

20 July 2021

H- 002857 000

Zissou Super Fund
C/- Mr D Whitson
PO Box 97
MACKAY QLD 4740

Investor name
Zissou Super Fund C/- Mr D Whitson
Investor number
M04979287
Product type
Investment
Adviser name
FINHQ ADMIN SERV PREV
ADVSD
Adviser phone number
1300 657010

Quarterly Investment Report – Part 1

We previously communicated to you about the migration of your BT Wrap account to the Panorama operating system which occurred on 19 June 2021.

This quarter, your quarterly statement is made up of two parts:

1. the enclosed document covering the period from 01 April 2021 to 19 June 2021, which is generated by the Wrap operating system, and
2. a separate document covering the period from 19 June 2021 to 30 June 2021, which is generated by the Panorama operating system. You will receive the Panorama document separately.

Things you need to be aware of for this quarter:

- The zero closing balance and entries labelled as "Asset migration to Panorama" in this document reflect the migration of your assets from the Wrap operating system to the Panorama operating system. Except in relation to your cash account, the entries do not reflect that the quantity and value of your assets have changed or been reduced to zero. They simply reflect that the administration of your account has changed operating systems.
- In relation to your transaction account, your existing transaction account was replaced on migration with a BT Cash Management Account (BT CMA). The balance of your Wrap transaction account was transferred to your new BT CMA on migration and this will be reflected in the Panorama document.
- The value of your account and quantity of assets at the end of quarter will be shown in the Panorama document.
- An updated guide to your Quarterly Statements, including further details of the changes for this quarter is available at panoramainvestor.com.au or by contacting your financial adviser. It is important that you read this document to understand both parts of your statement and the changes that have been made to reflect migration.

This document includes the following information:

- Income and Expense Report
- Cash Account Statement

The reports will assist you to monitor your investments to:

- Keep track of the status of your investments, including their market value
- Review your investment income and expense for each report period
- Monitor the number of new investments and other transactions
- Review the transactions of your cash account

Please note the following points:

- The opening balance for 1 April 2021 may differ from the closing balance on your last Quarterly Report for 31 March 2021. This is due to updated unit prices received from the fund managers and transactions that have settled after the Quarterly Reports were issued.
- If you participate in a Regular Investment Plan, you should be aware that at the time a financial product is acquired through the plan you may not have the current disclosure document for that financial product. All relevant disclosure documents are available online at panoramainvestor.com.au.
- All references to 'Cash Account' in this report should be read as a reference to your 'Transaction Account'. Your Transaction Account balance is invested by the Administrator in a range of underlying investments and may be invested in assets other than cash.

How to find information online

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

Need help?

For additional information or if you have any questions, please contact your adviser on the details above.

FinHQ Administration Service Wrap

FinHQ Administration Service Wrap
Quarterly Income & Expense
1-Apr-2021 to 30-Jun-2021

Zissou Super Fund
 C/- Mr D Whitson
 PO Box 97
 MACKAY QLD 4740

Investor name
 Zissou Super Fund C/- Mr D Whitson
Investor number
 M04979287
Product type
 Investment
Adviser name
 FINHQ ADMIN SERV PREV ADVSD
Adviser phone number
 1300 657010

| | Amount (\$) | Total (\$) |
|--|-------------|------------------|
| Portfolio Opening Value as at 1-Apr-2021 | | 2,179.50 |
| Deposits to Cash Account | 0.00 | |
| Withdrawals from Cash Account | -2,160.06 | |
| Asset transfers including new assets from corporate actions | 0.00 | |
| Net income (expense) | -19.44 | |
| Less investment income paid to external accounts/add dividends received from non Wrap holdings * | 0.00 | |
| Change in market value | 0.00 | |
| Outstanding cash movements - unsettled managed fund trades | 0.00 | |
| Total movements for the period | | -2,179.50 |
| Portfolio Closing Value as at 30-Jun-2021 | | 0.00 |
| Income and expenses | | |
| Interest received | 0.11 | |
| Dividends received * | 0.00 | |
| Distributions received * | 0.00 | |
| Fees, charges and taxes | -19.55 | |
| Net income/expense | | -19.44 |
| Change in market value | | |
| Current assets | 0.00 | |
| Disposed assets | 0.00 | |
| Net change in market value | | 0.00 |
| Total gain after fees | | -19.44 |
| Indirect costs of your investment** | | 5.31 |

