

**Asgard Infinity eWRAP**  
Annual Investment Report  
1 July 2019 – 30 June 2020

Your investment  
total at 30 June 2020  
**\$401,337.45**

Account No: 1062909



IR  
MR SHAUN HINGERTY  
THE HINGERTY SUPERANNUATION FUND  
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**CONTACT YOUR ADVISER**

THE RETIREMENT ADVICE CENTRE 1300 785 577  
David Reed  
admin@smartretirement.com.au

**Asgard Infinity eWRAP Investment Account**

**Tax File Number:** You have supplied a valid Tax File or Australian Business Number

**Email:** shingerty@gmail.com

**Phone (mobile):** You have supplied your mobile phone number

Previous total (1 July 2019)	\$429,816.51
<b>\$ Increases in Account Value</b>	<b>+\$9,000.00</b>
Deposits	\$9,000.00
<b>\$ Decreases in Account Value</b>	<b>-\$11,482.95</b>
Withdrawals	\$10,000.00
Fees and Costs	\$1,482.95
Earnings on Investments	-\$25,996.11
<b>Total at 30 June 2020<sup>1</sup></b>	<b>\$401,337.45</b>

**Asgard**

For more details see over

# Your Investment Details

## 1. Net Earnings on Investments<sup>2</sup>: **-\$27,471.33**

	<b>\$ over last 12 months</b>
Change in Investment Value <sup>3</sup>	-41,266.39
Cash Account Income	282.10
Income from Managed Investments	14,988.18
<b>Earnings on Investments</b>	<b>-\$25,996.11</b>
Less : Administration Fees <sup>4</sup>	1,475.22
<b>Net Earnings on Investments</b>	<b>-\$27,471.33</b>

## 2. Fees and Costs

	<b>\$ over last 12 months</b>
Fees and Costs <sup>5</sup>	1,482.95
<b>Total Fees You Paid</b>	<b>\$1,482.95</b>
Other Costs	\$1,226.31
<b>Total Fees and Costs You Paid</b>	<b>\$2,709.26</b>

*Total fees you paid* - This approximate amount includes all the fees and costs which affected your investment during the period. This does not include fees and costs relating to your underlying investment.

*Other costs* - This approximate amount has been deducted from the investments you have chosen and covers amounts that have reduced the return on these investments but are not charged to you directly as a fee. This amount only incorporates the management fees and performance fees associated with the underlying managed funds. The transaction costs, borrowing costs, buy/sell spreads and other indirect costs are excluded.

*Total fees and costs you paid* - This approximate amount includes all the fees and costs which affected your investment during the period. This includes fees or costs relating to your underlying investments.

The fees and costs information shown above 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, including an example of total costs for each investment option, please refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging in to Investor Online, on request from your adviser (if you have one) or by contacting us.

### Performance of your investment (*net rate of return*)<sup>6</sup>

over the last 6 months :	-9.2%
over the last 1 year :	-6.4%

### Changes to where your money is invested (*through reinvestments and changes in value*)

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 30 June 2019	24.6%	0.3%	13.8%	27.7%	23.2%	10.4%	0.0%	100%
Current Asset Allocation at 30 June 2020	28.4%	2.1%	11.8%	25.3%	22.6%	9.8%	0.0%	100%

## Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.  
More up-to-date information is available online at [www.investoronline.info](http://www.investoronline.info).

### Asset Value

	Number of Units	\$ Unit Price <sup>7</sup>	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss <sup>8</sup>
Cash Account	108576.06	1.000000	108,576.06	27.2%	
<b>Managed Investments</b>					
Dim Glob Real Est Tr	3935.30	9.510100	37,425.12	9.3%	7,149
Dimensional 5yr D Fl	3637.11	10.527300	38,288.90	9.5%	-329
Dimensional Au Lg Co	2012.67	18.760200	37,758.11	9.4%	2,762
Dimensional Au Sm Co	764.96	19.025600	14,553.74	3.6%	1,009
Dimensional Aust Val	2749.02	19.142600	52,623.35	13.1%	-1,033
Dimensional Emrg Mkt	615.02	15.209600	9,354.27	2.3%	506
Dimensional Gbl Val	2592.54	14.561500	37,751.30	9.4%	5,076
Dimensional Gl Lg Co	1040.66	14.125500	14,699.80	3.7%	4,755
Dimensional Gl Sm Co	1288.07	22.165000	28,550.12	7.1%	6,154
Dimensional Gbl Bnd	1947.90	11.169300	21,756.68	5.4%	718
<b>Total at 30 June 2020</b>			<b>\$401,337.45</b>		<b>\$26,767</b>

