

Annual statement

for the period 1 July 2019 to 30 June 2020

Account details

Product	BT Panorama Investments Compact
Account ID	120267158
Account name	Massee Family Superannuation Fund
Adviser	Sheldon Steeles
Accountant	Joseph Hoang +61 (7) 5635 4352

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\$164,983.95

Portfolio value as at 30 Jun 2020

For more information



Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 28 Jul 2020

Your statement at a glance

Total portfolio opening balance 1 Jul 2019	\$126,642.22
Inflows	\$59,000.00
Deposits to Transaction account	\$59,000.00
Asset transfers in	\$0.00
Outflows	\$0.00
Payments from Transaction account	\$0.00
Asset transfers out	\$0.00
Expenses	-\$14,595.97
Fees	-\$3,918.72
Insurance premiums	-\$10,677.25
Taxes	\$0.00
Income on investments	\$3,484.20
Market movement	-\$9,546.50
Total portfolio closing balance 30 Jun 2020	\$164,983.95

Portfolio valuation

Transaction account

	Balance \$	Total portfolio %
Transaction account	6,896.91	4.18%
Total Transaction account balance	\$6,896.91	4.18%

Managed portfolios

Investments	Market value \$	Total portfolio %
WFS6387AU • iShares Enhanced Strategic Growth Portfolio	158,087.04	95.82%
Total managed portfolio balance	\$158,087.04	95.82%

Total portfolio value as at 30 Jun 2020

\$164,983.95

100%

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post 30 June.

Earnings and expenses

Income

	Amount \$
Transaction account income	35.87
Term deposit interest	0.00
Managed portfolio income	3,448.33
Tailored portfolio income	0.00
Listed security income	0.00
Managed fund income	0.00
Accrued interest	0.00
Other income	0.00
Total income	\$3,484.20

Market movement

	Amount \$
Realised/unrealised market movement	-9,546.50
Total market movement	-\$9,546.50

Earnings and expenses

Expenses	
Fee type	Amount \$
Administration fees	-399.27
Investment management fees	-201.15
Expense Recovery - Legislative	-13.03
Portfolio management fees	0.00
Advice fees	-3,305.27
Adviser Establishment Fee	0.00
Ongoing advice fee	-3,305.27
One-off advice fee	0.00
Licensee advice fee	0.00
SMSF fees	0.00
SMSF Administration fee	0.00
SMSF Actuarial fee	0.00
SMSF Audit fee	0.00
SMSF Establishment fee	0.00
Insurance premiums	-10,677.25
Insurance premium - Term Life	-10,677.25
Taxes	0.00
Non-resident withholding tax	0.00
TFN withholding tax	0.00
Total expenses	-\$14,595.97

Net earnings

-\$20,658.27

"Accrued interest" includes interest due to settle post 30 June. Any term deposit interest reported as accrued interest on your statement last year has also been included in your opening balance this year, and as such, total term deposit interest income reported this year might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last year's statement.

Changes in market value exclude any gains or losses arising from assets held outside the service. This statement does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position.

The indirect costs of your investment, being the amounts that have been deducted from your investment which reduce the return on your investment but not charged to you directly as a fee, are zero.

"Total expenses" shown above may not include all the fees and costs in relation to your investments (for example it does not include any information on the fees and costs relating to any underlying managed investment (other than BT Managed Portfolios) that you access through Panorama Investments).

For further information regarding the fees and costs for each underlying managed investment offered through Panorama Investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging into your account, on request from your adviser (if you have one) or by contacting us. Please also refer to the 'Example of fees and costs' section that illustrates the combined effect of the fees and costs of this product and an underlying investment.

Earnings and expenses

Example of total fees and costs

This table illustrates the combined effect of fees and costs of Panorama Investments and the fees and costs for an investment in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments over a 1 year period. This example is illustrative only and the fees and costs may vary depending on your actual investment.

EXAMPLE – BlackRock Global Allocation Fund (Aust) - Class D

Balance of \$50,000¹ with a contribution of \$5,000¹ during the year

Cost of Panorama Investments

\$695²

PLUS Fees and costs for an investment in BlackRock Global Allocation Fund (Aust) - Class D

0.34% (Management costs)³

And, for every \$50,000 you have in the BlackRock Global Allocation Fund (Aust) - Class D you will be charged \$170 each year.

EQUALS Total cost of Investing in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments

If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$865⁴.

What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser.

1. The example above assumes that the entire account balance of \$50,000 is invested in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the \$50,000 balance only.
2. The cost of Panorama Investments is based on the management costs for Panorama Investments, assuming all investments are in the BlackRock Global Allocation Fund (Aust) – Class D. Please refer to the 'Fees and costs' section of the applicable Investor Guide for details of each of these fees and costs and the 'fee schedule' available through the Fees section by logging into your account. Management costs include Administration fees but do not include listed security transaction fees.
3. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the BlackRock Global Allocation Fund (Aust) - Class D. The indirect costs are an estimate based on the fees and costs for the BlackRock Global Allocation Fund (Aust) - Class D in relation to the year ended 30 June 2019. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Fees and costs of underlying investments' in the Investor Guide.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional information on fees' section of the Additional Information and Terms Booklet for the information about fees and other costs that may apply.