* 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. An investment in, or interest acquired using Wrap is not an investment in, deposit with or any other liability of Westpac or any other company in the Westpac Group. Neither Westpac nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of any investments in, or acquired through Wrap. 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.

FinHQ Administration Service Wrap Quarterly Income & Expense 1-Apr-2021 to 30-Jun-2021

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 costs¹

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 \$614.15².

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

0.79%³ (Management costs)

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

EQUALS \$1,009.15^{^^} being the total fees and costs of investing in the Advance Balanced Multi-Blend Fund through Wrap.

¹ 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.

² 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.**

³ 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.

^{^^} Additional fees may apply. Refer to 'Additional explanation of fees and costs' in the Investor Short Guide for more information.

**FinHQ Administration Service Wrap
Cash Account Statement
1-Apr-2021 to 30-Jun-2021**

Zissou Super Fund
C/- Mr D Whitson
PO Box 97
MACKAY QLD 4740

Investor name
Zissou Super Fund C/- Mr D Whitson
Investor number
M04979287
Product type
Investment
Adviser name
FINHQ ADMIN SERV PREV ADVSD
Adviser phone number
1300 657010

Investment Summary

| | |
|-----------------------------------|-------------|
| Opening balance as at 1-Apr-2021 | \$ 2,179.50 |
| Closing balance as at 30-Jun-2021 | \$ 0.00 |

Transaction Details

| Effective Date | Transaction Type | Transaction Details | Deposits (\$) | Withdrawals (\$) | Balance (\$) |
|--------------------|--------------------------------|---|---------------|------------------|-----------------|
| 1-Apr-2021 | Opening Balance | | | | 2,179.50 |
| 1 Apr 2021 | Interest | | 0.06 | | 2,179.56 |
| 1 Apr 2021 | Account Keeping Fee | for the period 01 Mar 2021 to 31 Mar 2021 | | -5.51 | 2,174.05 |
| 3 May 2021 | Account Keeping Fee | for the period 01 Apr 2021 to 30 Apr 2021 | | -5.33 | 2,168.72 |
| 1 Jun 2021 | Account Keeping Fee | for the period 01 May 2021 to 31 May 2021 | | -5.51 | 2,163.21 |
| 19 Jun 2021 | Account Keeping Fee | for the period 01 Jun 2021 to 18 Jun 2021 | | -3.20 | 2,160.01 |
| 19 Jun 2021 | Interest | | 0.05 | | 2,160.06 |
| 19 Jun 2021 | Migration to Panorama Transfer | | | -2,160.06 | 0.00 |
| 30-Jun-2021 | Closing Balance | | | | 0.00 |

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. 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. An investment in, or interest acquired using Wrap is not an investment in, deposit with or any other liability of Westpac or any other company in the Westpac Group. Neither Westpac nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of any investments in, or acquired through Wrap. This disclaimer is subject to any requirement of the law.

6 August 2021

000609 000

 Zissou Super Fund
 C/- Mr D Whitson
 PO Box 97
 MACKAY QLD 4740

Investor name
 Zissou Super Fund
Investor number
 M04979287
Product type
 Investment
Adviser name
 FINHQ ADMIN SERV PREV ADVSD
Adviser phone number
 1300 657010

FinHQ Administration Service Wrap Annual Investor and Tax Statement for 2020-2021 - Part 1

We previously communicated to you about the migration of your BT Wrap account to the Panorama operating system which occurred on 19 June 2021.

