be included in your Income statement.

Managed funds: If you have made an application to either purchase or redeem a managed fund investment in the week prior to the end of the reporting period, these may not necessarily be reflected in your statements, (if, for instance, we have not received a confirmation of the redemption or purchase from the relevant product issuers). This information will be contained in future reports.

Stapled securities: Stapled securities are formed where two or more separate taxable entities are 'stapled' together and trade on any applicable exchange under the one code. Investors then own an equal number of units in each of the stapled entities, regardless of their original interest. In order to represent this correctly in your report, suffixes are used to create nominal codes for the different entities.

Transactions: Please read your Transaction history statement in conjunction with your Cash transactions statement for full details of transactions carried out during this reporting period.

Market value/Ending market value: The Market value/Ending Market value of listed securities reflects the closing price of those securities on the relevant exchange as at the closing date of the relevant statement. Brokerage charges have not been deducted from the prices of listed securities shown. If you exceed your number of domestic free trades in the financial year, brokerage will be charged at the rate applicable to you. Valuation of managed funds is based on unit prices available as at the closing date of the relevant statement (or otherwise those most recently available to us on the fourth business day following the end of the relevant statement). The information provided in

relation to other unlisted investments varies depending on the type of investment. It may be based on the cost of the investment, latest estimate or other method we determine and will not always be a valuation as at the reporting date. Some of these unlisted investments are not liquid and the value provided is not necessarily an exit value. Valuations of unlisted investments may be based on information provided by third parties. You should contact your JBWere Adviser before acting on the basis of the value of any investment described.

Starting market value: The Starting market value of listed securities reflects the opening price at the starting date of the relevant statement. Brokerage charges have not been deducted from the prices of listed securities shown. If you exceed your number of domestic free trades in the financial year, brokerage will be charged at the rate applicable to you. Valuation of managed funds is based on unit prices available as at the starting date of the relevant statement (or otherwise those most recently available to us on the fourth business day following the starting date of the relevant statement). The information provided in relation to other unlisted investments varies depending on the type of investment. It may be based on the cost of the investment, latest estimate or other method we determine and will not always be a valuation as at the reporting date. Some of these unlisted investments are not liquid. Valuations of unlisted investments may be based on information provided by third parties. You should contact your JBWere Adviser before acting on the basis of the value of any investment described.

Valuation of alternative investments governed by JBWere's Additional Services Agreement ("Alts ASA"): Valuation of Alternative Investments governed by JBWere's Alts ASA are prepared based on the unit price, a Net Asset Valuation (NAV) provided by the Fund Manager, or an 'estimated' NAV calculated by JBWere. An 'estimated' value equals the latest issued Net Asset Valuation from the Fund, adjusted for subsequent cashflows. A cash flow may be, but is not limited to, a capital call or distribution by the Fund Manager. An estimation may be used by JBWere for valuation purposes at the time of quarterly and/or annual report delivery, and before fund managers have released their updated NAV. This is because some Fund Managers may only release valuations on a quarterly basis, usually provided within 4-12 weeks of the quarter end. Further, year-end valuations may take up to 90-days after year-end. Within JBWere systems, commitments to Alternative Investments governed by the Alts ASA are unitised and separated into 'paid' and 'unpaid' securities. The outstanding capital commitment is represented by the 'unpaid' security. The capital contributed is represented by the 'paid' security. Each unit represents a dollar committed to the fund, in the relevant currency denomination of that fund. The total commitment to each Fund will equal the sum of 'paid' and 'unpaid' units.

Important Notice

As at 30 Jun 2023

Valuations for fixed interest securities: These will vary depending on the type of investment and can be based on the cost of the investment, last reported market price or latest available estimate. Valuations of Fixed Interest Securities may be based on information provided by third parties. For Exchange Traded Fixed Interest Securities, the estimated yield shown is either the yield to maturity or yield to next re-set date. For Over-The-Counter Fixed Interest Securities, the estimated yield shown is either the yield to re-set or yield to call. All yield information on Fixed Interest Securities may be provided by third parties.

Net portfolio value: The Net portfolio value shown in the Asset class allocation statement and the Portfolio Valuation statement represents your Total portfolio value (as shown in your Asset allocation statement and the Portfolio valuation statement) after any receivables (including but not limited to income declared but not paid) and payables have been taken into account. Users of Portfolio valuation and Asset class allocation statements should note that Income declared but not paid may include income that has a Tax Date outside the reporting period.

