

15 September 2020

Mr S & Mrs M Freeth ATF SR & M  
Freeth Superannuation Fund  
27 Ocean Avenue  
Anna Bay NSW 2316

**Investor name**  
Mr S & Mrs M Freeth ATF SR & M  
**Investor number**  
M04019278  
**Product type**  
Investment  
**Adviser name**  
HELL YES FINANCIAL ADVICE VIRIDIAN  
SELECT PTY LTD  
**Adviser phone number**  
02 68002780

### **BT Select Portfolio Annual Investor Statement for 2019-2020**

We are pleased to enclose your Annual Investor Statement. This Statement provides information for the period 1 July 2019 to 30 June 2020.

The **Annual Investor Statement** includes the following information:

- Portfolio Valuation
- Cash Account Summary - summarising movements into and out of your Cash Account
- Transaction History - summarising each investment transaction
- Annual Income and Expense report - detailing income and expenses for the year including interest, dividends and distributions, fees, charges and taxes
- Details of your insurance cover if you hold insurance

Please note the following points:

- The opening and closing balances shown in your Annual Statement may differ from those shown in your Quarterly Reports. This is due to updated unit prices and transactions that settled after the Quarterly Reports were issued.
- Your financial adviser can provide you with any Quarterly Reports upon request.
- All Annual guides are available at <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser.

*We are still waiting to receive tax information for some of the investments you have held this financial year and therefore cannot as yet provide the Tax Statement for this account. We will forward the Tax Statement to you as soon as possible after receiving the outstanding information.*

If you have any questions regarding the enclosed information, please contact your financial adviser.

### **BT Select Portfolio**

**BT Select Portfolio  
Portfolio Valuation  
As at 30-Jun-2020**

Mr S & Mrs M Freeth ATF SR & M  
Freeth Superannuation Fund  
27 Ocean Avenue  
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HELL YES FINANCIAL ADVICE VIRIDIAN SELECT PTY LTD  
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**Investor HIN: 0063885231**

<b>Investment Category</b>	<b>Quantity</b>	<b>Market <sup>1</sup> Price (\$)</b>	<b>Market Price Effective Date</b>	<b>Market Value (\$)</b>	<b>% of <sup>2</sup> Portfolio</b>
<b>Australian Fixed Interest</b>					
Janus Henderson Tactical Income Fund	20,177.14	1.1007	30-Jun-2020	22,208.98	5.31
UBS WS Plus Australian Bond Fund	10,026.65	1.0516	30-Jun-2020	10,544.03	2.52
<b>Sub Total</b>				<b>32,753.01</b>	<b>7.83</b>
<b>Australian Shares</b>					
Fidelity WS Plus Australian Equities	28,108.62	1.1528	30-Jun-2020	32,403.62	7.75
Ironbark Karara WS Plus Aust Small Comp	23,863.68	1.1249	30-Jun-2020	26,844.25	6.42
Pendal Focus Australian Share Fund	18,301.69	2.0818	30-Jun-2020	38,100.46	9.11
Solaris Australian Equity Long Short Fun	25,790.08	1.2069	30-Jun-2020	31,126.05	7.44
<b>Sub Total</b>				<b>128,474.38</b>	<b>30.73</b>
<b>Cash</b>					
Working Cash Account	33,653.57	1.0000	30-Jun-2020	33,653.57	8.05
<b>Sub Total</b>				<b>33,653.57</b>	<b>8.05</b>
<b>Hedge Fund</b>					
Winton Global Alpha Fund	25,908.67	1.0048	30-Jun-2020	26,033.03	6.23
<b>Sub Total</b>				<b>26,033.03</b>	<b>6.23</b>
<b>International Fixed Interest</b>					
PIMCO WS Plus Global Bond Fund	15,302.81	0.9991	30-Jun-2020	15,289.04	3.66
T. Rowe Price Dynamic Global Bond Fund	9,734.05	1.0696	30-Jun-2020	10,411.54	2.49
<b>Sub Total</b>				<b>25,700.58</b>	<b>6.15</b>
<b>International Shares</b>					
Magellan Global Fund	14,877.59	2.6236	30-Jun-2020	39,032.85	9.34
MFS Fully Hedged Global Equity Trust	27,337.28	0.9369	30-Jun-2020	25,612.30	6.13
Paradice Global Small Cap Fund	8,599.93	1.7434	30-Jun-2020	14,993.12	3.59
Pendal WS Plus Global Emerging Markets	17,440.12	1.1785	30-Jun-2020	20,553.18	4.92
RARE Infrastructure Value Fd - Unhedged	13,372.65	1.2002	30-Jun-2020	16,049.85	3.84
T. Rowe Price WS Plus Global Equity Fund	23,629.04	1.5628	30-Jun-2020	36,927.46	8.83

**BT Select Portfolio  
Portfolio Valuation  
As at 30-Jun-2020**

<b>Investment Category</b>	<b>Quantity</b>	<b>Market <sup>1</sup> Price (\$)</b>	<b>Market Price Effective Date</b>	<b>Market Value (\$)</b>	<b>% of <sup>2</sup> Portfolio</b>
<b>Sub Total</b>				<b>153,168.76</b>	<b>36.63</b>
<b>Listed Property</b>					
Ironbark Paladin Property Sec Fund	19,957.32	0.9183	30-Jun-2020	18,326.81	4.38
<b>Sub Total</b>				<b>18,326.81</b>	<b>4.38</b>
<b>TOTAL</b>				<b>418,110.14</b>	<b>100.00</b>

<sup>1</sup>The market price is the latest available exit price for unlisted managed funds, and the latest closing price for listed securities, for the report request date.

