

**BJ AND DM DICKSON PTY LTD SUPER FUND
INVESTMENT SUMMARY REPORT AT 30 JUNE 2020**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Cash/Bank Accounts									
BT Panorama Cash Account		44,829.00	44,829.0000		44,829.00	44,829.00			4.75%
St George Power Saver Account		61,093.65	61,093.6500		61,093.65	61,093.65			6.47%
					105,922.65	105,922.65			11.22%
Fixed Interest Securities (Australian)									
BT Term Deposit	1.0000	230,000.00	90,000.0000		230,000.00	90,000.00	(140,000.00)	(60.87%)	9.53%
					230,000.00	90,000.00	(140,000.00)	(60.87%)	9.53%
Shares in Listed Companies (Australian)									
AMP Limited Capital Note (AMPPB)	500.0000 T4	100.00	T4 97.6000	30/06/2020	50,000.00	48,800.00	(1,200.00)	(2.40%)	5.17%
Aurizon Holdings Limited (AZJ)	2,150.0000 T3	4.65	T3 4.9200	30/06/2020	10,000.00	10,578.00	578.00	5.78%	1.12%
Aventus Group (AVN)	4,415.0000 T4	2.26	T4 2.0900	30/06/2020	9,999.60	9,227.35	(772.25)	(7.72%)	0.98%
BHP Billiton Limited (BHP)	293.0000 T3	32.07	T3 35.8200	30/06/2020	9,397.26	10,495.26	1,098.00	11.68%	1.11%
BKI Investments Ltd (BKI)	8,875.0000 T3	1.71	T3 1.3850	30/06/2020	15,163.74	12,291.88	(2,871.86)	(18.94%)	1.30%
Cadence Capital Ltd (CDM)	22,555.0000 T3	1.34	T3 0.6050	30/06/2020	30,328.13	13,645.78	(16,682.35)	(55.01%)	1.45%
Centuria (CIP)	3,010.0000 T4	3.33	T4 3.1700	30/06/2020	10,012.90	9,541.70	(471.20)	(4.71%)	1.01%
Challenger Ltd Chv Pref Sub Notes (CGFPA)	495.0000 T4	102.33	T4 98.8000	30/06/2020	50,654.64	48,906.00	(1,748.64)	(3.45%)	5.18%
Commonwealth Bank Cap Notes (CBAPG)	1,000.0000 T4	100.00	T4 99.5200	30/06/2020	100,000.00	99,520.00	(480.00)	(0.48%)	10.54%
Contango Inc (CIE)	36,460.0000 T3	0.97	T3 0.6500	30/06/2020	35,338.69	23,699.00	(11,639.69)	(32.94%)	2.51%
Cromwell Corporation Limited (CMW)	11,370.0000 T4	0.88	T4 0.9000	30/06/2020	10,001.90	10,233.00	231.10	2.31%	1.08%
Gryphon Capital Income Trust	27,500.0000 T5	2.01	T5 1.7450	30/06/2020	55,275.00	47,987.50	(7,287.50)	(13.18%)	5.08%
Home Consortium Stapled (HMC)	3,375.0000 T4	2.96	T4 3.0000	30/06/2020	9,998.75	10,125.00	126.25	1.26%	1.07%
MCP Master Income Trust (MXT)	60,000.0000 T5	2.00	T5 1.8050	30/06/2020	120,000.00	108,300.00	(11,700.00)	(9.75%)	11.47%
Naos Small Cap Opportunities Company Ltd (NSC)	29,030.0000 T3	0.94	T3 0.4500	30/06/2020	27,294.88	13,063.50	(14,231.38)	(52.14%)	1.38%
PM Capital Global Opportunities Fund Ltd (PGF)	20,410.0000 T4	1.24	T4 0.9000	30/06/2020	25,277.27	18,369.00	(6,908.27)	(27.33%)	1.95%
Pengana International Equities	36,550.0000 T4	1.17	T4 1.0600	30/06/2020	42,605.57	38,743.00	(3,862.57)	(9.07%)	4.10%