This year, your annual statement and tax statement are made up of two parts:

1. the enclosed documents covering the period from 01 July 2020 to 19 June 2021, which are generated by the Wrap operating system, and
2. two separate documents covering the period from 19 June 2021 to 30 June 2021, which are generated by the Panorama operating system. You will receive the Panorama documents separately.

Things you need to be aware of :

- The zero closing balance and entries labelled as "Asset migration to Panorama" reflect the migration of your assets from the Wrap operating system to the Panorama operating system. Except in relation to your cash account, the entries do not reflect that the quantity and value of your assets have changed or been reduced to zero. They simply reflect that the administration of your account has changed operating systems.
- In relation to your transaction account, your existing transaction account was replaced on migration with a BT Cash Management Account (**BT CMA**). The balance of your Wrap transaction account was transferred to your new BT CMA on migration and this will be reflected in the Panorama document.
- The value of your account and quantity of assets at the end of year will be shown in the Panorama document.
- An updated guide to your Annual Investor Statements, including further details of the changes for this year is available at panoramainvestor.com.au or by contacting your financial adviser. It is important you read this document to understand both parts of your statement and the changes that have been made during migration.
- The total gain after fees provided in the Annual Income & Expense section reflects the revenue including market movement minus expenses in the period from 01 July 2020 to 19 June 2021. The net earnings from 19 June 2021 to 30 June 2021 can be found in the Earnings and expenses section of your Panorama Annual Investor statement.
- 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 annual tax statements. Part 2 of the Panorama Tax Guide provides instructions to help you do this.
- If you've sold your securities between 05 May 2021 and 03 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.
- If you held warrants throughout the financial year please refer to the Panorama Tax Guide available at panoramainvestor.com.au/documents/guides
- Going forward you'll receive a single annual statement and a separate single tax statement from Panorama.

The **Annual Investor Statement** includes the following information for the period of 01 July 2020 to 19 June 2021.

- 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 expense for the period including interest, dividends and distributions, fees, charges and taxes
- Details of your insurance cover if you hold insurance.

The **Tax Statement** should assist you to complete your 2020 - 2021 tax return and includes:

- Summary Tax statement
- Supporting Schedules providing more detailed information on the amounts shown on the Summary Tax Statement
- Details of the premiums paid if you hold insurance.

Please note the following points:

- The opening 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.
- The Panorama Tax Guide and application of taxation law depends on your individual circumstances. We recommend seeking your own tax advice to ensure that the tax policies adopted are applicable to your circumstances.
- All references to 'Cash Account' in this report should be read as a reference to your 'Transaction Account'. Your Transaction Account balance is invested by the Administrator in a range of underlying investments and may be invested in assets other than cash.

How to find information online

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

Need help?

The information contained in these statements are further explained in the Annual Statement Guide which can be found in your document library on Panorama and the Panorama Tax Guide which can be found at panoramainvestor.com.au/documents/guides.

For additional information or if you have any questions, please contact your adviser on the details above.

FinHQ Administration Service Wrap

**FinHQ Administration Service Wrap
Annual Income & Expense
1-Jul-2020 to 30-Jun-2021**

Zissou Super Fund
C/- Mr D Whitson
PO Box 97
MACKAY QLD 4740

Investor name
Zissou Super Fund
Investor number
M04979287
Product type
Investment
Adviser name
FINHQ ADMIN SERV PREV ADVSD
Adviser phone number
1300 657010