<sup>2</sup>The percentage of portfolio value is rounded to two decimal places.

Information contained in this report excludes external assets / liabilities.

If you have transacted in a managed fund, this amount may be outstanding from your portfolio reports until confirmed by the fund manager. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

**BT Select Portfolio**  
**Annual Income & Expense**  
**1-Jul-2019 to 30-Jun-2020**

Mr S & Mrs M Freeth ATF SR & M  
 Freeth Superannuation Fund  
 27 Ocean Avenue  
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**Investor name**  
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	Amount (\$)	Total (\$)
<b>Portfolio Opening Value as at 1-Jul-2019</b>		<b>598,171.79</b>
Deposits to Cash Account	4,883.53	
Withdrawals from Cash Account	-170,984.00	
Asset transfers including new assets from corporate actions	0.00	
Net income (expense)	18,833.71	
Less investment income paid to external accounts/add dividends received from non Wrap holdings *	0.00	
Change in market value	-32,794.89	
Outstanding cash movements - unsettled managed fund trades	0.00	
<b>Total movements for the period</b>		<b>-180,061.65</b>
<b>Portfolio Closing Value as at 30-Jun-2020</b>		<b>418,110.14</b>
<b>Income and expenses</b>		
Interest received	101.39	
Dividends received *	0.00	
Distributions received *	25,984.87	
Fees, charges and taxes	-7,252.55	
Wrap Advantage Fee Rebate	0.00	
<b>Net income/expense</b>		<b>18,833.71</b>
<b>Change in market value</b>		
Current assets	-26,510.63	
Disposed assets	-6,284.26	
<b>Net change in market value</b>		<b>-32,794.89</b>
<b>Total gain after fees</b>		<b>-13,961.18</b>
<b>Indirect costs of your investment**</b>		<b>185.49</b>

\*Direct equity dividend income is reported on an entitlements basis and may vary from the amount paid into the Cash Account. Distribution income is recorded on a cash basis. Where distributions have not been received at period end, investments in managed funds reflected in the portfolio valuation are valued using the cum distribution exit price.

The Income and Expense Report has been prepared on a cash basis, unless otherwise stated. Changes in market value exclude any gains or losses arising from assets held outside the service. This report 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 information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

**\*\*Indirect costs**

This approximate amount has been deducted from your Investment and covers amounts that have reduced the return on your investment but are not charged as a fee. This indirect cost is the Cash Account Fee only.

# BT Select Portfolio Annual Income & Expense 1-Jul-2019 to 30-Jun-2020

The "Fees, charges and taxes" total on the previous page may not include all the fees and costs in relation to your underlying investments. For further information regarding the fees and costs of the underlying investment options available through the Product, please refer to the relevant product disclosure document for each underlying investment.

## Example of total fees and costs<sup>1</sup>

The following example illustrates the combined effect of the fees and costs of your product and an investment in the Advance Balanced Multi-Blend Fund through the product over a 1 year period.

**This example is illustrative only and the fees and costs will vary depending on your actual investment:**

- **Cost of Product:**

If you had an investment of \$50,000 at the beginning of the year and you invested an additional \$5,000 at the end of the year, you would be charged fees of \$617.75<sup>2</sup>.

- **PLUS fees and costs for an investment in Advance Balanced Multi-Blend Fund:**

0.79%<sup>3</sup> (Management costs)

And for every \$50,000 you have in Advance Balanced Multi-Blend Fund you will be charged \$395.00 each year.

**EQUALS \$1,012.75<sup>^^</sup>**, being the total fees and costs of investing in the Advance Balanced Multi-Blend Fund through Wrap.

<sup>1</sup> The example above assumes that \$50,000 is invested in the Advance Balanced Multi-Blend Fund through Wrap (with an additional \$2,500 held in the cash account) 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.

<sup>2</sup> This amount is based on the management costs for Wrap, assuming all investments are in the Advance Balanced Multi-Blend Fund with an additional \$2,500 retained in the Cash Account. Please refer to the 'Fees and costs' section of the Investor Short Guide for the amount of each of these fees and costs. Management costs include the Account keeping fee, Cash Account fee and Expense recovery and do not include transaction fees, the custodial holdings option fee or the portfolio facility fee. It does not take into account costs incurred for investments that may be accessed through Wrap, such as management fees and indirect costs relating to underlying managed investments. **The Cost of Product amount shown above has been calculated based on the Account keeping fee rates set out in the current Investor Short Guide. The Cost of Product amount may be different (and potentially higher) if you are subject to different Account keeping fee rates.**

<sup>3</sup> This amount includes management fees charged by the Advance Balanced Multi-Blend Fund and estimated indirect costs, such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Balanced Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to 'Fees and costs of underlying investments' in the Investor Short Guide.

