

17 August 2021



R04

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

**FirstWrap**  
**Annual statement 2020-21**

Dear Sir/Madam,

We are pleased to provide you with your *Annual statement* for the financial year ended 30 June 2021. We have enclosed the following:

- Portfolio valuation report
- Transaction summary

You may find the value of your investments at 30 June 2021 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](http://firstwrap.com.au) by 30 September 2021, 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.

Colonial First State  
1000 Market Street  
Philadelphia, PA 19102  
Tel: 800.541.2222



**More information**

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

BY: Mr. Michael Woodhouse FRM, CFP®  
1000 Market Street  
Philadelphia, PA 19102  
Tel: 800.541.2222

Annual statement for 2011  
Dear Sir/Madam,  
We are pleased to provide you with your Annual statement for the financial year ended 30 June 2011. The full details of the statement are contained in the enclosed statement.  
You may find the value of your investment as at 30 June 2011 to be as expected. Please refer to the enclosed statement for further details. This is because we have received the latest price information from some fund managers and have updated the value of your investment accordingly.  
Annual audit certificate  
The annual GPRC audit is currently under way. A copy of the GPRC audit certificate will be available online at [www.colonialfirststate.com.au](http://www.colonialfirststate.com.au) by 30 September 2011. Alternatively you can request a free copy by contacting us.  
Dividend reinvestment plan  
If you are a participant in one of our dividend or distribution reinvestment plans (DRIP), you will receive a dividend or distribution statement for the financial year. This statement will include the amount of any dividend or distribution that has been reinvested in your DRIP, including the treatment of any fractional shares that have not been fully reinvested. The amount of any dividend or distribution that has been reinvested in your DRIP will be subject to the applicable rules of the plan. Any dividend or distribution that has not been reinvested in your DRIP will be included in your dividend statement.

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1000 Market Street  
Philadelphia, PA 19102  
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**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
<b>FirstWrap Plus Investments-SMSF (5656305)</b>				
Cash			30-Jun-2021	\$295,830.95
Cash Account				
<b>Managed Funds - Diversified fixed interest</b>				
PIMCO Global Bond W (ETL0018AU)	25,052.610490	\$0.998400	30-Jun-2021	\$25,012.53
<b>Managed Funds - Australian share</b>				
Bennelong ex-20 Australian Equities (BFL0004AU)	50,828.479370	\$3.258800	30-Jun-2021	\$165,639.85
The Montgomery Fund (FHT0030AU)	42,014.323320	\$1.684900	30-Jun-2021	\$70,789.93
<b>Managed Funds - Australian share - small companies</b>				
Ausbil Australian Emerging Leaders (AAP0104AU)	9,035.527160	\$4.193910	30-Jun-2021	\$37,894.19
FirstChoice WS Aus Small Companies (FSF0502AU)	20,095.817920	\$2.715100	30-Jun-2021	\$54,562.16
<b>Managed Funds - Global share</b>				
Magellan Global Open Class (MGE0001AU)	40,398.876490	\$2.738600	30-Jun-2021	\$110,636.36
MFS Global Equity Trust W (MIA0001AU)	26,386.309290	\$2.410100	30-Jun-2021	\$63,593.64
T. Rowe Price Global Equity I (ETL0071AU)	42,408.665770	\$2.122800	30-Jun-2021	\$90,025.12
<b>Managed Funds - Global share - emerging markets</b>				
Platinum Asia (PLA0004AU)	10,231.457500	\$3.260400	30-Jun-2021	\$33,358.64
<b>Managed Funds - Global property and infrastructure</b>				
First Sentier Global Listed Infras Fd (FSF1241AU)	82,587.815180	\$1.194300	30-Jun-2021	\$98,634.63
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$1.060500	30-Jun-2021	\$20,415.40
UBS Clarion Global Property SecuritiesFd (HML0016AU)	12,708.418000	\$1.939700	30-Jun-2021	\$24,650.52
<b>ASX Listed Securities - General</b>				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.950000	30-Jun-2021	\$4,655.00
NAT. BANK - ORDINARY (NAB)	287.000000	\$26.220000	30-Jun-2021	\$7,525.14
OZMINER - ORDINARY (OZL)	160.000000	\$22.480000	30-Jun-2021	\$3,596.80
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$1.705000	30-Jun-2021	\$3,887.40
SUNCORP - ORDINARY (SUN)	715.000000	\$11.110000	30-Jun-2021	\$7,943.65
WESTPAC - ORDINARY (WBC)	418.000000	\$25.810000	30-Jun-2021	\$10,788.58
<b>Total for FirstWrap Plus Investments-SMSF (5656305)</b>				<b>\$1,129,440.49</b>
<b>Total for W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund</b>				<b>\$1,129,440.49</b>
<b>Total portfolio</b>				<b>\$1,129,440.49</b>

## 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. The value of 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

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.

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

**FirstWrap Plus Investments**

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

Opening Balance	\$1,001,121.67
<b>Add Investment Earnings</b>	
Income Received	\$28,722.69
Growth	\$114,156.18
<b>Less Payments</b>	
Payments	\$10,000.00
<b>Less Expenses</b>	
Management Fees	\$1,485.05
Adviser Fees	\$3,075.00
Closing Balance	\$1,129,440.49

**Investment transaction**

Trade date	Transaction	Units	Price	Amount
<b>MFS Global Equity Trust W</b>				
21-Jul-2020	Purchase - Purchase	2,848.216490	\$1.940000	\$5,525.54
<b>Platinum Asia</b>				
22-Jul-2020	Purchase - Purchase	852.405340	\$2.733500	\$2,330.05
<b>Ausbil Australian Emerging Leaders</b>				
21-Jul-2020	Purchase - Purchase	19.596870	\$3.140808	\$61.55
19-Feb-2021	Purchase - Purchase	55.436900	\$3.904800	\$216.47
<b>PIMCO Global Bond W</b>				
17-Jun-2021	Purchase - Purchase	25,052.610490	\$0.997900	\$25,000.00
<b>FirstChoice WS Aus Small Companies</b>				
11-Feb-2021	Purchase - Purchase	19,376.840800	\$2.580400	\$50,000.00
20-Apr-2021	Purchase - Purchase	718.977120	\$2.614200	\$1,879.55
<b>UBS Clarion Global Property SecuritiesFd</b>				
17-Jun-2021	Purchase - Purchase	12,708.418000	\$1.967200	\$25,000.00
<b>T. Rowe Price Global Equity I</b>				
01-Oct-2020	Purchase - Purchase	29,289.438230	\$1.707100	\$50,000.00
11-Mar-2021	Purchase - Purchase	13,119.227540	\$1.905600	\$25,000.00
<b>FirstChoice WS Global Property Secs</b>				
21-Jul-2020	Purchase - Purchase	914.539470	\$0.850100	\$777.45
<b>Magellan Global Open Class</b>				
19-Aug-2020	Purchase - Purchase	1,561.204880	\$2.559600	\$3,996.06
21-Dec-2020	Purchase - Purchase	779.974180	\$2.478800	\$1,933.40

## Investment transaction

Trade date	Transaction	Units	Price	Amount
<b>Bennelong ex-20 Australian Equities</b>				
21-Jul-2020	Purchase - Purchase	2,528.522290	\$2.384100	\$6,028.25
01-Oct-2020	Purchase - Purchase	19,910.799630	\$2.511200	\$50,000.00
19-Feb-2021	Purchase - Purchase	12.411490	\$3.050399	\$37.86
<b>First Sentier Global Listed Infrac Fd</b>				
21-Jul-2020	Purchase - Purchase	2,650.307650	\$1.088900	\$2,885.92
21-Dec-2020	Purchase - Purchase	571.733140	\$1.088200	\$622.16
17-Jun-2021	Purchase - Purchase	40,538.349250	\$1.233400	\$50,000.00
<b>The Montgomery Fund</b>				
21-Jul-2020	Purchase - Purchase	26.947050	\$1.331500	\$35.88
19-Jan-2021	Purchase - Purchase	130.755140	\$1.473900	\$192.72
<b>ST.BARBARA - ORDINARY</b>				
29-Jan-2021	Purchase	2,280.000000	\$2.185	\$4,981.80
<b>BELLEVUE - ORDINARY</b>				
29-Jan-2021	Purchase	4,900.000000	\$1.020	\$4,998.00

### Notes

Opening balance is calculated using the last known price as at 30 June 2020.

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 Transaction Summary includes the following accounts:

W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-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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16 August 2021



R04

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

**FirstWrap**  
**Annual tax statement 2020-21**

Dear Sir/Madam,

We're pleased to provide you with your *Annual tax statement* for the financial year ended 30 June 2021.

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 *2021 Tax guide* is available online at [firstwrap.com.au](http://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 0409 270 655.