| | Amount (\$) | Total (\$) |
|--|-------------|------------------|
| Portfolio Opening Value as at 1-Jul-2020 | | 2,169.87 |
| Deposits to Cash Account | 61.42 | |
| Withdrawals from Cash Account | -2,160.06 | |
| Asset transfers including new assets from corporate actions | 0.00 | |
| Net income (expense) | -71.23 | |
| Less investment income paid to external accounts/add dividends received from non Wrap holdings * | 0.00 | |
| Change in market value | 0.00 | |
| Outstanding cash movements - unsettled managed fund trades | 0.00 | |
| Total movements for the period | | -2,169.87 |
| Portfolio Closing Value as at 30-Jun-2021 | | 0.00 |
| Income and expenses | | |
| Interest received | 0.36 | |
| Dividends received * | 0.00 | |
| Distributions received * | 0.00 | |
| Fees, charges and taxes | -71.59 | |
| Wrap Advantage Fee Rebate | 0.00 | |
| Net income/expense | | -71.23 |
| Change in market value | | |
| Current assets | 0.00 | |
| Disposed assets | 0.00 | |
| Net change in market value | | 0.00 |
| Total gain after fees | | -71.23 |
| Indirect costs of your investment** | | 23.88 |

*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.

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 costs¹

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 \$614.15².

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

0.79%³ (Management costs)

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

EQUALS \$1,009.15^{^^}, being the total fees and costs of investing in the Advance Balanced Multi-Blend Fund through Wrap.

¹ 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.

² 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.**

³ 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.

^{^^} Additional fees may apply. Refer to 'Additional explanation of fees and costs' in the Investor Short Guide for more information.

**FinHQ Administration Service Wrap
Tax Statement
Year ended 30-Jun-2021**

Zissou Super Fund
C/- Mr D Whitson
PO Box 97
MACKAY QLD 4740

Investor name
Zissou Super Fund
Investor number
M04979287
Product type
Investment
Adviser name
FINHQ ADMIN SERV PREV ADVSD
Adviser phone number
1300 657010

This statement is designed to assist you in preparing your 2020-2021 Australian tax return. You should read the guide to your tax statement and the tax policy guide in conjunction with your tax statement and supporting schedules.

SUMMARY

| Account Type | Superfund | |
|--|--------------|----------------------|
| Item | Amount (\$) | Tax Return Reference |
| Gross interest | 0.36 | 11-C |
| Unfranked dividends | 0.00 | 11-J |
| Franked dividends | 0.00 | 11-K |
| Franking credits | 0.00 | 11-L |
| Distributions from trusts | 0.00 | 11-M |
| Foreign income | 0.00 | 11-D and 11-D1 |
| Aust. franking credits from a NZ company | 0.00 | 11-E |
| Net capital gain | * | 11-A |
| Other income | 61.42 | 11-S |
| Total assessable income | 61.78 | |
| Total deductions | 71.59 | 12-I1 |
| Total taxable income from investment assets | -9.81 | |

Tax Credits

| | | |
|---|------|--------------------------|
| TFN amounts withheld from interest | 0.00 | Calculation Statement H3 |
| Franking credits from direct shares (after 45 day rule) | 0.00 | Calculation Statement E1 |
| Franking credits from trust distributions (after 45 day rule) | 0.00 | Calculation Statement E1 |
| Aust. franking credits from a NZ company (after 45 day rule) | 0.00 | Calculation Statement E1 |
| Foreign income tax offset | 0.00 | Calculation Statement C1 |
| MIT withholding tax | 0.00 | N/A |
| TFN withholding from trust distributions | 0.00 | Calculation Statement H3 |
| Infrastructure bond rebate | 0.00 | Calculation Statement C2 |

* Please refer to Net capital gains - Schedule D for capital losses (if applicable)

TAX STATEMENT

| | Credits | Credits | Income | Income total | Tax guide |
|--------------------------------------|-------------|---------|--------|--------------|-----------|
| | | (\$) | (\$) | (\$) | reference |
| Interest - Schedule A | | | | 0.36 | [1] |
| | TFN Credits | | 0.00 | | [2] |
| Dividends - Schedule B | | | | | |
| Unfranked amount | | | 0.00 | | [3] |
| Franked amount | | | 0.00 | | [4] |
| Franking credits (after 45 day rule) | | | 0.00 | | [5] |
| Total dividends | | | | 0.00 | |

| | Credits | Credits | Income | Income total | Tax guide |
|--|---------|---------|--------|--------------|-----------|
| | | (\$) | (\$) | (\$) | reference |