This example is illustrative only and assumes you have chosen the Full menu. For information regarding the fees and costs of underlying managed investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained on request and free of charge from your adviser or by contacting us.

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2019							\$10,576.07
2 Jul 2019	2 Jul 2019	Expense	Administration fee for the period 01/06/2019 to 30/06/2019		\$30.27		\$10545.80
3 Jul 2019	3 Jul 2019	Expense	Ongoing advice fee for the period 01/06/2019 to 30/06/2019		\$271.23		\$10274.57
11 Jul 2019	11 Jul 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$917.59	\$11192.16
12 Jul 2019	12 Jul 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$150.59	\$11342.75
31 Jul 2019	31 Jul 2019	Income	Interest payment for Cash Management Account			\$4.66	\$11347.41
2 Aug 2019	2 Aug 2019	Expense	Administration fee for the period 01/07/2019 to 31/07/2019		\$31.57		\$11315.84
2 Aug 2019	2 Aug 2019	Expense	Ongoing advice fee for the period 01/07/2019 to 31/07/2019		\$280.27		\$11035.57
13 Aug 2019	13 Aug 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$4.69	\$11040.26
31 Aug 2019	31 Aug 2019	Income	Interest payment for Cash Management Account			\$4.69	\$11044.95
3 Sep 2019	3 Sep 2019	Expense	Administration fee for the period 01/08/2019 to 31/08/2019		\$31.38		\$11013.57
3 Sep 2019	3 Sep 2019	Expense	Ongoing advice fee for the period 01/08/2019 to 31/08/2019		\$280.27		\$10733.30
13 Sep 2019	13 Sep 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$4.61	\$10737.91
19 Sep 2019	19 Sep 2019	Expense	Expense recovery - Legislative		\$13.03		\$10724.88
30 Sep 2019	30 Sep 2019	Income	Interest payment for Cash Management Account			\$4.42	\$10729.30

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
2 Oct 2019	2 Oct 2019	Expense	Administration fee for the period 01/09/2019 to 30/09/2019		\$30.57		\$10698.73
2 Oct 2019	2 Oct 2019	Expense	Ongoing advice fee for the period 01/09/2019 to 30/09/2019		\$271.23		\$10427.50
22 Oct 2019	22 Oct 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$698.12	\$11125.62
25 Oct 2019	25 Oct 2019	Deposit	Direct Debit Deposit from Massee Super Investments PTY LTD Implementation			\$25000.00	\$36125.62
31 Oct 2019	31 Oct 2019	Income	Interest payment for Cash Management Account			\$3.58	\$36129.20
2 Nov 2019	2 Nov 2019	Expense	Administration fee for the period 01/10/2019 to 31/10/2019		\$32.27		\$36096.93
2 Nov 2019	2 Nov 2019	Expense	Ongoing advice fee for the period 01/10/2019 to 31/10/2019		\$280.27		\$35816.66
13 Nov 2019	13 Nov 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$2.51	\$35819.17
22 Nov 2019	13 Nov 2019	Insurance premium	Insurance premium - Term life		\$10677.25		\$25141.92
30 Nov 2019	30 Nov 2019	Income	Interest payment for Cash Management Account			\$6.78	\$25148.70
3 Dec 2019	3 Dec 2019	Expense	Administration fee for the period 01/11/2019 to 30/11/2019		\$33.01		\$25115.69
3 Dec 2019	3 Dec 2019	Expense	Ongoing advice fee for the period 01/11/2019 to 30/11/2019		\$271.23		\$24844.46
13 Dec 2019	13 Dec 2019	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$3.36	\$24847.82
31 Dec 2019	31 Dec 2019	Income	Interest payment for Cash Management Account			\$5.28	\$24853.10
3 Jan 2020	3 Jan 2020	Expense	Administration fee for the period 01/12/2019 to 31/12/2019		\$33.64		\$24819.46

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Jan 2020	3 Jan 2020	Expense	Ongoing advice fee for the period 01/12/2019 to 31/12/2019		\$280.27		\$24539.19
6 Jan 2020	6 Jan 2020	Deposit	Direct Debit Deposit from Masee Super Investments PTY LTD As per Review			\$34000.00	\$58539.19
8 Jan 2020	8 Jan 2020	Buy	Buy WFS6387AU iShares Enhanced Strategic Growth Portfolio		\$51539.19		\$7000.00
8 Jan 2020	8 Jan 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$214.45	\$7214.45
16 Jan 2020	16 Jan 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$494.76	\$7709.21
31 Jan 2020	31 Jan 2020	Income	Interest payment for Cash Management Account			\$2.99	\$7712.20
4 Feb 2020	4 Feb 2020	Expense	Administration fee for the period 01/01/2020 to 31/01/2020		\$37.55		\$7674.65
4 Feb 2020	4 Feb 2020	Expense	Ongoing advice fee for the period 01/01/2020 to 31/01/2020		\$279.51		\$7395.14
17 Feb 2020	17 Feb 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$5.01	\$7400.15
29 Feb 2020	29 Feb 2020	Income	Interest payment for Cash Management Account			\$1.48	\$7401.63
3 Mar 2020	3 Mar 2020	Expense	Administration fee for the period 01/02/2020 to 29/02/2020		\$35.98		\$7365.65
3 Mar 2020	3 Mar 2020	Expense	Ongoing advice fee for the period 01/02/2020 to 29/02/2020		\$261.48		\$7104.17
16 Mar 2020	16 Mar 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$4.42	\$7108.59
31 Mar 2020	31 Mar 2020	Income	Interest payment for Cash Management Account			\$1.51	\$7110.10