<sup>^^</sup> Additional fees may apply. Refer to 'Additional explanation of fees and costs' in the Investor Short Guide for more information.

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

Mr S & Mrs M Freeth ATF SR & M  
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**Investor name**  
Mr S & Mrs M Freeth ATF SR & M  
**Investor number**  
M04019278  
**Product type**  
Investment  
**Adviser name**  
HELL YES FINANCIAL ADVICE VIRIDIAN SELECT PTY LTD  
**Adviser phone number**  
02 68002780

**Investment Summary**

Opening balance as at 1-Jul-2019	\$ 2,243.33
Closing balance as at 30-Jun-2020	\$ 33,653.57

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
<b>1-Jul-2019</b>	<b>Opening Balance</b>				<b>2,243.33</b>
1 Jul 2019	Interest		75.55		2,318.88
1 Jul 2019	Account Keeping Fee	for the period 01 Jun 2019 to 30 Jun 2019		-85.63	2,233.25
1 Jul 2019	Ongoing Adviser Fee	for the period 01 Jun 2019 to 30 Jun 2019		-536.69	1,696.56
1 Jul 2019	Management fee rebate		74.80		1,771.36
9 Jul 2019	Distribution	Pendal Focus Aus Shr RFA0059AU	1,025.19		2,796.55
9 Jul 2019	Distribution	RARE INF VAL UNHGD TGP0034AU	835.48		3,632.03
9 Jul 2019	Distribution	T Rowe Dynamic Glob ETL0398AU	108.42		3,740.45
9 Jul 2019	Distribution	SOLARIS AUS EQ LNG S WHT3859AU	456.23		4,196.68
11 Jul 2019	Distribution	Pendal Glob Emerg BTA0550AU	2,132.05		6,328.73
12 Jul 2019	Distribution	Magellan Glbl Fd MGE0001AU	2,397.27		8,726.00
12 Jul 2019	Distribution	Jan Hend Tact Inc Fd IOF0145AU	201.85		8,927.85
12 Jul 2019	Distribution	Paradise Sml Mid Cap ETL0365AU	894.44		9,822.29

**BT Select Portfolio**  
**Cash Account Statement**  
**1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
16 Jul 2019	Distribution	RREEF Paladin Proprty Sec Fd PAL0002AU	331.96		10,154.25
17 Jul 2019	Regular Withdrawal			-6,666.00	3,488.25
23 Jul 2019	Drawdown:Trade		7,470.00		10,958.25
25 Jul 2019	Distribution	Fidelity WS Aust Equ BTA0481AU	1,457.75		12,416.00
25 Jul 2019	Distribution	Iron Karara Aus Smal BTA0477AU	3,406.99		15,822.99
29 Jul 2019	Distribution	UBS WS Aust Bond BTA0478AU	537.46		16,360.45
29 Jul 2019	Distribution	T Rowe P Glb Equi BTA0538AU	5,841.64		22,202.09
31 Jul 2019	Distribution	PIMCO wsale Global BTA0498AU	1,687.07		23,889.16
1 Aug 2019	Account Keeping Fee	for the period 01 Jul 2019 to 31 Jul 2019		-87.42	23,801.74
1 Aug 2019	Ongoing Adviser Fee	for the period 01 Jul 2019 to 31 Jul 2019		-551.28	23,250.46
16 Aug 2019	Regular Withdrawal			-6,666.00	16,584.46
20 Aug 2019	Expense Recovery - Legislative			-34.04	16,550.42
2 Sep 2019	Account Keeping Fee	for the period 01 Aug 2019 to 31 Aug 2019		-87.42	16,463.00
2 Sep 2019	Ongoing Adviser Fee	for the period 01 Aug 2019 to 31 Aug 2019		-558.03	15,904.97
18 Sep 2019	Regular Withdrawal			-6,666.00	9,238.97
1 Oct 2019	Interest		17.22		9,256.19
1 Oct 2019	Account Keeping Fee	for the period 01 Sep 2019 to 30 Sep 2019		-160.57	9,095.62
1 Oct 2019	Ongoing Adviser Fee	for the period 01 Sep 2019 to 30 Sep 2019		-534.81	8,560.81
1 Oct 2019	Management fee rebate		50.96		8,611.77
1 Oct 2019	Management fee rebate		24.66		8,636.43
3 Oct 2019	Distribution	T Rowe Dynamic Glob ETL0398AU	50.67		8,687.10
8 Oct 2019	Distribution	RREEF Paladin Proprty Sec Fd PAL0002AU	45.57		8,732.67

