

# Annual tax statement

## for the period 1 July 2016 to 30 June 2017

It shows you the tax breakdown of the income your investments have earned during the year and is designed to assist you in preparing your Australian tax return.

You should read the Tax statement guide (found at [panorama.com.au](http://panorama.com.au)) together with this statement. Please retain this statement for income tax purposes.

### Contents

|                                    |   |
|------------------------------------|---|
| 1. Your statement at a glance      | 2 |
| 2. Summary of assessable income    | 3 |
| 3. Deductions and credits summary  | 4 |
| 4. Distributions schedule          | 6 |
| 5. Miscellaneous expenses schedule | 8 |

#### 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

**Assessable income** **\$490.49**

This is your total assessable income from your investments.

**Less deductions you may be entitled to** **\$603.78**

These are deductions related your total assessable income.

**Taxable income** **\$0.00**

This is the income you earned less deductions you may be entitled to.  
If you have capital losses you will need to review and adjust this figure.

**Tax offsets / credits** **\$0.00**

This is the amount of tax credits and offsets you have received  
and includes any withholding taxes deducted.

## Tax specifics

Taxation law depends on your individual circumstances and we recommend seeking your own tax advice to ensure the tax policies adopted in the statement are applicable to your circumstances.

# 02 Summary of assessable income

SMSF account

Calura Family Super Fund  
BT Panorama Investments  
Account ID 120084611

| Item  | Amount \$ | Tax return reference |
|---|-----------|----------------------|
| Gross interest  | 0.00      | 11-C                 |
| Unfranked dividends from shares                                 | 0.00      | 11-J                 |
| Franked dividends from shares                                   | 0.00      | 11-K                 |
| Franking credits from shares                                    | 0.00      | 11-L                 |
| Franked distributions from trusts                               | 0.00      | 11-M                 |
| Distributions from trusts                                       | 490.49    | 11-M                 |
| Net capital gain  | 0.00      | 11-A                 |
| Foreign income  | 0.00      | 11-D and 11-D1       |
| Foreign trust and CFC income                                    | 0.00      | 11-D and 11-D1       |
| Australian franking credits from a New Zealand franking company | 0.00      | 11-E                 |
| Other income  | 0.00      | 11-S                 |

**Total assessable income**

**\$490.49**

Income is reported based on tax requirements as disclosed in the tax statement guide.

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 Deductions and credits summary

SMSF account

Calura Family Super Fund  
BT Panorama Investments  
Account ID 120084611

## Deductions

| Item   | Amount \$       | Tax return reference |
|--|-----------------|----------------------|
| Listed investment company capital gain deduction | 0.00            | 12-L1                |
| Expenses   | 603.78          | *                    |
| Loss on sale of traditional security             | 0.00            | 12-L1                |
| <b>Total deductions/expenses</b>                 | <b>\$603.78</b> |                      |

**Total taxable income from  
investment assets**

**\$0.00**

## Tax credits

| Item  | Amount \$ | Tax return reference     |
|---|-----------|--------------------------|
| TFN amounts withheld from interest                              | 0.00      | Calculation Statement H3 |
| TFN amounts withheld from unfranked dividends                   | 0.00      | Calculation Statement H3 |
| TFN amounts withheld from trust distributions                   | 0.00      | Calculation Statement H3 |
| Credit for tax paid by trustee                                  | 0.00      | N/A                      |
| Franking credits from shares (after 45 day rule)                | 0.00      | Calculation Statement E1 |
| Franking credits from trust distributions (after 45 day rule)   | 0.00      | Calculation Statement E1 |
| Australian franking credits from a New Zealand franking company | 0.00      | Calculation Statement E1 |
| Foreign income tax offset (including CG offset)                 | 0.00      | Calculation Statement C1 |

Table continued over page →

# 03 Deductions and credits summary

SMSF account

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

← [Table continued from previous page](#)

| Item  | Amount \$ | Tax return reference |
|---|-----------|----------------------|
| Non-resident withholding tax on non-MIT distributions | 0.00      | N/A                  |

## Total tax credits

**\$0.00**

## Additional information for non-residents

| Item   | Amount \$ | Tax return reference |
|--|-----------|----------------------|
| Non-resident withholding tax on interest income              | 0.00      | N/A                  |
| Non-resident withholding tax on unfranked dividends          | 0.00      | N/A                  |
| Non-resident withholding tax on MIT fund payments            | 0.00      | N/A                  |
| MIT fund payments on which MIT withholding tax has been paid | 0.00      | N/A                  |

\*Please consult with your tax adviser to confirm whether all expenses are deductible and determine the tax label that should be applied to each expense category.

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.

# 04 Distributions schedule - summary

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

Refer to tax statement guide section 4

| Description  | Cash<br>distribution \$ | Less 2016<br>entitlement <sup>1</sup> \$ | Add 2017<br>entitlement <sup>2</sup> \$ | Total<br>income <sup>3</sup> \$ |
|--------------|-------------------------|--|---|---------------------------------|
| BT Cash      | 490.49                  | 0.00                                     | 0.00                                    | 490.49                          |
| <b>Total</b> | <b>\$490.49</b>         | <b>\$0.00</b>                            | <b>\$0.00</b>                           | <b>\$490.49</b>                 |

1. Income you received during the year ended 30 June 2017 which was included in your 30 June 2016 tax return.

2. Income you received after 30 June 2017 which is required to be included in your 30 June 2017 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.