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
2 Apr 2020	2 Apr 2020	Expense	Administration fee for the period 01/03/2020 to 31/03/2020		\$35.28		\$7074.82
2 Apr 2020	2 Apr 2020	Expense	Ongoing advice fee for the period 01/03/2020 to 31/03/2020		\$279.51		\$6795.31
15 Apr 2020	15 Apr 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$189.63	\$6984.94
21 Apr 2020	21 Apr 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$527.91	\$7512.85
30 Apr 2020	30 Apr 2020	Income	Interest payment for Cash Management Account			\$0.37	\$7513.22
2 May 2020	2 May 2020	Expense	Administration fee for the period 01/04/2020 to 30/04/2020		\$33.17		\$7480.05
2 May 2020	2 May 2020	Expense	Ongoing advice fee for the period 01/04/2020 to 30/04/2020		\$270.49		\$7209.56
31 May 2020	31 May 2020	Income	Interest payment for Cash Management Account			\$0.06	\$7209.62
2 Jun 2020	2 Jun 2020	Expense	Administration fee for the period 01/05/2020 to 31/05/2020		\$34.58		\$7175.04
2 Jun 2020	2 Jun 2020	Expense	Ongoing advice fee for the period 01/05/2020 to 31/05/2020		\$279.51		\$6895.53
15 Jun 2020	15 Jun 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$1.33	\$6896.86

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Jun 2020	30 Jun 2020	Income	Interest payment for Cash Management Account			\$0.05	\$6896.91
Subtotal					\$65,934.01	\$62,254.85	

Closing balance as at 30 Jun 2020

\$6,896.91

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Managed accounts history – Cash

WFS6387AU iShares Enhanced Strategic Growth Portfolio

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
Opening balance as at 1 Jul 2019							\$3,290.92
3 Jul 2019	3 Jul 2019	Expense	Investment Management Fee for the period 01/06/2019 to 30/06/2019		\$14.16		\$3,276.76
11 Jul 2019	1 Jul 2019	Income	Dividend 143 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$0.736894			\$105.38	\$3,382.14
11 Jul 2019	1 Jul 2019	Income	Dividend 1,548 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.358534			\$555.01	\$3,937.15
11 Jul 2019	1 Jul 2019	Income	Dividend 185 iShares Core Composite Bond ETF (IAF) @ \$0.657773			\$121.69	\$4,058.84
11 Jul 2019	1 Jul 2019	Income	Dividend 27 iShares Treasury ETF Units (IGB) @ \$0.507908			\$13.71	\$4,072.55
11 Jul 2019	1 Jul 2019	Income	Dividend 94 iShares MSCI Emerging Market ETF (IEM) @ \$0.399609			\$37.56	\$4,110.11
11 Jul 2019	1 Jul 2019	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.142454			\$5.56	\$4,115.67
11 Jul 2019	1 Jul 2019	Income	Dividend 56 iShares Europe ETF (IEU) @ \$1.405084			\$78.68	\$4,194.35
11 Jul 2019	1 Jul 2019	Income	Dividend 11 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$0.199542			\$2.19	\$4,196.54
11 Jul 2019	1 Jul 2019	Income	Dividend 126 iShares Edge MSCI World Multifactor ETF (WDMF) @ \$0.374626			\$47.20	\$4,243.74
11 Jul 2019	11 Jul 2019	Transfer	Income transfer to Cash Management Account		\$917.59		\$3,326.15