**BJ AND DM DICKSON PTY LTD SUPER FUND
INVESTMENT SUMMARY REPORT AT 30 JUNE 2020**

Investment	Units	Ave Cost	Mkt Price	Mkt Date	Cost	Market	Unrealised Gain/(Loss)	Percent Gain/(Loss)	Percent Total
Limited (PIA)									
Perpetual Credit Income Trust (PCI)	13,636.0000 T8	1.10	T5 0.9600	30/06/2020	14,999.60	13,090.56	(1,909.04)	(12.73%)	1.39%
Santos Limited (STO)	7,009.0000 T8	7.34	T7 5.3000	30/06/2020	51,433.13	37,147.70	(14,285.43)	(27.77%)	3.93%
Sydney Airport (SYD)	1,555.0000 T3	6.43	T3 5.6700	30/06/2020	9,999.80	8,816.85	(1,182.95)	(11.83%)	0.93%
Telstra Corporation (TLS)	2,905.0000 T3	3.48	T3 3.1300	30/06/2020	10,103.20	9,092.65	(1,010.55)	(10.00%)	0.96%
WAM Leaders Ltd (WLE)	21,645.0000 T3	1.17	T3 1.0550	30/06/2020	25,274.98	22,835.48	(2,439.50)	(9.65%)	2.42%
Westpac Banking Corp Cap Notes (WBCPH)	1,000.0000 T4	100.00	T4 98.3500	30/06/2020	100,000.00	98,350.00	(1,650.00)	(1.65%)	10.42%
Westpac Banking Corporation (WBC)	882.0000 T3	28.76	T5 17.9500	30/06/2020	25,367.43	15,831.90	(9,535.53)	(37.59%)	1.68%
					848,526.47	738,691.11	(109,835.36)	(12.94%)	78.25%
Shares in Unlisted Companies (Australian)									
Village Building Co. Ltd	11,128.0000 T11	0.85	T9 0.8500	30/06/2020	9,458.80	9,458.80			1.00%
					9,458.80	9,458.80			1.00%
					1,193,907.92	944,072.56	(249,835.36)	(20.93%)	100.00%

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AEST: 01/07/2020 08:22AM (unit prices 20min delayed)

Account Summary

B & D DICKSON SUPER FUND PTY LTD
695189 - B & D DICKSON SUPER FUND A/C

Current Value	Change	Market Change Today	F/Cast Gross Yield
\$701,543.40	-\$95,625.08	\$0.00	\$34,373
	(-12%)	(0%)	(4.9%)

Click on + and - to expand or contract this section						Cost	Current Value	Change	Market Change Today	F/Cast Gross Yield
- Australian Equities						\$198,343.24	\$140,350.29	-\$57,992.96	\$0.00	\$10,523
								(-29.24%)	(0%)	(7.5%)

Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
AZJ AURIZON HOLDINGS LTD FPO	\$4.651	2,150	\$10,000	\$4.92	\$10,578	\$578 (5.78%)	-	\$775 (7.32%)
BHP BHP GROUP LIMITED FPO	\$32.297	293	\$9,462.99	\$35.82	\$10,495.26	\$1,032.27 (10.91%)	-	\$696 (6.63%)
BKI BKI INVESTMENT LTD FPO	\$1.709	8,875	\$15,163.74	\$1.385	\$12,291.88	-\$2,871.87 (-18.94%)	-	\$929 (7.56%)
CDM CADENCE CAPITAL FPO	\$1.345	22,555	\$30,328.13	\$0.605	\$13,645.78	-\$16,682.36 (-55.01%)	-	\$1,289 (9.45%)
CIE CONTANGO INC GEN LTD FPO	\$0.969	36,460	\$35,338.69	\$0.65	\$23,699	-\$11,639.69 (-32.94%)	-	\$1,985 (8.38%)
NSC NAOS SMLCAP COM LTD FPO	\$0.94	29,030	\$27,294.88	\$0.45	\$13,063.5	-\$14,231.38 (-52.14%)	-	\$1,452 (11.11%)
SYD SYD AIRPORT STAPLED	\$6.431	1,555	\$9,999.8	\$5.67	\$8,816.85	-\$1,182.95 (-11.83%)	-	-
TLS TELSTRA CORPORATION FPO	\$3.478	2,905	\$10,103.2	\$3.13	\$9,092.65	-\$1,010.55 (-10%)	-	\$664 (7.3%)
WBC WESTPAC BANKING CORP FPO	\$28.772	882	\$25,376.83	\$17.95	\$15,831.9	-\$9,544.93 (-37.61%)	-	\$800 (5.05%)
WLE WAM LEADERS LIMITED FPO	\$1.168	21,645	\$25,274.98	\$1.055	\$22,835.48	-\$2,439.51 (-9.65%)	-	\$1,933 (8.46%)

