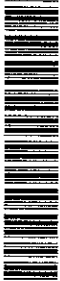


Asgard Open eWRAP
Annual Investment Report
1 July 2021 – 30 June 2022

Your investment
total at 30 June 2022
\$708,451.89

Account No: 3566644



IR 002981

MR MICHAEL ROZEK
ROZEK SUPERANNUATION FUND
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SEACOMBE HEIGHTS SA 5047

CONTACT US

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- PO Box 7490, Cloisters Square WA 6850

CONTACT YOUR ADVISER

- HOLISTIC FINANCIAL PLANNING PTY LTD 1300 209 422
- Shaun Johnson
- sjohnson@holisticfp.com.au

Asgard Open eWRAP Investment Account

Tax File Number: You have supplied a valid Tax File or Australian Business Number

Email: jrozek2020@live.com

Phone (mobile): You have supplied your mobile phone number

Previous total (1 July 2021)	\$892,447.99
\$ Increases in Account Value	+\$155,325.54
Deposits	\$155,325.54
\$ Decreases in Account Value	-\$308,519.09
Withdrawals	\$292,000.00
Share Cash Dividends ¹	\$9,325.54
Fees and Costs	\$7,030.69
Share Transaction Fees	\$162.86
Earnings on Investments	-\$30,802.55
Total at 30 June 2022²	\$708,451.89

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Asgard

For more details see over

Your Investment Details

1. Net Earnings on Investments³: -\$32,532.39

	\$ over last 12 months
Change in Investment Value ⁴	-54,969.99
Cash Account Income	21.99
Income from Managed Investments	14,819.91
Income from Share Investments	9,325.54
Earnings on Investments	-\$30,802.55
Less : Administration Fees ⁵	1,729.84
Net Earnings on Investments	-\$32,532.39

2. Fees and Costs Summary

	\$ over last 12 months
Fees and Costs ⁶	7,030.69
Share Transaction Fees	162.86
Fees deducted directly from your account	\$7,193.55
Fees and costs deducted from your investment	0.00
TOTAL FEES AND COSTS YOU PAID	\$7,193.55
Other Fees and Costs (Investment Options)	5,879.60
TOTAL FEES AND COSTS YOU PAID – WITH INVESTMENT OPTIONS FEES AND COSTS	\$13,073.15

Fees deducted directly from your account – This amount has been deducted from your account (reflected in the transactions listed on this statement).

Fees and Costs deducted from your investment - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount does not include the Other Fees and Costs related to your selected investment options.

Total fees and costs you paid - This approximate amount includes all the fees and costs that affected your investment during the period.

Other fees and costs (Investment Options) - This approximate amount has been deducted from the investments you have chosen and has reduced the return on these investments but are not charged to you directly as a fee. These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.

Total fees and costs you paid – with investment options fees and costs - This approximate amount includes the total fees and costs you paid and other fees and costs associated with your selected investment options during the reporting period.

Additional Explanation of Fees and Costs

The fees and costs information shown above 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, including an example of total costs for each investment option, please refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging in to Investor Online, on request from your adviser (if you have one) or by contacting us.

Performance of your investment (*net rate of return*)⁷

	June 18	June 19	June 20	June 21	June 22
Performance for individual years	-	0.9%	-7.7%	14.2%	-4.2%
over the last 6 months :	-8.0%				
over the last 1 year :	-4.2%				
over the last 3 years ⁸ :	0.5%				

Changes to where your money is invested (*through reinvestments and changes in value*)

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 30 June 2021	24.5%	0.9%	0.2%	38.1%	25.6%	8.6%	2.1%	100%
Current Asset Allocation at 30 June 2022	37.6%	1.3%	0.7%	25.9%	25.0%	6.4%	3.1%	100%

Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.
More up-to-date information is available online at www.investoronline.info.

