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GPO MELBOURNE VIC 3001

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21 September 2022



044 4083910-009362

W. H. Morgan Nominees Pty Ltd ATF W H Morgan

Superannuation

PO Box 5558

Cairns QLD 4870

FirstWrap
Annual tax statement 2021-22

Dear Sir/Madam,

We're pleased to provide you with your *Annual tax statement* for the financial year ended 30 June 2022.

The information contained in your *Annual tax statement* includes any income and capital gains or losses from your investment account(s). Where your account is held jointly, the *Annual tax statement* reflects an equal allocation of the income and capital gains or losses for each investor on the account.

Tax guide available online

The *Tax guide*, when used in conjunction with your *Annual tax statement*, can assist you to complete your income tax return. The *Tax guide* is not a substitute for professional taxation advice and we recommend that you seek expert advice regarding your tax position. As part of our commitment towards sustainability, the 2022 *Tax guide* is available online at firstwrap.com.au under the *Annual reporting* link.

We'd like to thank you for choosing FirstWrap.

More information

If you have any questions please contact your adviser, True North Financial Planning, on 03 6334 3143.

Yours sincerely,

Colonial First State

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Avanteos Superannuation Trust' ABN 38 876 896 681 and issuer of FirstWrap Plus Super and Pension and FirstWrap Super and Pension (closed to new investors 28 March 2011). Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) operator and custodian of 'Avanteos Wrap Account Service' which include the FirstWrap Plus Investments and FirstWrap Investments (closed to new investors 28 March 2011).

While all care has been taken in preparing the information contained in this report (using reliable and accurate sources) to the extent permitted by law, neither AIL, CFSIL nor any related parties, their employees or directors, accept responsibility for any loss suffered by any person arising from reliance on this information.

Past performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation, needs or tax circumstances of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

Disclaimer

For the IDPS, only the information displayed at the end of each quarter of the financial year will be considered by the auditor in preparing its annual report.

The annuity products issued by Challenger Life Company Limited ABN 44 072 486 938, AFSL 234670 and AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia) are accessible via the FirstWrap Platform (Platform Annuity Products). AIA Australia is part of the AIA Group. Challenger and AIA Australia have each appointed Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) to perform platform administration services only in relation to the annuity products and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

Any 'Account balance' displayed on this site in relation to annuities represents the Funds under Advice (FUA) value (for Challenger annuities only) or the Purchase value (for AIA annuities only). The FUA or Purchase values are calculated as at the latest valuation available from Challenger or AIA Australia and are indicative only. They are not withdrawal values.

Investors should read the relevant annuity product PDS and policy wording before making an investment decision and consider talking to an adviser. Annuity product PDSs are available from Challenger or AIA Australia, or through an adviser.

5 August 2022



044-4083908-017404

W. H. Morgan Nominees Pty Ltd ATF W H Morgan
Superannuation
PO Box 5558
Cairns QLD 4870

**FirstWrap
Annual statement 2021-22**

Dear Sir/Madam,

We are pleased to provide you with your *Annual statement* for the financial year ended 30 June 2022. We have enclosed the following:

- Portfolio valuation report
- Transaction summary

You may find the value of your investments at 30 June 2022 in these reports differs from the value that was shown on your *June quarterly statement*. This is because we have received updated unit price information from some fund managers and have updated the value of your investments accordingly.

Annual audit certificate

Our annual IDPS audit is currently under way. A copy of the *IDPS audit certificate* will be available online at firstwrap.com.au by 30 September 2022, alternatively you can request a free paper copy by contacting us.

Dividend reinvestment plan

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that plan, as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.



More information

If you have any questions, please contact your adviser, True North Financial Planning, on 03 6334 3143. You may request a copy of any quarterly report relating to your account during the financial year.

We would like to thank you for choosing FirstWrap.

Yours sincerely,

Colonial First State

[Faint signature and name of the adviser]
Name
Title
Address
City
State
Postcode
Phone
Fax
Email

[Faint signature and name of the adviser]
Name
Title
Address
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Address
City
State
Postcode
Phone
Fax
Email

[Faint signature and name of the adviser]
Name
Title
Address
City
State
Postcode
Phone
Fax
Email

William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund

Investment	Units	Price	Price date	Value
FirstWrap Plus Investments-SMSF (5656305)				
Cash Account			30-Jun-2022	\$179,737.24
PIMCO Global Bond W (ETL0018AU)	65,440.732840	\$0.892100	30-Jun-2022	\$58,379.68
FSI Wholesale Global Credit Income (FSF0084AU)	77,978.184880	\$0.854900	30-Jun-2022	\$66,663.55
Benelong ex-20 Australian Equities (BFL0004AU)	53,144.946350	\$2.279100	30-Jun-2022	\$121,122.65
The Montgomery Fund (FHT0030AU)	43,567.071780	\$1.428800	30-Jun-2022	\$62,248.63
Ausbil Australian Emerging Leaders (AAP0104AU)	11,129.270260	\$3.141210	30-Jun-2022	\$34,959.38
FirstChoice WS Aus Small Companies (FSF0502AU)	23,741.856210	\$1.905800	30-Jun-2022	\$45,247.23
MFS Global Equity Trust W (MIA0001AU)	54,704.520220	\$1.938900	30-Jun-2022	\$106,066.59
T. Rowe Price Global Equity I (ETL0071AU)	77,962.423040	\$1.384300	30-Jun-2022	\$107,923.38
Platinum Asia (PLA0004AU)	12,294.163150	\$2.328400	30-Jun-2022	\$28,625.73
First Sentier Global Listed Infrs Fd (FSF1241AU)	83,505.013170	\$1.219300	30-Jun-2022	\$101,817.66
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.800900	30-Jun-2022	\$15,417.91
BS CBRE Global Property Securities Fund (HML0016AU)	13,200.487140	\$1.708500	30-Jun-2022	\$22,553.03
LLEVUE - ORDINARY (BGL)	4,900.000000	\$0.640000	30-Jun-2022	\$3,136.00
AT. BANK - ORDINARY (NAB)	287.000000	\$27.390000	30-Jun-2022	\$7,860.93
ZMINER - ORDINARY (OZL)	160.000000	\$17.760000	30-Jun-2022	\$2,841.60
.BARBARA - ORDINARY (SBM)	2,280.000000	\$0.750000	30-Jun-2022	\$1,710.00
NCORP - ORDINARY (SUN)	715.000000	\$10.980000	30-Jun-2022	\$7,850.70
ESTPAC - ORDINARY (WBC)	418.000000	\$19.500000	30-Jun-2022	\$8,151.00
Total for FirstWrap Plus Investments-SMSF (5656305)				\$982,312.89

Total for W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund \$982,312.89

Total portfolio \$982,312.89

Information about this report**Notes**

The Portfolio valuation report excludes any 'unfilled share trades' and 'pending managed fund sell orders' if settlement details are not known at the date of this report. All pending transactions and unsettled trades are indicative only.

Prices are the latest available prices, at the time, for the selected report date and may not reflect the current valuation. Ex-distribution prices are used where available and when the associated income amount has been processed. Where income has not yet been processed, or an ex-distribution price is not available, a cum-distribution price is used.

Managed fund unit prices are generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian listed security share prices are generally provided by the ASX Limited, ABN 98 008 624 691.

The value displayed for joint accounts is the total value of the account.

Income Accrued is the income accrued on an investment but not physically received in the account as at the report date.

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that DRP as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.

Report criteria

The Portfolio Valuation report includes the following accounts:

- FirstWrap Plus Investments-SMSF (5656305)

Reporting on all items wholly or jointly owned by client "W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund". The report has been restricted to only these types of services; IDPS, Margin Lending. Margin loan details not reported, no breakdown of unsettled trades by investment, tax service liabilities not detailed separately, insurance details not listed.

Disclaimer

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Historical performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation, needs or tax circumstances of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

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William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

FirstWrap Plus Investments

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Opening Balance	\$1,129,440.49
Add Investment Earnings	
Income Received	\$60,147.66
Growth	(\$196,683.92)
Less Payments	
Payments	\$6,000.00
Less Expenses	
Management Fees	\$1,516.26
Adviser Fees	\$3,075.08
Closing Balance	\$962,312.89

Investment transaction

Trade date	Transaction	Units	Price	Amount
FS Global Equity Trust W				
-Jul-2021	Purchase - Purchase	3,162.380330	\$2.203900	\$6,969.57
-Oct-2021	Purchase - Purchase	25,155.830600	\$2.234100	\$56,200.64
Platinum Asia				
20-Jul-2021	Purchase - Purchase	2,062.705650	\$2.674400	\$5,516.50
Ausbill Australian Emerging Leaders				
20-Jul-2021	Purchase - Purchase	1,764.283760	\$3.457301	\$6,099.66
21-Feb-2022	Purchase - Purchase	329.459340	\$3.585875	\$1,181.40
FSI Wholesale Global Credit Income				
25-Oct-2021	Purchase - Purchase	77,907.623780	\$0.898500	\$70,000.00
19-Nov-2021	Purchase - Purchase	8.693230	\$0.896100	\$7.79
21-Dec-2021	Purchase - Purchase	8.711700	\$0.894200	\$7.79
19-Jan-2022	Purchase - Purchase	8.707800	\$0.894600	\$7.79
21-Feb-2022	Purchase - Purchase	8.796300	\$0.885600	\$7.79
21-Mar-2022	Purchase - Purchase	8.819200	\$0.883300	\$7.79
19-Apr-2022	Purchase - Purchase	8.832520	\$0.883100	\$7.80
9-May-2022	Purchase - Purchase	8.995500	\$0.867100	\$7.80
1-Jun-2022	Purchase - Purchase	9.004850	\$0.866200	\$7.80
IMCO Global Bond W				
0-Jul-2021	Purchase - Purchase	32.038160	\$1.006300	\$32.24
19-Oct-2021	Purchase - Purchase	48.550140	\$0.993200	\$48.22
25-Oct-2021	Purchase - Purchase	40,273.862270	\$0.993200	\$40,000.00
21-Feb-2022	Purchase - Purchase	33.671780	\$0.965200	\$32.50



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5 October 2021



044-4079624-01816

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund
PO Box 5558
Cairns QLD 4870

FirstWrap September 2021 quarterly statement

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 July 2021 to 30 September 2021 for your account/s within FirstWrap Investments and/or FirstWrap Plus Investments.

