

Asgard
Quarterly Investment Report
1 April 2022 – 30 June 2022

Your investment
total at 30 June 2022
\$53,540.92

Account No: 0599763-D5-01



IR 052
MR DARREN CROFTS
D & J CROFTS SUPERANNUATION FUND
PO BOX 100
BULL CREEK WA 6149

CONTACT US
1800 998 185
asgard.investor.services@asgard.com.au
www.asgard.com.au
PO Box 7490, Cloisters Square WA 6850

CONTACT YOUR ADVISER
CAPITAL MANAGERS 08 9443 9455
Brendan King
brendan@capitalmanagers.com.au

Asgard Managed Profiles - Investment

Tax File Number: You have supplied a valid Tax File or Australian Business Number

Email: darren@parkercrofts.com.au

Phone (mobile): You haven't supplied your mobile phone number

Previous total (1 April 2022)		\$53,849.55
<hr/>		
\$ Increases in Account Value		+\$0.00
Deposits	\$0.00	
<hr/>		
\$ Decreases in Account Value		-\$125.86
Withdrawals	\$0.00	
Fees and Costs	\$125.86	
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Earnings on Investments		-\$182.77
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Total at 30 June 2022 ¹		\$53,540.92

Asgard

For more details see over

Your Investment Details

1. Net Earnings on Investments²: -\$308.63

	\$ over last
	3 months
Change in Investment Value ³	-201.25
Income from Investments	18.48
Earnings on Investments	-\$182.77
Less : Monthly Management Fees ⁴	125.86
Net Earnings on Investments	-\$308.63

2. Fees and Costs Summary

	\$ over last
	3 months
Fees and Costs ⁵	125.86
Fees deducted directly from your account	\$125.86
Fees and costs deducted from your investment	0.00
TOTAL FEES AND COSTS YOU PAID	\$125.86
Other Fees and Costs (Investment Options)	132.50
Fee Rebates (passed on to you as a rebate on fees) ⁶	-17.94
TOTAL FEES AND COSTS YOU PAID – WITH INVESTMENT	\$240.42
OPTIONS FEES AND COSTS	

Fees deducted directly from your account – This amount has been deducted from your account (reflected in the transactions listed on this statement).

Fees and Costs deducted from your investment - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount does not include the Other Fees and Costs related to your selected investment options.

Total fees and costs you paid - This approximate amount includes all the fees and costs that affected your investment during the period.

Other fees and costs (Investment Options) - This approximate amount has been deducted from the investments you have chosen and has reduced the return on these investments but are not charged to you directly as a fee. These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.

Total fees and costs you paid – with investment options fees and costs - This approximate amount includes the total fees and costs you paid and other fees and costs associated with your selected investment options during the reporting period.

Additional Explanation of Fees and Costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For further information regarding the fees and costs of the underlying investment options available through the Product, including an example of total costs for each investment option, please refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging in to Investor Online, on request from your adviser (if you have one) or by contacting us.

Performance of your investment (net rate of return)⁷

	June 18	June 19	June 20	June 21	June 22
Performance for individual years	9.8%	2.4%	-2.3%	24.9%	-8.5%
over the last 6 months :	-9.2%				
over the last 1 year :	-8.5%				
over the last 3 years ⁸ :	3.8%				
over the last 5 years ⁸ :	4.8%				

Changes to where your money is invested (through reinvestments and changes in value)

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 31 March 2022	44.6%	0.0%	0.0%	0.0%	55.4%	0.0%	0.0%	100%
Current Asset Allocation at 30 June 2022	46.4%	0.0%	0.0%	0.0%	53.6%	0.0%	0.0%	100%

Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2. More up-to-date information is available online at www.investoronline.info.

Asset Value

	Number of Units	\$ Unit Price ⁹	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ¹⁰
Cash Balance	19257.84	1.000000	19,257.85	35.9%	
Managed Investments					
Fidelity India Fund	366.40	44.502800	16,305.99	30.5%	10,076
Platinum Asia - CI C	3926.00	2.328400	9,141.29	17.1%	-57
Platinum Int Br CI C	4415.47	2.001100	8,835.79	16.5%	250
Total at 30 June 2022			\$53,540.92		\$10,269

* Rounding differences may occur

Transactions from 1 April 2022 to 30 June 2022⁵

Asgard Managed Profiles - Investment - Cash Account Transactions		\$ Debits	\$ Credits	\$ Balance
01/04/22	Opening Balance			19,365.22
01/04/22	Interest Income - Cash Holding Account		0.18	19,365.40
01/04/22	Monthly Management Fee	41.98		19,323.42
28/04/22	Fee Rebate - Management / Cash Fee		9.00	19,332.42
01/05/22	Interest Income - Cash Holding Account		0.18	19,332.60
01/05/22	Monthly Management Fee	42.40		19,290.20
30/05/22	Fee Rebate - Management / Cash Fee		8.94	19,299.14
01/06/22	Interest Income - Cash Holding Account		0.18	19,299.32
01/06/22	Monthly Management Fee	41.48		19,257.84
30/06/22	Closing Balance			\$19,257.84

Other Fees and Costs¹¹

Below is the amount of the management fees and costs, performance fees, transaction costs and buy-sell spreads charged by the investment managers of your selected investment options for the period.