Yours sincerely,

Colonial First State



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

True North Financial Planning  
The Advice Exchange Pty Ltd

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

**Part A - Summary of Tax return for Individuals 2021 and Tax return for individuals (supplementary section) 2021**

	Amount	Tax return label
<b>Question 10 - Tax return for Individuals 2021</b>		
Gross interest	\$939.74	10L
Credit for TFN amounts withheld from gross interest	\$0.00	10M
<b>Question 11 - Tax return for Individuals 2021</b>		
Dividends - unfranked amount	\$0.00	11S
Dividends - franked amount	\$932.82	11T
Dividends - franking credits <sup>1</sup>	\$399.78	11U
Credit for TFN amounts withheld from dividends	\$0.00	11V
<b>Question 13 - Tax return for individuals (supplementary section) 2021</b>		
Share of net income from trusts, less capital gains, foreign income and franked distributions	\$955.16	13U
Franked distributions from trusts	\$2,790.80	13C
Other deductions relating to distributions	\$4,564.67	13Y
Franking credits from franked distributions	\$1,466.73	13Q
Credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
<b>Question 18 - Tax return for Individuals (supplementary section) 2021</b>		
Total current year capital gains <sup>2</sup>	\$49,228.95	18H
Net capital gain <sup>2</sup>	\$38,759.16	18A
<b>Question 19 - Tax return for individuals (supplementary section) 2021</b>		
CFC income	\$0.00	19K
<b>Question 20 - Tax return for individuals (supplementary section) 2021</b>		
Assessable foreign source income	\$3,806.38	20E
Other net foreign source of income	\$3,806.38	20M
Aust franking credits from New Zealand companies	\$0.00	20F
Foreign income tax offsets <sup>3</sup>	\$785.43	20O
<b>Question 24 - Tax return for individuals (supplementary section) 2021</b>		
Gain on disposal of traditional securities	\$0.00	24Y
<b>Question D8 - Tax return for individuals 2021</b>		
Listed Investment Company (LIC) deductions	\$0.00	D8H
<b>Question D15 - Tax return for individuals (supplementary section) 2021</b>		
Loss on disposal of traditional securities	\$0.00	D15J
<b>Question T7 - T9- Tax return for individuals (supplementary section) 2021</b>		
Early stage venture capital limited partnership	\$0.00	T7K
Early stage investor	\$0.00	T8L
Other refundable tax offsets	\$0.00	T9P

<sup>1</sup> Amount 11U does not include any amount which might need to be adjusted for the '45/90 day rule'. Please refer to the assumptions section of the *Tax guide 2021* for further information.

<sup>2</sup> Excludes realised capital gains/losses from disposal of investments as listed in Part D of your *Annual tax statement*.

<sup>3</sup> If your total foreign income tax paid from all sources for the year is \$1,000 or less, then you can claim this amount in full. Otherwise, you will need to refer to the publication *Guide to foreign income tax offset rules 2021* available online at [www.ato.gov.au](http://www.ato.gov.au) to work out your entitlement.

**Part B - Additional capital gains information**

	Amount
Capital gains - discount method (grossed up amount)	\$31,409.38
Capital gains - indexation method	\$0.00
Capital gains - other method	\$17,819.57
<b>Total current year capital gains</b>	<b>\$49,228.95</b>

**Part C - Components of income**

	Income	Tax paid/offsets	Taxable income
<b>Australian income</b>			
Gross interest			
Dividends - unfranked amount	\$939.74		\$939.74
Dividends - franked amount	\$0.00		\$0.00
Dividends - unfranked CFI	\$932.82	\$399.78	\$1,332.60
Distributions - unfranked amount	\$0.00		\$0.00
Distributions - franked amount	\$238.29		\$238.29
Distributions - unfranked CFI	\$1,324.07	\$1,466.73	\$2,790.80
Distributions - interest	\$145.21		\$145.21
Distributions - other income	\$85.98		\$85.98
Distributions - other tax offsets	\$485.68		\$485.68
Other income		\$0.00	
Less allowable trust deductions	\$0.00		\$0.00
	\$0.00		\$0.00
<b>Total Australian income</b>	<b>\$4,151.79</b>	<b>\$1,866.51</b>	<b>\$6,018.30</b>
<b>Capital gains</b>			
Discounted capital gain			
CGT concession amount	\$15,704.69	\$0.00	\$20,939.59
AMIT CGT gross up amount	\$0.00		\$0.00
Capital gains - indexation method	\$15,704.65		\$0.00
Capital gains - other method	\$0.00	\$0.00	\$0.00
	\$17,770.66	\$48.91	\$17,819.57
<b>Distributed capital gain</b>	<b>\$49,180.00</b>	<b>\$48.91</b>	<b>\$38,759.16</b>
<b>Foreign income</b>			
Assessable foreign source income			
CFC income	\$3,069.86	\$736.52	\$3,806.38
Aust franking credits from New Zealand companies	\$0.00		\$0.00
		\$0.00	\$0.00
<b>Total foreign income</b>	<b>\$3,069.86</b>	<b>\$736.52</b>	<b>\$3,806.38</b>
<b>Non-assessable amounts</b>			
Tax-exempted amounts			
Tax-free amounts	\$0.00		
Tax-deferred amounts	\$0.00		
Other non-assessable amounts	\$0.00		
	\$2,805.60		
<b>Total non-assessable amounts</b>	<b>\$2,805.60</b>		
<b>Total income*</b>	<b>\$59,207.25</b>		
Less TFN withholding tax			
Less non-resident withholding tax	\$0.00		
Less other expenses	\$0.00		
	\$4,564.67		
<b>Net income</b>	<b>\$54,642.58</b>		
Listed Investment Company (LIC) deductions	\$0.00		

Any capital gains/losses included in Part D are not included in Part C of your Annual tax statement.

\* Income from Attribution Managed Investment Trusts (AMITs) has been included on an attribution basis and may include amounts that are not paid as cash.

**Part D - Realised capital gains/losses from disposal of investments**

Investment name	Capital gains				Capital loss
	Indexation method	Discount method	Discount method (grossed up)	Other method	
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

You will need to make a choice as to which capital gain method to apply for each disposal. These gains/losses are in addition to those included in Part A of this Annual tax statement. Any investments where CGT positions are unable to be calculated will be reported on the last page of this statement.

**Part E - Gains/losses from disposal of traditional securities**

Traditional security	Purchase date	Disposal date	Units	Value on purchase	Value on disposal	Gain/loss
				\$0.00	\$0.00	\$0.00
<b>Total</b>						

Part E provides further detail of any gains/losses from the disposal of traditional securities during the year, as shown in Part A (Question 24 or Question D15). For any traditional securities where we are unable to calculate results, they will be reported on the last page of this statement.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

**Notes**

All amounts for jointly held investments have been split equally between the owners. The amounts shown above include your equal allocation of the income and capital gains or losses on your jointly held investments.

This Tax Statement is relevant for Resident Tax Payers only.

The Tax Return Label referred to in Part A applies to Individual Tax Payers only.

**Report criteria**

The following services have been included during the preparation of this statement:  
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

The report could not calculate CGT position(s) as follows:  
The Montgomery Fund: Transfer history is incomplete for a Capital Gains calculation.  
CYBG PLC - CDI 1:1FOREXEMPT LSE: Transfer history is incomplete for a Capital Gains calculation.  
NAT. BANK - ORDINARY: Transfer history is incomplete for a Capital Gains calculation.  
WESTPAC - ORDINARY: Transfer history is incomplete for a Capital Gains calculation.  
SUNCORP - ORDINARY: Transfer history is incomplete for a Capital Gains calculation.  
OZMINER - ORDINARY: Transfer history is incomplete for a Capital Gains calculation.

**Disclaimer**

This Annual tax statement 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 Administrator, Custodian and Operator of FirstWrap. This Annual tax statement has been prepared by AIL primarily for use by individuals. You should assess whether this information is accurate and whether the tax treatment is appropriate for your circumstances. For instance, accounts held by Company, Trust or SMSF should not solely rely on this Annual tax statement to complete their tax return. You should review the information in this Annual tax statement in consultation with your professional tax adviser or accountant to accurately determine your tax position (including entitlement to franking credit and foreign income tax offset). The capital gains and traditional security gains figures in Parts D and E are only our estimates of your position. AIL disclaims any liability for errors contained in this Annual tax statement.

AIL is required to report to the Australian Taxation Office (ATO) information on transfers of shares and units in unit trusts that are held through the IDPS. AIL has elected to report CGT summary information to the ATO.

AIL is owned ultimately by Commonwealth Bank of Australia ABN 48 123 123 124. Commonwealth Bank of Australia and its subsidiaries do not guarantee performance, or the repayment of capital of AIL.

This report is not financial product advice or tax advice. It provides general information only and does not take into account your individual objectives, financial situation or needs. You should read the disclosure document and assess whether the information is appropriate for you and consider talking with your adviser before making an investment decision.

AIL strongly recommend investors who have stapled securities to seek independent tax advice to verify that the underlying cost base is correct.

