

# Annual statement

For the period 1 July 2016 to 30 June 2017

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# \$62,534.93

Portfolio value as at 30 Jun 2017

## More Information

If you have any questions or need more information on any of the details in this statement please get in touch with your adviser.

# Your statement at a glance

Calura Family Super Fund  
BT Panorama Investments  
Account ID 120084611

<b>Total portfolio opening balance 1 Jul 2016</b>	<b>\$0.00</b>
<b>Inflows</b>	<b>\$64,592.22</b>
Deposits to BT Cash	\$64,592.22
Asset transfers in	\$0.00
<b>Outflows</b>	<b>-\$1,944.00</b>
Payments from BT Cash	-\$1,944.00
Asset transfers out	\$0.00
<b>Expenses</b>	<b>-\$603.78</b>
Fees	-\$603.78
Taxes	\$0.00
<b>Income on investments</b>	<b>\$490.49</b>
<b>Market movement</b>	<b>\$0.00</b>
<b>Total portfolio closing balance 30 Jun 2017</b>	<b>\$62,534.93</b>

"Income on Investments" includes accrued income due to settle post 30 June.

Accounts with transfers in will be processed using the best available price at the time of processing if not defined in the transfer form.

# 02 Portfolio valuation

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

## BT Cash

	Balance \$	Total portfolio %
BT Cash	62,534.93	100.00%
<b>Total BT Cash balance</b>	<b>\$62,534.93</b>	<b>100.00%</b>

**Total portfolio value as at 30 Jun 2017**

**\$62,534.93**

**100%**

The last price and total portfolio percentage are rounded to two decimal places.

"Total Outstanding cash movements" (if applicable) are cash transactions due to settle post 30 June.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post 30 June.

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.

# 03 Earnings and expenses

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

<b>Income</b>	
	<b>Amount \$</b>
BT Cash income	490.49
Term deposit interest	0.00
Managed portfolio income	0.00
Listed security income	0.00
Managed fund income	0.00
Accrued interest	0.00
Other income	0.00
<b>Total income</b>	<b>\$490.49</b>

  

<b>Market movement</b>	
	<b>Amount \$</b>
Realised gains/losses	0.00
Unrealised gains/losses	0.00
<b>Total market movement</b>	<b>\$0.00</b>

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# 03 Earnings and expenses

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

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Expenses	
Fee type	Amount \$
Administration fees	0.00
Investment management fees	0.00
Portfolio management fees	0.00
Advice fees	-603.78
Establishment fee	0.00
Ongoing advice fee	-603.78
One-off advice fee	0.00
Licensee advice fee	0.00
SMSF fees	0.00
SMSF Administration fee	0.00
SMSF Actuarial fee	0.00
SMSF Audit fee	0.00
SMSF Establishment fee	0.00
Taxes	0.00
Non-resident withholding tax	0.00
TFN withholding tax	0.00
<b>Total expenses</b>	<b>-\$603.78</b>

**Net earnings**

**-\$113.29**

"Accrued interest" includes income due to settle post 30 June.

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.

Establishment Fee, Ongoing Advice Fee, Licensee 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'.

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# 04 Transaction history - Cash

Calura Family Super Fund  
BT Panorama Investments  
Account ID 120084611

Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
<b>1 Jul 2016</b>			<b>Opening balance</b>			<b>\$0.00</b>
16 Dec 2016	16 Dec 2016	Deposit	Direct Credit from		59,521.55	59,521.55
21 Dec 2016	21 Dec 2016	Payment	BPAY payment to TAX OFFICE PAYMENTS Tax	548.00		58,973.55
31 Dec 2016	31 Dec 2016	Income	Income payment for BT Cash		36.37	59,009.92
4 Jan 2017	4 Jan 2017	Expense	Ongoing advice fee for the period 16/12/2016 to 31/12/2016	57.70		58,952.22
31 Jan 2017	31 Jan 2017	Income	Income payment for BT Cash		75.11	59,027.33
2 Feb 2017	2 Feb 2017	Expense	Ongoing advice fee for the period 01/01/2017 to 31/01/2017	112.11		58,915.22
3 Feb 2017	3 Feb 2017	Deposit	Direct Credit from ADP EPS 221979		980.75	59,895.97
8 Feb 2017	8 Feb 2017	Deposit	Direct Credit from ADPW92300031000000		784.60	60,680.57
13 Feb 2017	13 Feb 2017	Payment	BPAY payment to ASIC ASIC	47.00		60,633.57
28 Feb 2017	28 Feb 2017	Income	Income payment for BT Cash		69.43	60,703.00
2 Mar 2017	2 Mar 2017	Expense	Ongoing advice fee for the period 01/02/2017 to 28/02/2017	101.26		60,601.74
8 Mar 2017	8 Mar 2017	Deposit	Direct Credit from ADP201703081005637		784.60	61,386.34

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# 04 Transaction history - Cash

Calura Family Super Fund  
BT Panorama Investments  
Account ID 120084611

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Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
22 Mar 2017	22 Mar 2017	Payment	BPAY payment to TAX OFFICE PAYMENTS Tax Debt	550.00		60,836.34
31 Mar 2017	31 Mar 2017	Income	Income payment for BT Cash		77.75	60,914.09
4 Apr 2017	4 Apr 2017	Expense	Ongoing advice fee for the period 01/03/2017 to 31/03/2017	112.11		60,801.98
7 Apr 2017	7 Apr 2017	Deposit	Direct Credit from ADP201704071016680		980.75	61,782.73
30 Apr 2017	30 Apr 2017	Income	Income payment for BT Cash		75.91	61,858.64
2 May 2017	2 May 2017	Expense	Ongoing advice fee for the period 01/04/2017 to 30/04/2017	108.49		61,750.15
8 May 2017	8 May 2017	Deposit	Direct Credit from ADP201705081035516		755.37	62,505.52
9 May 2017	9 May 2017	Payment	BPAY payment to TAX OFFICE PAYMENTS	550.00		61,955.52
31 May 2017	31 May 2017	Income	Income payment for BT Cash		78.89	62,034.41
2 Jun 2017	2 Jun 2017	Expense	Ongoing advice fee for the period 01/05/2017 to 31/05/2017	112.11		61,922.30
8 Jun 2017	8 Jun 2017	Deposit	Direct Credit from ADP201706081055536		784.60	62,706.90
27 Jun 2017	27 Jun 2017	Payment	BPAY payment to ASIC	249.00		62,457.90

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# 04 Transaction history - Cash

Calura Family Super Fund  
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Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
30 Jun 2017	30 Jun 2017	Income	Income payment for BT Cash		77.03	62,534.93
<b>Subtotal</b>				<b>\$2,547.78</b>	<b>\$65,082.71</b>	

**Closing balance as at 30 Jun 2017**

**\$62,534.93**

This statement may not include recent transactions that have not been processed.

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# Account ID

120084611

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## For more information



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