Portfolio return before expenses: this reflects the movement in the value of the underlying investments in your portfolio and income generated over the relevant period. It reflects the deduction of relevant transaction costs including brokerage and stamp duty. It is calculated before any taxation or fees charged (as set out in your Fee Schedule) are deducted.

Portfolio return after expenses: this reflects the movement in the value of the underlying investments in your portfolio and income generated over the relevant period. It reflects the deduction of relevant transaction costs including brokerage and stamp. It is calculated after JBWere fees are charged (as set out in your Fee Schedule). It is calculated before any taxation is deducted.

Total dollar return before expenses: this reflects the movement in the value of the underlying investments in your portfolio and income generated over the relevant period. It reflects the deduction of relevant transaction costs including brokerage and stamp duty. It is calculated before any taxation or fees charged (as outlined in your Fee Schedule) are deducted.

Total dollar return after expenses: this reflects the movement in the value of the underlying investments in your portfolio and income generated over the relevant period. It reflects the deduction of relevant transaction costs including brokerage and stamp. It is calculated after JBWere fees are charged (as set out in your Fee Schedule). It is calculated before any taxation is deducted.

Benchmark indices: References to market or composite indices and benchmarks used to measure relative market performance over a specified period of time are provided for your information only. Please refer to the following disclaimers from providers of data that is used for benchmark return calculations.

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Important Notice

As at 30 Jun 2023

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Tax Summary Important Notice

As at 30 Jun 2023

This Tax Summary report has been prepared for Australian resident taxpayers and it is based on our analysis of income generated by your JBWere Multi-Asset Platform Portfolio Management Advice (PMA) - Premium Account. This report does not take into account any other investments you may hold outside of your JBWere Multi-Asset Platform Account(s). Any additional income or expenses will affect your financial position and should be considered separately. These reports are provided for your information only and are not intended to constitute tax advice. As JBWere Limited is not a registered tax agent, we recommend you seek your own independent taxation advice before acting on the information contained in the reports.

Set out below are the key bases on which the report has been prepared. We recommend that you read these thoroughly before acting on or using the information contained in this report. This is not an exhaustive list. Please contact your JBWere Adviser if you have further queries.

Actual cost base details supplied: Where you have provided to JBWere the actual cost base details for an asset, we have not verified the accuracy of this information. Actual cost base details provided to JBWere may need to be reviewed and adjusted taking into account distribution information received from your previous service provider following financial year end. Please notify your JBWere Adviser if you believe the actual cost base details you have provided may be inaccurate or require adjustments due to updated end of financial year information. Your report will need to be reassessed taking into account such information.

Actual cost details not supplied: Please note that where the Actual Cost details for a capital gains tax asset have not been supplied, the report may not correctly reflect the portfolio's financial position. Reports such as the Realised report, the Unrealised report and the Portfolio valuation will need to be reassessed taking into account the missing cost information.

Assets held on capital account: This report is prepared on the assumption that all investments are held on capital account. This report should not be relied on if investments are held on revenue account or as trading stock.

Company options and rights on pre CGT assets: Holders of rights or options issued in respect of pre-CGT securities, who take up their entitlement to purchase the underlying security, should ensure that in addition to the consideration paid for this security, the cost base of the underlying security also includes the market value of the right or option at the exercise date. The automated system for rights and options will only include the consideration paid to acquire the security in its cost base.

International corporate actions: Corporate actions for international securities have been processed based on the foreign tax information disclosed by the relevant corporate action issuer documentation. For example, if under the French law, the corporate action results in a Return of Capital, the report will treat the amount received as a Return of Capital (see below how Returns of capital are treated). Where the Australian tax treatment (including whether any CGT rollover relief is applicable) is specified in the issuer documentation or an ATO Class Ruling is available, that treatment will be followed. Investors to whom this provision applies should obtain their own taxation advice.

Corporate shareholders and share buybacks: Corporate shareholders i.e. companies who make a CGT loss as a result of a share buyback may have that loss denied or reduced as a result of section 159GZZZQ of the Income Tax Assessment Act 1936. The automated system for input of share buybacks does not take into account this provision. Shareholders to whom this provision applies should obtain their own taxation advice.