True North Financial Planning  
The Advice Exchange Pty Ltd

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

	2019/20 Tax Statement Income received in 2020/21 (A)	2020/21 Tax Statement Income received in 2020/21 (B)	2020/21 Tax Statement Income received in 2021/22 (C)
<b>W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)</b>			
Cash Account	\$0.00	\$939.74	\$0.00
PIMCO Global Bond W	\$0.00	\$0.00	\$32.24
Bennelong ex-20 Australian Equities	\$6,028.25	\$37.86	\$7,772.21
The Montgomery Fund	\$35.88	\$192.72	\$2,114.54
Ausbil Australian Emerging Leaders	\$61.55	\$216.47	\$6,099.66
FirstChoice WS Aus Small Companies	\$0.00	\$1,879.55	\$4,724.53
Magellan Global Open Class	\$3,996.06	\$1,933.40	\$2,060.34
MFS Global Equity Trust W	\$5,525.54	\$0.00	\$6,969.57
T. Rowe Price Global Equity I	\$0.00	\$0.00	\$11,808.83
Platinum Asia	\$2,330.05	\$0.00	\$5,516.50
First Sentier Global Listed Infrs Fd	\$2,885.92	\$622.17	\$1,093.30
FirstChoice WS Global Property Secs	\$777.45	\$327.26	\$3,003.11
UBS Clarion Global Property SecuritiesFd	\$0.00	\$0.00	\$919.45
NAT. BANK - ORDINARY	\$0.00	\$172.20	\$0.00
OZMINER - ORDINARY	\$0.00	\$40.00	\$0.00
ST.BARBARA - ORDINARY	\$0.00	\$91.20	\$0.00
SUNCORP - ORDINARY	\$0.00	\$257.40	\$0.00
WESTPAC - ORDINARY	\$0.00	\$372.02	\$0.00
<b>Total</b>	<b>\$21,640.70</b>	<b>\$7,081.99</b>	<b>\$52,114.28</b>
<b>Total</b>	<b>\$21,640.70</b>	<b>\$7,081.99</b>	<b>\$52,114.28</b>

**Total income received in 2020/21 (A + B) = \$28,722.69**

Report criteria The Income Reconciliation report includes the following accounts:  
W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)

*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.*

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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.*

*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.*





16 October 2020



044

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

**FirstWrap September 2020 quarterly statement**

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 July 2020 to 30 September 2020 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. Underlying 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](http://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.

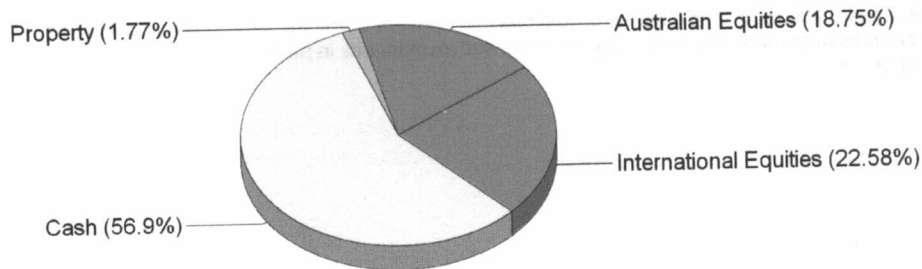
**WH Morgan**

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**Portfolio allocation for WH Morgan**

	Allocation
Investment Market	
Cash	56.90%
Australian Fixed Interest	0.00%
International Fixed Interest	0.00%
Property	1.77%
Australian Equities	18.75%
International Equities	22.58%
Other	0.00%
	<b>100%</b>

**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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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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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 CommInsure annuity products accessible via the FirstWrap Platform are issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CommInsure is a registered business name of CMLA.

Challenger Life and CMLA 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.

CMLA and AIL are subsidiaries of the Bank. Excluding CMLA's obligations in respect of CommInsure annuity products, the Bank and its subsidiaries do not guarantee or underwrite the Platform Annuity Products and investments in these Platform Annuity Products are not deposits or liabilities of the Bank or its subsidiaries.

**WH Morgan**

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

Investment	Units	Price	Price date	Value
<b>FirstWrap Plus Investments-SMSF (5656305)</b>				
Cash			30-Sep-2020	\$492,598.21
Cash Account				
<b>Managed Funds - Australian share</b>				
Bennelong ex-20 Australian Equities (BFL0004AU)	30,905.268250	\$2.459200	30-Sep-2020	\$76,002.24
The Montgomery Fund (FHT0030AU)	41,883.568180	\$1.323800	30-Sep-2020	\$55,445.47
<b>Managed Funds - Australian share - small companies</b>				
Ausbil Australian Emerging Leaders (AAP0104AU)	8,980.090260	\$3.120530	30-Sep-2020	\$28,022.64
<b>Managed Funds - Global share</b>				
Magellan Global (MGE0001AU)	39,618.902310	\$2.604700	30-Sep-2020	\$103,195.35
MFS Global Equity Trust (MIA0001AU)	26,386.309290	\$1.964900	30-Sep-2020	\$51,846.46
<b>Managed Funds - Global share - emerging markets</b>				
Platinum Asia (PLA0004AU)	10,231.457500	\$2.835100	30-Sep-2020	\$29,007.21
<b>Managed Funds - Global property and infrastructure</b>				
CFS WS Glb Listed Infrastructure-Class A (FSF1241AU)	41,477.732790	\$1.051900	30-Sep-2020	\$43,630.43
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.861400	30-Sep-2020	\$16,582.58
<b>ASX Listed Securities - General</b>				
NAT. BANK - ORDINARY (NAB)	287.000000	\$17.750000	30-Sep-2020	\$5,094.25
OZMINER - ORDINARY (OZL)	160.000000	\$14.010000	30-Sep-2020	\$2,241.60
SUNCORP - ORDINARY (SUN)	715.000000	\$8.450000	30-Sep-2020	\$6,041.75
WESTPAC - ORDINARY (WBC)	418.000000	\$16.840000	30-Sep-2020	\$7,039.12
Pending transactions			30-Sep-2020	\$100,000.00
Pending transactions				
<b>Total for FirstWrap Plus Investments-SMSF (5656305)</b>				<b>\$1,016,747.31</b>
<b>Total for W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund</b>				<b>\$1,016,747.31</b>
<b>Total portfolio</b>				<b>\$1,016,747.31</b>

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.

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**FirstWrap Plus Investments**

Date	Transaction	Debit	Credit	Balance
<b>W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)</b>				
<b>Cash Account</b>				
01-Jul-2020	Opening Balance		\$127.83	\$593,248.97
01-Jul-2020	Interest - 01-Jun-2020 - 30-Jun-2020			\$593,376.80
02-Jul-2020	Withdrawal - Administration fee	\$119.68		\$593,257.12
02-Jul-2020	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$593,000.87
02-Jul-2020	Planning Ongoing Advice Fee		\$86.10	\$593,086.97
03-Jul-2020	Deposit - Share Income NAB		\$777.45	\$593,864.42
08-Jul-2020	Deposit - Income FSF0713AU		\$2,885.92	\$596,750.34
08-Jul-2020	Deposit - Income FSF1241AU		\$5,525.54	\$602,275.88
14-Jul-2020	Deposit - Income MIA0001AU		\$35.88	\$602,311.76
14-Jul-2020	Deposit - Income FHT0030AU		\$61.55	\$602,373.31
16-Jul-2020	Deposit - Income AAP0104AU		\$2,330.05	\$604,703.36
16-Jul-2020	Deposit - Income PLA0004AU		\$6,028.25	\$610,731.61
17-Jul-2020	Deposit - Income BFL0004AU			\$593,086.97
18-Jul-2020	Withdrawal - Investor batched managed fund buy	\$17,644.64		\$597,083.03
20-Jul-2020	Deposit - Income MGE0001AU		\$3,996.06	\$597,224.60
01-Aug-2020	Interest - 01-Jul-2020 - 31-Jul-2020		\$141.57	\$597,100.83
04-Aug-2020	Withdrawal - Administration fee	\$123.77		\$596,844.58
04-Aug-2020	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$592,848.52
04-Aug-2020	Planning Ongoing Advice Fee	\$3,996.06		\$592,848.52
18-Aug-2020	Withdrawal - Investor batched managed fund buy		\$131.35	\$592,979.87
01-Sep-2020	Interest - 01-Aug-2020 - 31-Aug-2020	\$125.41		\$592,854.46
02-Sep-2020	Withdrawal - Administration fee			\$592,598.21
02-Sep-2020	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$592,598.21
02-Sep-2020	Planning Ongoing Advice Fee			\$492,598.21
30-Sep-2020	Withdrawal - Buy(3073052)	\$100,000.00		\$492,598.21
30-Sep-2020	Closing Balance			\$492,598.21

**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**

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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 - Australian share**

Trade date	Transaction	Units	Price	Amount
<b>Bennelong ex-20 Australian Equities (BFL0004AU)</b>				
01-Jul-2020	Opening Balance	28,376.745960	\$2.443500	\$69,338.58
21-Jul-2020	Purchase - Purchase	2,528.522290	\$2.384100	\$6,028.25
30-Sep-2020	Closing Balance	30,905.268250	\$2.459200	\$76,002.24
17-Jul-2020	Income			\$6,028.25

<b>The Montgomery Fund (FHT0030AU)</b>				
01-Jul-2020	Opening Balance	41,856.621130	\$1.296500	\$54,267.11
21-Jul-2020	Purchase - Purchase	26.947050	\$1.331500	\$35.88
30-Sep-2020	Closing Balance	41,883.568180	\$1.323800	\$55,445.47
14-Jul-2020	Income			\$35.88

**Managed Funds - Australian share - small companies**

<b>Ausbil Australian Emerging Leaders (AAP0104AU)</b>				
01-Jul-2020	Opening Balance	8,960.493390	\$2.929920	\$26,253.53
21-Jul-2020	Purchase - Purchase	19.596870	\$3.140808	\$61.55
30-Sep-2020	Closing Balance	8,980.090260	\$3.120530	\$28,022.64
16-Jul-2020	Income			\$61.55

**Managed Funds - Global share**

<b>Magellan Global (MGE0001AU)</b>				
01-Jul-2020	Opening Balance	38,057.697430	\$2.623600	\$99,848.17
19-Aug-2020	Purchase - Purchase	1,561.204880	\$2.559600	\$3,996.06
30-Sep-2020	Closing Balance	39,618.902310	\$2.604700	\$103,195.35
20-Jul-2020	Income			\$3,996.06