\* Rounding differences may occur

### Transactions from 1 July 2019 to 30 June 2020<sup>5</sup>

<b>Cash Account Transactions</b>		\$ Debits	\$ Credits	\$ Balance
01/07/19	Opening Balance			9,788.73
09/07/19	Administration Fee	122.87		9,665.86
16/07/19	Income Distribution - Dimensional 5yr D Fl		1,108.85	10,774.71
16/07/19	Income Distribution - Dim Glob Real Est Tr		380.88	11,155.59
16/07/19	Income Distribution - Dimensional Aust Val		1,594.74	12,750.33
16/07/19	Income Distribution - Dimensional Au Lg Co		251.51	13,001.84
16/07/19	Income Distribution - Dimensional Au Sm Co		59.68	13,061.52
16/07/19	Income Distribution - Dimensional Gbl Val		2,207.88	15,269.40
16/07/19	Income Distribution - Dimensional Gl Lg Co		143.05	15,412.45
16/07/19	Income Distribution - Dimensional Gl Sm Co		366.32	15,778.77
16/07/19	Income Distribution - Dimensional Emrg Mkt		188.27	15,967.04
16/07/19	Income Distribution - Dimensional Gbl Bnd		1,048.67	17,015.71
25/07/19	Regular Direct Debit from External Account		750.00	17,765.71
25/07/19	Regular Purchase - Dim Glob Real Est Tr	105.00		17,660.71
25/07/19	Regular Purchase - Dimensional Aust Val	105.00		17,555.71
25/07/19	Regular Purchase - Dimensional Gbl Val	105.00		17,450.71
25/07/19	Regular Purchase - Dimensional Gl Sm Co	105.00		17,345.71
25/07/19	Regular Purchase - Dimensional Gl Lg Co	112.50		17,233.21
25/07/19	Regular Purchase - Dimensional Au Sm Co	105.00		17,128.21
25/07/19	Regular Purchase - Dimensional Au Lg Co	112.50		17,015.71
31/07/19	Bank Interest		15.45	17,031.16
08/08/19	Administration Fee	127.46		16,903.70
26/08/19	Regular Direct Debit from External Account		750.00	17,653.70
26/08/19	Regular Purchase - Dim Glob Real Est Tr	105.00		17,548.70
26/08/19	Regular Purchase - Dimensional Aust Val	105.00		17,443.70
26/08/19	Regular Purchase - Dimensional Gbl Val	105.00		17,338.70
26/08/19	Regular Purchase - Dimensional Gl Sm Co	105.00		17,233.70
26/08/19	Regular Purchase - Dimensional Gl Lg Co	112.50		17,121.20
26/08/19	Regular Purchase - Dimensional Au Sm Co	105.00		17,016.20
26/08/19	Regular Purchase - Dimensional Au Lg Co	112.50		16,903.70