Foreign income tax offsets on foreign listed securities: For dividends paid to Australian residents on foreign listed securities, foreign income tax offsets may be calculated based on the relevant tax rate of the security's country of domicile. A foreign income tax offset is only calculated and reported on dividends where the gross dividend rate has been received from the data provider. If the dividend rate is received net or free of tax rate, no foreign income tax offset will be applied. Clients should always review the foreign income tax offset and amend as necessary where the actual amount of tax withheld differs.

The capital gain reported in the Realised Report is net of any withholding tax that has been deducted in the relevant source jurisdiction to the extent they relate to international securities. An amount of foreign tax withheld has not been separately reported for capital gains. Investors should contact their JBWere Adviser to obtain information about the foreign tax withheld on capital gains and seek independent tax advice to determine their entitlement (or otherwise) to a foreign income tax offset in respect of the foreign tax withheld.

Section 115-45. CGT discounting: Users should be aware of the existence of section 115-45 which potentially denies the CGT discount concession upon the sale of shares in a company or interest in a trust where the taxpayer would not have been allowed CGT discounting on the majority of the CGT assets by cost and value in the company or trust had a CGT event happened to those assets.

Tax Summary Important Notice

As at 30 Jun 2023

Superannuation funds - assets held at 30/06/1988: Assets held by superannuation funds at 30 June 1988 including those acquired before 19 September 1985 are subject to special transitional measures that mean the assets are deemed to have been acquired on 30 June 1988. For these assets, the capital gain or loss that is realised upon disposal may be impacted by the market value of the asset at 30 June 1988. The automated system for calculating capital gains tax will only take into account the cost of the asset, not the market value as at 30 June 1988. Holders to whom these transitional measures apply should obtain their own taxation advice.

Tax date used in Realised and Unrealised CGT report: The 'Tax date' is the original acquisition date of each parcel. The 'Purchase date' is normally the same as the 'Tax date' unless the asset has been transferred into the JBWere Multi-Asset Platform. The 'Purchase date' may also represent the date of the latest corporate action that has occurred in relation to the asset. The automated system uses the Tax date to determine any CGT gain or loss (for example, in determining whether a CGT discount applies). The Tax date may not always be the correct date to use for CGT purposes. Users should seek their own tax advice on the correct date that should be used in calculating their CGT liability.

Tax free and tax deferred adjustments to cost base: These components require adjustments to cost base and/or reduced cost base (as relevant) of the asset. Any such adjustments have been made at the accrual date of the distribution. Note that when calculating capital losses, tax free and tax deferred amounts will always be treated as a reduction in the reduced cost base. As not all tax free amounts should be treated as a reduction in the reduced cost base, holders should consult with their professional tax advisers to ensure the correct amounts are included in the reduced cost base. When calculating capital gains, the system correctly does not reduce the cost base by the tax free amounts pursuant to section 104-70, despite showing both the tax deferred and tax free adjustments to the cost base in the summary which forms part of the Realised report. In cases where the tax deferred amount is greater than the cost base, the cost base is reduced to zero (but not below zero) and a capital gains tax event (gain) is realised for any difference. The capital gain will be recognised on an accruals (present entitlement) basis.

Returns of capital: Where a distribution is described by the payer as a Return of Capital, the system automatically treats such a distribution as a return of capital for Australian tax purposes. Returns of capital are treated as reducing the cost base and reduced cost base of the asset. Any such adjustments have been made at the date the payer makes the payment. In cases where the return of capital is greater than the cost base, the cost base is reduced to zero (but not below zero) and a capital gain is realised for any difference. The capital gain will be recognised on the date the distribution is paid

Foreign exchange (forex) gains and losses: This report does not separately report on any forex gains or losses arising as a result of investments in international securities or foreign currency. All amounts reported are in Australian Dollars (AUD). The cost base of the asset is reported in AUD converted using the exchange rate referable to the acquisition settlement date. Proceeds on disposal are reported in AUD at the exchange rate referable to the disposal settlement date. The report has been prepared on the assumption that you have not made an election under section 775-80 of the ITAA 1997 for short-term forex realisation gains and losses rules not to apply. You should obtain your own taxation advice on the calculation of any forex gains or losses.

Controlled Foreign Company (CFC) attribution rules: The system does not currently take the CFC attribution rules into consideration in the preparation of this report. Investors should seek independent tax advice in this regard.

International trust distributions: We will not report any distributed capital gains through international trusts, as this information is generally not provided from the relevant registry or product issuer. Users should seek independent tax advice in this regard.