<b>MFS Global Equity Trust (MIA0001AU)</b>				
01-Jul-2020	Opening Balance	23,538.092800	\$2.121000	\$49,924.29
21-Jul-2020	Purchase - Purchase	2,848.216490	\$1.940000	\$5,525.54
30-Sep-2020	Closing Balance	26,386.309290	\$1.964900	\$51,846.46
14-Jul-2020	Income			\$5,525.54

**Managed Funds - Global share - emerging markets**

<b>Platinum Asia (PLA0004AU)</b>				
01-Jul-2020	Opening Balance	9,379.052160	\$2.831600	\$26,557.72
22-Jul-2020	Purchase - Purchase	852.405340	\$2.733500	\$2,330.05
30-Sep-2020	Closing Balance	10,231.457500	\$2.835100	\$29,007.21
16-Jul-2020	Income			\$2,330.05

**Managed Funds - Global property and infrastructure**

<b>CFS WS GIB Listed Infrastructure-Class A (FSF1241AU)</b>				
01-Jul-2020	Opening Balance	38,827.425140	\$1.138700	\$44,212.79
21-Jul-2020	Purchase - Purchase	2,650.307650	\$1.088900	\$2,885.92
30-Sep-2020	Closing Balance	41,477.732790	\$1.051900	\$43,630.43
08-Jul-2020	Income			\$2,885.92

**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 - Global property and infrastructure**

**FirstChoice WS Global Property Secs (FSF0713AU)**

01-Jul-2020	Opening Balance	18,336.192450		
21-Jul-2020	Purchase - Purchase	914.539470	\$0.893600	\$16,385.22
30-Sep-2020	Closing Balance		\$0.850100	\$777.45
08-Jul-2020	Income	19,250.731920	\$0.861400	\$16,582.58
				\$777.45

**ASX Listed Securities - General**

**NAT. BANK - ORDINARY (NAB)**

01-Jul-2020	Opening Balance			
30-Sep-2020	Closing Balance	287.000000	\$18.220	\$5,229.14
03-Jul-2020	Income	287.000000	\$17.750	\$5,094.25
				\$86.10

**OZMINER - ORDINARY (OZL)**

01-Jul-2020	Opening Balance	160.000000	\$10.960	\$1,753.60
30-Sep-2020	Closing Balance	160.000000	\$14.010	\$2,241.60

**SUNCORP - ORDINARY (SUN)**

01-Jul-2020	Opening Balance	715.000000	\$9.230	\$6,599.45
30-Sep-2020	Closing Balance	715.000000	\$8.450	\$6,041.75

**WESTPAC - ORDINARY (WBC)**

01-Jul-2020	Opening Balance	418.000000	\$17.950	\$7,503.10
30-Sep-2020	Closing Balance	418.000000	\$16.840	\$7,039.12

**Notes**

Opening balance is calculated using the last known price as at 30 June 2020.

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)

## Disclaimer

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7 December 2020

Telephone 1300 769 619  
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firstwrap@colonialfirststate.com.au  
colonialfirststate.com.au/firstwrap



29999-044 000000005656305

W. H. Morgan Nominees Pty Ltd Atf W. H. Morgan  
Superannuation Fund Firstw-Smsf  
PO Box 5558  
CAIRNS QLD 4870

**Account name: W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF**  
**Account number: 5656305**

Dear Sir/Madam

**We're making some changes to your FirstWrap Plus Investments cash account**

The cash account is part of your FirstWrap Plus Investments account and is used for day-to-day transacting such as accepting income, and purchasing and selling investments. It's also used to facilitate scheduled payments, pay fees and other costs.

Through your FirstWrap account, you and your adviser are required to maintain a minimum cash balance in your cash account.

**We're updating the minimum cash account balance requirements from 1 February 2021**

We're making this update to not only provide you with greater flexibility in how your cash account balance is managed, but also to help ensure we can make timely payments for you and reduce the risk of low cash balances resulting in important transactions such as scheduled payments, insurance premiums, fees and costs not being able to be paid.

Account	CURRENT minimum cash account balance	NEW minimum cash account balance
FirstWrap Plus Investments	0.5% of the value of your account plus the value of any regular payments due over the next month	The lower of \$2500 or 0.5% of the total account balance, plus the value of any regular payments due over the next two months

**How is the minimum cash account balance in my account managed?**

Where a minimum balance isn't maintained, investments will be sold to cover the shortfall in the cash account. Managed fund holdings will typically be sold down first. Other investment types such as listed securities may be sold down if you don't have liquid managed funds available.

Before selling down investments, we'll contact your adviser so they can organise for your cash balance to be topped up in a way that best suits your situation.

You can find out more about the sell down process and minimum cash balance requirement in the updated FirstWrap Plus Investments disclosure documents available 1 December 2020 from [firstwrap.com.au](http://firstwrap.com.au).

**What do I need to do?**

You should speak with your adviser to discuss the options available if you believe your cash account balance is below the new minimum and/or likely to be so at 20 February 2021. You may wish to top up the cash account balance prior to 20 February 2021 and to avoid any unintended sell downs.

While investment income can top up your cash account, you may choose to top up through making a contribution to your cash account or lodging trades through your adviser.

Further to this, if your contact information has changed recently please contact us to update our records.

**More information**

To find out more about what this update means for you, please contact your adviser, True North Financial Planning on 0409 270 655.

Alternatively you can call FirstWrap Service and Support on 1300 769 619.

Yours sincerely,

Colonial First State

21 January 2021



044

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

**FirstWrap December 2020 quarterly statement**

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 October 2020 to 31 December 2020 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. Underlying 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](http://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.



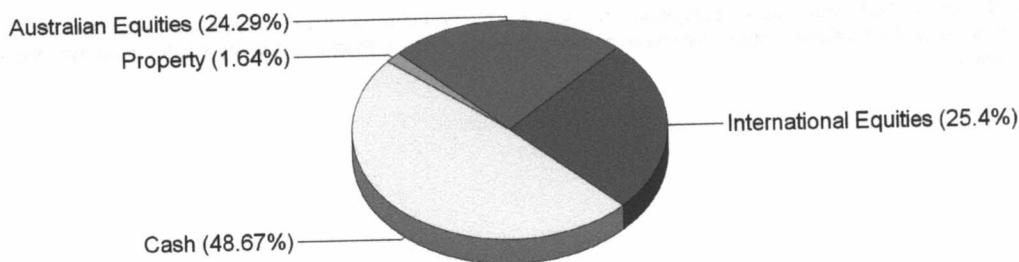
**WH Morgan**

True North Financial Planning  
The Advice Exchange Pty Ltd

**Portfolio allocation for WH Morgan**

Investment Market	Allocation
Cash	48.67%
Australian Fixed Interest	0.00%
International Fixed Interest	0.00%
Property	1.64%
Australian Equities	24.29%
International Equities	25.40%
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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**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
<b>FirstWrap Plus Investments-SMSF (5656305)</b>				
Cash			31-Dec-2020	\$492,377.65
Cash Account				
<b>Managed Funds - Australian share</b>				
Bennelong ex-20 Australian Equities (BFL0004AU)	50,816.067880	\$2.813100	31-Dec-2020	\$142,950.68
The Montgomery Fund (FHT0030AU)	41,883.568180	\$1.450100	31-Dec-2020	\$60,735.36
<b>Managed Funds - Australian share - small companies</b>				
Ausbil Australian Emerging Leaders (AAP0104AU)	8,980.090260	\$3.646190	31-Dec-2020	\$32,743.12
<b>Managed Funds - Global share</b>				
Magellan Global Open Class (MGE0001AU)	40,398.876490	\$2.453900	31-Dec-2020	\$99,134.80
MFS Global Equity Trust (MIA0001AU)	26,386.309290	\$2.095700	31-Dec-2020	\$55,297.79
T. Rowe Price Global Equity I (ETL0071AU)	29,289.438230	\$1.837900	31-Dec-2020	\$53,831.06
<b>Managed Funds - Global share - emerging markets</b>				
Platinum Asia (PLA0004AU)	10,231.457500	\$3.106800	31-Dec-2020	\$31,787.09
<b>Managed Funds - Global property and infrastructure</b>				
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.911600	31-Dec-2020	\$17,548.97
FSI Global Listed Infrastructure (FSF1241AU)	42,049.465930	\$1.110200	31-Dec-2020	\$46,683.32
<b>ASX Listed Securities - General</b>				
NAT. BANK - ORDINARY (NAB)	287.000000	\$22.600000	31-Dec-2020	\$6,486.20
OZMINER - ORDINARY (OZL)	160.000000	\$18.880000	31-Dec-2020	\$3,020.80
SUNCORP - ORDINARY (SUN)	715.000000	\$9.740000	31-Dec-2020	\$6,964.10
WESTPAC - ORDINARY (WBC)	418.000000	\$19.370000	31-Dec-2020	\$8,096.66
<b>Total for FirstWrap Plus Investments-SMSF (5656305)</b>				<b>\$1,057,657.60</b>
<b>Total for W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund</b>				<b>\$1,057,657.60</b>
<b>Total portfolio</b>				<b>\$1,057,657.60</b>

**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.

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**WH Morgan**

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**FirstWrap Plus Investments**