Asset Value

	Number of Units	\$ Unit Price ^a	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ²⁰
Cash Account	180031.53	1.000000	180,031.53	25.5%	
Managed Investments					
AMP Cap Co In - CI A	27042.23	1.382270	37,379.66	5.3%	1,372
AMP Cap Co Pro F CIA	31805.94	1.319580	41,970.48	5.9%	-2,960
Airlie Aus Sh Fund	13503.02	3.040000	41,049.18	5.8%	897
Fidelity Aust Eq Fd	1115.99	35.547100	39,670.21	5.6%	-330
Fidelity Gl Eq Fund	1223.04	32.076600	39,231.07	5.5%	-769
Magellan Global Fund	16129.03	2.327900	37,546.77	5.3%	-2,016
Pan-Tribal Global Eq	23707.92	1.379100	32,695.59	4.6%	-7,304
Per Div RI Rtn CI Z	95145.94	1.043880	99,320.94	14.0%	-679
Platinum Int CI C	29616.47	2.028400	60,074.04	8.5%	68
Share Investments¹¹					
iShares S&P/ASX Div ETF - IHD	5270	12.790	67,403.30	9.5%	-7,512
iShares S&P/ASX Small Ord ETF - ISO	7324	4.380	32,079.12	4.5%	-5,131
Total at 30 June 2022			\$708,451.89		-\$24,364

* Rounding differences may occur

Transactions from 1 July 2021 to 30 June 2022⁶

Cash Account Transactions		\$ Debits	\$ Credits	\$ Balance
01/07/21	Opening Balance			143,617.16
01/07/21	Deposit - A071/00764323 ANZ DIVIDEND		740.60	144,357.76
13/07/21	Adviser Fee Ongoing - Cash	81.88		144,275.88
13/07/21	Adviser Fee Ongoing - Managed Funds	267.24		144,008.64
13/07/21	Adviser Fee Ongoing - Shares	156.50		143,852.14
13/07/21	Administration Fee	156.99		143,695.15
13/07/21	Deposit - JUL21/00803388 IHD PAYMENT		489.70	144,184.85
13/07/21	Deposit - JUL21/00801336 ISO PAYMENT		2,544.11	146,728.96
15/07/21	Income Distribution - AMP Cap Co Pro F CIA		593.71	147,322.67
15/07/21	Income Distribution - AMP Cap Co In - CI A		341.24	147,663.91
19/07/21	Income Distribution - Per Div RI Rtn CI Z		706.96	148,370.87
20/07/21	Income Distribution - Fidelity Aust Eq Fd		1,550.40	149,921.27
20/07/21	Income Distribution - Fidelity Gl Eq Fund		7.23	149,928.50
20/07/21	Income Distribution - Platinum Int CI C		1,897.26	151,825.76
23/07/21	Income Distribution - Pan-Tribal Global Eq		3,323.23	155,148.99
23/07/21	Income Distribution - Airlie Aus Sh Fund		718.36	155,867.35
23/07/21	Income Distribution - Magellan Global Fund		822.58	156,689.93
31/07/21	Bank Interest		1.26	156,691.19
09/08/21	Cash Transfer to Nominated Account	146,000.00		10,691.19
10/08/21	Adviser Fee Ongoing - Cash	88.12		10,603.07
10/08/21	Adviser Fee Ongoing - Managed Funds	275.09		10,327.98
10/08/21	Adviser Fee Ongoing - Shares	162.55		10,165.43
10/08/21	Administration Fee	162.17		10,003.26
12/08/21	Deposit - Rejection - RT5 ACML - Client C		146,000.00	156,003.26
23/08/21	Cash Transfer to Nominated Account	146,000.00		10,003.26
26/08/21	Expense Recovery - Legislative	21.34		9,981.92
27/08/21	Share Sale C/N 36625834 (12,987 SKI at \$2.845 = \$36,948.02)		36,948.02	46,929.94
27/08/21	Brokerage	37.86		46,892.08