**Transactions continued**

29/08/19	Managed Fund Sale to restore minimum Cash Balance - 3m@2.25%		95,000.00	111,903.70
29/08/19	Expense Recovery - Legislative	7.73		111,895.97
29/08/19	Interest Income - 3m@2.25% 270819 Mat		538.77	112,434.74
31/08/19	Bank Interest		27.34	112,462.08
02/09/19	Managed Fund Purchase - 3m @1.60% 031219 mat	95,000.00		17,462.08
10/09/19	Administration Fee	126.04		17,336.04
25/09/19	Regular Purchase - Dim Glob Real Est Tr	105.00		17,231.04
25/09/19	Regular Purchase - Dimensional Aust Val	105.00		17,126.04
25/09/19	Regular Purchase - Dimensional Gbl Val	105.00		17,021.04
25/09/19	Regular Purchase - Dimensional Gl Sm Co	105.00		16,916.04
25/09/19	Regular Purchase - Dimensional Gl Lg Co	112.50		16,803.54
25/09/19	Regular Purchase - Dimensional Au Sm Co	105.00		16,698.54
25/09/19	Regular Purchase - Dimensional Au Lg Co	112.50		16,586.04
26/09/19	Regular Direct Debit from External Account		750.00	17,336.04
30/09/19	Bank Interest		20.14	17,356.18
08/10/19	Administration Fee	124.73		17,231.45
09/10/19	Income Distribution - Dimensional 5yr D FI		100.21	17,331.66
09/10/19	Income Distribution - Dim Glob Real Est Tr		201.22	17,532.88
09/10/19	Income Distribution - Dimensional Aust Val		1,164.74	18,697.62
09/10/19	Income Distribution - Dimensional Au Lg Co		659.97	19,357.59
09/10/19	Income Distribution - Dimensional Au Sm Co		166.78	19,524.37
09/10/19	Income Distribution - Dimensional Gbl Bnd		297.68	19,822.05
24/10/19	Regular Direct Debit from External Account		750.00	20,572.05
25/10/19	Regular Purchase - Dim Glob Real Est Tr	105.00		20,467.05
25/10/19	Regular Purchase - Dimensional Aust Val	105.00		20,362.05
25/10/19	Regular Purchase - Dimensional Gbl Val	105.00		20,257.05
25/10/19	Regular Purchase - Dimensional Gl Sm Co	105.00		20,152.05
25/10/19	Regular Purchase - Dimensional Gl Lg Co	112.50		20,039.55
25/10/19	Regular Purchase - Dimensional Au Sm Co	105.00		19,934.55
25/10/19	Regular Purchase - Dimensional Au Lg Co	112.50		19,822.05
31/10/19	Bank Interest		12.73	19,834.78
08/11/19	Administration Fee	128.98		19,705.80
25/11/19	Regular Purchase - Dim Glob Real Est Tr	105.00		19,600.80
25/11/19	Regular Purchase - Dimensional Aust Val	105.00		19,495.80
25/11/19	Regular Purchase - Dimensional Gbl Val	105.00		19,390.80
25/11/19	Regular Purchase - Dimensional Gl Sm Co	105.00		19,285.80
25/11/19	Regular Purchase - Dimensional Gl Lg Co	112.50		19,173.30
25/11/19	Regular Purchase - Dimensional Au Sm Co	105.00		19,068.30
25/11/19	Regular Purchase - Dimensional Au Lg Co	112.50		18,955.80
26/11/19	Regular Direct Debit from External Account		750.00	19,705.80
29/11/19	Cash Transfer to Nominated Account	10,000.00		9,705.80
30/11/19	Bank Interest		11.42	9,717.22
05/12/19	Managed Fund Sale to restore minimum Cash Balance - 3m @1.60		95,000.00	104,717.22
05/12/19	Interest Income - 3m @1.60% 031219 mat		378.91	105,096.13
10/12/19	Administration Fee	126.64		104,969.49
11/12/19	Managed Fund Purchase - 3m @1.35% 160320 Mat	85,000.00		19,969.49
27/12/19	Regular Purchase - Dim Glob Real Est Tr	105.00		19,864.49
27/12/19	Regular Purchase - Dimensional Aust Val	105.00		19,759.49
27/12/19	Regular Purchase - Dimensional Gbl Val	105.00		19,654.49
27/12/19	Regular Purchase - Dimensional Gl Sm Co	105.00		19,549.49
27/12/19	Regular Purchase - Dimensional Gl Lg Co	112.50		19,436.99
27/12/19	Regular Purchase - Dimensional Au Sm Co	105.00		19,331.99
27/12/19	Regular Purchase - Dimensional Au Lg Co	112.50		19,219.49
30/12/19	Regular Direct Debit from External Account		750.00	19,969.49
31/12/19	Bank Interest		21.72	19,991.21
08/01/20	Interest Income - 3m @1.35% 160320 Mat		23.29	20,014.50