Trust distributions - Schedule C

| | | | | | |
|---|--|--|-------|--|----|
| Interest - Australian | | | 0.00 | | 6 |
| Infrastructure bond interest | | | 0.00 | | 6 |
| Foreign trust and CFC income | | | 0.00 | | 7 |
| FIF or FLP income | | | 0.00 | | 7 |
| Foreign income | | | 0.00 | | 7 |
| New Zealand Dividends | | | | | |
| - Aust. franking credits from a NZ company (before 45 day rule) | | | 0.00 | | 14 |
| - Less: Aust. franking credits from a NZ company denied | | | -0.00 | | 15 |
| Australian Dividends | | | | | |
| - Unfranked amount | | | 0.00 | | 6 |
| - Franked amount | | | 0.00 | | 6 |
| - Franking credits (before 45 day rule) | | | 0.00 | | 6 |
| Other Australian income | | | 0.00 | | 6 |

| | | | | | |
|----------------------------------|--|--|--|-------------|--|
| Total trust distributions | | | | 0.00 | |
|----------------------------------|--|--|--|-------------|--|

| | | | | | |
|-----------------------------|------|--|--|--|----|
| Foreign income tax offset | 0.00 | | | | 8 |
| Foreign income tax offset - | 0.00 | | | | 8 |
| Capital gain | | | | | |
| MIT withholding tax | 0.00 | | | | 9 |
| TFN credits | 0.00 | | | | 10 |

| | | | | | |
|---------------------------------------|--|--|--|-------------|-----------|
| Net capital gains - Schedule D | | | | 0.00 | 11 |
|---------------------------------------|--|--|--|-------------|-----------|

Foreign income - Schedule E

| | | | | | |
|----------------------------|--|--|------|--|---|
| Dividends | | | 0.00 | | 7 |
| Interest | | | 0.00 | | 7 |
| Disposal of revenue assets | | | 0.00 | | 7 |
| Miscellaneous | | | 0.00 | | 7 |

| | | | | | |
|-----------------------------|--|--|--|-------------|--|
| Total foreign income | | | | 0.00 | |
|-----------------------------|--|--|--|-------------|--|

| | | | | | |
|---|--|--|--|-------------|--|
| Aust. franking credits from a NZ company | | | | 0.00 | |
|---|--|--|--|-------------|--|

| | | | | | |
|--|------|--|--|--|----|
| Foreign income tax offset | 0.00 | | | | 8 |
| Aust. franking credits from a NZ company (after 45 day rule) | 0.00 | | | | 16 |

| | Credits | Credits (\$) | Income (\$) | Income total (\$) | Tax guide reference |
|--|---------|-----------------|----------------|----------------------|------------------------|
| Other Australian income - Schedule F | | | | | |
| Disposal of revenue assets | | | 0.00 | | 12 |
| Miscellaneous | | | 61.42 | | 12 |
| Total other Australian income | | | | 61.42 | |
| TOTAL INCOME FROM INVESTMENT ASSETS | | | | 61.78 | |
| Less allowable deductions | | | | | |
| Expenses - Schedule G | | | 71.59 | | 13 |
| Franking credits denied from trust distributions | | | 0.00 | | 13 |
| Total allowable deductions | | | | 71.59 | |
| NET INCOME FROM INVESTMENT ASSETS | | | | -9.81 | |

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 ('BTPS'). This statement is designed to assist you in preparing your Self Managed Super Fund 2020-2021 Australian Tax Return. It is provided for the use of investors in Wrap and is based on current taxation laws and their interpretation.

Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect. 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 Wrap Tax Policy Guide. You can obtain copies of this guide via the Investor Wrap Desktop at www.investorwrap.com.au. Alternatively, you can access these at the public site <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser. 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 report 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 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.