Your statement includes the following reports:

- 1. Asset allocation**
Graphically represents your investment allocation and profile by asset class.
- 2. Portfolio valuation**
Lists the current value of the investments within your portfolio at the end of the quarter based on the most recent price valuation.
- 3. Cash transaction list**
Lists the cash transactions carried out during the quarter.
- 4. Investment transaction list**
Lists the investment transactions carried out during the quarter.

If you have a regular savings plan within FirstWrap, it is important you read the enclosed information sheet *Important information for regular savings plan investors*.

More information

If you have any questions please contact your adviser, True North Financial Planning, on 0409 270 655.

Yours sincerely,

Colonial First State

Important information for regular savings plan investors

If you make regular savings plan contributions to FirstWrap, you may not have the current disclosure document at the time you invest under the savings plan. Disclosure documents are updated regularly and can be accessed in the following ways:

- **From your adviser**

Disclosure documents for each financial product available for investment in FirstWrap are available at no cost to your adviser via an online service. These documents are placed online after they have been updated electronically by the product provider.

- **Through your online service**

You can view, download and print disclosure documents at any time through our free secure online service. If you want to use this service or you need help navigating the site please call your adviser. Alternatively please call the phone number on the front of this letter.

- **Printed disclosure documents**

You can obtain printed copies of the disclosure documents by calling us on the phone number on the front of this letter.

Investment news

If we receive notice from an investment manager about a significant change or event that affects an investment, we will summarise the change in *Investment News* available at colonialfirststate.com.au/firstwrap/investors. For specific investment information about managed account portfolios, please contact your adviser.

Risk of ceasing to nominate an adviser

FirstWrap and FirstWrap Plus are intended to be operated with an adviser. Should you cease to nominate an adviser on your account, there are additional risks that you need to consider. These include an increased risk of financial loss due to:

- Reduced monitoring and active management of your account, which would typically be undertaken by your adviser
- Increased time to process trades, as you will need to submit manual forms to request trades on your account.

Please refer to the 'What happens if you no longer have an adviser' section in the Other Important Information brochure for more information if you no longer have an adviser appointed on your account. A copy of our Non-advised investor policy is available free of charge on request.

WH Morgan

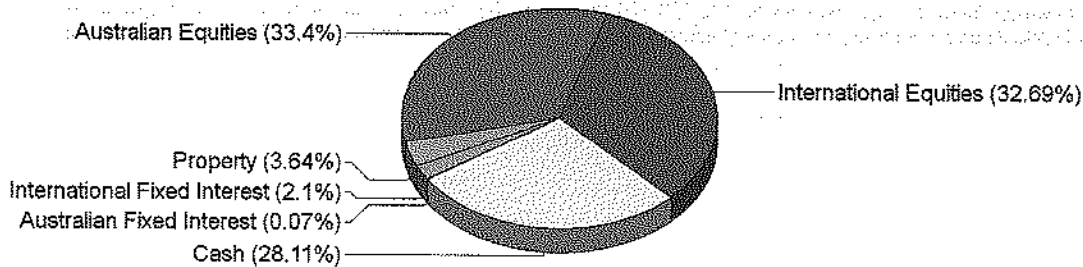
True North Financial Planning

The Advice Exchange Pty Ltd

Portfolio allocation for WH Morgan

Investment Market	Allocation
Cash	28.11%
Australian Fixed Interest	0.07%
International Fixed Interest	2.10%
Property	3.64%
Australian Equities	33.40%
International Equities	32.69%
Other	0.00%
	100%

Allocation



Notes

The Asset Allocation report may not match the total value of your Portfolio Valuation report due to accrued income; fee, insurance or tax liabilities; personal assets; and personal liabilities. The Asset Allocation report shows the allocation for settled investments and excludes unsettled trades.

Some information may have been provided by your adviser or a third party. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors or omissions is accepted.

As allocation percentages are rounded to two decimal places, the sum of all percentages may not add up to 100%. Any inconsistency is due to rounding.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Report criteria

The Asset Allocation includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Disclaimer

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While all care has been taken in the preparation of the information contained in this report (using sources believed to be reliable and accurate) to the maximum extent permitted by law, neither AIL nor any related parties, their employees or directors, accepts responsibility for any loss suffered by any person arising from reliance on this information.

Past performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation or needs of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

For the IDPS, only the information displayed at the end of each quarter of the financial year will be considered by the auditor in preparing its annual report.

The Challenger annuity products accessible via the FirstWrap Platform are issued by Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 (Challenger Life).

The AIA Australia annuity products accessible via the FirstWrap Platform are issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is part of the AIA Group.

Challenger Life and AIA Australia have each appointed AIL to perform platform administration services in relation to the annuity products accessible via the FirstWrap Platform (Platform Annuity Products). AIL is providing platform administration services only and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

AIL is a subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 (the Bank). The Bank and its subsidiaries do not guarantee or underwrite the Platform Annuity Products and investments in these Platform Annuity Products are not liabilities of the Bank or its subsidiaries.

WH Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund

Investment	Units	Price	Price date	Value
FirstWrap Plus Investments-SMSF (5656305)				
Cash				
Cash Account			30-Sep-2021	\$298,484.29
Managed Funds - Diversified fixed interest				
PIMCO Global Bond W (ETL0018AU)	25,084.648650	\$0.997800	30-Sep-2021	\$25,029.46
Managed Funds - Australian share				
Bennelong ex-20 Australian Equities (BFL0004AU)	53,144.946350	\$3.398900	30-Sep-2021	\$180,634.36
The Montgomery Fund (FHT0030AU)	43,297.106630	\$1.725300	30-Sep-2021	\$74,700.50
Managed Funds - Australian share - small companies				
Ausbil Australian Emerging Leaders (AAP0104AU)	10,799.810920	\$3.773900	29-Sep-2021	\$40,757.41
FirstChoice WS Aus Small Companies (FSF0502AU)	22,025.221280	\$2.602500	29-Sep-2021	\$57,320.64
Managed Funds - Global share				
Magellan Global Open Class (MGE0001AU)	41,124.424980	\$2.699300	30-Sep-2021	\$111,007.16
MFS Global Equity Trust W (MIA0001AU)	29,548.689620	\$2.212400	30-Sep-2021	\$65,373.52
T. Rowe Price Global Equity I (ETL0071AU)	48,468.515930	\$1.886900	30-Sep-2021	\$91,455.24
Managed Funds - Global share - emerging markets				
Platinum Asia (PLA0004AU)	12,294.163150	\$2.586400	30-Sep-2021	\$31,797.62
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infras Fd (FSF1241AU)	83,505.013170	\$1.180400	30-Sep-2021	\$98,569.32
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.923800	29-Sep-2021	\$17,783.83
UBS CBRE Global Property Securities Fund (HML0016AU)	13,181.094330	\$1.900100	30-Sep-2021	\$25,045.40
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.845000	30-Sep-2021	\$4,140.50
NAT. BANK - ORDINARY (NAB)	287.000000	\$27.830000	30-Sep-2021	\$7,987.21
OZMINER - ORDINARY (OZL)	160.000000	\$22.510000	30-Sep-2021	\$3,601.60
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$1.340000	30-Sep-2021	\$3,055.20
SUNCORP - ORDINARY (SUN)	715.000000	\$12.560000	30-Sep-2021	\$8,980.40
WESTPAC - ORDINARY (WBC)	418.000000	\$26.000000	30-Sep-2021	\$10,868.00
Total for FirstWrap Plus Investments-SMSF (5656305)				\$1,156,591.66
Total for W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund				\$1,156,591.66
Total portfolio				\$1,156,591.66

Information about this report

Notes

The Portfolio valuation report excludes any 'unfilled share trades' and 'pending managed fund sell orders' if settlement details are not known at the date of this report. All pending transactions and unsettled trades are Indicative only.

Prices are the latest available prices, at the time, for the selected report date and may not reflect the current valuation. Ex-distribution prices are used where available and when the associated income amount has been processed. Where income has not yet been processed, or an ex-distribution price is not available, a cum-distribution price is used.

Managed fund unit prices are generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian listed security share prices are generally provided by the ASX Limited, ABN 98 008 624 691.

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Income Accrued is the income accrued on an investment but not physically received in the account as at the report date.

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that DRP as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.

Report criteria

The Portfolio Valuation report includes the following accounts:

- FirstWrap Plus Investments-SMSF (5656305)

Reporting on all items wholly or jointly owned by client "W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund". The report has been restricted to only these types of services; no Cash, no Share, IDPS, Margin Lending. Margin loan details not reported, no breakdown of unsettled trades by investment, tax service liabilities not detailed separately, insurance details not listed.

Disclaimer

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While all care has been taken in the preparation of the information contained in this report (using sources believed to be reliable and accurate) to the maximum extent permitted by law, neither AIL nor any related parties, their employees or directors, accepts responsibility for any loss suffered by any person arising from reliance on this information.

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WH Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Date Transaction Debit Credit Balance

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

Cash Account

Date	Transaction	Debit	Credit	Balance
01-Jul-2021	Opening Balance			\$295,830.96
01-Jul-2021	Interest - 01-Jun-2021 - 30-Jun-2021		\$32.79	\$295,863.74
02-Jul-2021	Withdrawal - Administration fee	\$124.30		\$295,739.44
02-Jul-2021	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.25		\$295,483.19
02-Jul-2021	Deposit - Share Income NAB		\$172.20	\$295,655.39
07-Jul-2021	Deposit - Income FSF0713AU		\$3,003.11	\$298,658.50
07-Jul-2021	Deposit - Income FSF0502AU		\$4,724.53	\$303,383.03
13-Jul-2021	Deposit - Income FSF1241AU		\$1,093.30	\$304,476.33
13-Jul-2021	Deposit - Income ETL0018AU		\$32.24	\$304,508.57
14-Jul-2021	Deposit - Income FHT0030AU		\$2,114.54	\$306,623.11
14-Jul-2021	Deposit - Income MIA0001AU		\$6,969.57	\$313,592.68
16-Jul-2021	Deposit - Income HML0016AU		\$919.45	\$314,512.13
16-Jul-2021	Deposit - Income AAP0104AU		\$6,099.66	\$320,611.79
16-Jul-2021	Deposit - Income PLA0004AU		\$5,516.50	\$326,128.29
18-Jul-2021	Withdrawal - Investor batched managed fund buy	\$27,469.79		\$298,658.50
20-Jul-2021	Deposit - Income ETL0071AU		\$11,808.83	\$310,467.33
22-Jul-2021	Deposit - Income BFL0004AU		\$7,772.21	\$318,239.54
23-Jul-2021	Deposit - Income MGE0001AU		\$2,060.34	\$320,299.88
01-Aug-2021	Interest - 01-Jul-2021 - 31-Jul-2021		\$29.84	\$320,329.72
03-Aug-2021	Withdrawal - Administration fee	\$127.79		\$320,201.93
03-Aug-2021	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.25		\$319,945.68
18-Aug-2021	Withdrawal - Investor batched managed fund buy	\$21,641.38		\$298,304.30
01-Sep-2021	Interest - 01-Aug-2021 - 31-Aug-2021		\$24.54	\$298,328.84
02-Sep-2021	Withdrawal - Administration fee	\$130.43		\$298,198.41
02-Sep-2021	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.27		\$297,942.14
07-Sep-2021	Deposit - Share Income OZL		\$25.60	\$297,967.74
22-Sep-2021	Deposit - Share Income SUN		\$343.20	\$298,310.94
29-Sep-2021	Deposit - Income FSF0502AU		\$127.75	\$298,438.69
30-Sep-2021	Deposit - Share Income SBM		\$45.60	\$298,484.29
30-Sep-2021	Closing Balance			\$298,484.29

Notes

The total value displayed may not reflect the total value shown in your Portfolio Valuation report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Some transaction descriptions may have been provided by your adviser and/or third parties. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors is accepted.