Click on + and - to expand or contract this section						Cost	Current Value	Change	Market Change Today	F/Cast Gross Yield
- Global Equities						\$67,882.84	\$57,112.00	-\$10,770.84	\$0.00	\$4,144
								(-15.87%)	(0%)	(7.26%)

Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
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Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
PGF PM CAPITAL FUND FPO	\$1,238	20,410	\$25,277.27	\$0.9	\$18,369	-\$6,908.27 (-27.33%)	-	\$1,166 (6.35%)
PIA PENGANA INT EQU LTD FPO	\$1,166	36,550	\$42,605.57	\$1.06	\$38,743	-\$3,862.57 (-9.07%)	-	\$2,978 (7.69%)

Click on + and - to expand or contract this section		Cost	Current Value	Change	Market Change Today	F/Cast Gross Yield
- Australian Property		\$40,013.15	\$39,127.05	-\$886.10 (-2.21%)	\$0.00 (0%)	\$2,145 (5.48%)

Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
AVN AVENTUS GROUP STAPLED	\$2,285	4,415	\$9,999.8	\$2.09	\$9,227.35	-\$772.25 (-7.72%)	-	\$525 (5.69%)
CIP CENTURIA I REIT ORD UNIT	\$3,327	3,010	\$10,012.9	\$3.17	\$9,541.7	-\$471.2 (-4.71%)	-	\$562 (5.89%)
CMW CROMWELL PROP STAPLED	\$0.88	11,370	\$10,001.9	\$0.9	\$10,233	\$231.1 (2.31%)	-	\$841 (8.22%)
HMC HOME CONSORTIUM STAPLED	\$2,963	3,375	\$9,998.75	\$3	\$10,125	\$126.25 (1.26%)	-	\$217 (2.14%)

Click on + and - to expand or contract this section		Cost	Current Value	Change	Market Change Today	F/Cast Gross Yield
- Australian Fixed Interest		\$490,929.24	\$464,954.06	-\$25,975.18 (-5.29%)	\$0.00 (0%)	\$17,561 (3.78%)

Capital Notes and Preference Shares

Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
AMPPB AMP LIMITED CAP NOTE 3-BBSW+4,...	\$100	500	\$50,000	\$97.6	\$48,800	-\$1,200 (-2.4%)	-	\$2,323 (4.76%)
CBAPG COMMONWEALTH BANK CAP NOTE ...	\$100	1,000	\$100,000	\$99.52	\$99,520	-\$480 (-0.48%)	-	\$3,546 (3.56%)
CGFPA CHALLENGER LIMITED CNV PREF 3-...	\$102,333	495	\$50,654.64	\$98.8	\$48,906	-\$1,748.64 (-3.45%)	-	\$1,755 (3.59%)
WBCPH WESTPAC BANKING CORP CAP NO...	\$100	1,000	\$100,000	\$98.35	\$98,350	-\$1,650 (-1.65%)	-	\$3,346 (3.4%)
			\$300,654.64		\$295,576	-\$5,078.64 (-1.69%)	\$0	\$10,970 (3.71%)

Other Fixed Interest Investments

Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
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Other Fixed Interest Investments

Code	Average Cost	Quantity	Cost	Market Price	Market Value	Change in Value	Change Today	F/Cast Gross Yield
GCI GRYPHON CAPITAL UNITS	\$2.01	27,500	\$55,275	\$1.745	\$47,987.5	-\$7,287.5 (-13.18%)	-	\$2,006 (4.18%)
MXT MCP MASTER INCOME ORDINARY U...	\$2	60,000	\$120,000	\$1.805	\$108,300	-\$11,700 (-9.75%)	-	\$4,076 (3.76%)
PCI PERPETUAL CRED TRUST UNITS	\$1.1	13,636	\$14,999.6	\$0.96	\$13,090.56	-\$1,909.04 (-12.73%)	-	\$509 (3.89%)
			\$190,274.6		\$169,378.06	-\$20,896.54 (-10.98%)	\$0	\$6,591 (3.89%)

Footnotes

Domestic ASX prices used to calculate current Market Values are delayed by at least 20 minutes.

Quantity may be delayed by up to 2 business days.

The cost of Non-Wealth+ holdings may not be accurate if not purchased through Morgans, and may not take into account DRP Costs, Rights Entitlements etc.