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
8 Oct 2019	Distribution	Jan Hend Tact Inc Fd IOF0145AU	64.94		8,797.61
8 Oct 2019	Distribution	RARE INF VAL UNHGD TGP0034AU	414.45		9,212.06
10 Oct 2019	Drawdown:Trade		555.00		9,767.06
15 Oct 2019	Distribution	Fidelity WS Aust Equ BTA0481AU	140.84		9,907.90
15 Oct 2019	Distribution	UBS WS Aust Bond BTA0478AU	200.67		10,108.57
15 Oct 2019	Distribution	PIMCO wsale Global BTA0498AU	125.43		10,234.00
16 Oct 2019	Regular Withdrawal			-6,666.00	3,568.00
1 Nov 2019	Account Keeping Fee	for the period 01 Oct 2019 to 31 Oct 2019		-165.85	3,402.15
1 Nov 2019	Ongoing Adviser Fee	for the period 01 Oct 2019 to 31 Oct 2019		-545.74	2,856.41
1 Nov 2019	Account Keeping Fee	for the period 01 Oct 2019 to 31 Oct 2019	165.85		3,022.26
4 Nov 2019	Partial Bank Direct			-992.00	2,030.26
12 Nov 2019	Drawdown:Trade		7,378.00		9,408.26
12 Nov 2019	Trade	Partial Redemption of 973.90 units of Pental Focus Australian Share Fund @ \$2.3103	2,250.00		11,658.26
13 Nov 2019	Trade	Partial Redemption of 1485.15 units of T. Rowe Price Dynamic Global Bond Fund @ \$1.0100	1,500.00		13,158.26
13 Nov 2019	Trade	Partial Redemption of 1121.58 units of RARE Infrastructure Value Fd - Unhedged @ \$1.3374	1,500.00		14,658.26
13 Nov 2019	Trade	Partial Redemption of 1088.46 units of Magellan Global Fund @ \$2.5265	2,750.00		17,408.26
13 Nov 2019	Trade	Partial Redemption of 2076.80 units of Janus Henderson Tactical Income Fund @ \$1.0834	2,250.00		19,658.26

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
13 Nov 2019	Trade	Partial Redemption of 2051.49 units of PIMCO WS Plus Global Bond Fund @ \$0.9749	2,000.00		21,658.26
13 Nov 2019	Trade	Partial Redemption of 1838.64 units of T. Rowe Price WS Plus Global Equity Fund @ \$1.3597	2,500.00		24,158.26
13 Nov 2019	Trade	Partial Redemption of 2130.30 units of Fidelity WS Plus Australian Equities @ \$1.2909	2,750.00		26,908.26
13 Nov 2019	Trade	Partial Redemption of 1205.98 units of Pandal WS Plus Global Emerging Markets @ \$1.2438	1,500.00		28,408.26
13 Nov 2019	Trade	Partial Redemption of 1929.51 units of Winton Global Alpha Fund @ \$1.1661	2,250.00		30,658.26
14 Nov 2019	Trade	Partial Redemption of 1715.85 units of MFS Fully Hedged Global Equity Trust @ \$1.0199	1,750.00		32,408.26
14 Nov 2019	Trade	Partial Redemption of 474.27 units of Paradise Global Small Cap Fund @ \$2.1085	1,000.00		33,408.26
14 Nov 2019	Trade	Partial Redemption of 1448.02 units of UBS WS Plus Australian Bond Fund @ \$1.0359	1,500.00		34,908.26
14 Nov 2019	Trade	Partial Redemption of 1034.20 units of Solaris Australian Equity Long Short Fun @ \$1.4504	1,500.00		36,408.26
15 Nov 2019	Trade	Partial Redemption of 1329.43 units of Ironbark Paladin Property Sec Fund @ \$1.1283	1,500.00		37,908.26
15 Nov 2019	Trade	Partial Redemption of 1272.91 units of Ironbark Karara WS Plus Aust Small Comp @ \$1.1784	1,500.00		39,408.26
18 Nov 2019	Regular Withdrawal			-6,666.00	32,742.26

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
19 Nov 2019	Partial Bank Direct			-30,000.00	2,742.26
2 Dec 2019	Account Keeping Fee	for the period 01 Nov 2019 to 30 Nov 2019		-83.42	2,658.84
2 Dec 2019	Ongoing Adviser Fee	for the period 01 Nov 2019 to 30 Nov 2019		-512.58	2,146.26
10 Dec 2019	Drawdown:Trade		7,096.00		9,242.26
17 Dec 2019	Account Keeping Fee	for the period 01 Oct 2019 to 31 Oct 2019		-87.51	9,154.75
18 Dec 2019	Regular Withdrawal			-6,666.00	2,488.75
1 Jan 2020	Interest		4.35		2,493.10
2 Jan 2020	Account Keeping Fee	for the period 01 Dec 2019 to 31 Dec 2019		-84.68	2,408.42
2 Jan 2020	Ongoing Adviser Fee	for the period 01 Dec 2019 to 31 Dec 2019		-514.41	1,894.01
2 Jan 2020	Management fee rebate		75.62		1,969.63
6 Jan 2020	Distribution	T Rowe Dynamic Glob ETL0398AU	46.93		2,016.56
6 Jan 2020	Distribution	Paradise Sml Mid Cap ETL0365AU	58.34		2,074.90
6 Jan 2020	Account Keeping Fee	for the period 01 Sep 2019 to 30 Sep 2019	160.57		2,235.47
6 Jan 2020	Account Keeping Fee	for the period 01 Sep 2019 to 30 Sep 2019		-84.75	2,150.72
8 Jan 2020	Distribution	Jan Hend Tact Inc Fd IOF0145AU	169.17		2,319.89
8 Jan 2020	Distribution	RARE INF VAL UNHGD TGP0034AU	392.02		2,711.91
8 Jan 2020	Distribution	SOLARIS AUS EQ LNG S WHT3859AU	319.67		3,031.58
9 Jan 2020	Distribution	Pendal Focus Aus Shr RFA0059AU	475.84		3,507.42
9 Jan 2020	Distribution	RREEF Paladin Property Sec Fd PAL0002AU	37.21		3,544.63
13 Jan 2020	Drawdown:Trade		7,272.00		10,816.63
15 Jan 2020	Distribution	PIMCO wsale Global BTA0498AU	161.81		10,978.44
15 Jan 2020	Distribution	UBS WS Aust Bond BTA0478AU	191.25		11,169.69