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
11 Jul 2019	1 Jul 2019	Income	Dividend 120 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$0.800525			\$96.06	\$3,422.21
11 Jul 2019	1 Jul 2019	Income	Dividend 24 iShares S&P 500 ETF (IVV) @ \$2.272238			\$54.53	\$3,476.74
12 Jul 2019	12 Jul 2019	Transfer	Income transfer to Cash Management Account		\$150.59		\$3,326.15
31 Jul 2019	31 Jul 2019	Income	Interest payment for MP Cash			\$1.40	\$3,327.55
2 Aug 2019	2 Aug 2019	Expense	Investment Management Fee for the period 01/07/2019 to 31/07/2019		\$14.88		\$3,312.67
13 Aug 2019	1 Aug 2019	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.120304			\$4.69	\$3,317.36
13 Aug 2019	13 Aug 2019	Transfer	Income transfer to Cash Management Account		\$4.69		\$3,312.67
15 Aug 2019	13 Aug 2019	Buy	Buy 20 iShares Core S&P/ASX 200 ETF (IOZ) @ \$26.84. Transaction fee \$0.97.	20.0000	\$537.77		\$2,774.90
15 Aug 2019	13 Aug 2019	Buy	Buy 7 iShares Europe ETF (IEU) @ \$61.80. Transaction fee \$0.78.	7.0000	\$433.38		\$2,341.52
15 Aug 2019	13 Aug 2019	Buy	Buy 12 iShares MSCI EAFE ETF (IVE) @ \$92.80. Transaction fee \$2.00.	12.0000	\$1,115.60		\$1,225.92
15 Aug 2019	13 Aug 2019	Buy	Buy 9 iShares S&P 500 ETF (IVV) @ \$428.91. Transaction fee \$6.95.	9.0000	\$3,867.14		-\$2,641.22
15 Aug 2019	13 Aug 2019	Sell	Sell 11 iShares Core Composite Bond ETF (IAF) @ \$116.13. Transaction fee \$2.30.	-11.0000		\$1,275.11	-\$1,366.11
15 Aug 2019	13 Aug 2019	Sell	Sell 12 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$360.36. Transaction fee \$7.78.	-12.0000		\$4,316.54	\$2,950.43
15 Aug 2019	13 Aug 2019	Buy	Buy 12 ISHARES USDEMBOND AU ETF Units (IHEB) @ \$106.46. Transaction fee \$2.30.	12.0000	\$1,279.79		\$1,670.64

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
15 Aug 2019	13 Aug 2019	Buy	Buy 21 iShares MSCI Japan ETF (IJP) @ \$79.20. Transaction fee \$2.99.	21.0000	\$1,666.18		\$4.46
15 Aug 2019	13 Aug 2019	Buy	Buy 10 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$111.17. Transaction fee \$2.00.	10.0000	\$1,113.69		-\$1,109.23
15 Aug 2019	13 Aug 2019	Sell	Sell 75 iShares MSCI Emerging Market ETF (IEM) @ \$58.24. Transaction fee \$7.86.	-75.0000		\$4,360.24	\$3,251.01
31 Aug 2019	31 Aug 2019	Income	Interest payment for MP Cash			\$1.39	\$3,252.40
3 Sep 2019	3 Sep 2019	Expense	Investment Management Fee for the period 01/08/2019 to 31/08/2019		\$14.69		\$3,237.71
13 Sep 2019	3 Sep 2019	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.118196			\$4.61	\$3,242.32
13 Sep 2019	13 Sep 2019	Transfer	Income transfer to Cash Management Account		\$4.61		\$3,237.71
30 Sep 2019	30 Sep 2019	Income	Interest payment for MP Cash			\$1.33	\$3,239.04
2 Oct 2019	2 Oct 2019	Expense	Investment Management Fee for the period 01/09/2019 to 30/09/2019		\$14.45		\$3,224.59
14 Oct 2019	2 Oct 2019	Income	Dividend 33 iShares S&P 500 ETF (IVV) @ \$1.816687			\$59.95	\$3,284.54
14 Oct 2019	2 Oct 2019	Income	Dividend 21 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$1.351784			\$28.39	\$3,312.93
14 Oct 2019	2 Oct 2019	Income	Dividend 12 ISHARES USDEMBOND AU ETF Units (IHCB) @ \$0.869994			\$10.44	\$3,323.37
22 Oct 2019	10 Oct 2019	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.125341			\$4.89	\$3,328.26
22 Oct 2019	10 Oct 2019	Income	Dividend 1,568 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.368480			\$577.78	\$3,906.04

