

31 July 2021

The Trustees of NAOUM SUPER PTY LTD Super Fund  
25 LAGUNA COURT  
PORTLAND VIC 3305

**Spark MA**

Portfolio name: NAOUM SUPER PTY LTD Super Fund

Portfolio ID: SMA00289214

## Annual statement for the financial year to June 30, 2021

Dear The Trustees of NAOUM SUPER PTY LTD Super Fund,

We are pleased to provide your periodic statement for your investments held in the Spark MA account. All figures, information and illustrations are as at 30 June 2021 unless otherwise stated.

This statement contains the following for the period 1 July 2020 to 30 June 2021:

- » Opening and closing balances (starting and ending values)
- » Return on investment (portfolio returns)
- » Summary of transactions
- » Additions and withdrawals
- » Fees

Your annual statement is not your tax report. This will be sent to you separately and will contain information to help complete your 2020-2021 tax return.

Sincerely,



Anna Itsiopoulos

Chief Operating Office Australia  
Praemium

If you have any questions about this annual statement, please contact our support team on **1800 571 881** or speak to your financial adviser.

**Your financial adviser details**  
Conaill Keniry  
ckeniry@cobaltadvisers.com.au  
1800 942 843

# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Portfolio performance

01 Jul 2020 to 30 Jun 2021

### Movement in value

	\$
<b>Starting market value</b>	<b>518,297.12</b>
Net addition	69,097.10
Realised and unrealised gains/losses	59,657.38
Total income net of foreign tax paid	13,252.25
Total expenses	-3,341.68
<b>Ending market value</b>	<b>656,962.17</b>
Movement in value	138,665.05

### Portfolio returns

Realised and unrealised gains/losses	59,657.38
Total income	13,374.26
Franking credits	1,850.97
<b>Total dollar return before expenses</b>	<b>74,882.61</b>
Total expenses	-3,341.68
<b>Total dollar return after expenses</b>	<b>71,540.93</b>

Periods to 30 Jun 2021

Since  
01/07/2020

**Portfolio return before expenses (TWR) 14.33%**

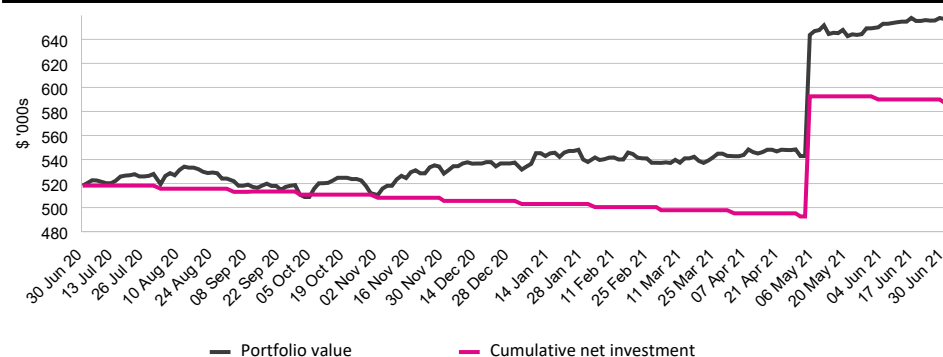
The portfolio's inception date for performance calculation purposes is 23 May 2017.

Your closing balance (ending market value) is the amount you would have received if you closed your account at 30 Jun 2021 (before any outstanding fees were deducted). The current value may have changed because of the movement in value of the underlying investments in your portfolio and any fees since 30 Jun 2021.

Portfolio total dollar and percentage returns are inclusive of franking credits. Percentage returns have been calculated using the Time Weighted Return (TWR) method.

Past performance is not an indication of future performance.