**FinHQ Administration Service Wrap
Interest - Schedule A
Year ended 30-Jun-2021**

Investor number
M04979287
Investor name
Zissou Super Fund

| Source | Date for tax purposes | Infrastructure bond interest not assessable (\$) | Amount (\$) | TFN deducted (\$) |
|---------------------------------|-----------------------|--|-------------|-------------------|
| WRAPWCA: Wrap - Working Account | 1/07/2020 | 0.00 | 0.14 | 0.00 |
| WRAPWCA: Wrap - Working Account | 1/10/2020 | 0.00 | 0.05 | 0.00 |
| WRAPWCA: Wrap - Working Account | 1/01/2021 | 0.00 | 0.06 | 0.00 |
| WRAPWCA: Wrap - Working Account | 1/04/2021 | 0.00 | 0.06 | 0.00 |
| WRAPWCA: Wrap - Working Account | 19/06/2021 | 0.00 | 0.05 | 0.00 |
| TOTAL (\$) | | 0.00 | 0.36 | 0.00 |



10006408 - M04979287

**FinHQ Administration Service Wrap
Net Capital Gains - Schedule D
Year ended 30-Jun-2021**

Investor number
M04979287
Investor name
Zissou Super Fund

| Date of disposal for tax purposes | Quantity | Proceeds (\$) | Date of acquisition for tax purposes | Original cost (\$) | Cost base adjustments (\$) | Reduction factor (\$) | Capital losses (\$) | Optimal capital gains position | |
|---|----------|---------------|--------------------------------------|--------------------|----------------------------|-----------------------|---------------------|--------------------------------------|----------------------------------|
| | | | | | | | | Gains not eligible for discount (\$) | Gains eligible for discount (\$) |
| | 0 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net capital gains from distributions | | | | | | | | | |
| - TARP | | | | | | | | 0.00 | 0.00 |
| - NTARP | | | | | | | | 0.00 | 0.00 |
| TOTAL CAPITAL GAINS/LOSSES | | | | | | | 0.00 | 0.00 | 0.00 |
| Application of losses | | | | | | | 0.00 | 0.00 | 0.00 |
| <i>Subtotal</i> | | | | | | | 0.00 | 0.00 | 0.00 |
| Concession | | | | | | | | | 0.00 |
| <i>Subtotal</i> | | | | | | | | 0.00 | 0.00 |
| TOTAL NET CAPITAL GAIN/LOSS | | | | | | | | | 0.00 |

Please refer to your Wrap Tax Guide for further information.

**FinHQ Administration Service Wrap
Other Australian income - Schedule F Miscellaneous
Income
Year ended 30-Jun-2021**

Investor number
M04979287
Investor name
Zissou Super Fund

Miscellaneous income

| Source | Date for tax purposes | Assessable amount (\$) | Non assessable amount (\$) |
|--|------------------------------|-------------------------------|-----------------------------------|
| Working Cash Account: Fee - Good Value Payment | 24/08/2020 | 61.42 | 0.00 |
| TOTAL (\$) | | 61.42 | 0.00 |



10006406 - M04979287

**FinHQ Administration Service Wrap
Miscellaneous expenses - Schedule G
Year ended 30-Jun-2021**

Investor number
M04979287
Investor name
Zissou Super Fund

| Details ^ | Payment date | Deductible (\$) | Not deductible (\$) |
|--|--------------|-----------------|---------------------|
| Working Cash Account: Fee - Account Keeping Fee | 1/07/2020 | 5.31 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 4/08/2020 | 5.49 | 0.00 |
| Working Cash Account: Fee - Expense Recovery - Legislative | 20/08/2020 | 3.67 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/09/2020 | 5.49 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/10/2020 | 5.31 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 2/11/2020 | 5.49 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/12/2020 | 5.31 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 4/01/2021 | 5.49 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/02/2021 | 5.51 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/03/2021 | 4.97 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/04/2021 | 5.51 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 3/05/2021 | 5.33 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 1/06/2021 | 5.51 | 0.00 |
| Working Cash Account: Fee - Account Keeping Fee | 19/06/2021 | 3.20 | 0.00 |
| TOTAL (\$) | | 71.59 | 0.00 |