Report criteria

The Cash Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

Disclaimer

This report has been prepared by Colonial First State Custom Solutions, which is the registered business name of Avanteos Investments Limited ABN 20 096 259 979 AFSL 245531 (AIL). AIL is the Operator of 'The Avanteos Wrap Account Service' investor directed portfolio service (IDPS) which includes FirstWrap Plus Investments, and is the Trustee of the 'Avanteos Superannuation Trust' ABN 38 876 896 681 which includes FirstWrap Plus Super and Pension. AIL is ultimately owned by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank). The Bank and its subsidiaries do not guarantee performance of AIL products or the repayment of capital by AIL.

While all care has been taken in the preparation of the information contained in this report (using sources believed to be reliable and accurate) to the maximum extent permitted by law, neither AIL nor any related parties, their employees or directors, accepts responsibility for any loss suffered by any person arising from reliance on this information.

Past performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation or needs of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

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The Challenger annuity products accessible via the FirstWrap Platform are issued by Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 (Challenger Life).

The AIA Australia annuity products accessible via the FirstWrap Platform are issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is part of the AIA Group.

Challenger Life and AIA Australia have each appointed AIL to perform platform administration services in relation to the annuity products accessible via the FirstWrap Platform (Platform Annuity Products). AIL is providing platform administration services only and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

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Product Name	Product Code	Product Type	Product Description	Product Status
FirstWrap Plus	FWP001	Investment	FirstWrap Plus Investment	Active
FirstWrap Plus Super	FWP002	Investment	FirstWrap Plus Super Investment	Active
FirstWrap Plus Pension	FWP003	Investment	FirstWrap Plus Pension Investment	Active
Challenger Life Annuity	CL001	Annuity	Challenger Life Annuity	Active
AIA Australia Annuity	AIA001	Annuity	AIA Australia Annuity	Active

WH Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
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W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Managed Funds - Diversified fixed interest

PIMCO Global Bond W (ETL0018AU)

01-Jul-2021	Opening Balance	25,052.610490	\$0.998400	\$25,012.53
20-Jul-2021	Purchase - Purchase	32.038160	\$1.006300	\$32.24
30-Sep-2021	Closing Balance	25,084.648650	\$0.997800	\$25,029.46
13-Jul-2021	Income			\$32.24

Managed Funds - Australian share

Bennelong ex-20 Australian Equities (BFL0004AU)

01-Jul-2021	Opening Balance	50,828.479370	\$3.258800	\$165,639.85
19-Aug-2021	Purchase - Purchase	2,316.466980	\$3.355200	\$7,772.21
30-Sep-2021	Closing Balance	53,144.946350	\$3.398900	\$180,634.36
22-Jul-2021	Income			\$7,772.21

The Montgomery Fund (FHT0030AU)

01-Jul-2021	Opening Balance	42,014.323320	\$1.684900	\$70,789.93
20-Jul-2021	Purchase - Purchase	1,282.783310	\$1.648400	\$2,114.54
30-Sep-2021	Closing Balance	43,297.106630	\$1.725300	\$74,700.50
14-Jul-2021	Income			\$2,114.54

Managed Funds - Australian share - small companies

Ausbil Australian Emerging Leaders (AAP0104AU)

01-Jul-2021	Opening Balance	9,035.527160	\$4.193910	\$37,894.19
20-Jul-2021	Purchase - Purchase	1,764.283760	\$3.457301	\$6,099.66
30-Sep-2021	Closing Balance	10,799.810920	\$3.773900	\$40,757.41
16-Jul-2021	Income			\$6,099.66

FirstChoice WS Aus Small Companies (FSF0502AU)

01-Jul-2021	Opening Balance	20,095.817920	\$2.715100	\$54,562.16
20-Jul-2021	Purchase - Purchase	1,929.403360	\$2.448700	\$4,724.53
30-Sep-2021	Closing Balance	22,025.221280	\$2.602500	\$57,320.64
07-Jul-2021	Income			\$4,724.53
29-Sep-2021	Income			\$127.75

Managed Funds - Global share

Magellan Global Open Class (MGE0001AU)

01-Jul-2021	Opening Balance	40,398.876490	\$2.738600	\$110,636.36
19-Aug-2021	Purchase - Purchase	725.548470	\$2.839700	\$2,060.34
30-Sep-2021	Closing Balance	41,124.424960	\$2.699300	\$111,007.16
23-Jul-2021	Income			\$2,060.34

MFS Global Equity Trust W (MIA0001AU)

01-Jul-2021	Opening Balance	26,386.309290	\$2.410100	\$63,593.64
20-Jul-2021	Purchase - Purchase	3,162.380330	\$2.203900	\$6,969.57
30-Sep-2021	Closing Balance	29,548.689620	\$2.212400	\$65,373.52
14-Jul-2021	Income			\$6,969.57

T. Rowe Price Global Equity I (ETL0071AU)

01-Jul-2021	Opening Balance	42,408.665770	\$2.122800	\$90,025.12
19-Aug-2021	Purchase - Purchase	6,059.850160	\$1.948700	\$11,808.83

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)				
Managed Funds - Global share				
T. Rowe Price Global Equity I (ETL0071AU)				
30-Sep-2021	Closing Balance	48,468.515930	\$1.866900	\$91,455.24
20-Jul-2021	Income			\$11,808.83
Managed Funds - Global share - emerging markets				
Platinum Asia (PLA0004AU)				
01-Jul-2021	Opening Balance	10,231.457500	\$3.260400	\$33,358.64
20-Jul-2021	Purchase - Purchase	2,062.705650	\$2.674400	\$5,516.50
30-Sep-2021	Closing Balance	12,294.163150	\$2.586400	\$31,797.62
16-Jul-2021	Income			\$5,516.50
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infras Fd (FSF1241AU)				
01-Jul-2021	Opening Balance	82,587.815180	\$1.194300	\$98,634.63
20-Jul-2021	Purchase - Purchase	917.197990	\$1.192000	\$1,093.30
30-Sep-2021	Closing Balance	83,505.013170	\$1.180400	\$98,569.32
13-Jul-2021	Income			\$1,093.30
FirstChoice WS Global Property Secs (FSF0713AU)				
01-Jul-2021	Opening Balance	19,250.731920	\$1.060500	\$20,415.40
30-Sep-2021	Closing Balance	19,250.731920	\$0.923800	\$17,783.83
07-Jul-2021	Income			\$3,003.11
UBS CBRE Global Property Securities Fund (HML0016AU)				
01-Jul-2021	Opening Balance	12,708.418000	\$1.939700	\$24,650.52
20-Jul-2021	Purchase - Purchase	472.676330	\$1.945200	\$919.45
30-Sep-2021	Closing Balance	13,181.094330	\$1.900100	\$25,045.40
16-Jul-2021	Income			\$919.45
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)				
01-Jul-2021	Opening Balance	4,900.000000	\$0.950	\$4,655.00
30-Sep-2021	Closing Balance	4,900.000000	\$0.845	\$4,140.50
NAT. BANK - ORDINARY (NAB)				
01-Jul-2021	Opening Balance	287.000000	\$26.220	\$7,525.14
30-Sep-2021	Closing Balance	287.000000	\$27.830	\$7,987.21
02-Jul-2021	Income			\$172.20
OZMINER - ORDINARY (OZL)				
01-Jul-2021	Opening Balance	160.000000	\$22.480	\$3,596.80
30-Sep-2021	Closing Balance	160.000000	\$22.510	\$3,601.60
07-Sep-2021	Income			\$25.60
ST.BARBARA - ORDINARY (SBM)				
01-Jul-2021	Opening Balance	2,280.000000	\$1.705	\$3,887.40
30-Sep-2021	Closing Balance	2,280.000000	\$1.340	\$3,055.20
30-Sep-2021	Income			\$45.60
SUNICORP - ORDINARY (SUN)				
01-Jul-2021	Opening Balance	715.000000	\$11.110	\$7,943.65
30-Sep-2021	Closing Balance	715.000000	\$12.560	\$8,980.40
22-Sep-2021	Income			\$343.20
WESTPAC - ORDINARY (WBC)				
01-Jul-2021	Opening Balance	418.000000	\$25.810	\$10,788.58

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)				
ASX Listed Securities - General				
30-Sep-2021	WESTPAC - ORDINARY (WBC) Closing Balance	418.000000	\$26.000	\$10,868.00

Notes

Opening balance is calculated using the last known price as at 30 June 2021.

The total value displayed may not reflect the total value shown in your Portfolio Valuation Report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Some transaction descriptions may have been provided by your adviser.

Report criteria

The Investment Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

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10 January 2022



044-4082022-026570

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund
PO Box 5558
Cairns QLD 4870

FirstWrap December 2021 quarterly statement

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 October 2021 to 31 December 2021 for your account/s within FirstWrap Investments and/or FirstWrap Plus Investments.

Your statement includes the following reports:

- 1. Asset allocation**
Graphically represents your investment allocation and profile by asset class.
- 2. Portfolio valuation**
Lists the current value of the investments within your portfolio at the end of the quarter based on the most recent price valuation.
- 3. Cash transaction list**
Lists the cash transactions carried out during the quarter.
- 4. Investment transaction list**
Lists the investment transactions carried out during the quarter.