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
22 Oct 2019	10 Oct 2019	Income	Dividend 27 iShares Treasury ETF Units (IGB) @ \$0.445942			\$12.04	\$3,918.08
22 Oct 2019	10 Oct 2019	Income	Dividend 174 iShares Core Composite Bond ETF (IAF) @ \$0.594292			\$103.41	\$4,021.49
22 Oct 2019	22 Oct 2019	Transfer	Income transfer to Cash Management Account		\$698.12		\$3,323.37
31 Oct 2019	31 Oct 2019	Income	Interest payment for MP Cash			\$0.79	\$3,324.16
2 Nov 2019	2 Nov 2019	Expense	Investment Management Fee for the period 01/10/2019 to 31/10/2019		\$14.91		\$3,309.25
12 Nov 2019	8 Nov 2019	Buy	Buy 12 iShares MSCI Japan ETF (IJP) @ \$86.79. Transaction fee \$1.87.	12.0000	\$1,043.35		\$2,265.90
12 Nov 2019	8 Nov 2019	Buy	Buy 54 iShares MSCI Emerging Market ETF (IEM) @ \$64.02. Transaction fee \$6.22.	54.0000	\$3,463.30		-\$1,197.40
12 Nov 2019	8 Nov 2019	Sell	Sell 5 iShares Europe ETF (IEU) @ \$65.72. Transaction fee \$0.59.	-5.0000		\$328.02	-\$869.38
12 Nov 2019	8 Nov 2019	Buy	Buy 3 iShares MSCI EAFE ETF (IVE) @ \$99.16. Transaction fee \$0.54.	3.0000	\$298.02		-\$1,167.40
12 Nov 2019	8 Nov 2019	Sell	Sell 12 iShares USDEMBOND AU ETF Units (IHEB) @ \$104.79. Transaction fee \$2.26.	-12.0000		\$1,255.22	\$87.82
12 Nov 2019	8 Nov 2019	Buy	Buy 51 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$109.96. Transaction fee \$10.09.	51.0000	\$5,618.02		-\$5,530.20
12 Nov 2019	8 Nov 2019	Sell	Sell 5 iShares S&P 500 ETF (IVV) @ \$449.66. Transaction fee \$4.05.	-5.0000		\$2,244.26	-\$3,285.94
12 Nov 2019	8 Nov 2019	Sell	Sell 27 iShares Treasury ETF Units (IGB) @ \$112.34. Transaction fee \$5.46.	-27.0000		\$3,027.72	-\$258.22

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
12 Nov 2019	8 Nov 2019	Sell	Sell 2 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$384.82. Transaction fee \$1.39.	-2.0000		\$768.25	\$510.03
12 Nov 2019	8 Nov 2019	Sell	Sell 23 iShares Core Composite Bond ETF (IAF) @ \$113.88. Transaction fee \$4.71.	-23.0000		\$2,614.50	\$3,124.53
13 Nov 2019	1 Nov 2019	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.064389			\$2.51	\$3,127.04
13 Nov 2019	13 Nov 2019	Transfer	Income transfer to Cash Management Account		\$2.51		\$3,124.53
30 Nov 2019	30 Nov 2019	Income	Interest payment for MP Cash			\$0.67	\$3,125.20
3 Dec 2019	3 Dec 2019	Expense	Investment Management Fee for the period 01/11/2019 to 30/11/2019		\$14.59		\$3,110.61
13 Dec 2019	3 Dec 2019	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.086246			\$3.36	\$3,113.97
13 Dec 2019	13 Dec 2019	Transfer	Income transfer to Cash Management Account		\$3.36		\$3,110.61
31 Dec 2019	31 Dec 2019	Income	Interest payment for MP Cash			\$0.66	\$3,111.27
3 Jan 2020	3 Jan 2020	Expense	Investment Management Fee for the period 01/12/2019 to 31/12/2019		\$15.19		\$3,096.08
8 Jan 2020	8 Jan 2020	Buy	Buy WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$51,539.19	\$54,635.27
8 Jan 2020	24 Dec 2019	Income	Dividend 33 iShares MSCI Japan ETF (IJP) @ \$0.860637			\$28.40	\$54,663.67
8 Jan 2020	24 Dec 2019	Income	Dividend 15 iShares MSCI EAFE ETF (IVE) @ \$0.918552			\$13.78	\$54,677.45
8 Jan 2020	24 Dec 2019	Income	Dividend 58 iShares Europe ETF (IEU) @ \$0.346209			\$20.08	\$54,697.53

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
8 Jan 2020	24 Dec 2019	Income	Dividend 73 iShares MSCI Emerging Market ETF (IEM) @ \$1.124425			\$82.08	\$54,779.61
8 Jan 2020	24 Dec 2019	Income	Dividend 28 iShares S&P 500 ETF (IVV) @ \$2.503829			\$70.11	\$54,849.72
8 Jan 2020	8 Jan 2020	Transfer	Income transfer to Cash Management Account		\$214.45		\$54,635.27
10 Jan 2020	8 Jan 2020	Buy	Buy 680 iShares Core S&P/ASX 200 ETF (IOZ) @ \$27.51. Transaction fee \$33.67.	680.0000	\$18,740.47		\$35,894.80
10 Jan 2020	8 Jan 2020	Buy	Buy 7 iShares MSCI EAFE ETF (IVE) @ \$100.34. Transaction fee \$1.26.	7.0000	\$703.64		\$35,191.16
10 Jan 2020	8 Jan 2020	Buy	Buy 65 iShares Core Composite Bond ETF (IAF) @ \$114.83. Transaction fee \$13.44.	65.0000	\$7,477.39		\$27,713.77
10 Jan 2020	8 Jan 2020	Buy	Buy 12 iShares S&P 500 ETF (IVV) @ \$465.58. Transaction fee \$10.06.	12.0000	\$5,597.02		\$22,116.75
10 Jan 2020	8 Jan 2020	Buy	Buy 45 iShares Edge MSCI World Multifactor ETF (WDMF) @ \$34.81. Transaction fee \$2.82.	45.0000	\$1,569.27		\$20,547.48
10 Jan 2020	8 Jan 2020	Buy	Buy 16 iShares MSCI Japan ETF (IJP) @ \$86.47. Transaction fee \$2.49.	16.0000	\$1,386.01		\$19,161.47
10 Jan 2020	8 Jan 2020	Buy	Buy 32 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$111.50. Transaction fee \$6.42.	32.0000	\$3,574.42		\$15,587.05
10 Jan 2020	8 Jan 2020	Buy	Buy 26 iShares Europe ETF (IEU) @ \$67.48. Transaction fee \$3.16.	26.0000	\$1,757.64		\$13,829.41
10 Jan 2020	8 Jan 2020	Buy	Buy 4 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$398.19. Transaction fee \$2.87.	4.0000	\$1,595.62		\$12,233.79
10 Jan 2020	8 Jan 2020	Buy	Buy 47 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$29.60. Transaction fee \$2.50.	47.0000	\$1,393.70		\$10,840.09

