

F 000743 000



ZISSOU SUPER FUND
Mr David Whitson
PO BOX 97
MACKAY QLD 4740

Your Annual tax statement - Part 2

Hi David,

We previously communicated to you about the migration of your BT Wrap account M04979287 to Panorama which occurred on 19 June 2021. This year, your annual tax statement is made up of two parts:

1. the enclosed document covering the period from 19 June 2021 to 30 June 2021 which is generated by the Panorama operating system; and
2. a separate document covering the period from 1 July 2020 to 19 June 2021 which is generated by the Wrap operating system. You'll receive the Wrap document separately.

Things you need to be aware of

- The zero opening balance and entries labelled as "Asset Migration from Wrap" reflect the migration of your assets from the Wrap operating system to the Panorama operating system. This doesn't mean that the quantity and value of your assets have changed or is zero. It simply means the administration of your account has changed operating systems. This doesn't apply to your BT Cash Management Account (BT CMA).
- In relation to your BT CMA, your Wrap transaction account was replaced with your CMA during migration. At this point, the balance of your Wrap transaction account was transferred to your new BT CMA, which is reflected in the enclosed document.
- The value of your account and quantity of assets at the end of the year is shown in the enclosed document.
- Going forward you'll receive your annual tax statement for the complete year from Panorama.
- An updated guide to your Annual Tax Statement, including further details of the changes for this year is available at panoramainvestor.com.au. It's important you read this document to understand both parts of your statement and the changes that have been made during migration.
- If you're required to complete an Australian Tax Return for 2020/2021, you'll need to include details of the income, deductions and capital gains and losses from both parts of your annual tax statement. Part 2 of the Panorama Tax Guide provides instructions to help you do this.
- If you've sold your securities between 5 May 2021 and 3 August 2021 (or 21 March 2021 to 17 September 2021 for preference shares), then the holding period rule may not have been correctly applied to any franking credits within this period.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

To access the Panorama Tax Guide go to panoramainvestor.com.au/documents/guides.

For additional information or if you have any questions, please contact PBPAC clientmigration at support@panorama.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments



Annual tax statement

for the period 19 June 2021 to 30 June 2021

Account details

Product	BT Panorama Investments
Account ID	121547764
Account name	ZISSOU PTY LTD ATF ZISSOU SUPER FUND
Entity type	SMSF

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For more information



1300 881 716



support@panorama.com.au

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

Summary of assessable income

Item	Amount \$
Gross interest	0.01
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	0.00
Distributions from trusts	0.00
Net capital gain	0.00
Foreign income	0.00
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
Total assessable income	\$0.01

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	0.00
Loss on sale of traditional security	0.00
Total deductions/expenses	\$0.00

Total taxable income from investment assets

\$0.01

Tax credits

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

Total tax credits

\$0.00

Deductions and credits summary

Additional information for non-residents

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

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

Interest schedule

Cash

Date	Investment	Amount \$
Transaction Account		
30 Jun 2021	Cash Management Account	0.01
Subtotal		\$0.01
Total cash		\$0.01

Total interest

\$0.01

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

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 19 Jun 2021 - 30 Jun 2021 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

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

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

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- The value of your account and quantity of assets at the end of the year is shown in the enclosed document.
- An updated guide to your Annual Investor Statements, including further details of the changes for this year is available at panoramainvestor.com.au. It's important you read this document to understand both parts of your statement and the changes that have been made during migration.
- You may have been receiving a combined BT Wrap Annual Investor and Tax Statement. You'll receive a separate annual statement and an annual tax statement going forward.
- The net earnings total provided in the Earnings and expenses section reflects the revenue including market movement minus expenses in the period from 19 June 2021 to 30 June 2021. The total gain after fees for the period from 1 July 2020 to 19 June 2021 can be found in the Annual Income & Expense section of your BT Wrap Annual Investor and Tax Statement.

How to find information online

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Need help?

The information contained in this statement is further explained in the Annual Statement Guide. This can be found in the Document Library once you sign into your account.

For additional information or if you have any questions, please contact PBPAC clientmigration at support@panorama.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments



Annual statement

for the period 19 June 2021 to 30 June 2021

Account details

Product	BT Panorama Investments
Account ID	121547764
Account name	ZISSOU PTY LTD ATF ZISSOU SUPER FUND

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\$2,160.07

Portfolio value as at 30 Jun 2021

For more information



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

Annual statement created 9 Sep 2021

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 Schroder Real Return CPI Plus 5% Fund – WC 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 – Schroder Real Return CPI Plus 5% Fund – WC

**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 Schroder
Real Return CPI Plus 5% Fund – WC 0.85% (Management costs)³

And, for every \$50,000 you have in the
Schroder Real Return CPI Plus 5% Fund –
WC you will be charged \$425 each year.

EQUALS Total cost of Investing in the Schroder Real
Return CPI Plus 5% Fund – WC 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 \$1,120⁴.
**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 Schroder Real Return CPI Plus 5% Fund – WC 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 Schroder Real Return CPI Plus 5% Fund – WC. 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 Schroder Real Return CPI Plus 5% Fund – WC. The indirect costs are an estimate based on the fees and costs for the Schroder Real Return CPI Plus 5% Fund – WC 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 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 19 Jun 2021							\$0.00
19 Jun 2021	19 Jun 2021	Transfer-in	Your Wrap Transaction Account balance (including income) has been withdrawn from your account in Wrap and deposited into a new BT Cash Management Account (CMA) issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL and Credit Licence number 233714). Your CMA had a zero opening balance and was credited with the Wrap Transaction Account balance (including income).			\$2,160.06	\$2,160.06
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.01	\$2,160.07
Subtotal					\$0.00	\$2,160.07	
Closing balance as at 30 Jun 2021							\$2,160.07

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.

Withholding tax transactions, that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

Complaints

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