If you have a regular savings plan within FirstWrap, it is important you read the enclosed information sheet *Important information for regular savings plan investors*.

More information

If you have any questions please contact your adviser, True North Financial Planning, on 03 6334 3143.

Yours sincerely,

Colonial First State

Important information for regular savings plan investors

If you make regular savings plan contributions to FirstWrap, you may not have the current disclosure document at the time you invest under the savings plan. Disclosure documents are updated regularly and can be accessed in the following ways:

- **From your adviser**
Disclosure documents for each financial product available for investment in FirstWrap are available at no cost to your adviser via an online service. These documents are placed online after they have been updated electronically by the product provider.
- **Through your online service**
You can view, download and print disclosure documents at any time through our free secure online service. If you want to use this service or you need help navigating the site please call your adviser. Alternatively please call the phone number on the front of this letter.
- **Printed disclosure documents**
You can obtain printed copies of the disclosure documents by calling us on the phone number on the front of this letter.

Investment news

If we receive notice from an investment manager about a significant change or event that affects an investment, we will summarise the change in *Investment News* available at www.cfs.com.au/firstwrap/investors. For specific investment information about managed account portfolios, please contact your adviser.

Risk of ceasing to nominate an adviser

FirstWrap and FirstWrap Plus are intended to be operated with an adviser. Should you cease to nominate an adviser on your account, there are additional risks that you need to consider. These include an increased risk of financial loss due to:

- Reduced monitoring and active management of your account, which would typically be undertaken by your adviser
- Increased time to process trades, as you will need to submit manual forms to request trades on your account.

Please refer to the 'What happens if you no longer have an adviser' section in the Other Important Information brochure for more information if you no longer have an adviser appointed on your account. A copy of our Non-advised investor policy is available free of charge on request.

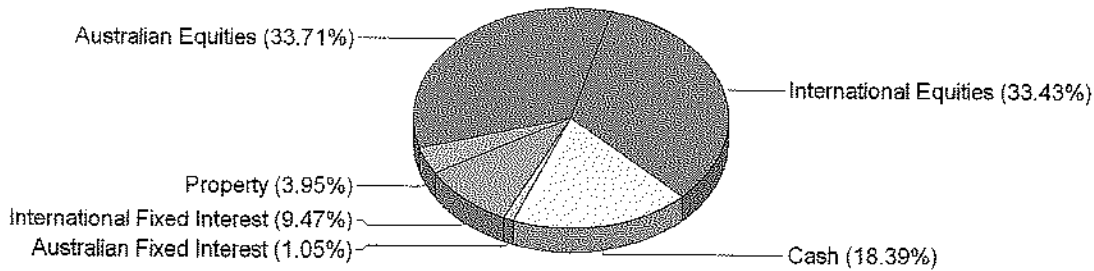
WH Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

Portfolio allocation for WH Morgan

Investment Market	Allocation
Cash	18.39%
Australian Fixed Interest	1.05%
International Fixed Interest	9.47%
Property	3.95%
Australian Equities	33.71%
International Equities	33.43%
Other	0.00%
	100%

Allocation



Notes

The Asset Allocation report may not match the total value of your Portfolio Valuation report due to accrued income; fee, insurance or tax liabilities; personal assets; and personal liabilities. The Asset Allocation report shows the allocation for settled investments and excludes unsettled trades.

Some information may have been provided by your adviser or a third party. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors or omissions is accepted.

As allocation percentages are rounded to two decimal places, the sum of all percentages may not add up to 100%. Any inconsistency is due to rounding.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.
Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.
Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Report criteria

The Asset Allocation includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

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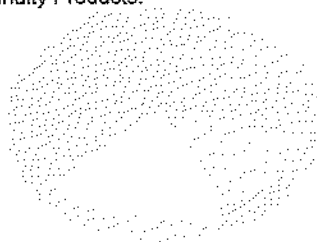
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AIL and CFS entities do not guarantee or underwrite the Platform Annuity Products.



WH Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund

Investment	Units	Price	Price date	Value
FirstWrap Plus Investments-SMSF (5656305)				
Cash				
Cash Account			31-Dec-2021	\$188,951.98
Managed Funds - Diversified fixed interest				
PIMCO Global Bond W (ETL0018AU)	65,407.061060	\$0.993100	31-Dec-2021	\$64,955.75
Managed Funds - Short duration fixed interest				
FSI Wholesale Global Credit Income (FSF0084AU)	77,925.028710	\$0.892500	31-Dec-2021	\$69,548.09
Managed Funds - Australian share				
Bennelong ex-20 Australian Equities (BFL0004AU)	53,144.946350	\$3.399600	31-Dec-2021	\$180,671.56
The Montgomery Fund (FHT0030AU)	43,297.106630	\$1.755100	31-Dec-2021	\$75,990.75
Managed Funds - Australian share - small companies				
Ausbil Australian Emerging Leaders (AAP0104AU)	10,799.810920	\$4.026340	31-Dec-2021	\$43,483.71
FirstChoice WS Aus Small Companies (FSF0502AU)	22,072.834110	\$2.616700	31-Dec-2021	\$57,757.99
Managed Funds - Global share				
MFS Global Equity Trust W (MIA0001AU)	54,704.520220	\$2.325200	31-Dec-2021	\$127,198.95
T. Rowe Price Global Equity I (ETL0071AU)	77,962.423040	\$1.871300	31-Dec-2021	\$145,891.08
Managed Funds - Global share - emerging markets				
Platinum Asia (PLA0004AU)	12,294.163150	\$2.529500	31-Dec-2021	\$31,098.09
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infras Fd (FSF1241AU)	83,505.013170	\$1.256000	31-Dec-2021	\$104,882.30
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$1.007400	31-Dec-2021	\$19,393.19
UBS CBRE Global Property Securities Fund (HML0016AU)	13,181.094330	\$2.168000	31-Dec-2021	\$28,576.61
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.845000	31-Dec-2021	\$4,140.50
NAT. BANK - ORDINARY (NAB)	287.000000	\$28.840000	31-Dec-2021	\$8,277.08
OZMINER - ORDINARY (OZL)	160.000000	\$28.220000	31-Dec-2021	\$4,515.20
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$1.465000	31-Dec-2021	\$3,340.20
SUNCORP - ORDINARY (SUN)	715.000000	\$11.070000	31-Dec-2021	\$7,915.05
WESTPAC - ORDINARY (WBC)	418.000000	\$21.350000	31-Dec-2021	\$8,924.30
Total for FirstWrap Plus Investments-SMSF (5656305)				\$1,175,512.38

Total for W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund \$1,175,512.38

Total portfolio \$1,175,512.38

Information about this report

Notes

The Portfolio valuation report excludes any 'unfilled share trades' and 'pending managed fund sell orders' if settlement details are not known at the date of this report. All pending transactions and unsettled trades are indicative only.

Prices are the latest available prices, at the time, for the selected report date and may not reflect the current valuation. Ex-distribution prices are used where available and when the associated income amount has been processed. Where income has not yet been processed, or an ex-distribution price is not available, a cum-distribution price is used.

Managed fund unit prices are generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian listed security share prices are generally provided by the ASX Limited, ABN 98 008 624 691.

The value displayed for joint accounts is the total value of the account.

Income Accrued is the income accrued on an investment but not physically received in the account as at the report date.

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that DRP as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.

Report criteria

The Portfolio Valuation report includes the following accounts:

- FirstWrap Plus Investments-SMSF (5656305)

Reporting on all items wholly or jointly owned by client "W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund". The report has been restricted to only these types of services; no Cash, no Share, IDPS, Margin Lending. Margin loan details not reported, no breakdown of unsettled trades by investment, tax service liabilities not detailed separately, insurance details not listed.

Disclaimer

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While all care has been taken in the preparation of the information contained in this report (using sources believed to be reliable and accurate) to the maximum extent permitted by law, neither AIL nor any related parties, their employees or directors, accepts responsibility for any loss suffered by any person arising from reliance on this information.

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WH Morgan

True North Financial Planning

The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Date Transaction Debit Credit Balance

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

Cash Account

Date	Transaction	Debit	Credit	Balance
01-Oct-2021	Opening Balance			\$298,484.29
01-Oct-2021	Interest - 01-Sep-2021 - 30-Sep-2021		\$48.88	\$298,533.17
04-Oct-2021	Withdrawal - Administration fee	\$125.41		\$298,407.76
04-Oct-2021	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.26		\$298,151.50
07-Oct-2021	Deposit - Income ETL0018AU		\$48.22	\$298,199.72
18-Oct-2021	Withdrawal - Investor batched managed fund buy	\$175.97		\$298,023.75
22-Oct-2021	Withdrawal - Buy(3073052)	\$222,401.28		\$75,622.47
29-Oct-2021	Deposit - Managed Fund Sell (MGE0001AU)		\$111,809.09	\$187,431.56
01-Nov-2021	Interest - 01-Oct-2021 - 31-Oct-2021		\$20.89	\$187,452.45
03-Nov-2021	Withdrawal - Administration fee	\$130.41		\$187,322.04
03-Nov-2021	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.25		\$187,065.79
04-Nov-2021	Deposit - Income FSF0084AU		\$7.79	\$187,073.58
18-Nov-2021	Withdrawal - Investor batched managed fund buy	\$7.79		\$187,065.79
01-Dec-2021	Deposit - Income FSF0084AU		\$7.79	\$187,073.58
01-Dec-2021	Interest - 01-Nov-2021 - 30-Nov-2021		\$14.86	\$187,088.44
02-Dec-2021	Withdrawal - Administration fee	\$127.23		\$186,961.21
02-Dec-2021	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.25		\$186,704.96
15-Dec-2021	Deposit - Share Income NAB		\$192.29	\$186,897.25
18-Dec-2021	Withdrawal - Investor batched managed fund buy	\$7.79		\$186,889.46
21-Dec-2021	Deposit - Share Income WBC		\$250.80	\$187,140.26
23-Dec-2021	Deposit - Income FSF0713AU		\$327.26	\$187,467.52
23-Dec-2021	Deposit - Income FSF0502AU		\$1,476.67	\$188,944.19
24-Dec-2021	Deposit - Income FSF0084AU		\$7.79	\$188,951.98
31-Dec-2021	Closing Balance			\$188,951.98

Notes

The total value displayed may not reflect the total value shown in your Portfolio Valuation report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Some transaction descriptions may have been provided by your adviser and/or third parties. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors is accepted.