Investment Option	\$ Total	\$ Includes Buy/Sell Spread Amounts of
Fidelity India Fund	55.41	0.00
Platinum Asia - CI C	42.25	0.00
Platinum Int Br CI C	34.84	0.00
	\$132.50	\$0.00

Tax Reports

Most Tax Reports are generally sent in August. However, delays can occur as we need to receive tax information from the investment managers of all investments held in your account during the year before a report can be produced.

12 Month Transaction Summary

Total 12 months ago (1 July 2021)		\$58,483.40
\$ Increases in Account Value		+\$0.00
Deposits	\$0.00	
\$ Decreases in Account Value		-\$554.32
Withdrawals	\$0.00	
Fees and Costs	\$554.32	
Earnings on Investment		-\$4,388.16
Total at 30 June 2022		\$53,540.92

Audited Financial Statements

Audited Financial Statements which include the Directors' Report, financial statements for the Account and the Auditor's report on the financial statements are accessible online by 30 September each year by logging onto www.investoronline.info.

If you'd like to receive a paper copy of the Audited Financial Statements please call our Customer Relations team to arrange this.

Current legal obligations mean we can't make the Annual Audit Report on internal controls and the relevant accounting procedures available to you online, therefore we'll continue to post you a copy.

NOTES ON REPORT

- 1 Any distributions or dividends paid and yet to be processed by us by 30 June 2022 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 998 185.
- 2 Net Earnings is the investment return on the assets in your account after payment of any transaction costs, government charges, taxes and duties and charges relating to the management of the investment of the assets in your account.
- 3 Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.
- 4 Where applicable this amount includes share transaction fees.
- 5 Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), GST cost recovery and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.
- 6 Fee rebates include discounts from investment managers and other rebates. They are included as part of your income. Any investment manager may vary the amount of an investment fee rebate or may cease to pay a rebate at any time.
- 7 These percentages represent the net earnings rate of your investment after deducting fees (excluding adviser fees) relating to the management of your investments. Any part of your return prior to 1 January 2019 included all fees and costs (including adviser fees) where your account value was greater or equal to \$2000. For accounts below \$2000, returns did not include any fees and costs. The Net Rate of Return shows the net earnings rate of your investment after deducting fees relating to the management of your investments. The methodology used to calculate Net Rate of Return takes into account the opening and closing balances, the value and timing of the transactions and the length of time the transactions stayed in the account. All these factors together may, in certain scenarios, generate large positive or small negative percentages and/or percentages with opposite signs to the reported Net Earnings on Investments.
- 8 This represents the compound average return per annum over the indicated period.

- 9 *The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2022 due to non availability at date of producing this report or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.*
- 10 *This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2022.*
- 11 *Other fees and costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your Investments but are not charged as a fee.*

Additional Information

This section contains information we think is important for you to know. Please take a moment to review the information about your account, the type of product you hold and more. If you have any questions, call us on 1800 998 185 or talk to your financial adviser (if you have one).

Your account at your fingertips

Did you know that when you opened your account you were automatically given access to our secure *Investor Online* website? Once logged in you'll find your account value, asset allocation, insurance held, contact details, transaction details, product disclosure statements and much more. You can also access:

- news about changes to funds you're invested in
- actions and changes on your account
- copies of your Investor Reports and other communications.

You can access your account in a few simple steps. Visit <https://www.investoronline.info/>, enter the first seven digits of your account number and your PIN then click 'Login'. If you've forgotten your PIN or need to reset it, click the 'Forgotten PIN?' link on the login screen or give us a call so we can help you.

Change to adviser fees on contributions

We are simplifying the choice of fees available within our products. Effective 10 April 2022, we are removing the fee type 'Adviser fee – Contributions'. From this date, we will no longer deduct this adviser fee from your account. You will still be able to nominate the following adviser fees to be deducted from your account:

- Initial deposit contribution fee (applicable to new accounts only)
- Ongoing adviser fees
- One-off adviser fee

We're here to help

If you have any questions about the information provided to you, you can speak to your financial adviser if you have one, or call our Customer Relations team on 1800 998 185 between 8.30am and 7.00pm (Sydney time) Monday to Friday.

Complaints

If you have a complaint, please call our Customer Relations team on 1800 998 185, email asgard.investor.services@asgard.com.au or write to us at PO Box 7490, Cloisters Square WA 6850. If the issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Report Copies

Copies of prior period reports are available online www.investoronline.info. If you prefer a copy of your Investor Report to be sent to you please contact the Customer Relations team. For further information in relation to your Account please contact your financial adviser (if you have one) or call us.

eStatements

Thank you for choosing eStatements -the secure, 'green' way to receive your correspondence online. The email address we hold for you is on page 1 of this report. To update your details at any time simply login to www.investoronline.info and select Account > Manage my account.

Providing Information to You Electronically

We're progressively increasing the range of reporting, transaction and product information that you can access electronically through *Investor Online*. We may use *Investor Online* in the future to provide you with any information (including Investor Reports and Investment Service Annual Audit Reports) which may be required to be sent, given or made available to you under the constitution or law.

Cash

All references to Cash or Cash Balance in these statements should be read as a reference to your 'Transaction Account'.

Trustees

Your account has the following trustee(s).

- DARREN CROFTS
- JODIE CROFTS
- BRENDEN CROFTS
- NATHEN CROFTS