Date	Transaction	Debit	Credit	Balance
<b>W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)</b>				
<b>Cash Account</b>				
01-Oct-2020	Opening Balance			\$492,598.21
01-Oct-2020	Interest - 01-Sep-2020 - 30-Sep-2020		\$126.29	\$492,724.50
02-Oct-2020	Withdrawal - Administration fee	\$121.05		\$492,603.45
02-Oct-2020	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$492,347.20
02-Oct-2020	Planning Ongoing Advice Fee		\$12.80	\$492,360.00
05-Oct-2020	Deposit - Share Income OZL		\$71.50	\$492,431.50
21-Oct-2020	Deposit - Share Income SUN		\$110.13	\$492,541.63
01-Nov-2020	Interest - 01-Oct-2020 - 31-Oct-2020	\$125.54		\$492,416.09
04-Nov-2020	Withdrawal - Administration fee			\$492,159.84
04-Nov-2020	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$492,159.84
04-Nov-2020	Planning Ongoing Advice Fee		\$1,933.40	\$494,093.24
26-Nov-2020	Deposit - Income MGE0001AU		\$54.25	\$494,147.49
01-Dec-2020	Interest - 01-Nov-2020 - 30-Nov-2020	\$123.14		\$494,024.35
02-Dec-2020	Withdrawal - Administration fee			\$493,768.10
02-Dec-2020	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$493,768.10
02-Dec-2020	Planning Ongoing Advice Fee		\$86.10	\$493,854.20
10-Dec-2020	Deposit - Share Income NAB		\$327.26	\$494,181.46
17-Dec-2020	Deposit - Income FSF0713AU		\$622.17	\$494,803.63
17-Dec-2020	Deposit - Income FSF1241AU			\$492,248.07
18-Dec-2020	Withdrawal - Investor batched managed fund buy	\$2,555.56		\$492,248.07
18-Dec-2020	Deposit - Share Income WBC		\$129.58	\$492,377.65
31-Dec-2020	Closing Balance			\$492,377.65

**Notes**

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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**

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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 - Australian share**

<b>Bennelong ex-20 Australian Equities (BFL0004AU)</b>				
01-Oct-2020	Opening Balance	30,905.268250	\$2.459200	\$76,002.24
01-Oct-2020	Purchase - Purchase	19,910.799630	\$2.511200	\$50,000.00
31-Dec-2020	Closing Balance	50,816.067880	\$2.813100	\$142,950.68
<b>The Montgomery Fund (FHT0030AU)</b>				
01-Oct-2020	Opening Balance	41,883.568180	\$1.323800	\$55,445.47
31-Dec-2020	Closing Balance	41,883.568180	\$1.450100	\$60,735.36

**Managed Funds - Australian share - small companies**

<b>Ausbil Australian Emerging Leaders (AAP0104AU)</b>				
01-Oct-2020	Opening Balance	8,980.090260	\$3.120530	\$28,022.64
31-Dec-2020	Closing Balance	8,980.090260	\$3.646190	\$32,743.12

**Managed Funds - Global share**

<b>Magellan Global Open Class (MGE0001AU)</b>				
01-Oct-2020	Opening Balance	39,618.902310	\$2.604700	\$103,195.35
21-Dec-2020	Purchase - Purchase	779.974180	\$2.478800	\$1,933.40
31-Dec-2020	Closing Balance	40,398.876490	\$2.453900	\$99,134.80
26-Nov-2020	Income			\$1,933.40
<b>MFS Global Equity Trust (MIA0001AU)</b>				
01-Oct-2020	Opening Balance	26,386.309290	\$1.964900	\$51,846.46
31-Dec-2020	Closing Balance	26,386.309290	\$2.095700	\$55,297.79
<b>T. Rowe Price Global Equity I (ETL0071AU)</b>				
01-Oct-2020	Purchase - Purchase	29,289.438230	\$1.707100	\$50,000.00
31-Dec-2020	Closing Balance	29,289.438230	\$1.837900	\$53,831.06

**Managed Funds - Global share - emerging markets**

<b>Platinum Asia (PLA0004AU)</b>				
01-Oct-2020	Opening Balance	10,231.457500	\$2.835100	\$29,007.21
31-Dec-2020	Closing Balance	10,231.457500	\$3.106800	\$31,787.09

**Managed Funds - Global property and infrastructure**

<b>FirstChoice WS Global Property Secs (FSF0713AU)</b>				
01-Oct-2020	Opening Balance	19,250.731920	\$0.861400	\$16,582.58
31-Dec-2020	Closing Balance	19,250.731920	\$0.911600	\$17,548.97
17-Dec-2020	Income			\$327.26
<b>FSI Global Listed Infrastructure (FSF1241AU)</b>				
01-Oct-2020	Opening Balance	41,477.732790	\$1.051900	\$43,630.43
21-Dec-2020	Purchase - Purchase	571.733140	\$1.088200	\$622.16
31-Dec-2020	Closing Balance	42,049.465930	\$1.110200	\$46,683.32
17-Dec-2020	Income			\$622.17

# Investment Transaction List

01 October 2020 to 31 December 2020

## 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)

#### ASX Listed Securities - General

##### NAT. BANK - ORDINARY (NAB)

01-Oct-2020	Opening Balance			
31-Dec-2020	Closing Balance	287.000000	\$17.750	\$5,094.25
10-Dec-2020	Income	287.000000	\$22.600	\$6,486.20
				\$86.10

##### OZMINER - ORDINARY (OZL)

01-Oct-2020	Opening Balance			
31-Dec-2020	Closing Balance	160.000000	\$14.010	\$2,241.60
05-Oct-2020	Income	160.000000	\$18.880	\$3,020.80
				\$12.80

##### SUNCORP - ORDINARY (SUN)

01-Oct-2020	Opening Balance			
31-Dec-2020	Closing Balance	715.000000	\$8.450	\$6,041.75
21-Oct-2020	Income	715.000000	\$9.740	\$6,964.10
				\$71.50

##### WESTPAC - ORDINARY (WBC)

01-Oct-2020	Opening Balance			
31-Dec-2020	Closing Balance	418.000000	\$16.840	\$7,039.12
18-Dec-2020	Income	418.000000	\$19.370	\$8,096.66
				\$129.58

#### Notes

Opening balance is calculated using the last known price as at 30 September 2020.

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)



## 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.

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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 CommInsure annuity products accessible via the FirstWrap Platform are issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CommInsure is a registered business name of CMLA.

Challenger Life and CMLA 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.

CMLA and AIL are subsidiaries of the Bank. Excluding CMLA's obligations in respect of CommInsure annuity products, the Bank and its subsidiaries do not guarantee or underwrite the Platform Annuity Products and investments in these Platform Annuity Products are not deposits or liabilities of the Bank or its subsidiaries.



16 April 2021



044

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

**FirstWrap March 2021 quarterly statement**

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 January 2021 to 31 March 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. Underlying 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](http://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.

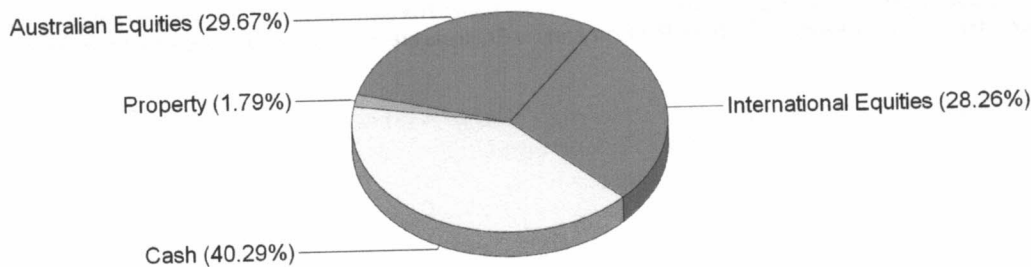
**WH Morgan**

True North Financial Planning  
The Advice Exchange Pty Ltd

**Portfolio allocation for WH Morgan**

	Allocation
Investment Market	40.29%
Cash	0.00%
Australian Fixed Interest	0.00%
International Fixed Interest	1.79%
Property	29.67%
Australian Equities	28.26%
International Equities	0.00%
Other	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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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
<b>FirstWrap Plus Investments-SMSF (5656305)</b>				
Cash			31-Mar-2021	\$408,311.35
Cash Account				
<b>Managed Funds - Australian share</b>				
Bennelong ex-20 Australian Equities (BFL0004AU)	50,828.479370	\$2.913100	31-Mar-2021	\$148,068.44
The Montgomery Fund (FHT0030AU)	42,014.323320	\$1.524800	31-Mar-2021	\$64,063.44
<b>Managed Funds - Australian share - small companies</b>				
Ausbil Australian Emerging Leaders (AAP0104AU)	9,035.527160	\$3.837190	31-Mar-2021	\$34,671.03
FirstChoice WS Aus Small Companies (FSF0502AU)	19,376.840800	\$2.490700	31-Mar-2021	\$48,261.90
<b>Managed Funds - Global share</b>				
Magellan Global Open Class (MGE0001AU)	40,398.876490	\$2.535300	31-Mar-2021	\$102,423.27
MFS Global Equity Trust W (MIA0001AU)	26,386.309290	\$2.206700	31-Mar-2021	\$58,226.67
T. Rowe Price Global Equity I (ETL0071AU)	42,408.665770	\$1.903400	31-Mar-2021	\$80,720.65
<b>Managed Funds - Global share - emerging markets</b>				
Platinum Asia (PLA0004AU)	10,231.457500	\$3.218900	31-Mar-2021	\$32,934.04
<b>Managed Funds - Global property and infrastructure</b>				
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$0.965100	31-Mar-2021	\$18,578.88
FSI Global Listed Infrastructure (FSF1241AU)	42,049.465930	\$1.164700	31-Mar-2021	\$48,975.01
<b>ASX Listed Securities - General</b>				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.780000	31-Mar-2021	\$3,822.00
NAT. BANK - ORDINARY (NAB)	287.000000	\$26.000000	31-Mar-2021	\$7,462.00
OZMINER - ORDINARY (OZL)	160.000000	\$22.840000	31-Mar-2021	\$3,654.40
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$1.965000	31-Mar-2021	\$4,480.20
SUNCORP - ORDINARY (SUN)	715.000000	\$9.900000	31-Mar-2021	\$7,078.50
WESTPAC - ORDINARY (WBC)	418.000000	\$24.410000	31-Mar-2021	\$10,203.38
<b>Total for FirstWrap Plus Investments-SMSF (5656305)</b>				<b>\$1,081,935.16</b>
<b>Total for W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund</b>				<b>\$1,081,935.16</b>
<b>Total portfolio</b>				<b>\$1,081,935.16</b>