Report criteria

The Cash Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

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WH Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
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W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Managed Funds - Diversified fixed interest

PIMCO Global Bond W (EYL0018AU)

01-Oct-2021	Opening Balance	25,084.848650	\$0.997800	\$25,029.46
19-Oct-2021	Purchase - Purchase	48,550140	\$0.993200	\$48.22
25-Oct-2021	Purchase - Purchase	40,273.862270	\$0.993200	\$40,000.00
31-Dec-2021	Closing Balance	65,407.061060	\$0.993100	\$64,955.75
07-Oct-2021	Income			\$48.22

Managed Funds - Short duration fixed interest

FSI Wholesale Global Credit Income (FSF0084AU)

25-Oct-2021	Purchase - Purchase	77,907.623780	\$0.898500	\$70,000.00
19-Nov-2021	Purchase - Purchase	8,693230	\$0.896100	\$7.79
21-Dec-2021	Purchase - Purchase	8,711700	\$0.894200	\$7.79
31-Dec-2021	Closing Balance	77,925.028710	\$0.892500	\$69,548.09
04-Nov-2021	Income			\$7.79
01-Dec-2021	Income			\$7.79
24-Dec-2021	Income			\$7.79

Managed Funds - Australian share

Bennelong ex-20 Australian Equities (BFL0004AU)

01-Oct-2021	Opening Balance	53,144.946350	\$3.398900	\$180,634.36
31-Dec-2021	Closing Balance	53,144.946350	\$3.399600	\$180,671.56

The Montgomery Fund (FHT0030AU)

01-Oct-2021	Opening Balance	43,297.106630	\$1.725300	\$74,700.50
31-Dec-2021	Closing Balance	43,297.106630	\$1.755100	\$75,990.75

Managed Funds - Australian share - small companies

Ausbil Australian Emerging Leaders (AAP0104AU)

01-Oct-2021	Opening Balance	10,799.810920	\$3.814760	\$41,198.69
31-Dec-2021	Closing Balance	10,799.810920	\$4.026340	\$43,483.71

FirstChoice WS Aus Small Companies (FSF0502AU)

01-Oct-2021	Opening Balance	22,025.221280	\$2.631000	\$57,948.36
19-Oct-2021	Purchase - Purchase	47,612830	\$2.683100	\$127.75
31-Dec-2021	Closing Balance	22,072.834110	\$2.616700	\$57,757.99
23-Dec-2021	Income			\$1,476.67

Managed Funds - Global share

Magellan Global Open Class (MGE0001AU)

01-Oct-2021	Opening Balance	41,124.424960	\$2.699300	\$111,007.16
25-Oct-2021	Disposal	(41,124.424960)	\$2.718800	(\$111,809.09)
31-Dec-2021	Closing Balance	0.000000		

NPS Global Equity Trust W (MIA0001AU)

01-Oct-2021	Opening Balance	29,548.689620	\$2.212400	\$65,373.52
25-Oct-2021	Purchase - Purchase	25,155.830600	\$2.234100	\$56,200.64
31-Dec-2021	Closing Balance	54,704.520220	\$2.325200	\$127,198.95

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)				

Managed Funds - Global share

T. Rowe Price Global Equity I (ETL0071AU)				
01-Oct-2021	Opening Balance	48,468.515930	\$1.886900	\$91,455.24
25-Oct-2021	Purchase - Purchase	29,493.907110	\$1.905500	\$56,200.64
31-Dec-2021	Closing Balance	77,962.423040	\$1.871300	\$145,891.08

Managed Funds - Global share - emerging markets

Platinum Asia (PLA0004AU)				
01-Oct-2021	Opening Balance	12,294.163150	\$2.586400	\$31,797.62
31-Dec-2021	Closing Balance	12,294.163150	\$2.529500	\$31,098.09

Managed Funds - Global property and infrastructure

First Sentier Global Listed Infras Fd (FSF1241AU)				
01-Oct-2021	Opening Balance	83,505.013170	\$1.180400	\$98,569.32
31-Dec-2021	Closing Balance	83,505.013170	\$1.256000	\$104,882.30

FirstChoice WS Global Property Secs (FSF0713AU)				
01-Oct-2021	Opening Balance	19,250.731920	\$0.913400	\$17,583.62
31-Dec-2021	Closing Balance	19,250.731920	\$1.007400	\$19,393.19
23-Dec-2021	Income			\$327.26

UBS CBRE Global Property Securities Fund (HML0019AU)				
01-Oct-2021	Opening Balance	13,181.094330	\$1.900100	\$25,045.40
31-Dec-2021	Closing Balance	13,181.094330	\$2.168000	\$28,576.61

ASX Listed Securities - General

BELLEVUE - ORDINARY (BGL)				
01-Oct-2021	Opening Balance	4,900.000000	\$0.845	\$4,140.50
31-Dec-2021	Closing Balance	4,900.000000	\$0.845	\$4,140.50

NAT. BANK - ORDINARY (NAB)				
01-Oct-2021	Opening Balance	287.000000	\$27.830	\$7,987.21
31-Dec-2021	Closing Balance	287.000000	\$28.840	\$8,277.08
15-Dec-2021	Income			\$192.29

OZMINER - ORDINARY (OZL)				
01-Oct-2021	Opening Balance	160.000000	\$22.510	\$3,601.60
31-Dec-2021	Closing Balance	160.000000	\$28.220	\$4,515.20

ST.BARBARA - ORDINARY (SBM)				
01-Oct-2021	Opening Balance	2,280.000000	\$1.340	\$3,055.20
31-Dec-2021	Closing Balance	2,280.000000	\$1.465	\$3,340.20

SUNCORP - ORDINARY (SUN)				
01-Oct-2021	Opening Balance	715.000000	\$12.560	\$8,980.40
31-Dec-2021	Closing Balance	715.000000	\$11.070	\$7,915.05

WESTPAC - ORDINARY (WBC)				
01-Oct-2021	Opening Balance	418.000000	\$26.000	\$10,868.00
31-Dec-2021	Closing Balance	418.000000	\$21.350	\$8,924.30
21-Dec-2021	Income			\$250.80

Notes

Opening balance is calculated using the last known price as at 30 September 2021.

The total value displayed may not reflect the total value shown in your Portfolio Valuation Report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Some transaction descriptions may have been provided by your adviser.

Report criteria

The Investment Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

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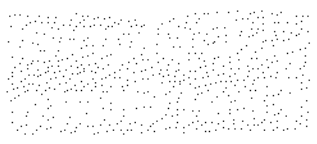
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1. The first part of the document is a list of names.

2. The second part is a list of dates.

3. The third part is a list of locations.

4. The fourth part is a list of events.

5. The fifth part is a list of people.

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Telephone 1300 769 619
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www.cfs.com.au/firstwrap

4 April 2022



R04-4063114-002727

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund
PO Box 5558
Cairns QLD 4870

FirstWrap March 2022 quarterly statement

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 January 2022 to 31 March 2022 for your account/s within FirstWrap Investments and/or FirstWrap Plus Investments.

Your statement includes the following reports:

- 1. Asset allocation**
Graphically represents your investment allocation and profile by asset class.
- 2. Portfolio valuation**
Lists the current value of the investments within your portfolio at the end of the quarter based on the most recent price valuation.
- 3. Cash transaction list**
Lists the cash transactions carried out during the quarter.
- 4. Investment transaction list**
Lists the investment transactions carried out during the quarter.

If you have a regular savings plan within FirstWrap, it is important you read the enclosed information sheet *Important information for regular savings plan investors*.

More information

If you have any questions please contact your adviser, True North Financial Planning, on 03 6334 3143.

Yours sincerely,

Colonial First State

Important information for regular savings plan investors

If you make regular savings plan contributions to FirstWrap, you may not have the current disclosure document at the time you invest under the savings plan. Disclosure documents are updated regularly and can be accessed in the following ways:

- **From your adviser**
Disclosure documents for each financial product available for investment in FirstWrap are available at no cost to your adviser via an online service. These documents are placed online after they have been updated electronically by the product provider.
- **Through your online service**
You can view, download and print disclosure documents at any time through our free secure online service. If you want to use this service or you need help navigating the site please call your adviser. Alternatively please call the phone number on the front of this letter.
- **Printed disclosure documents**
You can obtain printed copies of the disclosure documents by calling us on the phone number on the front of this letter.

Investment news

If we receive notice from an investment manager about a significant change or event that affects an investment, we will summarise the change in *Investment News* available at www.cfs.com.au/firstwrap/investors. For specific investment information about managed account portfolios, please contact your adviser.

Risk of ceasing to nominate an adviser

FirstWrap and FirstWrap Plus are intended to be operated with an adviser. Should you cease to nominate an adviser on your account, there are additional risks that you need to consider. These include an increased risk of financial loss due to:

- Reduced monitoring and active management of your account, which would typically be undertaken by your adviser
- Increased time to process trades, as you will need to submit manual forms to request trades on your account.

Please refer to the 'What happens if you no longer have an adviser' section in the Other Important Information brochure for more information if you no longer have an adviser appointed on your account. A copy of our Non-advised investor policy is available free of charge on request.

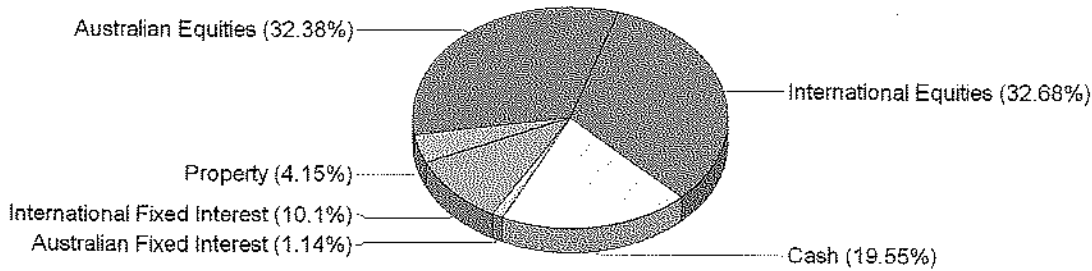
William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

Portfolio allocation for WH Morgan

Investment Market	Allocation
Cash	19.55%
Australian Fixed interest	1.14%
International Fixed Interest	10.10%
Property	4.15%
Australian Equities	32.38%
International Equities	32.68%
Other	0.00%
	100%

Allocation



Notes

The Asset Allocation report may not match the total value of your Portfolio Valuation report due to accrued income; fee, insurance or tax liabilities; personal assets; and personal liabilities. The Asset Allocation report shows the allocation for settled investments and excludes unsettled trades.

