

# Annual tax statement

for the period 1 July 2020 to 30 June 2021

## Account details

Product	BT Panorama Investments
Account ID	120107602
Account name	Andrejas Legacy Pty Ltd ATF The Andrejas Legacy Superannuation Fund
Entity type	SMSF
Adviser	Anders Huitfeldt

## Contents

Summary of assessable income	2
Deductions and credits summary	3
Interest schedule	5
Distributions schedule	6
Capital gain/loss schedule	10
Miscellaneous expenses schedule	14
Complaints	15

For more information



1300 881 716



[support@panorama.com.au](mailto:support@panorama.com.au)

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

# Summary of assessable income

Item	Amount \$
Gross interest	3.59
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	167.70
Distributions from trusts	166.19
Net capital gain	41,123.42
Foreign income	539.12
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
<b>Total assessable income</b>	<b>\$42,000.02</b>

# Deductions and credits summary

## Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	1,223.56
Loss on sale of traditional security	0.00
<b>Total deductions/expenses</b>	<b>\$1,223.56</b>

**Total taxable income from investment assets**

**\$40,776.46**

## Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	0.00
Franking credits from trust distributions (after 45 day rule)	65.72
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	39.75
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

**Total tax credits**

**\$105.47**

# Deductions and credits summary

---

## Additional information for non-residents

---

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

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

# Interest schedule

---

## Cash

---

Date	Investment	Amount \$
<b>Transaction Account</b>		
31 Jul 2020	Cash Management Account	0.52
31 Aug 2020	Cash Management Account	0.52
30 Sep 2020	Cash Management Account	0.49
31 Oct 2020	Cash Management Account	0.52
30 Nov 2020	Cash Management Account	0.51
17 Dec 2020	Cash Management Account	1.03
<b>Subtotal</b>		<b>\$3.59</b>
<b>Total cash</b>		<b>\$3.59</b>

---

**Total interest**

**\$3.59**

---

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

# Distributions schedule - summary

Description	Total distribution \$	Less 2020 entitlement <sup>1</sup> \$	Add 2021 entitlement <sup>2</sup> \$	Total income <sup>3</sup> \$
AAP0008AU Ausbil 130/30 Focus Fund	246.96	246.96	0.00	0.00
ACM0006AU AllianceBernstein Managed Volatility Equities Fund	112.31	96.33	0.00	15.98
ACM0009AU AB Global Equities Fund	437.57	437.57	0.00	0.00
ETL0018AU PIMCO Global Bond Fund - Wholesale Class	867.14	625.32	0.00	241.82
FID0008AU Fidelity Australian Equities Fund	2,809.81	2,424.60	0.00	385.21
FSF1416AU Colonial First State FirstChoice Multi-Index Balanced Fund - Class A	1,984.42	1,788.59	0.00	195.83
GTU0109AU Invesco Wholesale Global Targeted Returns Fund - Class A	34.40	34.40	0.00	0.00
HOW0052AU Kapstream Absolute Return Income Fund	211.02	111.03	0.00	99.99
IVV iShares S&P 500 ETF	324.41	159.19	0.00	165.22
MAQ0410AU Walter Scott Global Equity Fund	524.85	524.85	0.00	0.00
PCL0005AU Pengana Australian Equities Fund Class A	2,654.28	2,654.28	0.00	0.00
RFA0813AU Pandal Fixed Interest Fund	3,264.56	3,225.64	0.00	38.92
VAN0003AU Vanguard International Share Index Fund	1,697.53	1,479.94	0.00	217.59
WHT0015AU Resolution Capital Global Property Securities Fund	138.92	138.92	0.00	0.00
ZUR0064AU Zurich Investment Australian Property Securities Fund	218.45	218.45	0.00	0.00
<b>Total</b>	<b>\$15,526.63</b>	<b>\$14,166.07</b>	<b>\$0.00</b>	<b>\$1,360.56</b>

1. Income you received during the year ended 30 June 2021 which was included in your 30 June 2020 tax return.

2. Income you received after 30 June 2021 which is required to be included in your 30 June 2021 tax return.

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

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

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

# Distributions schedule - detail

Description	Total \$	ACM0006AU	ETL0018AU	FID0008AU
Interest – Australian	82.90	0.27	6.48	0.26
Dividends				
Unfranked amount	3.40	0.31	0.00	2.44
Unfranked CFI amount	8.57	0.23	0.00	7.52
Franked amount	101.98	5.14	0.00	84.63
Franking credits (before 45 day rule)	65.72	2.56	0.00	56.91
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	71.32	0.28	0.00	1.47
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	4.30	0.00	0.00	4.22
Discounted capital gains - Non TAP	343.43	0.00	0.00	140.12
Gross foreign income	539.12	10.02	235.34	0.24
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$1,220.74</b>	<b>\$18.81</b>	<b>\$241.82</b>	<b>\$297.81</b>
Other non-taxable items				
CGT concession	245.02	0.00	0.00	144.32
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.27	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	65.72	2.56	0.00	56.91
Foreign income tax offset	39.75	0.27	0.00	0.01
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$1,360.56</b>	<b>\$15.98</b>	<b>\$241.82</b>	<b>\$385.21</b>
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$1,360.56</b>	<b>\$15.98</b>	<b>\$241.82</b>	<b>\$385.21</b>
AMIT Cost base increase / decrease	102.41	0.00	0.00	0.00