International closing prices are delayed by 24 hours. Prices are converted to Australian Dollars using a foreign exchange rate computed at the time of the price update (typically around 1100 AEST).

The cash amounts displayed may not reflect all transactions undertaken in the past 48 hours. Your adviser will be able to provide you with a current cash balance.

Suspended or delisted holdings will usually be valued according to the security's last traded price.

The forecast income shown in this report is based on the presumption that the cash dividends or payments are received. Participation in any re-investment plans should be taken into consideration when planning for cash amounts received. This forecast is based on Morgans income forecasts and third party information which may be based on historical income. Where a forecast is not available, historical figures from a third party will be used.

For Term Deposits or Cash – This forecast is an annualised amount based on the principal being reinvested at the current interest rate.

The forecast income has been rounded to the nearest dollar.

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Date	Open	High	Low	Close*	Adj. close**	Volume
14 Jul 2020	5.13	5.23	5.11	5.20	5.20	6,721,020
13 Jul 2020	5.35	5.40	5.14	5.22	5.22	8,828,091
10 Jul 2020	5.17	5.25	5.14	5.19	5.19	6,187,134
09 Jul 2020	5.09	5.35	5.09	5.29	5.29	8,971,093
08 Jul 2020	5.15	5.19	5.05	5.08	5.08	6,815,186
07 Jul 2020	5.26	5.30	5.15	5.16	5.16	7,656,954
06 Jul 2020	5.35	5.41	5.25	5.25	5.25	6,091,984
03 Jul 2020	5.40	5.47	5.28	5.31	5.31	4,455,777
02 Jul 2020	5.35	5.37	5.25	5.36	5.36	6,428,949
01 Jul 2020	5.25	5.32	5.21	5.28	5.28	6,972,770
30 Jun 2020	5.15	5.35	5.12	5.30	5.30	9,922,477
29 Jun 2020	5.03	5.09	4.96	5.05	5.05	11,053,579
26 Jun 2020	5.18	5.26	5.13	5.21	5.21	11,393,455
25 Jun 2020	5.14	5.28	5.08	5.18	5.18	11,026,803
24 Jun 2020	5.48	5.51	5.33	5.36	5.36	8,116,910
23 Jun 2020	5.56	5.59	5.39	5.45	5.45	7,730,686
22 Jun 2020	5.41	5.55	5.38	5.50	5.50	7,046,853
19 Jun 2020	5.59	5.60	5.40	5.50	5.50	13,398,670
18 Jun 2020	5.44	5.61	5.36	5.49	5.49	13,037,107
17 Jun 2020	5.55	5.55	5.39	5.53	5.53	9,908,462
16 Jun 2020	5.43	5.54	5.41	5.45	5.45	14,601,765
15 Jun 2020	5.45	5.48	5.18	5.19	5.19	11,614,700
12 Jun 2020	5.22	5.48	5.12	5.40	5.40	18,234,120
11 Jun 2020	5.86	5.88	5.60	5.60	5.60	11,544,321
10 Jun 2020	5.90	6.14	5.77	5.98	5.98	10,389,060
09 Jun 2020	6.01	6.28	6.01	6.17	6.17	15,215,847
05 Jun 2020	5.65	5.78	5.64	5.75	5.75	5,905,428
04 Jun 2020	5.82	5.88	5.61	5.66	5.66	9,741,194
03 Jun 2020	5.65	5.78	5.63	5.75	5.75	8,847,046
02 Jun 2020	5.56	5.62	5.52	5.52	5.52	6,184,050
01 Jun 2020	5.30	5.51	5.24	5.50	5.50	6,947,086
29 May 2020	5.43	5.44	5.31	5.36	5.36	15,242,062
28 May 2020	5.63	5.66	5.44	5.44	5.44	10,935,107
27 May 2020	5.48	5.74	5.40	5.62	5.62	11,507,901
26 May 2020	5.30	5.50	5.28	5.46	5.46	11,650,661
25 May 2020	5.24	5.28	5.14	5.25	5.25	6,956,255
22 May 2020	5.26	5.36	5.05	5.08	5.08	12,246,971
21 May 2020	5.32	5.37	5.27	5.29	5.29	10,861,353
20 May 2020	5.00	5.17	4.97	5.12	5.12	7,652,653
19 May 2020	5.17	5.27	5.09	5.10	5.10	14,688,454
18 May 2020	4.74	4.95	4.72	4.87	4.87	12,083,030

*Close price adjusted for splits. **Adjusted close price adjusted for both dividends and splits.