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
15 Jan 2020	Distribution	Fidelity WS Aust Equ BTA0481AU	505.68		11,675.37
16 Jan 2020	Trade	Partial Redemption of 6922.65 units of Janus Henderson Tactical Income Fund @ \$1.0834	7,500.00		19,175.37
16 Jan 2020	Trade	Partial Redemption of 7393.53 units of T. Rowe Price Dynamic Global Bond Fund @ \$1.0144	7,500.00		26,675.37
16 Jan 2020	Regular Withdrawal			-6,666.00	20,009.37
17 Jan 2020	Trade	Partial Redemption of 7238.68 units of UBS WS Plus Australian Bond Fund @ \$1.0361	7,500.00		27,509.37
17 Jan 2020	Distribution	Iron Karara Aus Smal BTA0477AU	147.95		27,657.32
20 Jan 2020	Trade	Partial Redemption of 7640.59 units of PIMCO WS Plus Global Bond Fund @ \$0.9816	7,500.00		35,157.32
22 Jan 2020	Partial Bank Direct			-30,000.00	5,157.32
3 Feb 2020	Account Keeping Fee	for the period 01 Jan 2020 to 31 Jan 2020		-82.80	5,074.52
3 Feb 2020	Ongoing Adviser Fee	for the period 01 Jan 2020 to 31 Jan 2020		-497.68	4,576.84
12 Feb 2020	Drawdown:Trade		4,741.00		9,317.84
18 Feb 2020	Regular Withdrawal			-6,666.00	2,651.84
2 Mar 2020	Account Keeping Fee	for the period 01 Feb 2020 to 29 Feb 2020		-75.45	2,576.39
2 Mar 2020	Ongoing Adviser Fee	for the period 01 Feb 2020 to 29 Feb 2020		-479.37	2,097.02
11 Mar 2020	Drawdown:Trade		7,145.00		9,242.02
13 Mar 2020	Cash Bank Direct	ATO	1,507.69		10,749.71
17 Mar 2020	Cash Bank Direct	FINDEX AUST	3,075.00		13,824.71
18 Mar 2020	Regular Withdrawal			-6,666.00	7,158.71
1 Apr 2020	Interest		4.27		7,162.98

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
1 Apr 2020	Account Keeping Fee	for the period 01 Mar 2020 to 31 Mar 2020		-75.13	7,087.85
1 Apr 2020	Ongoing Adviser Fee	for the period 01 Mar 2020 to 31 Mar 2020		-512.43	6,575.42
1 Apr 2020	Management fee rebate		74.80		6,650.22
3 Apr 2020	Partial Bank Direct			-4,000.00	2,650.22
3 Apr 2020	Distribution	T Rowe Dynamic Glob ETL0398AU	70.88		2,721.10
7 Apr 2020	Distribution	RARE INF VAL UNHGD TGP0034AU	588.03		3,309.13
8 Apr 2020	Trade	Partial Redemption of 11694.27 units of Janus Henderson Tactical Income Fund @ \$1.0689	12,500.00		15,809.13
8 Apr 2020	Trade	Partial Redemption of 12080.80 units of T. Rowe Price Dynamic Global Bond Fund @ \$1.0347	12,500.00		28,309.13
8 Apr 2020	Distribution	RREEF Paladin Property Sec Fd PAL0002AU	110.17		28,419.30
9 Apr 2020	Distribution	Jan Hend Tact Inc Fd IOF0145AU	69.38		28,488.68
14 Apr 2020	Drawdown:Trade		6,520.00		35,008.68
14 Apr 2020	Trade	Partial Redemption of 12158.35 units of UBS WS Plus Australian Bond Fund @ \$1.0281	12,500.00		47,508.68
14 Apr 2020	Trade	Partial Redemption of 13015.41 units of PIMCO WS Plus Global Bond Fund @ \$0.9604	12,500.00		60,008.68
16 Apr 2020	Regular Withdrawal			-6,666.00	53,342.68
16 Apr 2020	Distribution	Fidelity WS Aust Equ BTA0481AU	134.92		53,477.60
16 Apr 2020	Distribution	UBS WS Aust Bond BTA0478AU	146.42		53,624.02
17 Apr 2020	Partial Bank Direct			-26,000.00	27,624.02
17 Apr 2020	Distribution	PIMCO wsale Global BTA0498AU	2.83		27,626.85