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

**FinHQ Administration Service Wrap
Unrealised Gains / Losses
Year ended 30-Jun-2021**

Investor number
M04979287
Investor name
Zissou Super Fund

| Date of valuation | Quantity | Ex distribution value (\$) | Date of acquisition for tax purposes | Original cost (\$) | Cost base adjustments (\$) | Reduction factor (\$) | Capital losses (\$) | Optimal capital gains position | |
|---|----------|----------------------------|--------------------------------------|--------------------|----------------------------|-----------------------|---------------------|--------------------------------------|----------------------------------|
| | | | | | | | | Gains not eligible for discount (\$) | Gains eligible for discount (\$) |
| Subtotal | | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Application of losses | | | | | | | 0.00 | 0.00 | 0.00 |
| Subtotal | | | | | | | 0.00 | 0.00 | 0.00 |
| Concession (0.00%) | | | | | | | | | 0.00 |
| Subtotal | | | | | | | | 0.00 | 0.00 |
| TOTAL NET UNREALISED CAPITAL GAIN/LOSS | | | | | | | | | 0.00 |



10006404 - M04979287

Please note this statement uses post distribution prices (also known as "Ex" prices) which will vary from the Portfolio Valuation Report which uses pre-distribution prices (also known as "Cum" prices).
Please refer to your Wrap Tax Guide for further information.

**FinHQ Administration Service Wrap
Cash Account Statement
1-Jul-2020 to 30-Jun-2021**

Zissou Super Fund
C/- Mr D Whitson
PO Box 97
MACKAY QLD 4740

Investor name
Zissou Super Fund
Investor number
M04979287
Product type
Investment
Adviser name
FINHQ ADMIN SERV PREV ADVSD
Adviser phone number
1300 657010

Investment Summary

| | |
|-----------------------------------|-------------|
| Opening balance as at 1-Jul-2020 | \$ 2,169.87 |
| Closing balance as at 30-Jun-2021 | \$ 0.00 |

Transaction Details

| Effective Date | Transaction Type ^ | Transaction Details | Deposits (\$) | Withdrawals (\$) | Balance (\$) |
|----------------|--------------------------------|---|---------------|------------------|--------------|
| 1-Jul-2020 | Opening Balance | | | | 2,169.87 |
| 1 Jul 2020 | Interest | | 0.14 | | 2,170.01 |
| 1 Jul 2020 | Account Keeping Fee | for the period 01 Jun 2020 to 30 Jun 2020 | | -5.31 | 2,164.70 |
| 4 Aug 2020 | Account Keeping Fee | for the period 01 Jul 2020 to 31 Jul 2020 | | -5.49 | 2,159.21 |
| 20 Aug 2020 | Expense Recovery - Legislative | | | -3.67 | 2,155.54 |
| 24 Aug 2020 | Good Value Payment | | 61.42 | | 2,216.96 |
| 1 Sep 2020 | Account Keeping Fee | for the period 01 Aug 2020 to 31 Aug 2020 | | -5.49 | 2,211.47 |
| 1 Oct 2020 | Interest | | 0.05 | | 2,211.52 |
| 1 Oct 2020 | Account Keeping Fee | for the period 01 Sep 2020 to 30 Sep 2020 | | -5.31 | 2,206.21 |
| 2 Nov 2020 | Account Keeping Fee | for the period 01 Oct 2020 to 31 Oct 2020 | | -5.49 | 2,200.72 |
| 1 Dec 2020 | Account Keeping Fee | for the period 01 Nov 2020 to 30 Nov 2020 | | -5.31 | 2,195.41 |
| 1 Jan 2021 | Interest | | 0.06 | | 2,195.47 |
| 4 Jan 2021 | Account Keeping Fee | for the period 01 Dec 2020 to 31 Dec 2020 | | -5.49 | 2,189.98 |
| 1 Feb 2021 | Account Keeping Fee | for the period 01 Jan 2021 to 31 Jan 2021 | | -5.51 | 2,184.47 |