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Home > History > Holdings Balance

Holdings Balance History

Issuer
Santos Limited

Security Class
STO - ORDINARY FULLY PAID

Subregister
CHESS

Enter Balance Date (dd/mm/yyyy)
30/06/2020 Add Comparison Date

View

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Santos Limited
ORDINARY FULLY PAID
0056315926 - CHESS

Balance Details

Holding Balance Date
30-Jun-2020

No of Securities

7,009

*All times are displayed in Sydney time.

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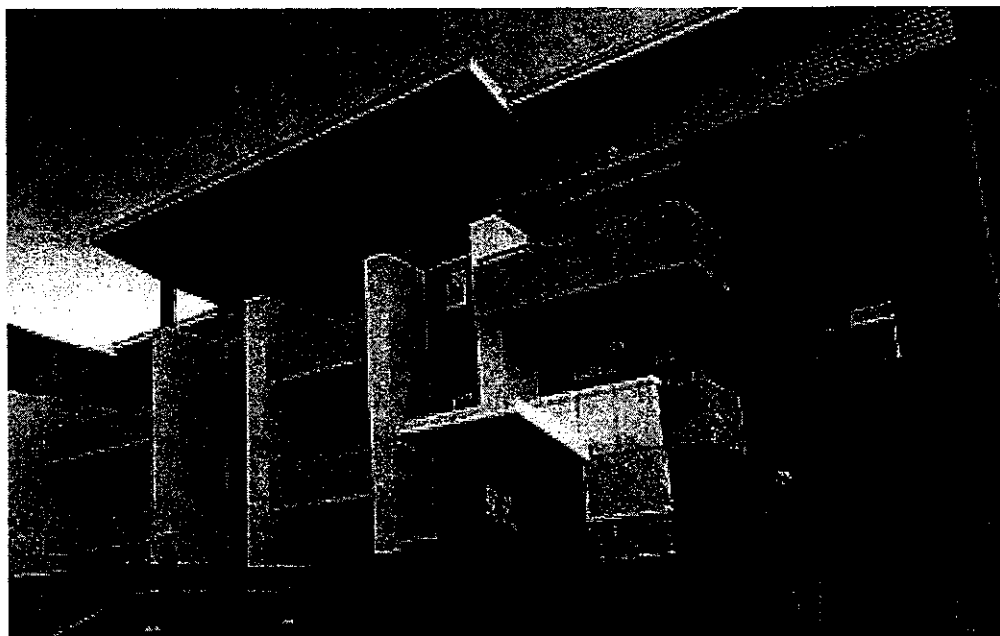
INVESTMENT OPPORTUNITIES

[Home](#) / [Investment Opportunities](#)

Are you an investor? Village Building Co. offers a number of investment opportunities.

Having delivered a solid return to our shareholders and investors over the past 30 years, we welcome new shareholders and investors to the business.

How can you invest with Village Building Co?

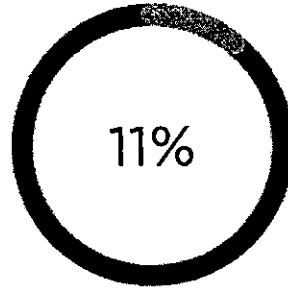


Buy shares in Village Building Co.

A solid investment - our share price is 85c, current as at October 2019, with a 6.5c fully franked

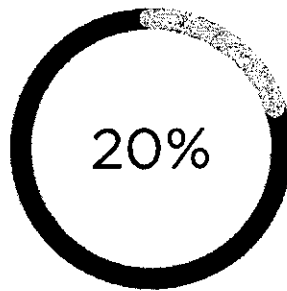
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dividend paid for FY 18, giving an 11% return.



Invest in one of Village Building Co.'s syndicated projects*

An excellent rate of return - we target minimum IRR of 20% for our projects, and our syndicates often fill quickly.