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
10 Jan 2020	8 Jan 2020	Buy	Buy 19 iShares Enhanced Cash ETF (ISEC) @ \$100.43. Transaction fee \$3.43.	19.0000	\$1,911.60		\$8,928.49
10 Jan 2020	8 Jan 2020	Buy	Buy 32 iShares MSCI Emerging Market ETF (IEM) @ \$64.58. Transaction fee \$3.72.	32.0000	\$2,070.23		\$6,858.26
10 Jan 2020	8 Jan 2020	Buy	Buy 54 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$34.49. Transaction fee \$3.35.	54.0000	\$1,865.81		\$4,992.45
16 Jan 2020	6 Jan 2020	Income	Dividend 120 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$0.492796			\$59.14	\$5,051.59
16 Jan 2020	6 Jan 2020	Income	Dividend 126 iShares Edge MSCI World Multifactor ETF (WDMF) @ \$0.260753			\$32.85	\$5,084.44
16 Jan 2020	6 Jan 2020	Income	Dividend 39 iShares Enhanced Cash ETF (ISEC) @ \$0.083880			\$3.27	\$5,087.71
16 Jan 2020	6 Jan 2020	Income	Dividend 143 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$0.228848			\$32.73	\$5,120.44
16 Jan 2020	6 Jan 2020	Income	Dividend 1,568 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.186415			\$292.30	\$5,412.74
16 Jan 2020	6 Jan 2020	Income	Dividend 151 iShares Core Composite Bond ETF (IAF) @ \$0.493146			\$74.47	\$5,487.21
16 Jan 2020	16 Jan 2020	Transfer	Income transfer to Cash Management Account		\$494.76		\$4,992.45
31 Jan 2020	31 Jan 2020	Income	Interest payment for MP Cash			\$1.64	\$4,994.09
4 Feb 2020	4 Feb 2020	Expense	Investment management fee for the period 01/01/2020 to 31/01/2020		\$20.57		\$4,973.52
11 Feb 2020	7 Feb 2020	Buy	Buy 3 iShares MSCI EAFE ETF (IVE) @ \$103.80. Transaction fee \$0.56.	3.0000	\$311.39		\$4,662.13

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
11 Feb 2020	7 Feb 2020	Buy	Buy 117 iShares Core S&P/ASX 200 ETF (IOZ) @ \$28.65. Transaction fee \$6.02.	117.0000	\$3,352.22		\$1,309.91
11 Feb 2020	7 Feb 2020	Buy	Buy 16 ISHARES USDEMBOND AU ETF Units (IHEB) @ \$109.50. Transaction fee \$3.15.	16.0000	\$1,751.95		-\$442.04
11 Feb 2020	7 Feb 2020	Buy	Buy 11 iShares Europe ETF (IEU) @ \$69.76. Transaction fee \$1.38.	11.0000	\$767.36		-\$1,209.40
11 Feb 2020	7 Feb 2020	Sell	Sell 63 iShares Core Composite Bond ETF (IAF) @ \$114.85. Transaction fee \$13.05.	-63.0000		\$7,235.64	\$6,026.24
11 Feb 2020	7 Feb 2020	Sell	Sell 49 iShares MSCI Japan ETF (IJP) @ \$88.74. Transaction fee \$7.84.	-49.0000		\$4,348.31	\$10,374.55
11 Feb 2020	7 Feb 2020	Buy	Buy 42 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$112.98. Transaction fee \$8.53.	42.0000	\$4,745.09		\$5,629.46
17 Feb 2020	5 Feb 2020	Income	Dividend 58 iShares Enhanced Cash ETF (ISEC) @ \$0.086320			\$5.01	\$5,634.47
17 Feb 2020	17 Feb 2020	Transfer	Income transfer to Cash Management Account		\$5.01		\$5,629.46
29 Feb 2020	29 Feb 2020	Income	Interest payment for MP Cash			\$1.07	\$5,630.53
3 Mar 2020	3 Mar 2020	Expense	Investment management fee for the period 01/02/2020 to 29/02/2020		\$20.83		\$5,609.70
5 Mar 2020	3 Mar 2020	Buy	Buy 3 iShares Enhanced Cash ETF (ISEC) @ \$100.52. Transaction fee \$0.54.	3.0000	\$302.10		\$5,307.60
16 Mar 2020	4 Mar 2020	Income	Dividend 61 iShares Enhanced Cash ETF (ISEC) @ \$0.072521			\$4.42	\$5,312.02
16 Mar 2020	16 Mar 2020	Transfer	Income transfer to Cash Management Account		\$4.42		\$5,307.60