**BT Select Portfolio  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
1 May 2020	Account Keeping Fee	for the period 01 Apr 2020 to 30 Apr 2020		-66.75	27,560.10
1 May 2020	Ongoing Adviser Fee	for the period 01 Apr 2020 to 30 Apr 2020		-495.90	27,064.20
5 May 2020	Trade	Application of 8964.59 units of Solaris Australian Equity Long Short Fun @ \$1.1155		-10,000.00	17,064.20
7 May 2020	Trade	Partial Redemption of 6228.20 units of RARE Infrastructure Value Fd - Unhedged @ \$1.2042	7,500.00		24,564.20
7 May 2020	Trade	Partial Redemption of 4487.71 units of T. Rowe Price WS Plus Global Equity Fund @ \$1.4484	6,500.00		31,064.20
7 May 2020	Trade	Partial Redemption of 4801.82 units of Pental WS Plus Global Emerging Markets @ \$1.1454	5,500.00		36,564.20
7 May 2020	Trade	Partial Redemption of 3198.68 units of Winton Global Alpha Fund @ \$1.0942	3,500.00		40,064.20
8 May 2020	Trade	Partial Redemption of 4021.60 units of MFS Fully Hedged Global Equity Trust @ \$0.8703	3,500.00		43,564.20
8 May 2020	Trade	Partial Redemption of 1168.29 units of Paradise Global Small Cap Fund @ \$1.7119	2,000.00		45,564.20
11 May 2020	Trade	Partial Redemption of 2375.58 units of Ironbark Paladin Property Sec Fund @ \$0.8419	2,000.00		47,564.20
18 May 2020	Regular Withdrawal			-6,666.00	40,898.20
1 Jun 2020	Account Keeping Fee	for the period 01 May 2020 to 31 May 2020		-66.20	40,832.00
1 Jun 2020	Ongoing Adviser Fee	for the period 01 May 2020 to 31 May 2020		-512.43	40,319.57
17 Jun 2020	Regular Withdrawal			-6,666.00	33,653.57
<b>30-Jun-2020 Closing Balance</b>					<b>33,653.57</b>

^Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide. Please note:

If you have elected to receive cash distributions, they will be credited to your Cash Account once they are received from the fund manager. This statement may not include recent transactions that have not been processed. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

**BT Select Portfolio  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Mr S & Mrs M Freeth ATF SR & M  
Freeth Superannuation Fund  
27 Ocean Avenue  
Anna Bay NSW 2316

**Investor name**  
Mr S & Mrs M Freeth ATF SR & M  
**Investor number**  
M04019278  
**Product type**  
Investment  
**Adviser name**  
HELL YES FINANCIAL ADVICE VIRIDIAN SELECT PTY LTD  
**Adviser phone number**  
02 68002780

**Summary**

Withdrawal Total	-\$188,677.00
Application Total	\$10,000.00
<b>Net Total</b>	<b>-\$178,677.00</b>
<b>Absolute Movement</b>	<b>\$198,677.00</b>

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
10 Jul 2019	Fidelity WS Plus Australian Equities	Drawdown	-5,937.05	1.2582	-7,470.00
8 Oct 2019	Fidelity WS Plus Australian Equities	Drawdown	-439.26	1.2635	-555.00
11 Nov 2019	Fidelity WS Plus Australian Equities	Drawdown	-5,709.20	1.2923	-7,378.00
11 Nov 2019	Paradise Global Small Cap Fund	Partial Redemption	-474.27	2.1085	-1,000.00
11 Nov 2019	T. Rowe Price Dynamic Global Bond Fund	Partial Redemption	-1,485.15	1.0100	-1,500.00
11 Nov 2019	Ironbark Paladin Property Sec Fund	Partial Redemption	-1,329.43	1.1283	-1,500.00
11 Nov 2019	RARE Infrastructure Value Fd - Unhedged	Partial Redemption	-1,121.58	1.3374	-1,500.00
11 Nov 2019	Solaris Australian Equity Long Short Fun	Partial Redemption	-1,034.20	1.4504	-1,500.00
11 Nov 2019	MFS Fully Hedged Global Equity Trust	Partial Redemption	-1,715.85	1.0199	-1,750.00
11 Nov 2019	Janus Henderson Tactical Income Fund	Partial Redemption	-2,076.80	1.0834	-2,250.00
11 Nov 2019	Winton Global Alpha Fund	Partial Redemption	-1,929.51	1.1661	-2,250.00
11 Nov 2019	Pendal Focus Australian Share Fund	Partial Redemption	-973.90	2.3103	-2,250.00

