

Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	121402366
Account name	Qing Wei & Jining Lei ATF WEI & LEI'S MUTUAL BENEFICIAL SUPERANNUATION FUND
Entity type	SMSF
Adviser	Nigel Tsa

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For more information



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Please read the Panorama tax guide where the information contained in this statement is further explained

Summary of assessable income

Item	Amount \$
Gross interest	0.88
Unfranked dividends from shares	32.56
Franked dividends from shares	2,194.62
Franking credits from shares	940.55
Franked distributions from trusts	65.40
Distributions from trusts	57.76
Net capital gain	1,557.33
Foreign income	319.91
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.08
Total assessable income	\$5,169.09

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	3,433.22
Loss on sale of traditional security	0.00
Total deductions/expenses	\$3,433.22

Total taxable income from investment assets

\$1,735.87

Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	940.55
Franking credits from trust distributions (after 45 day rule)	22.12
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	54.43
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

Total tax credits

\$1,017.10

Deductions and credits summary

Additional information for non-residents

Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

Interest schedule

Cash

Date	Investment	Amount \$
Transaction Account		
31 Jul 2021	Cash Management Account	0.02
31 Aug 2021	Cash Management Account	0.05
30 Sep 2021	Cash Management Account	0.05
31 Oct 2021	Cash Management Account	0.05
30 Nov 2021	Cash Management Account	0.05
31 Dec 2021	Cash Management Account	0.06
31 Jan 2022	Cash Management Account	0.07
28 Feb 2022	Cash Management Account	0.06
31 Mar 2022	Cash Management Account	0.06
30 Apr 2022	Cash Management Account	0.05
31 May 2022	Cash Management Account	0.06
30 Jun 2022	Cash Management Account	0.30
Subtotal		\$0.88
Total cash		\$0.88

Total interest

\$0.88

Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
COL Coles Group Limited	28 Sep 2021	381	0.00	0.00	106.68	45.72	45.72	0.00
COL Coles Group Limited	31 Mar 2022	381	0.00	0.00	125.73	53.88	53.88	0.00
Subtotal			\$0.00	\$0.00	\$232.41	\$99.60	\$99.60	\$0.00
MPL Medibank Private Limited	30 Sep 2021	1,600	0.00	0.00	110.40	47.31	47.31	0.00
MPL Medibank Private Limited	24 Mar 2022	1,600	0.00	0.00	97.60	41.83	41.83	0.00
Subtotal			\$0.00	\$0.00	\$208.00	\$89.14	\$89.14	\$0.00
NAB National Australia Bank Limited	2 Jul 2021	340	0.00	0.00	204.00	87.43	87.43	0.00
NAB National Australia Bank Limited	15 Dec 2021	340	0.00	0.00	227.80	97.63	97.63	0.00
Subtotal			\$0.00	\$0.00	\$431.80	\$185.06	\$185.06	\$0.00
STO Santos Limited	21 Sep 2021	919	0.00	0.00	70.71	30.30	30.30	0.00
STO Santos Limited	24 Mar 2022	919	0.00	32.56	75.96	32.56	32.56	0.00
Subtotal			\$0.00	\$32.56	\$146.67	\$62.86	\$62.86	\$0.00
WBCPI Westpac Banking Corp Cn 3M Per Q Rd T-24	20 Sep 2021	200	0.00	0.00	131.56	56.38	56.38	0.00
WBCPI Westpac Banking Corp Cn 3M Per Q Rd T-24	20 Dec 2021	200	0.00	0.00	129.60	55.54	55.54	0.00
WBCPI Westpac Banking Corp Cn 3M Per Q Rd T-24	18 Mar 2022	200	0.00	0.00	129.96	55.70	55.70	0.00
WBCPI Westpac Banking Corp Cn 3M Per Q Rd T-24	20 Jun 2022	200	0.00	0.00	136.92	58.68	58.68	0.00
Subtotal			\$0.00	\$0.00	\$528.04	\$226.30	\$226.30	\$0.00

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
WES Wesfarmers Limited	7 Oct 2021	381	0.00	0.00	342.90	146.96	146.96	0.00
WES Wesfarmers Limited	30 Mar 2022	381	0.00	0.00	304.80	130.63	130.63	0.00
Subtotal			\$0.00	\$0.00	\$647.70	\$277.59	\$277.59	\$0.00
Total			\$0.00	\$32.56	\$2,194.62	\$940.55	\$940.55	\$0.00

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days). If you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.

Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
BGL0008AU iShares Global Bond Index Fund	183.67	169.44	9.54	23.77
BTA0498AU PIMCO Wholesale Plus Global Bond Fund	7.90	2.65	5.53	10.78
BTA0538AU T. Rowe Price Wholesale Plus Global Equity Fund	1,691.71	1,691.71	508.18	508.18
BTA0565AU Magellan Wholesale Plus Global Fund	401.06	401.06	881.80	881.80
CRM0008AU Cromwell Phoenix Property Securities Fund	172.84	44.02	123.71	252.53
ETL8171AU Impax Sustainable Leaders Fund	88.11	88.11	41.22	41.22
FID0010AU Fidelity Asia Fund	296.05	296.05	20.30	20.30
ROBO Global X ROBO Global Robotics and Automation ETF	507.76	507.76	313.44	313.44
VAN0003AU Vanguard International Share Index Fund	310.70	185.21	140.77	266.26
WHT0015AU Resolution Capital Global Property Securities Fund	56.78	16.29	86.62	127.11
Total	\$3,716.58	\$3,402.30	\$2,131.11	\$2,445.39

1. Income you received during the year ended 30 June 2022 which was included in your 30 June 2021 tax return.

2. Income you received after 30 June 2022 which is required to be included in your 30 June 2022 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

Distributions schedule - detail

Description	Total \$	BGL0008AU	BTA0498AU	BTA0538AU
Interest – Australian	3.62	0.00	0.00	0.00
Dividends				
Unfranked amount	2.48	0.00	0.00	0.00
Unfranked CFI amount	0.68	0.00	0.00	0.00
Franked amount	43.28	0.00	0.00	0.00
Franking credits (before 45 day rule)	22.12	0.00	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	50.98	0.00	0.72	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	26.24	0.00	0.00	0.00
Discounted capital gains - TAP	15.36	0.00	0.00	0.00
Discounted capital gains - Non TAP	1,132.95	0.00	0.00	243.74
Gross foreign income	319.91	0.00	0.00	0.00
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$1,617.62	\$0.00	\$0.72	\$243.74
Other non-taxable items				
CGT concession	849.42	0.00	0.00	243.74
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	54.90	23.77	10.06	20.70
Assessable credits / offsets				
Franking credits (after 45 day rule)	22.12	0.00	0.00	0.00
Foreign income tax offset	54.43	0.00	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$2,445.39	\$23.77	\$10.78	\$508.18
Includes non-cash attributions	0.04	0.00	-0.01	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$2,445.35	\$23.77	\$10.79	\$508.18
AMIT Cost base increase / decrease	243.99	-23.77	-10.06	-20.70

Distributions schedule - detail

Description	BTA0565AU	CRM0008AU	ETL8171AU	FID0010AU
Interest – Australian	0.00	3.48	0.00	0.00
Dividends				
Unfranked amount	0.00	2.45	0.00	0.03
Unfranked CFI amount	0.00	0.68	0.00	0.00
Franked amount	0.00	43.28	0.00	0.00
Franking credits (before 45 day rule)	0.00	22.12	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	3.83	40.80	0.69	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	14.82	0.00	0.00
Discounted capital gains - Non TAP	437.23	60.48	7.08	0.00
Gross foreign income	17.17	11.47	33.78	24.18
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$458.23	\$199.58	\$41.55	\$24.21
Other non-taxable items				
CGT concession	437.23	75.07	7.08	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	22.12	0.00	0.00
Foreign income tax offset	13.66	0.00	7.41	3.91
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$881.80	\$252.53	\$41.22	\$20.30
Includes non-cash attributions	0.00	0.01	0.01	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$881.80	\$252.52	\$41.21	\$20.30
AMIT Cost base increase / decrease	0.00	0.24	0.00	0.00