Taxation of Financial Arrangements (TOFA): The system does not currently take the TOFA rules (including the new TOFA 3&4 regime) into consideration in the preparation of the report. Users need to ascertain the taxation implications on their investments where the TOFA rules mandatorily apply or where a voluntary election has been made to apply the TOFA rules. Users need to seek independent taxation advice in relation to the application of the TOFA rules.

Expenses incurred on acquisition: Expenses incurred on acquisition such as brokerage, execution and agency fees have been included as part of the cost base of the asset listed security for the purpose of the Realised CGT and Unrealised report.

Deductions: Further details on Expenses reported within the Deductions section of the Tax Summary can be found on your Tax Invoice. We recommend you seek professional tax advice for guidance on whether these expenses are deductible and can be claimed on your income tax return.

Foreign tax filing obligations: Investments connected with foreign jurisdictions may give rise to foreign tax obligations. Fund managers may arrange to hold investments through foreign fund structures in order to minimise tax filing obligations for investors. However, such structures may not necessarily eliminate all foreign tax filing obligations. Clients investing in such structures should consult a tax advisor.

Malcolm Kater Super - PMA

Tax Summary Important Notice

As at 30 Jun 2023

US estate tax: An investor may be subject to US estate tax, if at the time of their death, they beneficially own ETFs and other US company shares (U.S. situated assets). The amount of the estate tax is determined by reference to the value of the U.S. situated assets held at death. The estate of a non-resident investor is required to file U.S. estate tax return Form 706NA if the fair market value at death of the total value of U.S. situated assets exceed US\$60,000. The failure to file and pay U.S. estate tax may affect the transfer of the U.S. situated assets to the beneficiaries. If you are unsure how U.S. estate tax affects your investments, you should consult your tax adviser.

Rates on foreign currency transferred directly into JBWere Multi-Currency Accounts: Where foreign currency has been directly transferred into JBWere Multi-Currency Accounts, the AUD exchange rate for the settlement date will be applied. The tax implications relating to foreign currency exchange gains and losses relating to the operation of foreign currency accounts are complex. You should discuss with your Tax Advisor the tax implications for transferring funds from other foreign currency accounts to your JBWere Multi-Currency Accounts.



15 September 2023

JBWere Limited Multi-Asset Platform Investor Directed Portfolio Service Annual Investor Statement

We are pleased to provide you with a copy of the JBWere Limited (JBWere) Multi-Asset Platform Investor Directed Portfolio Service Annual Investor Statement for the period from 1 July 2022 to 30 June 2023.

As a client of JBWere, our commitment is to put you first. Therefore, our ability to maintain an effective control environment around these processes is critical to the services we provide you.

For this reason, we have included the supporting annual investor statements and audit review reports prepared by our independent external assurer Ernst and Young (EY). These reports provide you with independent assurance on the annual investor statements for the audit period.

Thank you for your continued support as a client of JBWere.

A handwritten signature in black ink that reads "Maria Lykouras".

Maria Lykouras
Executive, JBWere Australia

t +61 (0) 3 9906 5000 f +61 (0) 1300 798 149

ABN 68 137 978 360 AFSL 341162

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Ernst & Young
8 Exhibition Street
Melbourne VIC 3000 Australia
GPO Box 67 Melbourne VIC 3001

Tel: +61 3 9288 8000
Fax: +61 3 8650 7777
ey.com/au

Independent audit report to the Board of Directors of JBWere Limited on internal controls and other relevant accounting procedures as they relate to the specified annual investor statements for the year ended 30 June 2023

Scope

We have undertaken a reasonable assurance engagement on the internal controls and other relevant accounting procedures of JBWere Limited (“the Operator”), as set out in the Investor Directed Portfolio Service (“IDPS”) Internal Controls Document as they relate to the requirements set out in ASIC Class Order CO 13/763 “Investor Directed Portfolio Service” (the Class Order) for the year ended 30 June 2023 including those over its custodian and any other relevant person acting on behalf of the Operator, relating to the preparation of annual investor statements given to the clients of JBWere Limited (“the clients”) for the year ended 30 June 2023. These internal controls and accounting procedures are hereafter referred to as “the internal controls”.

The Directors’ and Management’s Responsibility

The directors and management of the Operator are responsible for:

- a. Establishing and maintaining an effective internal control structure including the internal controls in relation to the preparation of annual investor statements of the clients, which comprise for each client a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 June 2023 and the corresponding revenue and expenses of the client for the year ended on that date;
- b. Designing, implementing and operating effectively the internal controls throughout the year ended 30 June 2023; and
- c. Identifying the risks that threaten compliance with the Class Order.