### Value versus cumulative net investment



### Returns over time



# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Investment movements

01 Jul 2020 to 30 Jun 2021

### Investments

Asset		Investment movements					Income		Total return	
		Starting market value	Purchases	Sales	Net adj and other	Gain/loss	Ending market value	Income		Franking credits
		\$	\$	\$	\$	\$	\$	\$	\$	
<b>Domestic Shares</b>										
A2M	THE A2 MILK COMPANY LIMITED FPO	-	2,259.01	-12.42	-	-950.59	1,296.00	-	-	-950.59
AGL	AGL ENERGY LIMITED. FPO	3,836.25	-	-3,139.74	-	-696.51	-	114.75	39.34	-542.42
AMC	AMCOR PLC CDI 1:1 FOREIGN EXEMPT NYSE	3,576.56	-	-3,792.26	-	215.70	-	90.46	-	306.16
BHP	BHP GROUP LIMITED FPO	42,446.70	-	-	-	15,108.75	57,555.45	2,448.11	1,049.19	18,606.05
BXB	BRAMBLES LIMITED FPO	2,837.07	3,393.30	-84.90	-	443.97	6,589.44	90.81	11.68	546.46
CBA	COMMONWEALTH BANK OF AUSTRALIA. FPO	2,568.54	-	-205.73	-	1,032.77	3,395.58	87.26	37.40	1,157.43
DRR	DETERRA ROYALTIES LIMITED FPO	-	-	-1,575.84	1,548.76	27.08	-	-	-	27.08
EDV	ENDEAVOUR GROUP LIMITED FPO	-	-	-	-	4,296.07	4,296.07	-	-	4,296.07
IAG	INSURANCE AUSTRALIA GROUP LIMITED FPO	3,525.47	1,050.84	-100.72	-	-218.59	4,257.00	57.75	-	-160.84
ILU	ILUKA RESOURCES LIMITED FPO	3,518.48	-	-2,134.83	-1,548.76	165.11	-	-	-	165.11
INT0002AU	MORNINGSTAR AUSTRALIAN SHARES FUND Z	-	3,880.64	-	-	265.80	4,146.44	20.83	-	286.63
IOZ	ISHARES CORE S&P/ASX 200 ETF	-	17,954.93	-5,821.06	-	412.69	12,546.56	-	-	412.69
LNK	LINK ADMINISTRATION HOLDINGS LIMITED FPO	3,489.10	-	-4,151.12	-	662.02	-	28.49	6.10	696.61
MPL	MEDIBANK PRIVATE LIMITED FPO	3,961.75	1,582.92	-414.31	-	503.92	5,634.28	180.83	77.50	762.25
NCM	NEWCREST MINING LIMITED FPO	-	4,114.24	-	-	-271.68	3,842.56	23.94	10.26	-237.48
ORG	ORIGIN ENERGY LIMITED FPO	8,830.08	-	-	-	-2,010.96	6,819.12	340.20	-	-1,670.76
S32	SOUTH32 LIMITED FPO	2,417.40	-	-	-	1,054.65	3,472.05	37.65	16.13	1,108.43

# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Investment movements

01 Jul 2020 to 30 Jun 2021

### Investments continued

Asset		Investment movements					Income			Total return
		Starting market value	Purchases	Sales	Net adj and other	Gain/loss	Ending market value	Income	Franking credits	
		\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>Domestic Shares</b>										
SHL	SONIC HEALTHCARE LIMITED FPO	47,044.78	-	-	-	12,321.62	59,366.40	1,345.02	172.93	13,839.57
TLS	TELSTRA CORPORATION LIMITED. FPO	2,159.70	-	-1,948.11	-	-211.59	-	55.20	23.66	-132.73
WBC	WESTPAC BANKING CORPORATION FPO	3,356.65	261.14	-355.57	-	1,383.58	4,645.80	159.89	68.52	1,611.99
WOW	WOOLWORTHS GROUP LIMITED FPO	25,462.24	-	-	-	580.55	26,042.79	689.83	295.64	1,566.02
WPL	WOODSIDE PETROLEUM LTD FPO	4,265.05	-	-291.73	-	91.11	4,064.43	99.40	42.60	233.11
<b>Totals</b>		<b>163,295.82</b>	<b>34,497.02</b>	<b>-24,028.34</b>	<b>-</b>	<b>34,205.47</b>	<b>207,969.97</b>	<b>5,870.42</b>	<b>1,850.95</b>	<b>41,926.84</b>
<b>International Shares</b>										
F100	BETASHARES FTSE 100 ETF	11,891.50	7,524.03	-1,645.01	-	3,689.48	21,460.00	342.25	-	4,031.73
FUEL	BETASHARES GLOBAL ENERGY COMPANIES ETF - CURRENCY HEDGED	14,436.00	5,631.74	-1,763.01	-	5,698.07	24,002.80	602.16	-	6,300.23
IEM	ISHARES MSCI EMERGING MARKETS ETF	4,954.32	3,963.12	-1,425.79	-	1,366.75	8,858.40	75.09	-	1,441.84
IEU	ISHARES EUROPE ETF	6,788.70	6,058.61	-711.16	-	1,787.69	13,923.84	123.06	-	1,910.75
IHVV	ISHARES S&P 500 AUD HEDGED ETF	-	1,999.22	-	-	48.78	2,048.00	-	-	48.78
IJP	ISHARES MSCI JAPAN ETF	11,084.67	2,445.81	-1,103.58	-	1,414.22	13,841.12	123.83	-	1,538.05
IKO	ISHARES MSCI SOUTH KOREA ETF	7,814.17	1,319.75	-4,213.51	-	2,139.51	7,059.92	144.75	-	2,284.26
INT0011AU	MORNINGSTAR MULTI ASSET RL RET FD - CL Z	20,976.84	1,281.00	-1,906.97	-	3,182.48	23,533.35	69.11	-	3,251.59
IVV	ISHARES S&P 500 ETF	-	11,368.49	-	-	659.05	12,027.54	-	-	659.05
IZZ	ISHARES CHINA LARGE-CAP ETF	-	1,015.55	-233.32	-	21.56	803.79	-	-	21.56

# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Investment movements

01 Jul 2020 to 30 Jun 2021

### Investments continued

Asset		Investment movements					Income			Total return
		Starting market value	Purchases	Sales	Net adj and other	Gain/loss	Ending market value	Income	Franking credits	
		\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>International Shares</b>										
MSTR	MORNINGSTAR INTERNATIONAL SHARES ACTIVE ETF (MANAGED FUND)	22,122.10	1,252.04	-6,521.26	-	6,052.41	22,905.29	-	-	6,052.41
VEQ	VANGUARD FTSE EUROPE SHARES ETF	3,435.25	-	-326.57	-	707.44	3,816.12	82.44	-	789.88
VGE	VANGUARD FTSE EMERGING MARKETS SHARES ETF	4,351.65	303.41	-657.74	-	1,000.50	4,997.82	86.03	-	1,086.53
WVOL	ISHARES EDGE MSCI WORLD MINIMUM VOLATILITY ETF	-	2,995.73	-	-	142.86	3,138.59	-	-	142.86
<b>Totals</b>		<b>107,855.20</b>	<b>47,158.50</b>	<b>-20,507.92</b>	<b>-</b>	<b>27,910.80</b>	<b>162,416.58</b>	<b>1,648.72</b>	<b>-</b>	<b>29,559.52</b>
<b>Domestic Listed Property</b>										
GPT	GPT GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	1,501.20	-	-85.35	-	259.95	1,675.80	78.62	-	338.57
SCG	SCENTRE GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	1,579.76	-	-124.74	-	416.40	1,871.42	47.88	0.02	464.30
<b>Totals</b>		<b>3,080.96</b>	<b>-</b>	<b>-210.09</b>	<b>-</b>	<b>676.35</b>	<b>3,547.22</b>	<b>126.50</b>	<b>0.02</b>	<b>802.87</b>
<b>International Listed Property</b>										
URW	UNIBAIL-RODAMCO-WESTFIELD CDI 20:1 FOREIGN EXEMPT XPAR	993.84	510.09	-1,608.14	-	104.21	-	-	-	104.21
<b>Totals</b>		<b>993.84</b>	<b>510.09</b>	<b>-1,608.14</b>	<b>-</b>	<b>104.21</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>104.21</b>
<b>Domestic Fixed Interest</b>										
IAF	ISHARES CORE COMPOSITE BOND ETF	26,797.30	59,944.11	-3,991.19	-	-706.54	82,043.68	614.41	-	-92.13
IGB	ISHARES TREASURY ETF	-	2,181.63	-	-	22.77	2,204.40	-	-	22.77
ILB	ISHARES GOVERNMENT INFLATION ETF	11,616.15	-	-7,475.71	-	500.56	4,641.00	68.64	-	569.20

# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Investment movements

01 Jul 2020 to 30 Jun 2021

### Investments continued

Asset		Investment movements					Income			Total return
		Starting market value	Purchases	Sales	Net adj and other	Gain/loss	Ending market value	Income	Franking credits	
		\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>Domestic Fixed Interest</b>										
QPON	BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND ETF	24,324.85	9,976.52	-11,728.03	-	124.92	22,698.26	199.07	-	323.99
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	3,538.94	-	-258.87	-	-144.73	3,135.34	104.68	-	-40.05
<b>Totals</b>		<b>66,277.24</b>	<b>72,102.26</b>	<b>-23,453.80</b>	<b>-</b>	<b>-203.02</b>	<b>114,722.68</b>	<b>986.80</b>	<b>-</b>	<b>783.78</b>
<b>International Fixed Interest</b>										
IHCB	ISHARES CORE GLOBAL CORPORATE BOND(AUD HEDGED) ETF	-	5,545.86	-1,658.48	-	35.07	3,922.45	-	-	35.07
IHHY	ISHARES GLOBAL HIGH YIELD BOND (AUD HEDGED) ETF	3,823.17	2,267.74	-3,987.82	-	189.53	2,292.62	124.20	-	313.73
INT0082AU	MORNINGSTAR INTERNATIONAL BONDS HDGD Z	40,185.35	6,371.99	-3,864.40	-	-2,799.87	39,893.07	3,910.69	-	1,110.82
VCF	VANGUARD INTERNATIONAL CREDIT SECURITIES INDEX (HEDGED) ETF	3,872.20	-	-152.82	-	-392.77	3,326.61	449.03	-	56.26
<b>Totals</b>		<b>47,880.72</b>	<b>14,185.59</b>	<b>-9,663.52</b>	<b>-</b>	<b>-2,968.04</b>	<b>49,434.75</b>	<b>4,483.92</b>	<b>-</b>	<b>1,515.88</b>
<b>Cash &amp; Equivalents</b>										
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	19,038.00	1,052.64	-1,643.69	-	-13.83	18,433.12	95.49	-	81.66
BILL	ISHARES CORE CASH ETF	63,690.50	4,717.88	-21,831.15	-	-58.91	46,518.32	58.02	-	-0.89
ISEC	ISHARES ENHANCED CASH ETF	26,714.38	5,130.43	-3,103.30	-	4.35	28,745.86	59.95	-	64.30
<b>Totals</b>		<b>109,442.88</b>	<b>10,900.95</b>	<b>-26,578.14</b>	<b>-</b>	<b>-68.39</b>	<b>93,697.30</b>	<b>213.46</b>	<b>-</b>	<b>145.07</b>
<b>Totals for all assets</b>		<b>498,826.66</b>	<b>179,354.41</b>	<b>-106,049.95</b>	<b>-</b>	<b>59,657.38</b>	<b>631,788.50</b>	<b>13,329.82</b>	<b>1,850.97</b>	<b>74,838.17</b>

# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Investment movements

01 Jul 2020 to 30 Jun 2021

### Other assets and liabilities

Asset or liability	Investment activity									Closing balance \$
	Opening balance \$	Purchases & sales \$	Other \$	Income \$	Interest receipts \$	Internal transfers \$	Expenses \$	Deposits \$	Withdrawals \$	
<b>Cash</b>										
MAIN CASH ACCOUNT	16,790.56	-72,820.57	-	12,678.05	44.44	-	-3,341.68	100,297.10	-31,200.00	22,447.90
<b>Totals</b>	<b>16,790.56</b>	<b>-72,820.57</b>	<b>-</b>	<b>12,678.05</b>	<b>44.44</b>	<b>-</b>	<b>-3,341.68</b>	<b>100,297.10</b>	<b>-31,200.00</b>	<b>22,447.90</b>
<b>Receivables and payables</b>										
Income receivable	2,196.01	-	-	-	-	-	-	-	-	2,725.77
Unsettled transactions	483.89	-	-	-	-	-	-	-	-	-
<b>Totals</b>	<b>2,679.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,725.77</b>
<b>Other assets and liabilities</b>	<b>19,470.46</b>	<b>-72,820.57</b>	<b>-</b>	<b>12,678.05</b>	<b>44.44</b>	<b>-</b>	<b>-3,341.68</b>	<b>100,297.10</b>	<b>-31,200.00</b>	<b>25,173.67</b>

#### Gain/loss

The gain/loss is the net of the realised and unrealised gain/loss for the performance period. The gain/loss for short options will include a realised gain from the option premium received within the period.

The performance gain/loss is different from the gain/loss shown in valuation or taxation reports, which is calculated using the original cost base at a tax lot level.

Please note, accurate gain/loss reporting is dependent on the provision of complete and accurate cost information across the portfolio.

#### Total return amount for investments

This is the total dollar return based on the realised and unrealised Gain/loss for the period before expenses, plus income and franking credits accrued. Investment movement amounts are included on an accrual basis, net of transaction costs such as brokerage.

Past performance is not an indication of future performance.

# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Additions and withdrawals

01 Jul 2020 to 30 Jun 2021

**Net addition \$69,097.10**

Date	Amount \$	Notes
<b>Additions</b>		
<b>Cash deposits</b>		
10/09/2020	267.87	AUDCASH Sundry Deposit: Trading error reimbursement
11/01/2021	29.23	AUDCASH Sundry Deposit: Brokerage Reversal
4/05/2021	100,000.00	AUDCASH: Direct Debit from Bank Account 182-512 965249881
Totals	<b>100,297.10</b>	
<b>Total additions</b>	<b>100,297.10</b>	
<b>Withdrawals</b>		
<b>Cash withdrawals</b>		
31/07/2020	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1292167217)
31/08/2020	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1293321508)
30/09/2020	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1294820755)
2/11/2020	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1297077810)
30/11/2020	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1298426512)
31/12/2020	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1300332500)
1/02/2021	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1302471979)
1/03/2021	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1303655565)
31/03/2021	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1305436027)
30/04/2021	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1307300559)
31/05/2021	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1308725895)
30/06/2021	-2,600.00	AUDCASH: Withdrawal from the SMA, paid via Direct Entry, (Ref=1310339423)
Totals	<b>-31,200.00</b>	
<b>Total withdrawals</b>	<b>-31,200.00</b>	
<b>Net addition</b>	<b>69,097.10</b>	



# NAOUM SUPER PTY LTD Super Fund (SMA00289214)

## Fee amounts summary

01 Jul 2020 to 30 Jun 2021

### Fees

Fee type	Fee	Fee amount \$	GST \$	Total \$
<b>Model fees</b>	iShares Balanced Model Investment Fee	2.73	0.27	3.00
	Morningstar ID Balanced Investment Fee	888.46	88.87	977.33
	Morningstar ID Moderate Investment Fee	715.07	71.52	786.59
<b>Non-advice fees</b>	Administration Fee	1,372.50	137.26	1,509.76
	Expense Recovery Fee	59.09	5.91	65.00
<b>Totals</b>		<b>3,037.85</b>	<b>303.83</b>	<b>3,341.68</b>

The actual amount of fees paid are detailed above. The expenses amount used for performance calculations in other reports may differ from this amount because the performance period may be different.

### Indirect cost <sup>(a)</sup>

\$

#### Indirect cost of your investment

**1,295.58**

**This approximate amount has been deducted from your investment and covers amount that have reduced the return on your investment but are not charged to you directly as a fee.**

(a) When you invest in certain managed investment (eg. managed funds, Exchange Traded Funds) the underlying manager of these products will typically take a fee, prior to striking a unit price. These are known as indirect cost. The Indirect Cost Ratio for each model is published in the Investment Menu

## Important Information

Praemium Australia Limited (ABN 92117611784, AFSL 297456) is the responsible entity (us, our or we) of the Separately Managed Accounts ARSN 114 818 530 (the Scheme). In preparing this document, whilst reasonable care has been taken, to the maximum extent permitted by law, neither we nor any of our related parties, directors and officers, accept responsibility for any loss suffered by any person acting in reliance on the information contained in this document. This document has been prepared for general information purposes and does not consider the investment objectives, financial situation or particular needs of any particular person. Past performance is not necessarily indicative of future performance. Before making any investment, in the Scheme or particular financial products, you should seek professional advice and read the relevant Product Disclosure Statement.

All figures, information and illustrations are as at 30 June 2021 unless stated otherwise.

If you have any enquires or require further information, you can either call Praemium on 1800 571 881, write to us PO Box 322, Collins Street West, Melbourne VIC 8007 or send it by email to [support@praemium.com.au](mailto:support@praemium.com.au).

If you have a complaint relating to your investment in the SMA, you can either call Praemium on 1800 571 881 or write to our Complaints Handling Officer at Praemium, PO Box 322, Collins Street West, Melbourne VIC 8007; or send it by email to [complaints@praemium.com.au](mailto:complaints@praemium.com.au). Please provide us with all information relevant to the complaint that is in your possession or control. We will acknowledge receipt of the complaint as soon as practicable within two working days of its receipt. We will deal with any complaint and respond to you as soon as practicable and may ask you for further information that we think is necessary to enable us to properly consider the complaint. If we cannot resolve the matter within 45 days of receiving your complaint, we will provide a written response to explain our assessment. If your complaint is not dealt with to your satisfaction or has not been dealt with within 90 days, you may refer your complaint to the Australian Financial Complaints Authority ("AFCA"), of which we are a member and which is an independent entity, at no cost.

The AFCA contact details are: Mail: GPO Box 3, Melbourne, Victoria, 3001 Telephone: 1800 931 678 Website: [www.afca.org.au](http://www.afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au)