**Transactions continued**

09/01/20	Income Distribution - Dimensional 5yr D Fl		66.59	20,081.09
09/01/20	Income Distribution - Dimensional Aust Val		637.27	20,718.36
09/01/20	Income Distribution - Dimensional Au Lg Co		225.41	20,943.77
09/01/20	Income Distribution - Dimensional Au Sm Co		76.10	21,019.87
09/01/20	Income Distribution - Dimensional Gbl Val		404.56	21,424.43
09/01/20	Income Distribution - Dimensional Gl Lg Co		105.05	21,529.48
09/01/20	Income Distribution - Dimensional Gl Sm Co		158.63	21,688.11
09/01/20	Income Distribution - Dimensional Emrg Mkt		166.63	21,854.74
09/01/20	Income Distribution - Dim Glob Real Est Tr		219.40	22,074.14
14/01/20	Administration Fee	131.94		21,942.20
24/01/20	Regular Direct Debit from External Account		750.00	22,692.20
28/01/20	Regular Purchase - Dim Glob Real Est Tr	105.00		22,587.20
28/01/20	Regular Purchase - Dimensional Aust Val	105.00		22,482.20
28/01/20	Regular Purchase - Dimensional Gbl Val	105.00		22,377.20
28/01/20	Regular Purchase - Dimensional Gl Sm Co	105.00		22,272.20
28/01/20	Regular Purchase - Dimensional Gl Lg Co	112.50		22,159.70
28/01/20	Regular Purchase - Dimensional Au Sm Co	105.00		22,054.70
28/01/20	Regular Purchase - Dimensional Au Lg Co	112.50		21,942.20
31/01/20	Bank Interest		13.36	21,955.56
11/02/20	Administration Fee	133.18		21,822.38
25/02/20	Regular Purchase - Dim Glob Real Est Tr	105.00		21,717.38
25/02/20	Regular Purchase - Dimensional Aust Val	105.00		21,612.38
25/02/20	Regular Purchase - Dimensional Gbl Val	105.00		21,507.38
25/02/20	Regular Purchase - Dimensional Gl Sm Co	105.00		21,402.38
25/02/20	Regular Purchase - Dimensional Gl Lg Co	112.50		21,289.88
25/02/20	Regular Purchase - Dimensional Au Sm Co	105.00		21,184.88
25/02/20	Regular Purchase - Dimensional Au Lg Co	112.50		21,072.38
26/02/20	Regular Direct Debit from External Account		750.00	21,822.38
29/02/20	Bank Interest		12.66	21,835.04
10/03/20	Administration Fee	125.57		21,709.47
18/03/20	Managed Fund Sale to restore minimum Cash Balance - 3m @1.35		85,000.00	106,709.47
18/03/20	Interest Income - 3m @1.35% 160320 Mat		286.09	106,995.56
25/03/20	Regular Purchase - Dim Glob Real Est Tr	105.00		106,890.56
25/03/20	Regular Purchase - Dimensional Aust Val	105.00		106,785.56
25/03/20	Regular Purchase - Dimensional Gbl Val	105.00		106,680.56
25/03/20	Regular Purchase - Dimensional Gl Sm Co	105.00		106,575.56
25/03/20	Regular Purchase - Dimensional Gl Lg Co	112.50		106,463.06
25/03/20	Regular Purchase - Dimensional Au Sm Co	105.00		106,358.06
25/03/20	Regular Purchase - Dimensional Au Lg Co	112.50		106,245.56
26/03/20	Regular Direct Debit from External Account		750.00	106,995.56
31/03/20	Bank Interest		37.34	107,032.90
08/04/20	Administration Fee	113.07		106,919.83
09/04/20	Income Distribution - Dim Glob Real Est Tr		295.25	107,215.08
09/04/20	Income Distribution - Dimensional Aust Val		807.29	108,022.37
09/04/20	Income Distribution - Dimensional Au Sm Co		141.82	108,164.19
09/04/20	Income Distribution - Dimensional Au Lg Co		454.19	108,618.38
09/04/20	Income Distribution - Dimensional 5yr D Fl		62.48	108,680.86
24/04/20	Regular Direct Debit from External Account		750.00	109,430.86
27/04/20	Regular Purchase - Dim Glob Real Est Tr	105.00		109,325.86
27/04/20	Regular Purchase - Dimensional Aust Val	105.00		109,220.86
27/04/20	Regular Purchase - Dimensional Gbl Val	105.00		109,115.86
27/04/20	Regular Purchase - Dimensional Gl Sm Co	105.00		109,010.86
27/04/20	Regular Purchase - Dimensional Gl Lg Co	112.50		108,898.36
27/04/20	Regular Purchase - Dimensional Au Sm Co	105.00		108,793.36
27/04/20	Regular Purchase - Dimensional Au Lg Co	112.50		108,680.86
30/04/20	Bank Interest		47.11	108,727.97