Our Independence and Quality Management

We have complied with the independence and relevant ethical requirements, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies Auditing Standard ASQM 1 *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Auditor's Responsibility

Our responsibility is to express an opinion on the suitability of the design to achieve the reporting requirements as set out in the Class Order (the control objectives) and operating effectiveness of the internal controls, based on our procedures. We conducted our engagement in accordance with Standard on Assurance Engagements ASAE 3150 *Assurance Engagements on Controls* issued by the Auditing and Assurance Standards Board. That standard requires that we comply with relevant ethical requirements and plan and perform our procedures to obtain reasonable assurance about whether, in all material respects, the controls are suitably designed to achieve the control objectives and the controls operated effectively throughout the period.

An assurance engagement to report on the design and operating effectiveness of controls involves performing procedures to obtain evidence about the suitability of the design of controls to achieve the control objectives and the operating effectiveness of controls throughout the period. The procedures selected depend on our judgement, including the assessment of the risks that the controls are not suitably designed or the controls did not operate effectively. Our procedures included testing the operating effectiveness of those controls that we consider necessary to achieve the control objectives identified. An assurance engagement of this type also includes evaluating the suitability of the control objectives.

We also tested the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown collectively in the annual investor statements were properly reconciled by the Operator as at 30 June 2023 to the corresponding amounts shown in reports prepared by the Operator which have been independently audited.

Limitations of controls

Because of the inherent limitations of any internal control structure it is possible that, even if the controls are suitably designed and operating effectively, the control objectives may not be achieved and so fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the controls that we have assured operate, has not been assured and no opinion is expressed as to its design or operating effectiveness.

An assurance engagement on operating effectiveness of controls is not designed to detect all instances of controls operating ineffectively as it is not performed continuously throughout the period and the tests performed are on a sample basis. Any projection of the outcome of the evaluation of controls to future periods is subject to the risk that the controls may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.



Opinion

Our opinion has been formed on the basis of the matters outlined in this report.

In our opinion:

1. the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively, in all material respects, to provide reasonable but not absolute assurance that the annual investor statements for the year ended 30 June 2023 are or have been given to clients without material misstatements; and
2. the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2023 have been properly reconciled in all material respects by the Operator as at 30 June 2023 to the corresponding amounts shown in reports prepared by the Operator which have been independently audited.

Restriction on use of report

This report has been prepared to meet the requirements of Class Order. It is intended solely for the Directors of JBWere Limited, the current clients of JBWere Limited and ASIC (collectively "the Recipients"). A party other than the Recipients accessing this report does so at their own risk and Ernst & Young expressly disclaims all liability to a party other than the Recipients for any costs, loss, damage, injury or other consequence which may arise directly or indirectly from their use of, or reliance on the report.

A handwritten signature in black ink that reads 'Ernst & Young'.

Ernst & Young

A handwritten signature in black ink that appears to read 'Maree Pallisco'.

Maree Pallisco
Partner
Melbourne
12 September 2023



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Ernst & Young
8 Exhibition Street
Melbourne VIC 3000 Australia
GPO Box 67 Melbourne VIC 3001

Tel: +61 3 9288 8000
Fax: +61 3 8650 7777
ey.com/au

Independent review report by the auditor to the Board of Directors of JBWere Limited on the specified annual investor statements for the year ended 30 June 2023

We have reviewed the annual investor statements given to the clients of JBWere Limited (the clients) for the year ended 30 June 2023 prepared by JBWere Limited (the Operator).

Directors' and Management's Responsibility

The directors and management of the Operator are responsible for the preparation of the annual investor statements of the clients, which comprise for each client a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 June 2023 and the corresponding revenue and expenses of the client for the year ended on that date. The directors and management of the Operator have determined that the accounting policies used including the basis of accounting (hereafter, "the basis of preparation"), are appropriate to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (the Class Order). The directors and management are also responsible for establishing and maintaining internal controls relevant to the preparation of the investor statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the annual investor statements based on our review. We have conducted a review in accordance with Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report* in order to state whether, on the basis of the procedures described, anything has come to our attention that would cause us to believe that any client's annual investor statement is not materially misstated. No opinion is expressed as to whether the basis of preparation is appropriate to the needs of the clients. ASRE 2405 requires us to comply with relevant ethical requirements, including those pertaining to independence.