Transactions continued

27/08/21	Share Sale C/N 36625835 (1,058 ANZ at \$28.32 = \$29,962.56)		29,962.56	76,854.64
27/08/21	Brokerage	25.00		76,829.64
27/08/21	Share Sale C/N 36625838 (3,264 BOQ at \$9.17 = \$29,930.88)		29,930.88	106,760.52
27/08/21	Brokerage	25.00		106,735.52
27/08/21	Share Sale C/N 36625844 (2,676 BEN at \$9.9406 = \$26,601.13)		26,601.13	133,336.65
27/08/21	Brokerage	25.00		133,311.65
27/08/21	Share Sale C/N 36625848 (2,086 SUN at \$12.2236 = \$25,498.3)		25,498.37	158,810.02
27/08/21	Brokerage	25.00		158,785.02
27/08/21	Share Sale C/N 36625849 (816 WPL at \$20.22 = \$16,499.52)		16,499.52	175,284.54
27/08/21	Brokerage	25.00		175,259.54
31/08/21	Bank Interest		1.07	175,260.61
08/09/21	Adviser Fee Ongoing - Cash	80.62		175,179.99
08/09/21	Adviser Fee Ongoing - Managed Funds	276.40		174,903.59
08/09/21	Adviser Fee Ongoing - Shares	145.68		174,757.91
08/09/21	Administration Fee	156.11		174,601.80
15/09/21	Deposit - S00115044966 SPARK INFRASTRUC		811.69	175,413.49
22/09/21	Deposit - 001263031323 SUN FNL&SPC DIV		1,001.28	176,414.77
30/09/21	Bank Interest		1.44	176,416.21
12/10/21	Adviser Fee Ongoing - Cash	99.94		176,316.27
12/10/21	Adviser Fee Ongoing - Managed Funds	268.74		176,047.53
12/10/21	Adviser Fee Ongoing - Shares	65.56		175,981.97
12/10/21	Administration Fee	122.33		175,859.64
14/10/21	Income Distribution - AMP Cap Co Pro F CIA		309.73	176,169.37
14/10/21	Income Distribution - AMP Cap Co In - CI A		296.08	176,465.45
18/10/21	Income Distribution - Fidelity Aust Eq Fd		24.37	176,489.82
20/10/21	Deposit - OCT21/00803299 IHD PAYMENT		2,084.11	178,573.93
31/10/21	Bank Interest		1.50	178,575.43
09/11/21	Adviser Fee Ongoing - Cash	104.31		178,471.12
09/11/21	Adviser Fee Ongoing - Managed Funds	273.77		178,197.35
09/11/21	Adviser Fee Ongoing - Shares	65.65		178,131.70
09/11/21	Administration Fee	124.17		178,007.53
30/11/21	Bank Interest		1.46	178,008.99
09/12/21	Adviser Fee Ongoing - Cash	101.47		177,907.52
09/12/21	Adviser Fee Ongoing - Managed Funds	269.16		177,638.36
09/12/21	Adviser Fee Ongoing - Shares	64.70		177,573.66
09/12/21	Administration Fee	122.15		177,451.51
31/12/21	Bank Interest		1.50	177,453.01
11/01/22	Adviser Fee Ongoing - Cash	104.52		177,348.49
11/01/22	Adviser Fee Ongoing - Managed Funds	278.70		177,069.79
11/01/22	Adviser Fee Ongoing - Shares	67.23		177,002.56
11/01/22	Administration Fee	126.57		176,875.99
14/01/22	Income Distribution - Fidelity Aust Eq Fd		614.27	177,490.26 ✓
18/01/22	Deposit - JAN22/00803289 IHD PAYMENT		124.33	177,614.59
18/01/22	Deposit - JAN22/00801337 ISO PAYMENT		361.13	177,975.72
19/01/22	Income Distribution - AMP Cap Co Pro F CIA		309.73	178,285.45
19/01/22	Income Distribution - AMP Cap Co In - CI A		261.77	178,547.22
21/01/22	Income Distribution - Airlie Aus Sh Fund		757.52	179,304.74
31/01/22	Bank Interest		1.51	179,306.25
04/02/22	Income Distribution - Magellan Global Fund		822.51	180,128.76
08/02/22	Adviser Fee Ongoing - Cash	104.88		180,023.88
08/02/22	Adviser Fee Ongoing - Managed Funds	279.36		179,744.52
08/02/22	Adviser Fee Ongoing - Shares	66.24		179,678.28
08/02/22	Administration Fee	126.42		179,551.86
28/02/22	Bank Interest		1.37	179,553.23
08/03/22	Adviser Fee Ongoing - Cash	95.49		179,457.74
08/03/22	Adviser Fee Ongoing - Managed Funds	248.19		179,209.55