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As allocation percentages are rounded to two decimal places, the sum of all percentages may not add up to 100%. Any inconsistency is due to rounding.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.
Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.
Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Report criteria

The Asset Allocation includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

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William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund

Investment	Units	Price	Price date	Value
FirstWrap Plus Investments-SMSF (5656305)				
Cash				
Cash Account			31-Mar-2022	\$188,948.69
Managed Funds - Diversified fixed interest				
PIMCO Global Bond W (ETL0018AU)	65,440.732840	\$0.946400	31-Mar-2022	\$61,933.11
Managed Funds - Short duration fixed interest				
FSI Wholesale Global Credit Income (FSF0084AU)	77,951.352010	\$0.882800	30-Mar-2022	\$68,815.45
Managed Funds - Australian share				
Bennelong ex-20 Australian Equities (BFL0004AU)	53,144.946350	\$2.825700	31-Mar-2022	\$150,171.67
The Montgomery Fund (FHT0030AU)	43,567.071780	\$1.613000	31-Mar-2022	\$70,273.69
Managed Funds - Australian share - small companies				
Ausbil Australian Emerging Leaders (AAP0104AU)	11,129.270260	\$3.814460	31-Mar-2022	\$42,452.16
FirstChoice WS Aus Small Companies (FSF0502AU)	22,657.677080	\$2.358100	30-Mar-2022	\$53,429.07
Managed Funds - Global share				
MFS Global Equity Trust W (MIA0001AU)	54,704.520220	\$2.094200	31-Mar-2022	\$114,562.21
T. Rowe Price Global Equity I (ETL0071AU)	77,962.423040	\$1.572300	31-Mar-2022	\$122,580.32
Managed Funds - Global share - emerging markets				
Platinum Asia (PLA0004AU)	12,294.163150	\$2.260800	30-Mar-2022	\$27,794.64
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infras Fd (FSF1241AU)	83,505.013170	\$1.298000	31-Mar-2022	\$108,389.51
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.976500	30-Mar-2022	\$18,798.34
UBS CBRE Global Property Securities Fund (HML0016AU)	13,200.487140	\$2.070400	30-Mar-2022	\$27,330.29
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.960000	31-Mar-2022	\$4,704.00
NAT. BANK - ORDINARY (NAB)	287.000000	\$32.350000	31-Mar-2022	\$9,284.45
OZMINER - ORDINARY (OZL)	160.000000	\$26.670000	31-Mar-2022	\$4,267.20
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$1.410000	31-Mar-2022	\$3,214.80
SUNCORP - ORDINARY (SUN)	715.000000	\$11.120000	31-Mar-2022	\$7,950.80
WESTPAC - ORDINARY (WBC)	418.000000	\$24.240000	31-Mar-2022	\$10,132.32
Total for FirstWrap Plus Investments-SMSF (5656305)				\$1,095,032.72

Total for W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund **\$1,095,032.72**

Total portfolio **\$1,095,032.72**

Information about this report**Notes**

The Portfolio valuation report excludes any 'unfilled share trades' and 'pending managed fund sell orders' if settlement details are not known at the date of this report. All pending transactions and unsettled trades are indicative only.

Prices are the latest available prices, at the time, for the selected report date and may not reflect the current valuation. Ex-distribution prices are used where available and when the associated income amount has been processed. Where income has not yet been processed, or an ex-distribution price is not available, a cum-distribution price is used.

Managed fund unit prices are generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian listed security share prices are generally provided by the ASX Limited, ABN 98 008 624 691.

The value displayed for joint accounts is the total value of the account.

Income Accrued is the income accrued on an investment but not physically received in the account as at the report date.

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that DRP as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.

Report criteria

The Portfolio Valuation report includes the following accounts:

- FirstWrap Plus Investments-SMSF (5656305)

Reporting on all items wholly or jointly owned by client "W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund". The report has been restricted to only these types of services; no Cash, no Share, IDPS, Margin Lending. Margin loan details not reported, no breakdown of unsettled trades by investment, tax service liabilities not detailed separately, insurance details not listed.

Disclaimer

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While all care has been taken in the preparation of the information contained in this report (using sources believed to be reliable and accurate) to the maximum extent permitted by law, neither AIL nor any related parties, their employees or directors, accepts responsibility for any loss suffered by any person arising from reliance on this information.

Past performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation or needs of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

For the IDPS, only the information displayed at the end of each quarter of the financial year will be considered by the auditor in preparing its annual report.

The Challenger annuity products accessible via the FirstWrap Platform are issued by Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 (Challenger Life).

The AIA Australia annuity products accessible via the FirstWrap Platform are issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is part of the AIA Group.

Challenger Life and AIA Australia have each appointed AIL to perform platform administration services in relation to the annuity products accessible via the FirstWrap Platform (Platform Annuity Products). AIL is providing platform administration services only and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

AIL and CFS entities do not guarantee or underwrite the Platform Annuity Products.

William Morgan

True North Financial Planning

The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Date	Transaction	Debit	Credit	Balance
W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)				
Cash Account				
01-Jan-2022	Opening Balance			\$188,951.98
01-Jan-2022	Interest - 01-Dec-2021 - 31-Dec-2021		\$14.22	\$188,966.20
05-Jan-2022	Withdrawal - Administration fee	\$131.99		\$188,834.21
05-Jan-2022	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.26		\$188,577.95
14-Jan-2022	Deposit - Income HML0016AU		\$39.54	\$188,617.49
18-Jan-2022	Withdrawal - Investor batched managed fund buy	\$1,524.00		\$187,093.49
19-Jan-2022	Deposit - Income FHT0030AU		\$433.78	\$187,527.27
19-Jan-2022	Deposit - Income AAP0104AU		\$1,181.40	\$188,708.67
21-Jan-2022	Deposit - Income ETL0018AU		\$32.50	\$188,741.17
01-Feb-2022	Interest - 01-Jan-2022 - 31-Jan-2022		\$15.36	\$188,756.53
02-Feb-2022	Deposit - Income FSF0084AU		\$7.79	\$188,764.32
02-Feb-2022	Withdrawal - Administration fee	\$127.95		\$188,636.37
02-Feb-2022	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.27		\$188,380.10
18-Feb-2022	Withdrawal - Investor batched managed fund buy	\$1,655.47		\$186,724.63
01-Mar-2022	Interest - 01-Feb-2022 - 28-Feb-2022		\$13.68	\$186,738.31
02-Mar-2022	Deposit - Income FSF0084AU		\$7.79	\$186,746.10
02-Mar-2022	Withdrawal - Administration fee	\$114.42		\$186,631.68
02-Mar-2022	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.26		\$186,375.42
11-Mar-2022	Deposit - Share Income OZL		\$28.80	\$186,404.22
18-Mar-2022	Withdrawal - Investor batched managed fund buy	\$7.79		\$186,396.43
30-Mar-2022	Deposit - Income FSF0084AU		\$7.80	\$186,404.23
30-Mar-2022	Deposit - Income FSF0502AU		\$2,544.46	\$188,948.69
31-Mar-2022	Closing Balance			\$188,948.69

Notes

The total value displayed may not reflect the total value shown in your Portfolio Valuation report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Some transaction descriptions may have been provided by your adviser and/or third parties. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors is accepted.

Report criteria

The Cash Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

Disclaimer

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The Challenger annuity products accessible via the FirstWrap Platform are issued by Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 (Challenger Life).

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Challenger Life and AIA Australia have each appointed AIL to perform platform administration services in relation to the annuity products accessible via the FirstWrap Platform (Platform Annuity Products). AIL is providing platform administration services only and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

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William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
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W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Managed Funds - Diversified fixed interest

PIRGO Global Bond W (ETL0018AU)

01-Jan-2022	Opening Balance	65,407.061060	\$0.993100	\$64,955.75
21-Feb-2022	Purchase - Purchase	33.671780	\$0.965200	\$32.50
31-Mar-2022	Closing Balance	65,440.732840	\$0.946400	\$61,933.11
21-Jan-2022	Income			\$32.50

Managed Funds - Short duration fixed interest

FSI Wholesale Global Credit Income (F5F0084AU)

01-Jan-2022	Opening Balance	77,925.028710	\$0.892500	\$69,548.09
19-Jan-2022	Purchase - Purchase	8.707800	\$0.894600	\$7.79
21-Feb-2022	Purchase - Purchase	8.796300	\$0.885600	\$7.79
21-Mar-2022	Purchase - Purchase	8.819200	\$0.883300	\$7.79
31-Mar-2022	Closing Balance	77,951.352010	\$0.882800	\$68,815.45
02-Feb-2022	Income			\$7.79
02-Mar-2022	Income			\$7.79
30-Mar-2022	Income			\$7.80

Managed Funds - Australian share

Sennelong ex-20 Australian Equities (BFL0004AU)

01-Jan-2022	Opening Balance	53,144.946350	\$3.399600	\$180,671.56
31-Mar-2022	Closing Balance	53,144.946350	\$2.825700	\$150,171.67

The Montgomery Fund (FHT0030AU)

01-Jan-2022	Opening Balance	43,297.106630	\$1.755100	\$75,990.75
21-Feb-2022	Purchase - Purchase	269.965150	\$1.606800	\$433.78
31-Mar-2022	Closing Balance	43,567.071780	\$1.613000	\$70,273.69
19-Jan-2022	Income			\$433.78

Managed Funds - Australian share - small companies

Ausbi Australian Emerging Leaders (AAP0104AU)

01-Jan-2022	Opening Balance	10,799.810920	\$4.026340	\$43,483.71
21-Feb-2022	Purchase - Purchase	329.459340	\$3.585875	\$1,181.40
31-Mar-2022	Closing Balance	11,129.270260	\$3.814460	\$42,452.16
19-Jan-2022	Income			\$1,181.40

FirstChoice WS Aus Small Companies (FSF0502AU)

01-Jan-2022	Opening Balance	22,072.834110	\$2.616700	\$57,757.99
19-Jan-2022	Purchase - Purchase	584.842970	\$2.524900	\$1,476.67
31-Mar-2022	Closing Balance	22,657.677080	\$2.358100	\$53,429.07
30-Mar-2022	Income			\$2,544.46

Managed Funds - Global share

MFS Global Equity Trust W (MIA0001AU)

01-Jan-2022	Opening Balance	54,704.520220	\$2.325200	\$127,198.95
31-Mar-2022	Closing Balance	54,704.520220	\$2.094200	\$114,562.21