Trust distributions have been included in assessable income on a present entitlement basis. Income from Attributed Managed Investment Trusts (AMITs) have been included in assessable income on an attribution basis. The components have been calculated based on actual percentage components, as advised by the relevant fund manager. BT Cash income is included in this schedule and is reported as the Australian interest component of a trust distribution.

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.

# 04 Distributions schedule - detail

Calura Family Super Fund  
BT Panorama Investments  
Account ID 120084611

Refer to tax statement guide section 4

| Description  | Total \$        | BT Cash         |
|--|-----------------|-----------------|
| Interest – Australian  | 490.49          | 490.49          |
| Dividends  |                 |                 |
| Unfranked amount   | 0.00            | 0.00            |
| Unfranked CFI amount   | 0.00            | 0.00            |
| Franked amount   | 0.00            | 0.00            |
| Franking credits (before 45 day rule)                              | 0.00            | 0.00            |
| Franking credits denied  | 0.00            | 0.00            |
| Other Australian income  | 0.00            | 0.00            |
| Gains not eligible for discount                                    |                 |                 |
| TARP   | 0.00            | 0.00            |
| Non TARP   | 0.00            | 0.00            |
| Discounted capital gains   |                 |                 |
| TARP   | 0.00            | 0.00            |
| Non TARP   | 0.00            | 0.00            |
| Foreign income   | 0.00            | 0.00            |
| Australian franking credits from a<br>New Zealand franking company | 0.00            | 0.00            |
| Foreign trust and CFC income                                       | 0.00            | 0.00            |
| CGT concession   | 0.00            | 0.00            |
| Tax free income  | 0.00            | 0.00            |
| Tax deferred income / Return of capital                            | 0.00            | 0.00            |
| Other non-assessable amounts                                       | 0.00            | 0.00            |
| Less tax credits/offsets   |                 |                 |
| Franking credits (after 45 day rule)                               | 0.00            | 0.00            |
| Foreign income tax offset  | 0.00            | 0.00            |
| Foreign income tax offset – capital gain                           | 0.00            | 0.00            |
| <b>Total distribution</b>  | <b>\$490.49</b> | <b>\$490.49</b> |
| Less non-cash attributions   | 0.00            | 0.00            |
| Less withholding taxes   |                 |                 |
| Non-resident withholding tax on interest                           | 0.00            | 0.00            |
| Non-resident withholding tax on<br>unfranked dividends             | 0.00            | 0.00            |
| Non-resident withholding tax on MIT                                | 0.00            | 0.00            |
| Non-resident withholding tax on non-MIT trust<br>distributions     | 0.00            | 0.00            |
| TFN tax withheld   | 0.00            | 0.00            |
| <b>Total after withholding and non-cash income</b>                 | <b>\$490.49</b> | <b>\$490.49</b> |

# 05 Miscellaneous expenses schedule

Refer to tax statement guide section 8

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

| Payment date | Description        | Deductible \$   | Not deductible \$ |
|--------------|--------------------|-----------------|-------------------|
| 4 Jan 2017   | Ongoing advice fee | 57.70           | 0.00              |
| 2 Feb 2017   | Ongoing advice fee | 112.11          | 0.00              |
| 2 Mar 2017   | Ongoing advice fee | 101.26          | 0.00              |
| 4 Apr 2017   | Ongoing advice fee | 112.11          | 0.00              |
| 2 May 2017   | Ongoing advice fee | 108.49          | 0.00              |
| 2 Jun 2017   | Ongoing advice fee | 112.11          | 0.00              |
| <b>Total</b> |                    | <b>\$603.78</b> | <b>\$0.00</b>     |

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'. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

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.



# Account ID

120084611

# SMSF Members

Andrew Morgan

Rachel Morgan

# Adviser

Alexander McMillan

+61 (2) 9745 4733

## Access your account on the go

Now you can view market information on your mobile, including environmental, social and governance sustainability scores for investments.<sup>1</sup>



With the BT Panorama mobile app, you can access your account anytime, anywhere. View your portfolio valuation by asset type/class and portfolio performance information, make deposits, pay bills and more.



<sup>1</sup>Internet connection is required to access BT Panorama app. Normal data charges apply. Apple, the Apple logo and iPhone are trademarks of Apple Inc. registered in the US and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. You must be an Australian resident to use this app.

## For more information



1300 881 716



support@panorama.com.au

### 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 ('BTPS'). This statement is designed to assist you in preparing your 1 Jul 2016-30 Jun 2017 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current 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 Policy Guide. You can obtain copies of this guide via Investor Online at [www.panorama.com.au](http://www.panorama.com.au). Alternatively, you can access these 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.