Transactions continued

08/03/22	Adviser Fee Ongoing - Shares	58.86		179,150.69
08/03/22	Administration Fee	112.32		179,038.37
31/03/22	Bank Interest		1.52	179,039.89
12/04/22	Adviser Fee Ongoing - Cash	105.44		178,934.45
12/04/22	Adviser Fee Ongoing - Managed Funds	264.01		178,670.44
12/04/22	Adviser Fee Ongoing - Shares	65.51		178,604.93
12/04/22	Administration Fee	120.60		178,484.33
21/04/22	Deposit - APR22/00803248 IHD PAYMENT		1,168.59	179,652.92
22/04/22	Income Distribution - Fidelity Aust Eq Fd		537.52	180,190.44
22/04/22	Income Distribution - AMP Cap Co Pro F CIA		561.73	180,752.17
22/04/22	Income Distribution - AMP Cap Co In - CI A		211.00	180,963.17
22/04/22	Income Distribution - Per Div RI Rtn CI Z		152.71	181,115.88
29/04/22	Bank Interest		1.47	181,117.35
10/05/22	Adviser Fee Ongoing - Cash	102.27		181,015.08
10/05/22	Adviser Fee Ongoing - Managed Funds	257.39		180,757.69
10/05/22	Adviser Fee Ongoing - Shares	65.29		180,692.40
10/05/22	Administration Fee	118.13		180,574.27
31/05/22	Bank Interest		1.53	180,575.80
09/06/22	Adviser Fee Ongoing - Cash	106.36		180,469.44
09/06/22	Adviser Fee Ongoing - Managed Funds	261.56		180,207.88
09/06/22	Adviser Fee Ongoing - Shares	63.69		180,144.19
09/06/22	Administration Fee	119.02		180,025.17
30/06/22	Bank Interest		6.36	180,031.53
30/06/22	Closing Balance			\$180,031.53

Managed Investments Unit Transactions

		Debits	Credits	Unit Balance
AMP Cap Co In - CI A				
01/07/21	Opening Balance			27,042.23
30/06/22	Closing Balance			27,042.23
AMP Cap Co Pro F CIA				
01/07/21	Opening Balance			31,805.94
30/06/22	Closing Balance			31,805.94
Airlie Aus Sh Fund				
01/07/21	Opening Balance			13,503.02
30/06/22	Closing Balance			13,503.02
Fidelity Aust Eq Fd				
01/07/21	Opening Balance			1,115.99
30/06/22	Closing Balance			1,115.99
Fidelity GI Eq Fund				
01/07/21	Opening Balance			1,223.04
30/06/22	Closing Balance			1,223.04
Magellan Global Fund				
01/07/21	Opening Balance			16,129.03
30/06/22	Closing Balance			16,129.03
Pan-Tribal Global Eq				
01/07/21	Opening Balance			23,707.92
30/06/22	Closing Balance			23,707.92
Per Div RI Rtn CI Z				
01/07/21	Opening Balance			95,145.94
30/06/22	Closing Balance			95,145.94

Transactions continued

Platinum Int Cl C

01/07/21	Opening Balance			29,616.47
30/06/22	Closing Balance			29,616.47

Share Investments Transactions

Shares OFF Shares ON Holding Balance

ANZ Banking Group - ANZ

01/07/21	Opening Balance			1058
25/08/21	Share Sale C/N 36625835 (1,058 ANZ at \$28.32 = \$29,962.56)	1058		0
30/06/22	Closing Balance			0

Bank of Queensland Limited - BOQ

01/07/21	Opening Balance			3264
25/08/21	Share Sale C/N 36625838 (3,264 BOQ at \$9.17 = \$29,930.88)	3264		0
30/06/22	Closing Balance			0

Bendigo and Adelaide Bank - BEN

01/07/21	Opening Balance			2676
25/08/21	Share Sale C/N 36625844 (2,676 BEN at \$9.9406 = \$26,601.13)	2676		0
30/06/22	Closing Balance			0

SUNCORP GROUP LIMITED - SUN

01/07/21	Opening Balance			2086
25/08/21	Share Sale C/N 36625848 (2,086 SUN at \$12.2236 = \$25,498.37)	2086		0
30/06/22	Closing Balance			0

Spark Infrastructure Group - SKI

01/07/21	Opening Balance			12987
25/08/21	Share Sale C/N 36625834 (12,987 SKI at \$2.845 = \$36,948.02)	12987		0
30/06/22	Closing Balance			0

Woodside Petroleum Limited - WPL

01/07/21	Opening Balance			816
25/08/21	Share Sale C/N 36625849 (816 WPL at \$20.22 = \$16,499.52)	816		0
30/06/22	Closing Balance			0

iShares S&P/ASX Div ETF - IHD

01/07/21	Opening Balance			5270
30/06/22	Closing Balance			5270

iShares S&P/ASX Small Ord ETF - ISO

01/07/21	Opening Balance			7324
30/06/22	Closing Balance			7324

Other Fees and Costs¹²

Below is the amount of the management fees and costs, performance fees, transaction costs and buy-sell spreads charged by the investment managers of your selected investment options for the period.