# Distributions schedule - detail

Description	FSF1416AU	HOW0052AU	IVV	RFA0813AU
Interest – Australian	5.15	34.11	0.00	36.63
Dividends				
Unfranked amount	0.65	0.00	0.00	0.00
Unfranked CFI amount	0.82	0.00	0.00	0.00
Franked amount	12.21	0.00	0.00	0.00
Franking credits (before 45 day rule)	6.25	0.00	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	10.72	58.33	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.08	0.00	0.00	0.00
Discounted capital gains - Non TAP	67.66	0.00	4.62	0.00
Gross foreign income	33.63	7.55	183.80	2.29
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$137.17</b>	<b>\$99.99</b>	<b>\$188.42</b>	<b>\$38.92</b>
Other non-taxable items				
CGT concession	67.74	0.00	4.62	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.27	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	6.25	0.00	0.00	0.00
Foreign income tax offset	3.10	0.00	27.82	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$195.83</b>	<b>\$99.99</b>	<b>\$165.22</b>	<b>\$38.92</b>
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$195.83</b>	<b>\$99.99</b>	<b>\$165.22</b>	<b>\$38.92</b>
AMIT Cost base increase / decrease	-0.27	0.00	0.00	0.00



# Distributions schedule - detail

Description	VAN0003AU
Interest – Australian	0.00
Dividends	
Unfranked amount	0.00
Unfranked CFI amount	0.00
Franked amount	0.00
Franking credits (before 45 day rule)	0.00
Franking credits denied	0.00
Other Australian income	0.52
Gains not eligible for discount - TAP	0.00
Gains not eligible for discount - Non TAP	0.00
Discounted capital gains - TAP	0.00
Discounted capital gains - Non TAP	131.03
Gross foreign income	66.25
Australian franking credits from a New Zealand franking company	0.00
Foreign trust and CFC income	0.00
<b>Total taxable income</b>	<b>\$197.80</b>
Other non-taxable items	
CGT concession	28.34
Tax free amounts	0.00
Non-assessable non-exempt income	0.00
Tax deferred amounts / Return of capital	0.00
Other non-assessable amounts	0.00
Assessable credits / offsets	
Franking credits (after 45 day rule)	0.00
Foreign income tax offset	8.55
Foreign income tax offset – capital gain	0.00
<b>Total distribution</b>	<b>\$217.59</b>
Includes non-cash attributions	0.00
Taxes withheld	
Non-resident withholding tax on interest	0.00
Non-resident withholding tax on unfranked dividends	0.00
Non-resident withholding tax on MIT	0.00
Non-resident withholding tax on non-MIT	0.00
TFN tax withheld	0.00
<b>Cash distribution</b>	<b>\$217.59</b>
AMIT Cost base increase / decrease	102.68

# Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	2,662.03	0.00	63,651.70
Net capital gain from distributions			
TAP		0.00	8.60
Non TAP		0.00	686.86
On platform losses brought forward	0.00		
<b>Subtotal</b>	<b>\$2,662.03</b>	<b>\$0.00</b>	<b>\$64,347.16</b>
Application of losses	-2,662.03	0.00	-2,662.03
<b>Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$61,685.13</b>
CGT discount			-20,561.71

## Net capital gain/loss

**\$0.00**

**\$0.00**

**\$41,123.42**

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>AAP0008AU Ausbil 130/30 Focus Fund</b>								
AAP0008AU Ausbil 130/30 Focus Fund	9 Dec 2020	17,344.9793	31,414.43	7 Aug 2018	27,966.87	0.00	0.00	3,447.56
<b>ACM0006AU AllianceBernstein Managed Volatility Equities Fund</b>								
ACM0006AU AllianceBernstein Managed Volatility Equities Fund	9 Dec 2020	26,728.1005	44,443.49	17 Mar 2017	35,107.60	0.00	0.00	9,335.89
<b>ACM0009AU AB Global Equities Fund</b>								
ACM0009AU AB Global Equities Fund	9 Dec 2020	21,464.1639	33,660.10	7 Aug 2018	28,000.00	0.00	0.00	5,660.10

# Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>ETL0018AU PIMCO Global Bond Fund - Wholesale Class</b>								
ETL0018AU PIMCO Global Bond Fund - Wholesale Class	9 Dec 2020	23,101.6472	23,561.37	7 Aug 2018	23,000.00	0.00	0.00	561.37
<b>FID0008AU Fidelity Australian Equities Fund</b>								
FID0008AU Fidelity Australian Equities Fund	9 Dec 2020	1,511.0352	54,159.28	8 Aug 2018	50,943.64	0.00	0.00	3,215.64
<b>FRT0025AU Franklin Templeton Global Aggregate Bond Fund</b>								
FRT0025AU Franklin Templeton Global Aggregate Bond Fund	10 Dec 2020	23,598.2600	28,417.02	20 Mar 2017	25,000.00	0.00	0.00	3,417.02
<b>FSF1416AU Colonial First State FirstChoice Multi-Index Balanced Fund - Class A</b>								
FSF1416AU Colonial First State FirstChoice Multi-Index Balanced Fund - Class A	9 Dec 2020	47,205.4381	49,310.80	17 Mar 2017	49,843.89	533.09	0.00	0.00
FSF1416AU Colonial First State FirstChoice Multi-Index Balanced Fund - Class A	9 Dec 2020	18,071.1432	18,877.12	7 Aug 2018	18,983.08	105.96	0.00	0.00
<b>GTU0109AU Invesco Wholesale Global Targeted Returns Fund - Class A</b>								
GTU0109AU Invesco Wholesale Global Targeted Returns Fund - Class A	9 Dec 2020	16,383.9629	16,729.66	7 Aug 2018	17,000.00	270.34	0.00	0.00

# Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>HOW0052AU Kapstream Absolute Return Income Fund</b>								
HOW0052AU Kapstream Absolute Return Income Fund	9 Dec 2020	18,958.1274	23,072.04	13 Aug 2018	22,422.13	0.00	0.00	649.91
<b>IVV iShares S&amp;P 500 ETF</b>								
IVV iShares S&P 500 ETF	8 Dec 2020	95.0000	47,210.39	16 Mar 2017	29,778.17	0.00	0.00	17,432.22
<b>MAQ0410AU Walter Scott Global Equity Fund</b>								
MAQ0410AU Walter Scott Global Equity Fund	9 Dec 2020	13,580.4400	42,998.39	8 Aug 2018	33,999.99	0.00	0.00	8,998.40
<b>PCL0005AU Pengana Australian Equities Fund Class A</b>								
PCL0005AU Pengana Australian Equities Fund Class A	10 Dec 2020	27,313.9560	51,473.15	7 Aug 2018	52,903.29	1,430.14	0.00	0.00
<b>RFA0813AU Pental Fixed Interest Fund</b>								
RFA0813AU Pental Fixed Interest Fund	9 Dec 2020	38,920.5984	46,428.38	7 Aug 2018	45,000.00	0.00	0.00	1,428.38
<b>VAN0003AU Vanguard International Share Index Fund</b>								
VAN0003AU Vanguard International Share Index Fund	9 Dec 2020	17,717.9285	44,659.81	17 Mar 2017	35,154.60	0.00	0.00	9,505.21
<b>WHT0015AU Resolution Capital Global Property Securities Fund</b>								
WHT0015AU Resolution Capital Global Property Securities Fund	10 Dec 2020	9,730.5846	15,742.14	8 Aug 2018	15,995.35	253.21	0.00	0.00

# Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>ZUR0064AU Zurich Investment Australian Property Securities Fund</b>								
ZUR0064AU Zurich Investment Australian Property Securities Fund	9 Dec 2020	12,555.9129	15,589.42	7 Aug 2018	15,658.71	69.29	0.00	0.00
<b>Subtotal</b>			<b>\$587,746.99</b>		<b>\$526,757.32</b>	<b>\$2,662.03</b>	<b>\$0.00</b>	<b>\$63,651.70</b>

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

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
2 Jul 2020	Administration fee	185.51	0.00
4 Aug 2020	Administration fee	189.79	0.00
3 Sep 2020	Administration fee	191.35	0.00
26 Sep 2020	Expense Recovery - Legislative	28.58	0.00
5 Oct 2020	Administration fee	184.50	0.00
4 Nov 2020	Administration fee	192.60	0.00
3 Dec 2020	Administration fee	189.52	0.00
17 Dec 2020	Administration fee	61.71	0.00
<b>Total</b>		<b>\$1,223.56</b>	<b>\$0.00</b>

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

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

# Complaints

---

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

---

---

## Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2020 - 30 Jun 2021 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

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

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

---