## 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.

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**WH Morgan**

True North Financial Planning  
The Advice Exchange Pty Ltd

**FirstWrap Plus Investments**

Date	Transaction	Debit	Credit	Balance
<b>W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund FirstW-SMSF (5656305)</b>				
<b>Cash Account</b>				
01-Jan-2021	Opening Balance			\$492,377.65
01-Jan-2021	Interest - 01-Dec-2020 - 31-Dec-2020		\$46.12	\$492,423.77
05-Jan-2021	Withdrawal - Administration fee	\$127.06		\$492,296.71
05-Jan-2021	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$492,040.46
05-Jan-2021	Planning Ongoing Advice Fee		\$192.72	\$492,233.18
14-Jan-2021	Deposit - Income FHT0030AU			\$492,040.46
18-Jan-2021	Withdrawal - Investor batched managed fund buy	\$192.72		\$492,256.93
19-Jan-2021	Deposit - Income AAP0104AU		\$37.86	\$492,294.79
28-Jan-2021	Deposit - Income BFL0004AU		\$47.01	\$492,341.80
01-Feb-2021	Interest - 01-Jan-2021 - 31-Jan-2021	\$5,037.00		\$487,304.80
02-Feb-2021	Withdrawal - #34866596 BGL Buy	\$5,020.80		\$482,284.00
02-Feb-2021	Withdrawal - #34866732 SBM Buy	\$127.69		\$482,156.31
02-Feb-2021	Withdrawal - Administration fee			\$481,900.06
02-Feb-2021	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$481,643.81
02-Feb-2021	Planning Ongoing Advice Fee			\$481,387.56
09-Feb-2021	Withdrawal - Buy(3073052)	\$50,000.00		\$431,387.56
18-Feb-2021	Withdrawal - Investor batched managed fund buy	\$254.33		\$431,133.23
01-Mar-2021	Interest - 01-Feb-2021 - 28-Feb-2021	\$114.23		\$431,019.00
02-Mar-2021	Withdrawal - Administration fee			\$431,019.00
02-Mar-2021	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$430,762.75
02-Mar-2021	Planning Ongoing Advice Fee			\$430,506.50
10-Mar-2021	Withdrawal - Buy(3073052)	\$25,000.00		\$405,506.50
24-Mar-2021	Deposit - Share Income SBM		\$91.20	\$405,597.70
26-Mar-2021	Deposit - Share Income OZL		\$27.20	\$405,624.90
31-Mar-2021	Deposit - Income FSF0502AU		\$1,879.55	\$407,504.45
31-Mar-2021	Closing Balance			\$408,384.00

**Notes**

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**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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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.

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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 - Australian share**

Trade date	Transaction	Units	Price	Amount
<b>Bennelong ex-20 Australian Equities (BFL0004AU)</b>				
01-Jan-2021	Opening Balance	50,816.067880	\$2.813100	\$142,950.68
19-Feb-2021	Purchase - Purchase	12.411490	\$3.050399	\$37.86
31-Mar-2021	Closing Balance	50,828.479370	\$2.913100	\$148,068.44
28-Jan-2021	Income			\$37.86

<b>The Montgomery Fund (FHT0030AU)</b>				
01-Jan-2021	Opening Balance	41,883.568180	\$1.450100	\$60,735.36
19-Jan-2021	Purchase - Purchase	130.755140	\$1.473900	\$192.72
31-Mar-2021	Closing Balance	42,014.323320	\$1.524800	\$64,063.44
14-Jan-2021	Income			\$192.72

**Managed Funds - Australian share - small companies**

<b>Ausbil Australian Emerging Leaders (AAP0104AU)</b>				
01-Jan-2021	Opening Balance	8,980.090260	\$3.646190	\$32,743.12
19-Feb-2021	Purchase - Purchase	55.436900	\$3.904800	\$216.47
31-Mar-2021	Closing Balance	9,035.527160	\$3.837190	\$34,671.03
19-Jan-2021	Income			\$216.47

<b>FirstChoice WS Aus Small Companies (FSF0502AU)</b>				
11-Feb-2021	Purchase - Purchase	19,376.840800	\$2.580400	\$50,000.00
31-Mar-2021	Closing Balance	19,376.840800	\$2.490700	\$48,261.90
31-Mar-2021	Income			\$1,879.55

**Managed Funds - Global share**

<b>Magellan Global Open Class (MGE0001AU)</b>				
01-Jan-2021	Opening Balance	40,398.876490	\$2.453900	\$99,134.80
31-Mar-2021	Closing Balance	40,398.876490	\$2.535300	\$102,423.27

<b>MFS Global Equity Trust W (MIA0001AU)</b>				
01-Jan-2021	Opening Balance	26,386.309290	\$2.095700	\$55,297.79
31-Mar-2021	Closing Balance	26,386.309290	\$2.206700	\$58,226.67

<b>T. Rowe Price Global Equity I (ETL0071AU)</b>				
01-Jan-2021	Opening Balance	29,289.438230	\$1.837900	\$53,831.06
11-Mar-2021	Purchase - Purchase	13,119.227540	\$1.905600	\$25,000.00
31-Mar-2021	Closing Balance	42,408.665770	\$1.903400	\$80,720.65

**Managed Funds - Global share - emerging markets**

<b>Platinum Asia (PLA0004AU)</b>				
01-Jan-2021	Opening Balance	10,231.457500	\$3.106800	\$31,787.09
31-Mar-2021	Closing Balance	10,231.457500	\$3.218900	\$32,934.04

**Managed Funds - Global property and infrastructure**

<b>FirstChoice WS Global Property Secs (FSF0713AU)</b>				
01-Jan-2021	Opening Balance	19,250.731920	\$0.911600	\$17,548.97
31-Mar-2021	Closing Balance	19,250.731920	\$0.965100	\$18,578.88

## FirstWrap Plus Investments

Trade date	Transaction	Units	Price	Amount
<b>W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund FirstWrap Plus Investments-SMSF (5656305)</b>				
<b>Managed Funds - Global property and infrastructure</b>				
<b>FSI Global Listed Infrastructure (FSF1241AU)</b>				
01-Jan-2021	Opening Balance			
31-Mar-2021	Closing Balance	42,049.465930	\$1.110200	\$46,683.32
		42,049.465930	\$1.164700	\$48,975.01
<b>ASX Listed Securities - General</b>				
<b>BELLEVUE - ORDINARY (BGL)</b>				
29-Jan-2021	Purchase			
31-Mar-2021	Closing Balance	4,900.000000	\$1.020	\$4,998.00
29-Jan-2021	Additional Fee - Brokerage	4,900.000000	\$0.780	\$3,822.00
				(\$39.00)
<b>NAT. BANK - ORDINARY (NAB)</b>				
01-Jan-2021	Opening Balance			
31-Mar-2021	Closing Balance	287.000000	\$22.600	\$6,486.20
		287.000000	\$26.000	\$7,462.00
<b>OZMINER - ORDINARY (OZL)</b>				
01-Jan-2021	Opening Balance			
31-Mar-2021	Closing Balance	160.000000	\$18.880	\$3,020.80
26-Mar-2021	Income	160.000000	\$22.840	\$3,654.40
				\$27.20
<b>ST.BARBARA - ORDINARY (SBM)</b>				
29-Jan-2021	Purchase			
31-Mar-2021	Closing Balance	2,280.000000	\$2.185	\$4,981.80
29-Jan-2021	Additional Fee - Brokerage	2,280.000000	\$1.965	\$4,480.20
24-Mar-2021	Income			(\$39.00)
				\$91.20
<b>SUNCORP - ORDINARY (SUN)</b>				
01-Jan-2021	Opening Balance			
31-Mar-2021	Closing Balance	715.000000	\$9.740	\$6,964.10
		715.000000	\$9.900	\$7,078.50
<b>WESTPAC - ORDINARY (WBC)</b>				
01-Jan-2021	Opening Balance			
31-Mar-2021	Closing Balance	418.000000	\$19.370	\$8,096.66
		418.000000	\$24.410	\$10,203.38

### Notes

Opening balance is calculated using the last known price as at 31 December 2020.