Investment Option	\$ Total	\$ Includes Buy/Sell Spread Amounts of
AMP Cap Co In - Cl A	712.53	0.00
AMP Cap Co Pro F Cl A	600.89	0.00
Airlie Aus Sh Fund	390.99	0.00
Fidelity Aust Eq Fd	391.50	0.00
Fidelity Gl Eq Fund	525.68	0.00
Magellan Global Fund	581.94	0.00

Pan-Tribal Global Eq	459.91	0.00
Per Div RI Rtn CI Z	852.07	0.00
Platinum Int CI C	902.31	0.00
iShares S&P/ASX Div ETF	239.89	0.00
iShares S&P/ASX Small Ord ETF	221.89	0.00
	\$5,879.60	\$0.00

Tax Reports

Most Tax Reports are generally sent in August. However, delays can occur as we need to receive tax information from the investment managers of all investments held in your account during the year before a report can be produced.

NOTES ON REPORT

- 1 Cash dividends and/or distributions are included as part of 'Income from Share Investments'. This income is paid directly to any external bank account or your eWRAP Cash account. Where the income is paid to an external account, the amount included in 'Income from Share Investments' is then subtracted as 'Share Cash Dividends' as it does not form part of your final balance. Where the income is paid to your eWRAP Investment cash account, the amount is subtracted as 'Share Cash Dividends' and is then credited back as a deposit to your Account.
- 2 Any distributions or dividends paid and yet to be processed by us by 30 June 2022 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 731 812.
- 3 Net Earnings is the investment return on the assets in your account after payment of any transaction costs, government charges, taxes and duties and charges relating to the management of the investment of the assets in your account.
- 4 Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.
- 5 Where applicable this amount includes share transaction fees.
- 6 Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), operator fees, GST, reduced input tax credits (on managed investments only) and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.
- 7 These percentages show the net earnings rate of your investment after deducting fees relating to the management of your investments. Returns from 1 July 2018 do not include adviser fees. Returns prior to 1 July 2018 include all fees and costs including adviser fees where your account value was greater or equal to \$2000. For accounts below \$2000, returns did not include any fees and costs. The Net Rate of Return shows the net earnings rate of your investment after deducting fees relating to the management of your investments. The methodology used to calculate Net Rate of Return takes into account the opening and closing balances, the value and timing of the transactions and the length of time the transactions stayed in the account. All these factors together may in certain scenarios, generate large positive or small negative percentages and/or percentages with opposite signs to the reported Net Earnings on Investments.
- 8 This represents the compound average return per annum over the indicated period.
- 9 The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2022 due to non availability at date of producing this report or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.
- 10 This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2022.
- 11 You can request a copy of your executed CHESS Sponsorship Agreement by calling Asgard Open eWRAP.
- 12 Other fees and costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investments but are not charged as a fee.

Additional Information

This section contains information we think is important for you to know. Please take a moment to review the information about your account, the type of product you hold and more. If you have any questions, call us on 1800 731 812 or talk to your financial adviser (if you have one).

Your account at your fingertips

Did you know that when you opened your account you were automatically given access to our secure Investor *Online* website? Once logged in you'll find your account value, asset allocation, insurance held, contact details, transaction details, product disclosure statements and much more. You can also access:

- news about changes to funds you're invested in
- actions and changes on your account
- copies of your Investor Reports and other communications.

You can access your account in a few simple steps. Visit <https://www.investoronline.info/>, enter the first seven digits of your account number and your PIN then click 'Login'. If you've forgotten your PIN or need to reset it, click the 'Forgotten PIN?' link on the login screen or give us a call so we can help you.

Complaints

If you have a complaint, please call our Customer Relations team on 1800 731 812, email asgard.investor.services@asgard.com.au or write to us at PO Box 7490, Cloisters Square WA 6850. If the issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Report Copies

Copies of prior period reports are available online www.investoronline.info. If you prefer a copy of your Investor Report to be sent to you please contact the Customer Relations team. For further information in relation to your Account please contact your financial adviser (if you have one) or call us.

eStatements - now available

eStatements are the efficient, secure, 'green' way to receive your correspondence online. Simply login to www.investoronline.info and follow the prompts to register, talk to your financial adviser (if you have one) or call us.

Trustees

Your account has the following trustee(s).

- JULIE-ANNE ROZEK
- MICHAEL ROZEK