

Annual tax statement

for the period 1 July 2020 to 30 June 2021

Account details

Product	BT Panorama Investments Compact
Account ID	121115992
Account name	Shannan Tran PTY LTD ATF Shannan Tran Superannuation Fund
Entity type	SMSF
Adviser	Jared Painter

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For more information



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

Summary of assessable income

Item	Amount \$
Gross interest	2.08
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	1,678.40
Distributions from trusts	2,508.78
Net capital gain	2,212.82
Foreign income	8,093.02
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	\$14,495.10

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	1,216.31
Loss on sale of traditional security	0.00
Total deductions/expenses	\$1,216.31

Total taxable income from investment assets

\$13,278.79

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)	515.14
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	494.22
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

\$1,009.36

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 Apr 2021	Cash Management Account	0.29
31 May 2021	Cash Management Account	0.09
30 Jun 2021	Cash Management Account	0.01
Subtotal		\$0.39
WFS3408AU		
30 Apr 2021	MP Cash	1.16
31 May 2021	MP Cash	0.22
30 Jun 2021	MP Cash	0.31
Subtotal		\$1.69
Total cash		\$2.08

Total interest

\$2.08

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

Distributions schedule - summary

Description	Total distribution \$	Less 2020 entitlement ¹ \$	Add 2021 entitlement ² \$	Total income ³ \$
ADV0062AU BT Australian Shares Index Fund	0.00	0.00	389.86	389.86
IAF iShares Core Composite Bond ETF	0.00	0.00	2,016.43	2,016.43
IEM iShares MSCI Emerging Market ETF	0.00	0.00	261.41	261.41
IEU iShares Europe ETF	0.00	0.00	1,125.47	1,125.47
IGB iShares Treasury ETF Units	0.00	0.00	218.47	218.47
IHCB iShares Core Global Corp Bond (AUD Hedged) ETF Units	0.00	0.00	760.03	760.03
IHHY iShares Global High Yield Bond ETF	0.00	0.00	72.06	72.06
IHVV iShares S&P 500 AUD Hedged ETF	0.00	0.00	5,611.24	5,611.24
IJP iShares MSCI Japan ETF	0.00	0.00	184.29	184.29
IKO iShares MSCI South Korea ETF	0.00	0.00	70.48	70.48
IOZ iShares Core S&P/ASX 200 ETF	0.00	0.00	1,182.31	1,182.31
ISEC iShares Enhanced Cash ETF	7.76	0.00	4.96	12.72
IVV iShares S&P 500 ETF	0.00	0.00	487.11	487.11
IZZ iShares China ETF	0.00	0.00	29.45	29.45
WVOL iShares Edge MSCI World Minimum Volatility ETF	0.00	0.00	496.54	496.54
Total	\$7.76	\$0.00	\$12,910.11	\$12,917.87

1. Income you received during the year ended 30 June 2021 which was included in your 30 June 2020 tax return.

2. Income you received after 30 June 2021 which is required to be included in your 30 June 2021 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

Distributions schedule - detail

Description	Total \$	ADV0062AU	IAF	IEM
Interest – Australian	2,138.61	5.61	1,901.33	0.00
Dividends				
Unfranked amount	47.98	12.83	0.00	0.00
Unfranked CFI amount	108.60	28.93	0.00	0.00
Franked amount	1,163.26	282.30	0.00	0.00
Franking credits (before 45 day rule)	516.30	128.54	0.00	0.00
Franking credits denied	-1.16	-1.16	0.00	0.00
Other Australian income	213.59	42.03	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	219.90	0.00	0.00	0.04
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	715.15	0.00	0.00	28.30
Gross foreign income	8,093.02	9.08	115.10	241.00
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$13,215.25	\$508.16	\$2,016.43	\$269.34
Other non-taxable items				
CGT concession	701.37	0.00	0.00	28.30
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	1.18	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	9.43	9.43	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	515.14	127.38	0.00	0.00
Foreign income tax offset	494.22	0.35	0.00	36.23
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$12,917.87	\$389.86	\$2,016.43	\$261.41
Includes non-cash attributions	0.01	0.00	0.00	0.01
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$12,917.86	\$389.86	\$2,016.43	\$261.40
AMIT Cost base increase / decrease	4.35	-9.43	0.00	0.00