Distributions schedule - detail

Description	ROBO	VAN0003AU	WHT0015AU
Interest – Australian	0.00	0.00	0.14
Dividends			
Unfranked amount	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00
Franked amount	0.00	0.00	0.00
Franking credits (before 45 day rule)	0.00	0.00	0.00
Franking credits denied	0.00	0.00	0.00
Other Australian income	0.00	1.05	3.89
Gains not eligible for discount - TAP	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	26.24	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.54
Discounted capital gains - Non TAP	283.52	90.35	10.55
Gross foreign income	0.00	119.71	113.60
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00
Total taxable income	\$309.76	\$211.11	\$128.72
Other non-taxable items			
CGT concession	3.68	71.53	11.09
Tax free amounts	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.37
Assessable credits / offsets			
Franking credits (after 45 day rule)	0.00	0.00	0.00
Foreign income tax offset	0.00	16.38	13.07
Foreign income tax offset – capital gain	0.00	0.00	0.00
Total distribution	\$313.44	\$266.26	\$127.11
Includes non-cash attributions	0.00	0.03	0.00
Taxes withheld			
Non-resident withholding tax on interest	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00
Cash distribution	\$313.44	\$266.23	\$127.11
AMIT Cost base increase / decrease	279.84	18.81	-0.37

Other income schedule

Miscellaneous income

Date	Description	Assessable amount \$	Non-assessable amount \$
13 Sep 2021	Good Value Claim	0.08	0.00
Total		\$0.08	\$0.00

Insurance refunds have been disclosed as 'non assessable'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	0.00	0.00	0.00
Net capital gain from distributions			
TAP		0.00	30.72
Non TAP		26.24	2,265.90
On platform losses brought forward	0.00		
Subtotal	\$0.00	\$26.24	\$2,296.62
Application of losses	0.00	0.00	0.00
Subtotal	\$0.00	\$26.24	\$2,296.62
CGT discount			-765.53
Net capital gain/loss	\$0.00	\$26.24	\$1,531.09

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Unrealised gain/loss schedule as at 30 Jun 2022

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Unrealised gains/losses	\$51,625.03	\$0.00	\$82,156.17
Application of losses	-51,625.03	0.00	-51,625.03
Subtotal	\$0.00	\$0.00	\$30,531.14
CGT discount			-10,177.05
Net unrealised gain/loss	\$0.00	\$0.00	\$20,354.09

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
25 Aug 2014	99L 99 Loyalty Limited	10,000.0000	250.00	5,437.00	5,437.00	5,187.00	0.00	0.00
25 Aug 2014	99L 99 Loyalty Limited	18,000.0000	450.00	9,630.00	9,630.00	9,180.00	0.00	0.00
30 Oct 2014	99L 99 Loyalty Limited	21,500.0000	537.50	10,212.50	10,212.50	9,675.00	0.00	0.00
27 Aug 2014	AGI Ainsworth Game Technology Limited	5,000.0000	4,800.00	16,340.50	16,340.50	11,540.50	0.00	0.00
21 Aug 2019	BGL0008AU iShares Global Bond Index Fund	1,966.5700	1,650.75	1,976.23	1,976.23	325.48	0.00	0.00
7 Jul 2014	BLU Blue Energy Limited	103,000.0000	7,210.00	5,541.40	5,541.40	0.00	0.00	1,668.60
21 Aug 2019	BTA0498AU PIMCO Wholesale Plus Global Bond Fund	2,022.0400	1,766.78	1,989.94	1,989.94	223.16	0.00	0.00
21 Aug 2019	BTA0538AU T. Rowe Price Wholesale Plus Global Equity Fund	5,447.1200	5,543.02	7,151.39	7,151.39	1,608.37	0.00	0.00

Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
21 Aug 2019	BTA0565AU Magellan Wholesale Plus Global Fund	4,051.0900	5,070.06	7,031.40	7,031.40	1,961.34	0.00	0.00
27 Sep 2013	COL Coles Group Limited	119.0000	2,119.39	1,431.50	1,431.50	0.00	0.00	687.89
7 Jul 2014	COL Coles Group Limited	262.0000	4,666.22	3,266.09	3,266.09	0.00	0.00	1,400.13
20 Aug 2019	CRM0008AU Cromwell Phoenix Property Securities Fund	2,896.2400	3,197.40	3,904.59	3,904.59	707.19	0.00	0.00
26 May 2021	ETL8171AU Impax Sustainable Leaders Fund	3,494.5038	4,674.97	5,500.00	5,500.00	825.03	0.00	0.00
20 Aug 2019	FID0010AU Fidelity Asia Fund	177.0300	4,216.72	3,600.00	3,600.00	0.00	0.00	616.72
30 Jul 2014	LYC Lynas Rare Earths Limited	460.0000	4,015.80	96.60	96.60	0.00	0.00	3,919.20
16 Sep 2014	LYC Lynas Rare Earths Limited	6,850.0000	59,800.50	856.25	856.25	0.00	0.00	58,944.25
14 Sep 2020	LYC Lynas Rare Earths Limited	950.0000	8,293.50	2,185.00	2,185.00	0.00	0.00	6,108.50
12 Nov 2014	MPL Medibank Private Limited	1,600.0000	5,200.00	3,200.00	3,200.00	0.00	0.00	2,000.00
10 Jul 2014	NAB National Australia Bank Limited	270.0000	7,395.30	9,031.50	9,031.50	1,636.20	0.00	0.00
2 Jun 2020	NAB National Australia Bank Limited	70.0000	1,917.30	1,000.00	1,000.00	0.00	0.00	917.30
26 May 2021	ROBO Global X ROBO Global Robotics and Automation ETF	65.0000	3,727.10	5,784.84	5,784.84	2,057.74	0.00	0.00
7 Jul 2014	STO Santos Limited	919.0000	6,818.98	13,215.22	13,215.22	6,396.24	0.00	0.00
20 Aug 2019	VAN0003AU Vanguard International Share Index Fund	2,577.2100	6,429.83	6,144.52	6,144.52	0.00	0.00	285.31
13 Dec 2018	WBCPI Westpac Banking Corp Cn 3M Per Q Rd T-24	200.0000	20,430.00	20,000.00	20,000.00	0.00	0.00	430.00
27 Sep 2013	WES Wesfarmers Limited	119.0000	4,987.29	3,282.09	3,282.09	0.00	0.00	1,705.20
7 Jul 2014	WES Wesfarmers Limited	262.0000	10,980.42	7,507.35	7,507.35	0.00	0.00	3,473.07

Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
20 Aug 2019	WHT0015AU Resolution Capital Global Property Securities Fund	2,233.1400	3,696.32	3,998.10	3,998.10	301.78	0.00	0.00
Subtotal						\$51,625.03	\$0.00	\$82,156.17

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect.

Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
5 Jul 2021	Administration fee	62.89	0.00
5 Jul 2021	Custodial holdings option fee	24.66	0.00
7 Jul 2021	Advice fee	177.28	0.00
4 Aug 2021	Administration fee	67.64	0.00
4 Aug 2021	Custodial holdings option fee	25.48	0.00
6 Aug 2021	Advice fee	190.61	0.00
3 Sep 2021	Administration fee	38.00	0.00
3 Sep 2021	Custodial holdings option fee	13.97	0.00
7 Sep 2021	Advice fee	198.35	0.00
5 Oct 2021	Administration fee	67.58	0.00
5 Oct 2021	Custodial holdings option fee	24.66	0.00
7 Oct 2021	Advice fee	190.45	0.00
11 Oct 2021	Expense Recovery - Legislative	22.69	0.00
3 Nov 2021	Administration fee	68.89	0.00
3 Nov 2021	Custodial holdings option fee	25.48	0.00
5 Nov 2021	Advice fee	194.13	0.00
3 Dec 2021	Administration fee	70.83	0.00
3 Dec 2021	Custodial holdings option fee	24.66	0.00
7 Dec 2021	Advice fee	186.01	0.00
6 Jan 2022	Administration fee	76.28	0.00
6 Jan 2022	Custodial holdings option fee	25.48	0.00
10 Jan 2022	Advice fee	200.30	0.00
3 Feb 2022	Administration fee	78.50	0.00
3 Feb 2022	Custodial holdings option fee	25.48	0.00
7 Feb 2022	Advice fee	206.14	0.00
4 Mar 2022	Custodial holdings option fee	23.01	0.00

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
4 Mar 2022	Administration fee	66.34	0.00
7 Mar 2022	Advice fee	174.20	0.00
5 Apr 2022	Administration fee	76.44	0.00
5 Apr 2022	Custodial holdings option fee	25.48	0.00
7 Apr 2022	Advice fee	200.72	0.00
4 May 2022	Administration fee	73.40	0.00
4 May 2022	Custodial holdings option fee	24.66	0.00
6 May 2022	Advice fee	192.75	0.00
3 Jun 2022	Administration fee	72.89	0.00
3 Jun 2022	Custodial holdings option fee	25.48	0.00
7 Jun 2022	Advice fee	191.41	0.00
Total		\$3,433.22	\$0.00

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an 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

Disclaimer

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Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

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