100064403 - M04979287

**FinHQ Administration Service Wrap
Cash Account Statement
1-Jul-2020 to 30-Jun-2021**

Transaction Details

| Effective Date | Transaction Type ^ | Transaction Details | Deposits (\$) | Withdrawals (\$) | Balance (\$) |
|--------------------|--------------------------------|---|---------------|------------------|--------------|
| 1 Mar 2021 | Account Keeping Fee | for the period 01 Feb 2021 to 28 Feb 2021 | | -4.97 | 2,179.50 |
| 1 Apr 2021 | Interest | | 0.06 | | 2,179.56 |
| 1 Apr 2021 | Account Keeping Fee | for the period 01 Mar 2021 to 31 Mar 2021 | | -5.51 | 2,174.05 |
| 3 May 2021 | Account Keeping Fee | for the period 01 Apr 2021 to 30 Apr 2021 | | -5.33 | 2,168.72 |
| 1 Jun 2021 | Account Keeping Fee | for the period 01 May 2021 to 31 May 2021 | | -5.51 | 2,163.21 |
| 19 Jun 2021 | Account Keeping Fee | for the period 01 Jun 2021 to 18 Jun 2021 | | -3.20 | 2,160.01 |
| 19 Jun 2021 | Interest | | 0.05 | | 2,160.06 |
| 19 Jun 2021 | Migration to Panorama Transfer | | | -2,160.06 | 0.00 |
| 30-Jun-2021 | Closing Balance | | | | 0.00 |

^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.

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 2021

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 annual investor statements given to the clients of FinHQ Administration Service Wrap (the clients) for the year ended 30 June 2021. 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 the 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.

During the year, a number of these clients were migrated to the BT Panorama platform. For these migrated clients, this opinion covers the annual investor statement for their time as a client of FinHQ Administration Service Wrap only. Additional information is included within the cover letter provided by the Operator to those clients migrated during the year.

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 2021 and the corresponding income 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, income and expenses shown collectively in the annual investor statements were properly reconciled in all material respects by the Operator as at 30 June 2021 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 2021 are or have been given to clients without material misstatements; and
- the aggregates of assets (other than assets held by a client), liabilities, income and expenses shown in the clients' annual investor statements for the year ended 30 June 2021 have been properly reconciled in all material respects by the Operator as at 30 June 2021 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 the 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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**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 2021 (continued)**

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 documented internal control procedures 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 2021 are or have been given to clients without material misstatements; and
- the aggregates of assets (other than assets held by a client), liabilities, income and expenses shown in the clients' annual investor statements for the year ended 30 June 2021 have been properly reconciled in all material respects by the Operator as at 30 June 2021 to the corresponding amounts shown in the reports prepared by the custodian(s) which have been independently audited.

PricewaterhouseCoopers

Darren Ross
Partner

Sydney
06 August 2021



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 2021

Scope

We have reviewed the annual investor statements generated on 02 August 2021 to 06 August 2021 given to the clients of FinHQ Administration Service Wrap (the clients) for the year ended 30 June 2021 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 2021 and the corresponding income 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.

During the year, a number of these clients were migrated to the BT Panorama platform. For these migrated clients, this opinion covers the annual investor statement for their time as a client of FinHQ Administration Service Wrap only. Additional information is included within the cover letter provided by the Operator to those clients migrated during the year.

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, including those of its custodian(s) and any other relevant person acting on behalf of the Operator, 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 2021.

This report has been prepared to meet the requirements of the 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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**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 2021 (continued)**

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 2021 given to any client is materially misstated.

A handwritten signature in cursive script that reads "PricewaterhouseCoopers".

PricewaterhouseCoopers

A handwritten signature in cursive script that reads "Darren Ross".

Darren Ross
Partner

Sydney
06 August 2021