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)

## 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.

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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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# Investment Transaction List

01 January 2011 to 31 March 2011



The following table lists all investment transactions recorded during the period 01 January 2011 to 31 March 2011. The table includes details such as the date of the transaction, the instrument type, the amount, and the counterparty. The data is presented in a structured format for easy review and analysis.

Investment transactions recorded during the period 01 January 2011 to 31 March 2011.

The following table lists all investment transactions recorded during the period 01 January 2011 to 31 March 2011. The table includes details such as the date of the transaction, the instrument type, the amount, and the counterparty. The data is presented in a structured format for easy review and analysis.

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31 May 2021



00415-044 5921500000

W. H. Morgan Nominees Pty Ltd Atf W. H. Morgan  
Superannuation Fund Firstw-Smsf  
PO Box 5558  
CAIRNS QLD 4870

**An update: Important changes to adviser fee calculations and the default cash account**

Dear Sir/madam,

**Account name:** W. H. Morgan Nominees Pty Ltd ATF W. H. Morgan Superannuation Fund  
FirstW-SMSF

**Account number:** 5656305

We want to thank you for being an investor and inform you of two important changes: improving the way we calculate adviser fees and a change to the default cash account.

**1. Improving the way we calculate adviser fees on your account**

Adviser fees are negotiated, as agreed, between you and your adviser, and are deducted from your account for the services they provide to you.

Adviser fees are also known as Adviser service fee.

From 1 July 2021, we'll be improving the calculation of adviser fees by using a more precise calculation. These changes are outlined in the table below:

Adviser fees	Calculation method before 1 July 2021	Calculation method after 1 July 2021
<b>Percentage based adviser fee*</b>	The adviser fee is calculated using the percentage rate/s and your average account balance as at the end of each month.	The adviser fee will be calculated daily using the percentage rate/s and your daily account balance at the end of each day.
<b>Dollar based adviser fee*</b>	The adviser fee is calculated using the agreed annual dollar amount, deducted equally over twelve months.	The adviser fee will be calculated daily using the agreed monthly dollar amount and the number of days in the month.
<b>Varying an adviser fee</b>	If you and your adviser vary an adviser fee during the month, the full monthly fee will generally apply.	If you and your adviser vary an adviser fee during the month, daily calculation means any change will apply to the number of days remaining in the month.

\* Due to the daily calculation of the adviser fee, where your account holds an ordinarily liquid investment which becomes a suspended investment, due to difficult market conditions, no percentage based adviser fee will be calculated from the value of this investment whilst it is suspended. If the suspended investment is the only investment you hold, no percentage or dollar based adviser fees will be calculated.

**What does this mean for you?**

- **For a percentage based adviser fee**  
If your adviser fee is percentage based, the amount you pay will be based on your daily account balance at the end of each day, and will vary during the month.

▪ **For a dollar based adviser fee**

If your adviser fee is dollar based, the amount you pay will be based on your fee arrangement agreed with your adviser, and the fee will be calculated based on the number of days in the month.

Where you have an existing fee arrangement with your adviser, adviser fees will continue to be deducted monthly in arrears from your account. Other terms of the fee arrangement with your adviser, such as the percentage rates and/or annual dollar amount agreed, will not change.

**2. Changes to the default cash account you hold from 1 September 2021**

Last year it was announced that Colonial First State (CFS), which includes Avanteos Investments Limited, who is the operator for the FirstWrap Plus Investments product, is heading in a new direction to become a standalone business outside the Commonwealth Bank of Australia Group\*. In preparation to become a standalone business, our arrangements with CBA are changing, including the CBA-issued cash and term deposit investment options we offer.

- From 1 September 2021 where you use the default cash account, we're introducing a cash account fee that will apply to the default cash account for your FirstWrap Plus Investments account. **Whilst rates vary, there is no change to your account at this time as a result of the introduction of the cash account fee.**
- The cash account fee will be 0.45% per annum, and may vary between 0.45% per annum up to a maximum of 0.85% per annum. This fee is for our administration services relating to the cash account. The actual cash account fee which applies within this range will be published on our website at [firstwrap.com.au](http://firstwrap.com.au) under 'Offer documents'.
- Even after taking into account the deduction of the cash account fee the return you earn will remain unchanged at 0.10% per annum at the time we make this change (noting that the net interest earned may change in the future).
- The fee will be calculated daily and deducted monthly and will appear on your periodic statements.

**More information**

The changes to adviser service fee calculations and to the cash account option will be reflected in the updated IDPS Guide issued on 30 June 2021.

If you have any questions about these changes, you may want to speak to your adviser True North Financial Planning on 0409 270 655. We have let your adviser know we are contacting you.

Alternatively, you can contact FirstWrap Service and Support on 1300 769 619 8am-7pm Monday to Friday, Australian Eastern Standard Time (AEST).

You can also contact us by:

<b>Email</b>	<a href="mailto:firstwrap@colonialfirststate.com.au">firstwrap@colonialfirststate.com.au</a>
<b>Mail:</b>	FirstWrap Service and Support Locked Bag 3460 GPO Melbourne, VIC, 3001

Yours sincerely

**FirstWrap Service and Support**

\* In 2021, global investment firm KKR will become a 55% shareholder in CFS, subject to regulatory approvals. Commonwealth Bank of Australia (CBA), Australia's largest bank, will retain a 45% shareholding in CFS.

This information has been prepared by Avanteos Investments Limited ABN 20 096 259 979, AFS Licence 245531 (AIL) based on its understanding of current regulatory requirements and laws as at May 2021. Colonial First State Custom Solutions is the registered business name of AIL. AIL is the trustee of the Avanteos Superannuation Trust ABN 38 876 896 681 which includes FirstWrap Plus Super and Pension, and is the operator of The Avanteos Wrap Account Service which includes FirstWrap Plus Investments. AIL is owned ultimately by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank). The Bank and its subsidiaries do not guarantee the performance of AIL products or the repayment of capital by AIL.

While all care has been taken in the preparation of this document (using sources believed to be reliable and accurate), to the maximum extent permitted by law, no person including AIL, nor any related parties, their employees or directors, accepts responsibility for any loss suffered by any person arising from reliance on this information. This document contains general information only. It does not take into account any person's individual objectives, financial situation, needs or taxation circumstances. You should read the relevant Financial Services Guide (FSG), Product Disclosure Statement (PDS) or Investor Directed Portfolio Service Guide (IDPS Guide) before making an investment decision and consider talking to a financial adviser. You can obtain the FSG, FirstWrap PDSs and IDPS Guides from your adviser or [firstwrap.com.au](http://firstwrap.com.au)



16 July 2021



044

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

**FirstWrap June 2021 quarterly statement**

Dear Sir/Madam,

We're pleased to provide you with your quarterly FirstWrap statement for the period 1 April 2021 to 30 June 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*.

**Important information regarding your tax return**

To help you complete your FY20/21 tax return, you will receive an *Annual tax statement*. This will be sent to you once we have received and processed all tax information for your investments.

**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](http://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.

If you have any questions please contact your adviser. The other financial planning on page 2 to 6.  
Yours sincerely,  
Colonial First State

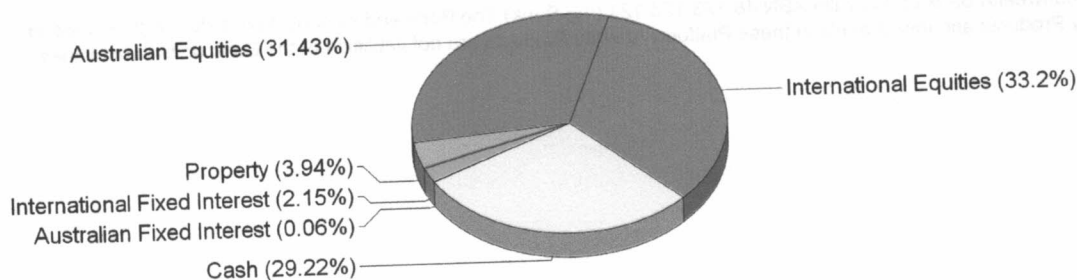
**WH Morgan**

True North Financial Planning  
The Advice Exchange Pty Ltd

**Portfolio allocation for WH Morgan**

	Allocation
Investment Market	29.22%
Cash	0.06%
Australian Fixed Interest	2.15%
International Fixed Interest	3.94%
Property	31.43%
Australian Equities	33.20%
International Equities	0.00%
Other	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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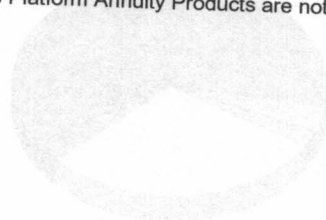
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The AIA Australia annuity products accessible via the FirstWrap Platform are issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is part of the AIA Group.