**BT Select Portfolio  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$)¹	Market Value (\$)
11 Nov 2019	Magellan Global Fund	Partial Redemption	-1,088.46	2.5265	-2,750.00
12 Nov 2019	UBS WS Plus Australian Bond Fund	Partial Redemption	-1,448.02	1.0359	-1,500.00
12 Nov 2019	Ironbark Karara WS Plus Aust Small Comp	Partial Redemption	-1,272.91	1.1784	-1,500.00
12 Nov 2019	Pendal WS Plus Global Emerging Markets	Partial Redemption	-1,205.98	1.2438	-1,500.00
12 Nov 2019	PIMCO WS Plus Global Bond Fund	Partial Redemption	-2,051.49	0.9749	-2,000.00
12 Nov 2019	T. Rowe Price WS Plus Global Equity Fund	Partial Redemption	-1,838.64	1.3597	-2,500.00
12 Nov 2019	Fidelity WS Plus Australian Equities	Partial Redemption	-2,130.30	1.2909	-2,750.00
6 Dec 2019	Magellan Global Fund	Drawdown	-2,714.09	2.6145	-7,096.00
9 Jan 2020	T. Rowe Price WS Plus Global Equity Fund	Drawdown	-4,947.28	1.4699	-7,272.00
14 Jan 2020	T. Rowe Price Dynamic Global Bond Fund	Partial Redemption	-7,393.53	1.0144	-7,500.00
14 Jan 2020	Janus Henderson Tactical Income Fund	Partial Redemption	-6,922.65	1.0834	-7,500.00
15 Jan 2020	PIMCO WS Plus Global Bond Fund	Partial Redemption	-7,640.59	0.9816	-7,500.00
15 Jan 2020	UBS WS Plus Australian Bond Fund	Partial Redemption	-7,238.68	1.0361	-7,500.00
10 Feb 2020	Magellan Global Fund	Drawdown	-1,650.82	2.8719	-4,741.00
10 Mar 2020	Fidelity WS Plus Australian Equities	Drawdown	-6,291.27	1.1357	-7,145.00
6 Apr 2020	PIMCO WS Plus Global Bond Fund	Partial Redemption	-13,015.41	0.9604	-12,500.00
6 Apr 2020	T. Rowe Price Dynamic Global Bond Fund	Partial Redemption	-12,080.80	1.0347	-12,500.00
6 Apr 2020	Janus Henderson Tactical Income Fund	Partial Redemption	-11,694.27	1.0689	-12,500.00
7 Apr 2020	UBS WS Plus Australian Bond Fund	Partial Redemption	-12,158.35	1.0281	-12,500.00
8 Apr 2020	Winton Global Alpha Fund	Drawdown	-5,948.91	1.0960	-6,520.00
5 May 2020	Solaris Australian Equity Long Short Fun	Application	8,964.59	1.1155	10,000.00
5 May 2020	Ironbark Paladin Property Sec Fund	Partial Redemption	-2,375.58	0.8419	-2,000.00
5 May 2020	Paradice Global Small Cap Fund	Partial Redemption	-1,168.29	1.7119	-2,000.00

**BT Select Portfolio  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$)¹	Market Value (\$)
5 May 2020	MFS Fully Hedged Global Equity Trust	Partial Redemption	-4,021.60	0.8703	-3,500.00
5 May 2020	Winton Global Alpha Fund	Partial Redemption	-3,198.68	1.0942	-3,500.00
5 May 2020	RARE Infrastructure Value Fd - Unhedged	Partial Redemption	-6,228.20	1.2042	-7,500.00
6 May 2020	Pendal WS Plus Global Emerging Markets	Partial Redemption	-4,801.82	1.1454	-5,500.00
6 May 2020	T. Rowe Price WS Plus Global Equity Fund	Partial Redemption	-4,487.71	1.4484	-6,500.00

¹The market price is the actual price that applied when your transaction was settled.

Unsettled trades are not reflected in this report. If you are reinvesting your distributions in a managed fund, this amount may be outstanding from your reports until the distributions are confirmed by the fund manager and credited to your portfolio. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

## Further Information

For our customers located in the European Union

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the EU; and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

Please refer to our EU Data Protection Policy on our website at <https://www.westpac.com.au/privacy/eu-data-protection-policy/> for information about how we manage your personal data under the GDPR.



Independent audit report by the auditor to the Board of Directors of  
BT Portfolio Services Limited on internal controls and other relevant  
accounting procedures as they relate to the specified annual investor statements  
for the year ended 30 June 2020

*Scope*

We have audited the internal controls and other relevant accounting procedures of BT Portfolio Services Limited (the Operator and Custodian) relating to the preparation of the annual investor statements (which consist of the Portfolio Valuation, Cash Account Statement, Transaction History and the Annual Income and Expense Report included in the Annual Investor and Tax Statement for 2019-2020) given to the clients of BT Select Portfolio (the clients) for the year ended 30 June 2020. These internal controls and accounting procedures are hereafter referred to as "the internal controls". Our audit has been performed in order to express an opinion about the design of the controls to meet the criteria specified in Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended) and the effectiveness of the internal controls in mitigating the risk of material misstatement in the clients' annual investor statements.