Financial Statements:

- 2019 Annual Report (/sites/default/files/content_files/content_files/investor/VBC_2019_Annual_Report.pdf)
- 2018 Annual Report (/sites/default/files/content_files/content_files/VIL_43403_VBC_2018_Annual_Report_FA%28web%29%5B1%5D.pdf)
- 2017 Annual Report (/sites/default/files/content_files/VBC%2020_2017%20Annual%20Report_A4_F_webpages.pdf)
- 2 (/sites/default/files/content_files/Group%20-%20The%20Village%20Building%20Co.%20Limited-Annual%20Report-30062016-signed.pdf) 016 Annual Report (/sites/default/files/content_files/VBC_2016AnnualReport_PRINT.pdf)
- 2015 Financial Report (/sites/default/files/content_files/2015_Financial_Statement_v2.pdf)
- 2014 Financial Report (/sites/default/files/content_files/2014_Financial_Statement.pdf)

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Computershare Investor Centre

Date: 26/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

**THE VILLAGE BUILDING CO. LIMITED
ORDINARY B CLASS SHARES Unlisted**

Name	Share Type	Register	Quantity	
B & D DICKSON PTY LTD <BJ & DM DICKSON S/F> C*****0152	Certificated	NSW	11128	Unlisted
Total			11128	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Annual statement

for the period 1 July 2019 to 30 June 2020

Account details

Product	BT Panorama Investments
Account ID	120174008
Account name	BJ and DM Dickson P/L Super Fund
Adviser	Gareth Mcnamara +61 (7) 3554 0246

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Transaction history	7

\$134,875.60

Portfolio value as at 30 Jun 2020

For more information



1300 881 716



support@panorama.com.au

Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 28 Jul 2020

Your statement at a glance

Total portfolio opening balance 1 Jul 2019	\$191,604.95
Inflows	\$108,268.19
Deposits to Transaction account	\$108,268.19
Asset transfers in	\$0.00
Outflows	-\$158,275.00
Payments from Transaction account	-\$158,275.00
Asset transfers out	\$0.00
Expenses	-\$8,651.06
Fees	-\$8,651.06
Taxes	\$0.00
Income on investments	\$1,928.52
Market movement	\$0.00
Total portfolio closing balance 30 Jun 2020	\$134,875.60

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Portfolio valuation

Transaction account		
	Balance \$	Total portfolio %
Transaction account	44,829.00	33.24%
Total Transaction account balance	\$44,829.00	33.24%
Term deposits		
	Principal \$	Total portfolio %
BT Term Deposit at 0.9% pa, 3 months interest payment at maturity Matures on 9 Sep 2020	90,000.00	66.73%
Total term deposits balance	\$90,000.00	66.73%
Total income accrued	\$46.60	0.03%
Total portfolio value as at 30 Jun 2020	\$134,875.60	100%

Total outstanding trades (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

Total income accrued (if applicable) includes cash and reinvested income due to settle post 30 June.

Earnings and expenses

Example of total fees and costs

This table illustrates the combined effect of fees and costs of Panorama Investments and the fees and costs for an investment in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments over a 1 year period. This example is illustrative only and the fees and costs may vary depending on your actual investment.

EXAMPLE – BlackRock Global Allocation Fund (Aust) - Class D

Balance of \$50,000¹ with a contribution of \$5,000¹ during the year

Cost of Panorama Investments

\$695²

PLUS Fees and costs for an investment in BlackRock Global Allocation Fund (Aust) - Class D

0.34% (Management costs)³

And, for every \$50,000 you have in the BlackRock Global Allocation Fund (Aust) - Class D you will be charged \$170 each year.

EQUALS Total cost of Investing in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments

If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$865⁴.

What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser.

1. The example above assumes that the entire account balance of \$50,000 is invested in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the \$50,000 balance only.
2. The cost of Panorama Investments is based on the management costs for Panorama Investments, assuming all investments are in the BlackRock Global Allocation Fund (Aust) - Class D. Please refer to the 'Fees and costs' section of the applicable Investor Guide for details of each of these fees and costs and the 'fee schedule' available through the Fees section by logging into your account. Management costs include Administration fees but do not include listed security transaction fees.
3. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the BlackRock Global Allocation Fund (Aust) - Class D. The indirect costs are an estimate based on the fees and costs for the BlackRock Global Allocation Fund (Aust) - Class D in relation to the year ended 30 June 2019. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Fees and costs of underlying investments' in the Investor Guide.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional information on fees' section of the Additional Information and Terms Booklet for the information about fees and other costs that may apply.

This example is illustrative only and assumes you have chosen the Full menu. For information regarding the fees and costs of underlying managed investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained on request and free of charge from your adviser or by contacting us.