A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. We have also performed an independent audit of internal controls and other relevant accounting procedures of the Operator, including those over its custodian and any other relevant person acting on behalf of the Operator as they relate to the preparation of the annual investor statements (the internal controls) and have issued a separate unqualified audit opinion to provide reasonable, but not absolute, assurance that the internal controls implemented by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the clients' annual investor statements for the year ended 30 June 2023.



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Conclusion

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any annual investor statement for the year ended 30 June 2023 which has been given to any client is materially misstated.

Restriction on use of report

This report has been prepared to meet the requirements of Class. As a result, the investor statements may not be suitable for another purpose. Our report is intended solely for the directors of JBWere Limited, the current clients of JBWere Limited and ASIC (collectively "the Recipients"). A party other than the Recipients accessing this report does so at their own risk and Ernst & Young expressly disclaims all liability to a party other than the Recipients for any costs, loss, damage, injury or other consequence which may arise directly or indirectly from their use of, or reliance on the report. Our conclusion is not modified in respect of this matter.

Ernst & Young

Ernst & Young

A handwritten signature in black ink, appearing to read 'Maree Pallisco', written in a cursive style.

Maree Pallisco
Partner
Melbourne
12 September 2023

John Spencer Thomas Curley & Malcolm Norman John
Kater
Malcolm Kater Super
PO Box 424
DUBBO NSW 2830
Australia

Our Reference	1234624
Date	01/08/2023

2023 Annual Fee Summary

JBWere Multi-Asset Platform

Fees for services for the period 01 July 2022 to 30 June 2023

Please note: This is not a request for payment.

The following *Fee Summary* provides the details of the fees and costs charged in respect of your account held on the JBWere Multi-Asset Platform (MAP) for the period stated above. The summary does not include fees and costs charged by product issuers for accessible financial products held in your account.

Accessible financial products are products such as managed funds that can be accessed through the platform. For further information on their fees and costs, please contact your JBWere Adviser.

You can also refer to the following disclosure documents:

- JBWere MAP Fees and Other Costs Guide Part 2
- Your Statement of Advice (where relevant)
- The Product Disclosure Statements related to your underlying investments

ANNUAL FEE SUMMARY
1 July 2022 to 30 June 2023
Malcolm Kater Super

Management Fees and Costs⁽¹⁾

Portfolio Management Advice - Premium	Amount	GST	Total
Portfolio Administration Fee	\$ 219.72	\$ 21.97	\$ 241.69
Portfolio Advice Fee	\$ 3,450.10	\$ 345.01	\$ 3,795.11
Total for Portfolio Management Advice - Premium	\$ 3,669.82	\$ 366.98	\$ 4,036.80
JBWere Cash Account			
Management Fee ⁽²⁾	\$ 117.25	\$ 11.73	\$ 128.98
Total for JBWere Cash Account	\$ 117.25	\$ 11.73	\$ 128.98
TOTAL MANAGEMENT FEES AND COSTS	\$ 3,787.07	\$ 378.71	\$ 4,165.78

Transaction Costs⁽³⁾

Transaction Fees	Amount	GST	Total
Brokerage ⁽⁴⁾	\$ 0.00	\$ 0.00	\$ 0.00
Other Charges ⁽⁵⁾	\$ 500.35	\$ 0.00	\$ 500.35
Cash Transaction Fees	\$ 0.00	\$ 0.00	\$ 0.00
Foreign Exchange Fees	\$ 0.00	\$ 0.00	\$ 0.00
Total for Transaction Fees	\$ 500.35	\$ 0.00	\$ 500.35
TOTAL TRANSACTION COSTS	\$ 500.35	\$ 0.00	\$ 500.35

	Amount	GST	Total
TOTAL FEES FOR THE PERIOD OF THE SUMMARY	\$ 4,287.42	\$ 378.71	\$ 4,666.13

(1) Management fees and costs are shown on an accrual basis for the reporting period.

(2) Cash Account Management fees are calculated daily and deducted monthly from the interest earned on all cash held on deposit in your JBWere Cash Account before any interest is credited to the Account. For more details refer to your cash statement for the period or contact your Adviser.

(3) Transaction costs are shown on a cash basis for the reporting period. These amounts do not include any refunds.

(4) Brokerage consists of the JBWere commission converted into AUD.

(5) Other Charges consist of other transaction fees on bonds, ASX and international trades such as the JBWere agency fee, market fee, and market levy converted into AUD.