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
31 Mar 2020	27 Mar 2020	Sell	Sell 11 iShares Core Composite Bond ETF (IAF) @ \$114.86. Transaction fee \$2.27.	-11.0000		\$1,261.19	\$6,568.79
31 Mar 2020	27 Mar 2020	Buy	Buy 43 iShares MSCI Japan ETF (IJP) @ \$82.65. Transaction fee \$6.40.	43.0000	\$3,560.35		\$3,008.44
31 Mar 2020	27 Mar 2020	Sell	Sell 25 iShares Core S&P/ASX 200 ETF (IOZ) @ \$21.18. Transaction fee \$0.95.	-25.0000		\$528.49	\$3,536.93
31 Mar 2020	27 Mar 2020	Buy	Buy 18 iShares MSCI South Korea ETF (IKO) @ \$80.23. Transaction fee \$2.60.	18.0000	\$1,446.67		\$2,090.26
31 Mar 2020	27 Mar 2020	Buy	Buy 23 iShares China ETF (IZZ) @ \$62.87. Transaction fee \$2.60.	23.0000	\$1,448.68		\$641.58
31 Mar 2020	27 Mar 2020	Buy	Buy 26 iShares MSCI Emerging Market ETF (IEM) @ \$57.59. Transaction fee \$2.69.	26.0000	\$1,499.91		-\$858.33
31 Mar 2020	27 Mar 2020	Sell	Sell 9 iShares S&P 500 ETF (IVV) @ \$428.17. Transaction fee \$6.94.	-9.0000		\$3,846.60	\$2,988.27
31 Mar 2020	27 Mar 2020	Buy	Buy 14 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$318.90. Transaction fee \$8.04.	14.0000	\$4,472.64		-\$1,484.37
31 Mar 2020	27 Mar 2020	Sell	Sell 61 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$22.41. Transaction fee \$2.46.	-61.0000		\$1,364.69	-\$119.68
31 Mar 2020	27 Mar 2020	Sell	Sell 118 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$31.44. Transaction fee \$6.68.	-118.0000		\$3,703.04	\$3,583.36
31 Mar 2020	27 Mar 2020	Sell	Sell 16 ISHARES USDEMBOND AU ETF Units (IHEB) @ \$93.32. Transaction fee \$2.69.	-16.0000		\$1,490.42	\$5,073.78
31 Mar 2020	31 Mar 2020	Income	Interest payment for MP Cash			\$1.14	\$5,074.92
2 Apr 2020	2 Apr 2020	Expense	Investment management fee for the period 01/03/2020 to 31/03/2020		\$19.12		\$5,055.80

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
15 Apr 2020	1 Apr 2020	Income	Dividend 146 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$1.298805			\$189.63	\$5,245.43
15 Apr 2020	15 Apr 2020	Transfer	Income transfer to Cash Management Account		\$189.63		\$5,055.80
15 Apr 2020	1 Apr 2020	Income	Dividend 31 iShares S&P 500 ETF (IVV) @ \$2.197822			\$68.13	\$5,123.93
21 Apr 2020	7 Apr 2020	Income	Dividend 142 iShares Core Composite Bond ETF (IAF) @ \$0.531043			\$75.41	\$5,199.34
21 Apr 2020	7 Apr 2020	Income	Dividend 61 iShares Enhanced Cash ETF (ISEC) @ \$0.078642			\$4.80	\$5,204.14
21 Apr 2020	7 Apr 2020	Income	Dividend 2,340 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.191326			\$447.70	\$5,651.84
21 Apr 2020	21 Apr 2020	Transfer	Income transfer to Cash Management Account		\$527.91		\$5,123.93
30 Apr 2020	30 Apr 2020	Income	Interest payment for MP Cash			\$0.27	\$5,124.20
2 May 2020	2 May 2020	Expense	Investment management fee for the period 01/04/2020 to 30/04/2020		\$18.42		\$5,105.78
13 May 2020	11 May 2020	Sell	Sell 1 iShares S&P 500 ETF (IVV) @ \$450.68. Transaction fee \$0.81.	-1.0000		\$449.87	\$5,555.65
13 May 2020	11 May 2020	Sell	Sell 15 iShares MSCI Japan ETF (IJP) @ \$80.30. Transaction fee \$2.17.	-15.0000		\$1,202.33	\$6,757.98
13 May 2020	11 May 2020	Buy	Buy 79 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$24.56. Transaction fee \$3.49.	79.0000	\$1,943.73		\$4,814.25
13 May 2020	11 May 2020	Sell	Sell 32 iShares Enhanced Cash ETF (ISEC) @ \$100.39. Transaction fee \$5.78.	-32.0000		\$3,206.70	\$8,020.95