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)				
Managed Funds - Global share				
T. Rowe Price Global Equity 1 (ETL0071AU)				
01-Jan-2022	Opening Balance	77,962.423040	\$1.871300	\$145,891.08
31-Mar-2022	Closing Balance	77,962.423040	\$1.572300	\$122,580.32
Managed Funds - Global share - emerging markets				
Platinum Asia (PLA0004AU)				
01-Jan-2022	Opening Balance	12,294.163150	\$2.529500	\$31,098.09
31-Mar-2022	Closing Balance	12,294.163150	\$2.260800	\$27,794.64
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infras Fd (FSF1241AU)				
01-Jan-2022	Opening Balance	83,505.013170	\$1.256000	\$104,882.30
31-Mar-2022	Closing Balance	83,505.013170	\$1.298000	\$108,389.51
FirstChoice WS Global Property Secs (FSF0713AU)				
01-Jan-2022	Opening Balance	19,250.731920	\$1.007400	\$19,393.19
31-Mar-2022	Closing Balance	19,250.731920	\$0.976500	\$18,798.34
UBS CBRE Global Property Securities Fund (HML0016AU)				
01-Jan-2022	Opening Balance	13,181.094330	\$2.168000	\$28,576.61
19-Jan-2022	Purchase - Purchase	19.392810	\$2.038900	\$39.54
31-Mar-2022	Closing Balance	13,200.487140	\$2.070400	\$27,330.29
14-Jan-2022	Income			\$39.54
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)				
01-Jan-2022	Opening Balance	4,900.000000	\$0.845	\$4,140.50
31-Mar-2022	Closing Balance	4,900.000000	\$0.960	\$4,704.00
NAT. BANK - ORDINARY (NAB)				
01-Jan-2022	Opening Balance	287.000000	\$28.840	\$8,277.08
31-Mar-2022	Closing Balance	287.000000	\$32.350	\$9,284.45
OZMINER - ORDINARY (OZL)				
01-Jan-2022	Opening Balance	160.000000	\$28.220	\$4,515.20
31-Mar-2022	Closing Balance	160.000000	\$26.670	\$4,267.20
11-Mar-2022	Income			\$28.80
ST.BARBARA - ORDINARY (SBM)				
01-Jan-2022	Opening Balance	2,280.000000	\$1.465	\$3,340.20
31-Mar-2022	Closing Balance	2,280.000000	\$1.410	\$3,214.80
SUNCORP - ORDINARY (SUN)				
01-Jan-2022	Opening Balance	715.000000	\$11.070	\$7,915.05
31-Mar-2022	Closing Balance	715.000000	\$11.120	\$7,950.80
WESTPAC - ORDINARY (WBC)				
01-Jan-2022	Opening Balance	418.000000	\$21.350	\$8,924.30
31-Mar-2022	Closing Balance	418.000000	\$24.240	\$10,132.32

Notes

Opening balance is calculated using the last known price as at 31 December 2021.

The total value displayed may not reflect the total value shown in your Portfolio Valuation Report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Some transaction descriptions may have been provided by your adviser.

Report criteria

The Investment Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

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Changing the operator and custodian of your investor directed portfolio service (IDPS) product – there's nothing you have to do.

To date, the IDPS operator and custodian of your FirstWrap Plus Investments account has been Avanteos Investments Limited (AIL), which is part of Colonial First State (CFS).

This notice is simply to advise you that the IDPS operator and custodian is changing to Colonial First State Investments Limited (CFSIL) on 30 May 2022, subject to regulator approval.

If you have a managed account through your IDPS account, the administrator and custodian are changing from AIL to CFSIL.

CFSIL is part of CFS and the responsible entity and custodian of other CFSIL investment products, as well as administrator and custodian to other CFS super products.

This change won't affect your IDPS account or the services that we provide – there's no action you have to take.

Existing Direct Debit arrangements (using Debit User ID 207438) will continue. The new name Colonial First State Investments Limited will appear on statements following the change.

Why the change?

There has been a change to government legislation that aims to simplify and streamline the role of all super trustee companies. As AIL is the trustee of CFS super funds, it will retire as an IDPS operator and custodian and those responsibilities will transfer to CFSIL.

If you have any questions, you can call us on 1300 769 619 Monday to Friday, 8am to 7pm, Melbourne time.

Changing the operator and custodian of your investor directed portfolio service (IDPS) product – there's nothing you have to do.

To date, the IDPS operator and custodian of your FirstWrap Investments account has been Avanteos Investments Limited (AIL), which is part of Colonial First State (CFS).

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If you have any questions, you can call us on 1300 769 619 Monday to Friday, 8am to 7pm, Melbourne time.



Locked Bag 3460
GPO MELBOURNE VIC 3001

Telephone 1300 769 619
firstwrap@cfs.com.au
www.cfs.com.au/firstwrap

8 July 2022



R04-4083827-002855

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund
PO Box 5558
Cairns QLD 4870

FirstWrap June 2022 quarterly statement

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 April 2022 to 30 June 2022 for your account/s within FirstWrap Investments and/or FirstWrap Plus Investments.

Your statement includes the following reports:

1. **Asset allocation**
Graphically represents your investment allocation and profile by asset class.
2. **Portfolio valuation**
Lists the current value of the investments within your portfolio at the end of the quarter based on the most recent price valuation.
3. **Cash transaction list**
Lists the cash transactions carried out during the quarter.
4. **Investment transaction list**
Lists the investment transactions carried out during the quarter.

If you have a regular savings plan within FirstWrap, it is important you read the enclosed information sheet *Important information for regular savings plan investors*.

More information

If you have any questions please contact your adviser, True North Financial Planning, on 03 6334 3143.

Yours sincerely,

Colonial First State

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Important information for regular savings plan investors

If you make regular savings plan contributions to FirstWrap, you may not have the current disclosure document at the time you invest under the savings plan. Disclosure documents are updated regularly and can be accessed in the following ways:

- **From your adviser**
Disclosure documents for each financial product available for investment in FirstWrap are available at no cost to your adviser via an online service. These documents are placed online after they have been updated electronically by the product provider.
- **Through your online service**
You can view, download and print disclosure documents at any time through our free secure online service. If you want to use this service or you need help navigating the site please call your adviser. Alternatively please call the phone number on the front of this letter.
- **Printed disclosure documents**
You can obtain printed copies of the disclosure documents by calling us on the phone number on the front of this letter.

Investment news

If we receive notice from an investment manager about a significant change or event that affects an investment, we will summarise the change in *Investment News* available at www.cfs.com.au/firstwrap/investors. For specific investment information about managed account portfolios, please contact your adviser.

Risk of ceasing to nominate an adviser

FirstWrap and FirstWrap Plus are intended to be operated with an adviser. Should you cease to nominate an adviser on your account, there are additional risks that you need to consider. These include an increased risk of financial loss due to:

- Reduced monitoring and active management of your account, which would typically be undertaken by your adviser
- Increased time to process trades, as you will need to submit manual forms to request trades on your account.

Please refer to the 'What happens if you no longer have an adviser' section in the Other Important Information brochure for more information if you no longer have an adviser appointed on your account. A copy of our Non-advised investor policy is available free of charge on request.

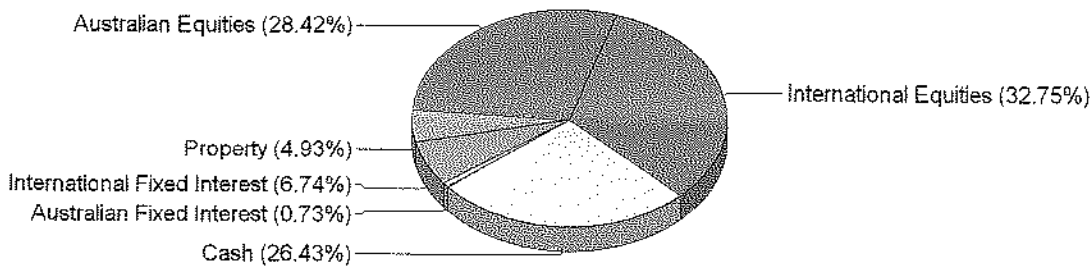
William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

Portfolio allocation for WH Morgan

Investment Market	Allocation
Cash	26.43%
Australian Fixed Interest	0.73%
International Fixed Interest	6.74%
Property	4.93%
Australian Equities	28.42%
International Equities	32.75%
Other	0.00%
	100%

Allocation



Notes

The Asset Allocation report may not match the total value of your Portfolio Valuation report due to accrued income; fee, insurance or tax liabilities; personal assets; and personal liabilities. The Asset Allocation report shows the allocation for settled investments and excludes unsettled trades.

Some information may have been provided by your adviser or a third party. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors or omissions is accepted.

As allocation percentages are rounded to two decimal places, the sum of all percentages may not add up to 100%. Any inconsistency is due to rounding.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.
Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.
Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Report criteria

The Asset Allocation includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Avanteos Superannuation Trust' ABN 38 876 896 681 and issuer of FirstWrap Plus Super and Pension and FirstWrap Super and Pension (closed to new investors 28 March 2011). Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) operator and custodian of 'Avanteos Wrap Account Service' which include the FirstWrap Plus Investments and FirstWrap Investments (closed to new investors 28 March 2011).