The directors and management of the Operator are responsible for maintaining an effective internal control structure including the internal controls in relation to the preparation of annual investor statements of the clients, which comprise for each client a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 June 2020 and the corresponding revenue and expenses of the client for the year ended on that date.

The directors of the Operator have determined that the accounting policies used, including the basis of accounting, are appropriate to meet the requirements of the Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No opinion is expressed as to whether the specified basis of preparation is appropriate to the needs of the clients.

Our audit has been conducted in accordance with the Australian Standard on Assurance Engagements (ASAE) 3000 *Assurance Engagements other than Audits or Reviews of Historical Financial Information* and ASAE 3150 *Assurance Engagements on Controls* and accordingly included such tests and procedures as we considered necessary in the circumstances. These procedures included testing that the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown collectively in the annual investor statements were properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in reports prepared by the custodian(s) which have been independently audited.

These procedures have been undertaken to express an opinion whether:

- the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those of its custodian(s) and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to ensure that the annual investor statements for the year ended 30 June 2020 are or have been given to clients without material misstatements; and
- the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2020 have been properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in the reports prepared by the custodian(s) which have been independently audited.

This report has been prepared to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No responsibility will be accepted for any reliance on this report for any other purpose.

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**PricewaterhouseCoopers, ABN 52 780 433 757**

*One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000,  
GPO BOX 2650, SYDNEY NSW 2001*

*T +61 2 8266 0000, F +61 2 8266 9999, www.pwc.com.au*



Independent audit report by the auditor to the Board of Directors of  
BT Portfolio Services Limited on internal controls and other relevant  
accounting procedures as they relate to the specified annual investor statements  
for the year ended 30 June 2020  
(cont.)

***Inherent limitations***

Because of the inherent limitations in any internal control structure, it is possible that fraud, errors or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the control procedures that we have audited operate, has not been audited and no opinion is expressed as to its effectiveness.

An audit is not designed to detect all weaknesses in control procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis. Any projection of the evaluation of control procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

The audit opinion expressed in this report has been formed on the above basis.

***Audit opinion***

In our opinion:

- the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those of its custodian(s) and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively, in all material respects, to ensure that the annual investor statements for the year ended 30 June 2020 are or have been given to clients without material misstatements; and
- the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2020 have been properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in the reports prepared by the custodian(s) which have been independently audited.

A large, stylized handwritten signature in black ink that reads 'PricewaterhouseCoopers'.

PricewaterhouseCoopers

A handwritten signature in black ink that appears to read 'Darren Ross'.

Darren Ross  
Partner

Sydney  
07 August 2020



Independent review report by the auditor to the Board of Directors of  
BT Portfolio Services Limited on the specified annual investor statements for  
the year ended 30 June 2020

*Scope*

We have reviewed the annual investor statements generated (which consist of the Portfolio Valuation, Cash Account Statement, Transaction History and the Annual Income and Expense Report included in the Annual Investor and Tax Statement for 2019-2020) given to the clients of BT Select Portfolio (the clients) for the year ended 30 June 2020 prepared by BT Portfolio Services Limited (the Operator). The directors and management of the Operator are responsible for the annual investor statements of the clients, which comprise for each client a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 June 2020 and the corresponding revenue and expenses of the client for the year ended on that date. The directors of the Operator have determined that the accounting policies used, including the basis of accounting, are appropriate to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No opinion is expressed as to whether the specified basis of preparation is appropriate to the needs of the clients.

We have conducted an independent review of the annual investor statements in order to state whether, on the basis of the procedures described below, anything has come to our attention that would indicate that any annual investor statement given to any client is materially misstated.

Our review has been conducted in accordance with Australian Auditing Standards applicable to review engagements. A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. These procedures do not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than that given in an audit. We have not performed an audit of any individual annual investor statement and, accordingly, we do not express an audit opinion in relation to any client's individual annual investor statement.

We have also performed an independent audit of internal controls and other relevant accounting procedures of the Operator and Custodian, as they relate to the preparation of the annual investor statements ("the internal controls") and have issued a separate unqualified audit opinion on whether the internal controls implemented by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the clients' annual investor statements for the year ended 30 June 2020.

This report has been prepared to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No responsibility will be accepted for any reliance on this report for any other purpose.

The Statement provided below has been prepared on the above basis.

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**PricewaterhouseCoopers, ABN 52 780 433 757**  
One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000,  
GPO BOX 2650, SYDNEY NSW 2001  
T +61 2 8266 0000, F +61 2 8266 9999, [www.pwc.com.au](http://www.pwc.com.au)



Independent review report by the auditor to the Board of Directors of  
BT Portfolio Services Limited on the specified annual investor statements for  
the year ended 30 June 2020  
(cont.)

*Statement*

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any annual investor statement for the year ended 30 June 2020 given to any client is materially misstated.

A large, stylized, handwritten signature of 'PricewaterhouseCoopers' in black ink.

PricewaterhouseCoopers

A handwritten signature in black ink, appearing to read 'Darren Ross'.

Darren Ross  
Partner

Sydney  
07 August 2020