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
13 May 2020	11 May 2020	Buy	Buy 14 iShares MSCI EAFE ETF (IVE) @ \$88.11. Transaction fee \$2.22.	14.0000	\$1,235.71		\$6,785.24
13 May 2020	11 May 2020	Buy	Buy 26 iShares Core Composite Bond ETF (IAF) @ \$115.91. Transaction fee \$5.42.	26.0000	\$3,019.06		\$3,766.18
13 May 2020	11 May 2020	Buy	Buy 13 iShares Treasury ETF Units (IGB) @ \$114.52. Transaction fee \$2.68.	13.0000	\$1,491.44		\$2,274.74
13 May 2020	11 May 2020	Buy	Buy 259 iShares Core S&P/ASX 200 ETF (IOZ) @ \$22.38. Transaction fee \$10.43.	259.0000	\$5,806.23		-\$3,531.49
13 May 2020	11 May 2020	Buy	Buy 59 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$32.69. Transaction fee \$3.47.	59.0000	\$1,932.32		-\$5,463.81
13 May 2020	11 May 2020	Sell	Sell 18 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$106.93. Transaction fee \$3.46.	-18.0000		\$1,921.24	-\$3,542.57
13 May 2020	11 May 2020	Sell	Sell 7 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$359.18. Transaction fee \$4.53.	-7.0000		\$2,509.72	-\$1,032.85
14 May 2020	12 May 2020	Sell	Sell 21 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$106.41. Transaction fee \$4.02.	-21.0000		\$2,230.67	\$1,197.82
14 May 2020	4 May 2020	Income	Dividend 61 iShares Enhanced Cash ETF (ISEC) @ \$0.042954			\$2.62	\$1,200.44
31 May 2020	31 May 2020	Income	Interest payment for MP Cash			\$0.03	\$1,200.47
2 Jun 2020	2 Jun 2020	Expense	Investment management fee for the period 01/05/2020 to 31/05/2020		\$19.34		\$1,181.13
3 Jun 2020	1 Jun 2020	Sell	Sell 10 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$371.01. Transaction fee \$6.68.	-10.0000		\$3,703.43	\$4,884.56
15 Jun 2020	2 Jun 2020	Income	Dividend 29 iShares Enhanced Cash ETF (ISEC) @ \$0.045818			\$1.33	\$4,885.89

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
15 Jun 2020	15 Jun 2020	Transfer	Income transfer to Cash Management Account		\$1.33		\$4,884.56
30 Jun 2020	30 Jun 2020	Income	Interest payment for MP Cash			\$0.04	\$4,884.60
Subtotal					\$112,586.04	\$114,179.72	

Closing balance as at 30 Jun 2020

\$4,884.60

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Managed portfolio holdings

WFS6387AU • iShares Enhanced Strategic Growth Portfolio				\$158,087.04
Investments	Quantity	Last price \$	Market value \$	% of managed portfolio
MP Cash	4,885	1.00	4,884.60	3.09 %
IAF • iShares Core Composite Bond ETF	168	116.51	19,573.68	12.38 %
IEM • iShares MSCI Emerging Market ETF	131	58.98	7,726.38	4.89 %
IEU • iShares Europe ETF	95	59.55	5,657.25	3.58 %
IGB • iShares Treasury ETF Units	13	115.19	1,497.47	0.95 %
IHCB • iShares Core Global Corp Bond (AUD Hedged) ETF Units	107	112.29	12,015.03	7.60 %
IHVV • iShares S&P 500 AUD Hedged ETF	12	372.57	4,470.84	2.83 %
IJP • iShares MSCI Japan ETF	28	80.91	2,265.48	1.43 %
IKO • iShares MSCI South Korea ETF	18	85.87	1,545.66	0.98 %
IOZ • iShares Core S&P/ASX 200 ETF	2,599	24.10	62,635.90	39.62 %
ISEC • iShares Enhanced Cash ETF	29	100.43	2,912.47	1.84 %
IVE • iShares MSCI EAFE ETF	39	89.78	3,501.42	2.21 %
IVV • iShares S&P 500 ETF	30	446.37	13,391.10	8.47 %
IZZ • iShares China ETF	23	58.70	1,350.10	0.85 %
MVOL • iShares Edge MSCI Australia Minimum Volatility ETF	185	26.63	4,926.55	3.12 %
WDMF • iShares Edge MSCI World Multifactor ETF	171	31.53	5,391.63	3.41 %

Managed portfolio holdings

Investments	Quantity	Last price \$	Market value \$	% of managed portfolio
WVOL • iShares Edge MSCI World Minimum Volatility ETF	138	31.46	4,341.48	2.75 %
Total managed portfolio balance			\$158,087.04	100.00 %

The last price is the latest available ex-distribution exit price for unlisted managed funds, and the latest closing price for listed securities, for the statement request date.

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