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William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund

Investment	Units	Price	Price date	Value
FirstWrap Plus Investments-SMSF (5656305)				
Cash				
Cash Account			30-Jun-2022	\$179,737.24
Managed Funds - Diversified fixed interest				
PIMCO Global Bond W (ETL0018AU)	65,440.732840	\$0.892100	30-Jun-2022	\$58,379.68
Managed Funds - Short duration fixed interest				
FSI Wholesale Global Credit Income (FSF0084AU)	77,978.184880	\$0.854900	30-Jun-2022	\$66,663.55
Managed Funds - Australian share				
Bennelong ex-20 Australian Equities (BFL0004AU)	53,144.946350	\$2.279100	30-Jun-2022	\$121,122.65
The Montgomery Fund (FHT0030AU)	43,567.071780	\$1.428800	30-Jun-2022	\$62,248.63
Managed Funds - Australian share - small companies				
Ausbil Australian Emerging Leaders (AAP0104AU)	11,129.270260	\$3.141210	30-Jun-2022	\$34,959.38
FirstChoice WS Aus Small Companies (FSF0502AU)	23,741.856210	\$1.905800	30-Jun-2022	\$45,247.23
Managed Funds - Global share				
MFS Global Equity Trust W (MIA0001AU)	54,704.520220	\$1.938900	30-Jun-2022	\$106,066.59
T. Rowe Price Global Equity I (ETL0071AU)	77,962.423040	\$1.384300	30-Jun-2022	\$107,923.38
Managed Funds - Global share - emerging markets				
Platinum Asia (PLA0004AU)	12,294.163150	\$2.328400	30-Jun-2022	\$28,625.73
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infras Fd (FSF1241AU)	83,505.013170	\$1.219300	30-Jun-2022	\$101,817.66
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.800900	30-Jun-2022	\$15,417.91
UBS CBRE Global Property Securities Fund (HML0016AU)	13,200.487140	\$1.708500	30-Jun-2022	\$22,553.03
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.640000	30-Jun-2022	\$3,136.00
NAT. BANK - ORDINARY (NAB)	287.000000	\$27.390000	30-Jun-2022	\$7,860.93
OZMINER - ORDINARY (OZL)	160.000000	\$17.760000	30-Jun-2022	\$2,841.60
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$0.750000	30-Jun-2022	\$1,710.00
SUNCORP - ORDINARY (SUN)	715.000000	\$10.980000	30-Jun-2022	\$7,850.70
WESTPAC - ORDINARY (WBC)	418.000000	\$19.500000	30-Jun-2022	\$8,151.00
Total for FirstWrap Plus Investments-SMSF (5656305)				\$982,312.89

Total for W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund \$982,312.89

Total portfolio \$982,312.89

Information about this report**Notes**

The Portfolio valuation report excludes any 'unfilled share trades' and 'pending managed fund sell orders' if settlement details are not known at the date of this report. All pending transactions and unsettled trades are indicative only.

Prices are the latest available prices, at the time, for the selected report date and may not reflect the current valuation. Ex-distribution prices are used where available and when the associated income amount has been processed. Where income has not yet been processed, or an ex-distribution price is not available, a cum-distribution price is used.

Managed fund unit prices are generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian listed security share prices are generally provided by the ASX Limited, ABN 98 008 624 691.

The value displayed for joint accounts is the total value of the account.

Income Accrued is the income accrued on an investment but not physically received in the account as at the report date.

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that DRP as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.

Report criteria

The Portfolio Valuation report includes the following accounts:

- FirstWrap Plus Investments-SMSF (5656305)

Reporting on all items wholly or jointly owned by client "W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund". The report has been restricted to only these types of services; no Cash, no Share, IDPS, Margin Lending, Margin loan details not reported, no breakdown of unsettled trades by investment, tax service liabilities not detailed separately, insurance details not listed.

Disclaimer

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While all care has been taken in preparing the information contained in this report (using reliable and accurate sources) to the extent permitted by law, neither AIL, CFSIL nor any related parties, their employees or directors, accept responsibility for any loss suffered by any person arising from reliance on this information.

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William Morgan

True North Financial Planning

The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Date	Transaction	Debit	Credit	Balance
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W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

Cash Account

01-Apr-2022	Opening Balance			\$188,948.69
01-Apr-2022	Deposit - Share Income SUN		\$164.45	\$189,113.14
01-Apr-2022	Interest - 01-Mar-2022 - 31-Mar-2022		\$14.35	\$189,127.49
05-Apr-2022	Withdrawal - Administration fee	\$127.62		\$188,999.87
05-Apr-2022	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.25		\$188,743.62
18-Apr-2022	Withdrawal - Investor batched managed fund buy	\$2,552.26		\$186,191.36
28-Apr-2022	Deposit - Income FSF0084AU		\$7.80	\$186,199.16
01-May-2022	Interest - 01-Apr-2022 - 30-Apr-2022		\$14.89	\$186,214.05
03-May-2022	Withdrawal - Administration fee	\$122.76		\$186,091.29
03-May-2022	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.25		\$185,835.04
18-May-2022	Withdrawal - Investor batched managed fund buy	\$7.80		\$185,827.24
01-Jun-2022	Interest - 01-May-2022 - 31-May-2022		\$37.23	\$185,864.47
02-Jun-2022	Deposit - Income FSF0084AU		\$7.80	\$185,872.27
02-Jun-2022	Withdrawal - Administration fee	\$125.95		\$185,746.32
02-Jun-2022	Withdrawal - Adviser service fee (\$) True North Financial Planning Ongoing Advice Fee	\$256.26		\$185,490.06
18-Jun-2022	Withdrawal - Investor batched managed fund buy	\$7.80		\$185,482.26
21-Jun-2022	Withdrawal - Direct Credit NAB W. H. Morgan Nominees Pty. Ltd. ATF W. H. Morgan Superan	\$6,000.00		\$179,482.26
24-Jun-2022	Deposit - Share Income WBC		\$254.98	\$179,737.24
30-Jun-2022	Closing Balance			\$179,737.24

Notes

The total value displayed may not reflect the total value shown in your Portfolio Valuation report due to the exclusion of fees, insurance and tax liabilities; personal assets; personal liabilities; and unsettled trades.

Some transaction descriptions may have been provided by your adviser and/or third parties. We believe the data/descriptions are correct at the time of issue, but no responsibility arising in any way for errors is accepted.

Report criteria

The Cash Transaction List includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)

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William Morgan

True North Financial Planning
The Advice Exchange Pty Ltd

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
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W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

Managed Funds - Diversified fixed interest

PIMCO Global Bond W (ETL0018AU)

01-Apr-2022	Opening Balance	65,440.732840	\$0.946400	\$61,933.11
30-Jun-2022	Closing Balance	65,440.732840	\$0.892100	\$58,379.68

Managed Funds - Short duration fixed interest

FBI Wholesale Global Credit Income (FSP0084AU)

01-Apr-2022	Opening Balance	77,951.352010	\$0.882700	\$68,807.66
19-Apr-2022	Purchase - Purchase	8.832520	\$0.883100	\$7.80
19-May-2022	Purchase - Purchase	8.995500	\$0.867100	\$7.80
21-Jun-2022	Purchase - Purchase	9.004850	\$0.866200	\$7.80
30-Jun-2022	Closing Balance	77,978.184880	\$0.854900	\$66,663.55
28-Apr-2022	Income			\$7.80
02-Jun-2022	Income			\$7.80

Managed Funds - Australian share

Benelong ex-20 Australian Equities (BFL0004AU)

01-Apr-2022	Opening Balance	53,144.946350	\$2.825700	\$150,171.67
30-Jun-2022	Closing Balance	53,144.946350	\$2.279100	\$121,122.65

The Montgomery Fund (FHT0030AU)

01-Apr-2022	Opening Balance	43,567.071780	\$1.613000	\$70,273.69
30-Jun-2022	Closing Balance	43,567.071780	\$1.428800	\$62,248.63

Managed Funds - Australian share - small companies

Ausbill Australian Emerging Leaders (AAP0104AU)

01-Apr-2022	Opening Balance	11,129.270260	\$3.814460	\$42,452.16
30-Jun-2022	Closing Balance	11,129.270260	\$3.141210	\$34,959.38

FirstChoice WS Aus Small Companies (FSP0502AU)

01-Apr-2022	Opening Balance	22,657.677080	\$2.349500	\$53,234.21
19-Apr-2022	Purchase - Purchase	1,084.179130	\$2.346900	\$2,544.46
30-Jun-2022	Closing Balance	23,741.856210	\$1.905800	\$45,247.23

Managed Funds - Global share

MFS Global Equity Trust W (MGA0001AU)

01-Apr-2022	Opening Balance	54,704.520220	\$2.094200	\$114,562.21
30-Jun-2022	Closing Balance	54,704.520220	\$1.938900	\$106,066.59

T. Rowe Price Global Equity I (ETL0071AU)

01-Apr-2022	Opening Balance	77,962.423040	\$1.572300	\$122,580.32
30-Jun-2022	Closing Balance	77,962.423040	\$1.384300	\$107,923.38

Managed Funds - Global share - emerging markets

Platinum Asia (PLA0004AU)

01-Apr-2022	Opening Balance	12,294.163150	\$2.246300	\$27,616.38
30-Jun-2022	Closing Balance	12,294.163150	\$2.328400	\$28,625.73

FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)				
Managed Funds - Global property and infrastructure				
First Sentier Global Listed Infrs Fd (FSF1241AU)				
01-Apr-2022	Opening Balance	83,505.013170	\$1.298000	\$108,389.51
30-Jun-2022	Closing Balance	83,505.013170	\$1.219300	\$101,817.66
FirstChoice WS Global Property Secs (FSF0713AU)				
01-Apr-2022	Opening Balance	19,250.731920	\$0.965800	\$18,592.36
30-Jun-2022	Closing Balance	19,250.731920	\$0.800900	\$15,417.91
UBS CBRE Global Property Securities Fund (HML0016AU)				
01-Apr-2022	Opening Balance	13,200.487140	\$2.048100	\$27,035.92
30-Jun-2022	Closing Balance	13,200.487140	\$1.708500	\$22,553.03
ASX Listed Securities - General				
BELLEVUE - ORDINARY (BGL)				
01-Apr-2022	Opening Balance	4,900.000000	\$0.960	\$4,704.00
30-Jun-2022	Closing Balance	4,900.000000	\$0.640	\$3,136.00
NAT. BANK - ORDINARY (NAB)				
01-Apr-2022	Opening Balance	287.000000	\$32.350	\$9,284.45
30-Jun-2022	Closing Balance	287.000000	\$27.390	\$7,860.93
OZMINER - ORDINARY (OZL)				
01-Apr-2022	Opening Balance	160.000000	\$26.670	\$4,267.20
30-Jun-2022	Closing Balance	160.000000	\$17.760	\$2,841.60
ST.BARBARA - ORDINARY (SBM)				
01-Apr-2022	Opening Balance	2,280.000000	\$1.410	\$3,214.80
30-Jun-2022	Closing Balance	2,280.000000	\$0.750	\$1,710.00
SUNCORP - ORDINARY (SUN)				
01-Apr-2022	Opening Balance	715.000000	\$11.120	\$7,950.80
30-Jun-2022	Closing Balance	715.000000	\$10.980	\$7,850.70
01-Apr-2022	Income			\$164.45
WESTPAC - ORDINARY (WBC)				
01-Apr-2022	Opening Balance	418.000000	\$24.240	\$10,132.32
30-Jun-2022	Closing Balance	418.000000	\$19.500	\$8,151.00
24-Jun-2022	Income			\$254.98

Notes

Opening balance is calculated using the last known price as at 31 March 2022.

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Managed Fund information generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Some transaction descriptions may have been provided by your adviser.

Report criteria

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W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

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