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**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
<b>FirstWrap Plus Investments-SMSF (5656305)</b>				
Cash			30-Jun-2021	\$295,830.95
Cash Account				
<b>Managed Funds - Diversified fixed interest</b>				
PIMCO Global Bond W (ETL0018AU)	25,052.610490	\$0.998400	30-Jun-2021	\$25,012.53
<b>Managed Funds - Australian share</b>				
Bennelong ex-20 Australian Equities (BFL0004AU)	50,828.479370	\$3.258800	30-Jun-2021	\$165,639.85
The Montgomery Fund (FHT0030AU)	42,014.323320	\$1.684900	30-Jun-2021	\$70,789.93
<b>Managed Funds - Australian share - small companies</b>				
Ausbil Australian Emerging Leaders (AAP0104AU)	9,035.527160	\$4.193910	30-Jun-2021	\$37,894.19
FirstChoice WS Aus Small Companies (FSF0502AU)	20,095.817920	\$2.715100	30-Jun-2021	\$54,562.16
<b>Managed Funds - Global share</b>				
Magellan Global Open Class (MGE0001AU)	40,398.876490	\$2.738600	30-Jun-2021	\$110,636.36
MFS Global Equity Trust W (MIA0001AU)	26,386.309290	\$2.410100	30-Jun-2021	\$63,593.64
T. Rowe Price Global Equity I (ETL0071AU)	42,408.665770	\$2.122800	30-Jun-2021	\$90,025.12
<b>Managed Funds - Global share - emerging markets</b>				
Platinum Asia (PLA0004AU)	10,231.457500	\$3.260400	30-Jun-2021	\$33,358.64
<b>Managed Funds - Global property and infrastructure</b>				
First Sentier Global Listed Infras Fd (FSF1241AU)	82,587.815180	\$1.194300	30-Jun-2021	\$98,634.63
FirstChoice WS Global Property Secs (FSF0713AU)	19,250.731920	\$1.060500	30-Jun-2021	\$20,415.40
UBS Clarion Global Property SecuritiesFd (HML0016AU)	12,708.418000	\$1.939700	30-Jun-2021	\$24,650.52
<b>ASX Listed Securities - General</b>				
BELLEVUE - ORDINARY (BGL)	4,900.000000	\$0.950000	30-Jun-2021	\$4,655.00
NAT. BANK - ORDINARY (NAB)	287.000000	\$26.220000	30-Jun-2021	\$7,525.14
OZMINER - ORDINARY (OZL)	160.000000	\$22.480000	30-Jun-2021	\$3,596.80
ST.BARBARA - ORDINARY (SBM)	2,280.000000	\$1.705000	30-Jun-2021	\$3,887.40
SUNCORP - ORDINARY (SUN)	715.000000	\$11.110000	30-Jun-2021	\$7,943.65
WESTPAC - ORDINARY (WBC)	418.000000	\$25.810000	30-Jun-2021	\$10,788.58
<b>Total for FirstWrap Plus Investments-SMSF (5656305)</b>				<b>\$1,129,440.49</b>
<b>Total for W. H. Morgan Nominees Pty Ltd ATF W H Morgan Superannuation Fund</b>				<b>\$1,129,440.49</b>
<b>Total portfolio</b>				<b>\$1,129,440.49</b>

**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.

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**WH Morgan**

True North Financial Planning  
The Advice Exchange Pty Ltd

**FirstWrap Plus Investments**

Debit                      Credit                      Balance

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

**Cash Account**

Date	Transaction	Debit	Credit	Balance
	Opening Balance			\$408,311.35
01-Apr-2021	Deposit - Share Income SUN		\$185.90	\$408,497.25
01-Apr-2021	Interest - 01-Mar-2021 - 31-Mar-2021		\$39.47	\$408,536.72
01-Apr-2021	Withdrawal - Administration fee	\$126.04		\$408,410.68
06-Apr-2021	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$408,154.43
06-Apr-2021	Planning Ongoing Advice Fee	\$1,879.55		\$406,274.88
18-Apr-2021	Withdrawal - Investor batched managed fund buy		\$37.80	\$406,312.68
01-May-2021	Interest - 01-Apr-2021 - 30-Apr-2021	\$123.55		\$406,189.13
04-May-2021	Withdrawal - Administration fee			\$405,932.88
04-May-2021	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$405,676.63
04-May-2021	Planning Ongoing Advice Fee		\$39.77	\$405,972.65
01-Jun-2021	Interest - 01-May-2021 - 31-May-2021	\$127.89		\$405,844.76
02-Jun-2021	Withdrawal - Administration fee			\$405,588.51
02-Jun-2021	Withdrawal - Adviser service fee (\$) True North Financial	\$256.25		\$405,332.26
02-Jun-2021	Planning Ongoing Advice Fee	\$100,000.00		\$305,332.26
16-Jun-2021	Withdrawal - Buy(3073052)	\$10,000.00		\$295,332.26
17-Jun-2021	Withdrawal - Direct Credit NAB W. H. Morgan Nominees Pty. Ltd. ATF W. H. Morgan Superan		\$242.44	\$295,830.95
25-Jun-2021	Deposit - Share Income WBC			\$295,830.95
30-Jun-2021	Closing Balance			\$295,830.95

**Notes**

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**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)

01 April 2021 to 30 June 2021

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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 (ETL0018AU)		25,052.610490	\$0.997900	\$25,000.00
17-Jun-2021	Purchase - Purchase	25,052.610490	\$0.998400	\$25,012.53
30-Jun-2021	Closing Balance			

**Managed Funds - Australian share**

Bennelong ex-20 Australian Equities (BFL0004AU)		50,828.479370	\$2.913100	\$148,068.44
01-Apr-2021	Opening Balance	50,828.479370	\$3.258800	\$165,639.85
30-Jun-2021	Closing Balance			

The Montgomery Fund (FHT0030AU)		42,014.323320	\$1.524800	\$64,063.44
01-Apr-2021	Opening Balance	42,014.323320	\$1.684900	\$70,789.93
30-Jun-2021	Closing Balance			

**Managed Funds - Australian share - small companies**

Ausbil Australian Emerging Leaders (AAP0104AU)		9,035.527160	\$3.837190	\$34,671.03
01-Apr-2021	Opening Balance	9,035.527160	\$4.193910	\$37,894.19
30-Jun-2021	Closing Balance			

FirstChoice WS Aus Small Companies (FSF0502AU)		19,376.840800	\$2.490700	\$48,261.90
01-Apr-2021	Opening Balance	718.977120	\$2.614200	\$1,879.55
20-Apr-2021	Purchase - Purchase	20,095.817920	\$2.715100	\$54,562.16
30-Jun-2021	Closing Balance			

**Managed Funds - Global share**

Magellan Global Open Class (MGE0001AU)		40,398.876490	\$2.535300	\$102,423.27
01-Apr-2021	Opening Balance	40,398.876490	\$2.738600	\$110,636.36
30-Jun-2021	Closing Balance			

MFS Global Equity Trust W (MIA0001AU)		26,386.309290	\$2.206700	\$58,226.67
01-Apr-2021	Opening Balance	26,386.309290	\$2.410100	\$63,593.64
30-Jun-2021	Closing Balance			

T. Rowe Price Global Equity I (ETL0071AU)		42,408.665770	\$1.903400	\$80,720.65
01-Apr-2021	Opening Balance	42,408.665770	\$2.122800	\$90,025.12
30-Jun-2021	Closing Balance			

**Managed Funds - Global share - emerging markets**

Platinum Asia (PLA0004AU)		10,231.457500	\$3.218900	\$32,934.04
01-Apr-2021	Opening Balance	10,231.457500	\$3.260400	\$33,358.64
30-Jun-2021	Closing Balance			

**Managed Funds - Global property and infrastructure**

First Sentier Global Listed Infras Fd (FSF1241AU)		42,049.465930	\$1.164700	\$48,975.01
01-Apr-2021	Opening Balance	40,538.349250	\$1.233400	\$50,000.00
17-Jun-2021	Purchase - Purchase	82,587.815180	\$1.194300	\$98,634.63
30-Jun-2021	Closing Balance			

## 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 - Global property and infrastructure

##### FirstChoice WS Global Property Secs (FSF0713AU)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	19,250.731920	\$0.965100	\$18,578.88
		19,250.731920	\$1.060500	\$20,415.40

##### UBS Clarion Global Property SecuritiesFd (HML0016AU)

17-Jun-2021	Purchase - Purchase			
30-Jun-2021	Closing Balance	12,708.418000	\$1.967200	\$25,000.00
		12,708.418000	\$1.939700	\$24,650.52

#### ASX Listed Securities - General

##### BELLEVUE - ORDINARY (BGL)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	4,900.000000	\$0.780	\$3,822.00
		4,900.000000	\$0.950	\$4,655.00

##### NAT. BANK - ORDINARY (NAB)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	287.000000	\$26.000	\$7,462.00
		287.000000	\$26.220	\$7,525.14

##### OZMINER - ORDINARY (OZL)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	160.000000	\$22.840	\$3,654.40
		160.000000	\$22.480	\$3,596.80

##### ST.BARBARA - ORDINARY (SBM)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	2,280.000000	\$1.965	\$4,480.20
		2,280.000000	\$1.705	\$3,887.40

##### SUNCORP - ORDINARY (SUN)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	715.000000	\$9.900	\$7,078.50
01-Apr-2021	Income	715.000000	\$11.110	\$7,943.65
				\$185.90

##### WESTPAC - ORDINARY (WBC)

01-Apr-2021	Opening Balance			
30-Jun-2021	Closing Balance	418.000000	\$24.410	\$10,203.38
25-Jun-2021	Income	418.000000	\$25.810	\$10,788.58
				\$242.44

#### Notes

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

## Disclaimer

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In the IDP, only the strongest performer at the end of each quarter for the financial year will be considered by the operator as performing at a high level.

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