Distributions schedule - detail

Description	IEU	IGB	IHCB	IHHY
Interest – Australian	0.00	205.36	0.00	0.00
Dividends				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.00	0.00	0.00	0.00
Franking credits (before 45 day rule)	0.00	0.00	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	13.11	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	17.76	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	0.00	0.00	59.69	0.00
Gross foreign income	1,321.46	0.00	622.89	72.06
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$1,321.46	\$218.47	\$700.34	\$72.06
Other non-taxable items				
CGT concession	0.00	0.00	59.69	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	0.00
Foreign income tax offset	195.99	0.00	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$1,125.47	\$218.47	\$760.03	\$72.06
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$1,125.47	\$218.47	\$760.03	\$72.06
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.00

Distributions schedule - detail

Description	IHVV	IJP	IKO	IOZ
Interest – Australian	0.00	0.00	0.00	17.16
Dividends				
Unfranked amount	0.00	0.00	0.00	33.43
Unfranked CFI amount	0.00	0.00	0.00	78.36
Franked amount	0.00	0.00	0.00	842.81
Franking credits (before 45 day rule)	0.00	0.00	0.00	369.23
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	0.00	156.35
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	202.10	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	578.21	4.94	7.56	16.16
Gross foreign income	4,320.18	205.37	64.92	35.16
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$5,100.49	\$210.31	\$72.48	\$1,548.66
Other non-taxable items				
CGT concession	578.21	4.94	7.56	2.95
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	1.04
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	369.23
Foreign income tax offset	67.46	30.96	9.56	1.11
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$5,611.24	\$184.29	\$70.48	\$1,182.31
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$5,611.24	\$184.29	\$70.48	\$1,182.31
AMIT Cost base increase / decrease	0.00	0.00	0.00	13.21

Distributions schedule - detail

Description	ISEC	IVV	IZZ	WVOL
Interest – Australian	8.74	0.00	0.00	0.41
Dividends				
Unfranked amount	0.00	0.00	0.00	1.72
Unfranked CFI amount	0.00	0.00	0.00	1.31
Franked amount	0.00	0.00	0.00	38.15
Franking credits (before 45 day rule)	0.00	0.00	0.00	18.53
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	0.00	2.10
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	0.00	13.62	0.06	6.61
Gross foreign income	3.98	541.88	34.56	505.38
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$12.72	\$555.50	\$34.62	\$574.21
Other non-taxable items				
CGT concession	0.00	13.62	0.06	6.04
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.14
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	18.53
Foreign income tax offset	0.00	82.01	5.23	65.32
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$12.72	\$487.11	\$29.45	\$496.54
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$12.72	\$487.11	\$29.45	\$496.54
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.57

Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	573.54	1,612.92	0.00
Net capital gain from distributions			
TAP		0.00	0.00
Non TAP		219.90	1,430.30
On platform losses brought forward	0.00		
Subtotal	\$573.54	\$1,832.82	\$1,430.30
Application of losses	-573.54	-573.54	0.00
Subtotal	\$0.00	\$1,259.28	\$1,430.30
CGT discount			-476.76
Net capital gain/loss	\$0.00	\$1,259.28	\$953.54

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
ADV0062AU BT Australian Shares Index Fund								
ADV0062AU BT Australian Shares Index Fund	7 Jun 2021	509.4125	581.80	1 Jun 2021	571.82	0.00	9.98	0.00
IEM iShares MSCI Emerging Market ETF								
WFS3408AU - IEM iShares MSCI Emerging Market ETF	10 May 2021	171.0000	11,828.58	9 Apr 2021	12,070.35	241.77	0.00	0.00

Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
IHCB iShares Core Global Corp Bond (AUD Hedged) ETF Units								
WFS3408AU - IHCB iShares Core Global Corp Bond (AUD Hedged) ETF Units	10 May 2021	200.0000	22,063.21	9 Apr 2021	22,201.77	138.56	0.00	0.00
IOZ iShares Core S&P/ASX 200 ETF								
WFS3408AU - IOZ iShares Core S&P/ASX 200 ETF	10 May 2021	2,461.0000	72,163.54	9 Apr 2021	70,560.60	0.00	1,602.94	0.00
ISEC iShares Enhanced Cash ETF								
WFS3408AU - ISEC iShares Enhanced Cash ETF	10 May 2021	79.0000	7,924.65	9 Apr 2021	7,953.40	28.75	0.00	0.00
IZZ iShares China ETF								
WFS3408AU - IZZ iShares China ETF	10 May 2021	51.0000	2,962.87	9 Apr 2021	3,127.33	164.46	0.00	0.00
Subtotal			\$117,524.65		\$116,485.27	\$573.54	\$1,612.92	\$0.00

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Unrealised gain/loss schedule as at 30 Jun 2021

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Unrealised gains/losses	\$150.13	\$32,809.81	\$0.00
Application of losses	-150.13	-150.13	0.00
Subtotal	\$0.00	\$32,659.68	\$0.00
CGT discount			0.00
Net unrealised gain/loss	\$0.00	\$32,659.68	\$0.00

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
9 Apr 2021	ADV0062AU BT Australian Shares Index Fund	53,900.9691	61,549.52	58,991.34	58,991.34	0.00	2,558.18	0.00
1 Jun 2021	ADV0062AU BT Australian Shares Index Fund	4,798.4221	5,479.32	5,385.46	5,385.46	0.00	93.86	0.00
9 Apr 2021	IAF iShares Core Composite Bond ETF	2,157.0000	244,431.24	243,353.47	243,353.47	0.00	1,077.77	0.00
10 May 2021	IAF iShares Core Composite Bond ETF	362.0000	41,021.84	40,858.14	40,858.14	0.00	163.70	0.00
1 Jun 2021	IAF iShares Core Composite Bond ETF	240.0000	27,196.80	27,113.08	27,113.08	0.00	83.72	0.00
9 Apr 2021	IEM iShares MSCI Emerging Market ETF	483.0000	35,655.06	34,093.44	34,093.44	0.00	1,561.62	0.00
1 Jun 2021	IEM iShares MSCI Emerging Market ETF	46.0000	3,395.72	3,308.32	3,308.32	0.00	87.40	0.00
9 Apr 2021	IEU iShares Europe ETF	945.0000	68,531.40	64,290.46	64,290.46	0.00	4,240.94	0.00

Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
10 May 2021	IEU iShares Europe ETF	102.0000	7,397.04	7,091.41	7,091.41	0.00	305.63	0.00
1 Jun 2021	IEU iShares Europe ETF	99.0000	7,179.48	7,021.76	7,021.76	0.00	157.72	0.00
9 Apr 2021	IGB iShares Treasury ETF Units	254.0000	27,995.88	27,789.19	27,789.19	0.00	206.69	0.00
1 Jun 2021	IGB iShares Treasury ETF Units	35.0000	3,857.70	3,834.34	3,834.34	0.00	23.36	0.00
9 Apr 2021	IHCB iShares Core Global Corp Bond (AUD Hedged) ETF Units	434.0000	48,638.38	48,177.83	48,177.83	0.00	460.55	0.00
1 Jun 2021	IHCB iShares Core Global Corp Bond (AUD Hedged) ETF Units	41.0000	4,594.87	4,552.16	4,552.16	0.00	42.71	0.00
9 Apr 2021	IHHY iShares Global High Yield Bond ETF	208.0000	21,675.68	21,485.48	21,485.48	0.00	190.20	0.00
10 May 2021	IHHY iShares Global High Yield Bond ETF	71.0000	7,398.91	7,344.95	7,344.95	0.00	53.96	0.00
1 Jun 2021	IHHY iShares Global High Yield Bond ETF	27.0000	2,813.67	2,792.09	2,792.09	0.00	21.58	0.00
9 Apr 2021	IHVV iShares S&P 500 AUD Hedged ETF	39.0000	19,968.00	19,100.04	19,100.04	0.00	867.96	0.00
10 May 2021	IHVV iShares S&P 500 AUD Hedged ETF	16.0000	8,192.00	8,094.47	8,094.47	0.00	97.53	0.00
1 Jun 2021	IHVV iShares S&P 500 AUD Hedged ETF	6.0000	3,072.00	3,012.91	3,012.91	0.00	59.09	0.00
9 Apr 2021	IJP iShares MSCI Japan ETF	264.0000	24,039.84	24,125.08	24,125.08	85.24	0.00	0.00
1 Jun 2021	IJP iShares MSCI Japan ETF	32.0000	2,913.92	2,810.59	2,810.59	0.00	103.33	0.00
10 May 2021	IKO iShares MSCI South Korea ETF	103.0000	12,985.21	12,519.48	12,519.48	0.00	465.73	0.00
1 Jun 2021	IKO iShares MSCI South Korea ETF	10.0000	1,260.70	1,216.69	1,216.69	0.00	44.01	0.00
9 Apr 2021	IOZ iShares Core S&P/ASX 200 ETF	5,302.0000	159,908.32	152,016.38	152,016.38	0.00	7,891.94	0.00
1 Jun 2021	IOZ iShares Core S&P/ASX 200 ETF	506.0000	15,260.96	14,918.38	14,918.38	0.00	342.58	0.00
9 Apr 2021	ISEC iShares Enhanced Cash ETF	354.0000	35,580.54	35,639.27	35,639.27	58.73	0.00	0.00
1 Jun 2021	ISEC iShares Enhanced Cash ETF	34.0000	3,417.34	3,423.50	3,423.50	6.16	0.00	0.00

Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
9 Apr 2021	IVV iShares S&P 500 ETF	190.0000	108,820.60	102,291.69	102,291.69	0.00	6,528.91	0.00
10 May 2021	IVV iShares S&P 500 ETF	69.0000	39,519.06	37,417.63	37,417.63	0.00	2,101.43	0.00
1 Jun 2021	IVV iShares S&P 500 ETF	25.0000	14,318.50	13,593.17	13,593.17	0.00	725.33	0.00
9 Apr 2021	IZZ iShares China ETF	163.0000	10,078.29	9,995.19	9,995.19	0.00	83.10	0.00
1 Jun 2021	IZZ iShares China ETF	16.0000	989.28	973.59	973.59	0.00	15.69	0.00
9 Apr 2021	WVOL iShares Edge MSCI World Minimum Volatility ETF	1,152.0000	39,732.48	37,732.60	37,732.60	0.00	1,999.88	0.00
1 Jun 2021	WVOL iShares Edge MSCI World Minimum Volatility ETF	127.0000	4,380.23	4,226.52	4,226.52	0.00	153.71	0.00
Subtotal						\$150.13	\$32,809.81	\$0.00

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). 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.

Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
5 May 2021	Administration fee	103.37	0.00
6 May 2021	Investment management fee	86.67	0.00
7 May 2021	Advice fee	321.32	0.00
3 Jun 2021	Administration fee	142.68	0.00
4 Jun 2021	Investment management fee	122.78	0.00
7 Jun 2021	Advice fee	439.49	0.00

Total

\$1,216.31

\$0.00

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

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

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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.