**Transactions continued**

08/05/20	Administration Fee	104.29		108,623.68
25/05/20	Regular Purchase - Dim Glob Real Est Tr	105.00		108,518.68
25/05/20	Regular Purchase - Dimensional Aust Val	105.00		108,413.68
25/05/20	Regular Purchase - Dimensional Gbl Val	105.00		108,308.68
25/05/20	Regular Purchase - Dimensional Gl Sm Co	105.00		108,203.68
25/05/20	Regular Purchase - Dimensional Gl Lg Co	112.50		108,091.18
25/05/20	Regular Purchase - Dimensional Au Sm Co	105.00		107,986.18
25/05/20	Regular Purchase - Dimensional Au Lg Co	112.50		107,873.68
26/05/20	Regular Direct Debit from External Account		750.00	108,623.68
31/05/20	Bank Interest		35.17	108,658.85
10/06/20	Administration Fee	110.45		108,548.40
25/06/20	Regular Direct Debit from External Account		750.00	109,298.40
25/06/20	Regular Purchase - Dim Glob Real Est Tr	105.00		109,193.40
25/06/20	Regular Purchase - Dimensional Aust Val	105.00		109,088.40
25/06/20	Regular Purchase - Dimensional Gbl Val	105.00		108,983.40
25/06/20	Regular Purchase - Dimensional Gl Sm Co	105.00		108,878.40
25/06/20	Regular Purchase - Dimensional Gl Lg Co	112.50		108,765.90
25/06/20	Regular Purchase - Dimensional Au Sm Co	105.00		108,660.90
25/06/20	Regular Purchase - Dimensional Au Lg Co	112.50		108,548.40
30/06/20	Bank Interest		27.66	108,576.06
<b>30/06/20</b>	<b>Closing Balance</b>			<b>\$108,576.06</b>

**Managed Investments Unit Transactions**

		Debits	Credits	Unit Balance
<b>Dim Glob Real Est Tr</b>				
01/07/19	Opening Balance			3,819.74
26/07/19	Regular Purchase 9.45 units at \$11.11		9.45	3,829.19
27/08/19	Regular Purchase 9.09 units at \$11.55		9.09	3,838.27
26/09/19	Regular Purchase 8.87 units at \$11.83		8.87	3,847.15
28/10/19	Regular Purchase 8.90 units at \$11.80		8.90	3,856.05
26/11/19	Regular Purchase 8.88 units at \$11.82		8.88	3,864.93
30/12/19	Regular Purchase 9.12 units at \$11.52		9.12	3,874.05
29/01/20	Regular Purchase 8.66 units at \$12.12		8.66	3,882.71
26/02/20	Regular Purchase 8.54 units at \$12.29		8.54	3,891.25
26/03/20	Regular Purchase 10.93 units at \$9.60		10.93	3,902.18
28/04/20	Regular Purchase 11.01 units at \$9.53		11.01	3,913.20
26/05/20	Regular Purchase 10.98 units at \$9.56		10.98	3,924.18
26/06/20	Regular Purchase 11.12 units at \$9.44		11.12	3,935.30
<b>30/06/20</b>	<b>Closing Balance</b>			<b>3,935.30</b>

**Dimensional 5yr D FI**

01/07/19	Opening Balance			3,637.11
<b>30/06/20</b>	<b>Closing Balance</b>			<b>3,637.11</b>

**Dimensional Au Lg Co**

01/07/19	Opening Balance			1,945.64
26/07/19	Regular Purchase 5.18 units at \$21.70		5.18	1,950.83
27/08/19	Regular Purchase 5.40 units at \$20.83		5.40	1,956.23
26/09/19	Regular Purchase 5.20 units at \$21.65		5.20	1,961.42
28/10/19	Regular Purchase 5.22 units at \$21.57		5.22	1,966.64
26/11/19	Regular Purchase 5.15 units at \$21.86		5.15	1,971.78
30/12/19	Regular Purchase 5.12 units at \$21.96		5.12	1,976.91
29/01/20	Regular Purchase 5.00 units at \$22.52		5.00	1,981.90
26/02/20	Regular Purchase 5.22 units at \$21.54		5.22	1,987.13

**Transactions continued**

26/03/20	Regular Purchase 6.80 units at \$16.55	6.80	1,993.92
28/04/20	Regular Purchase 6.64 units at \$16.94	6.64	2,000.56
26/05/20	Regular Purchase 6.12 units at \$18.39	6.12	2,006.68
26/06/20	Regular Purchase 5.99 units at \$18.78	5.99	2,012.67
<b>30/06/20</b>	<b>Closing Balance</b>		<b>2,012.67</b>

**Dimensional Au Sm Co**

01/07/19	Opening Balance		701.91
26/07/19	Regular Purchase 4.71 units at \$22.31	4.71	706.62
27/08/19	Regular Purchase 4.98 units at \$21.08	4.98	711.60
26/09/19	Regular Purchase 4.77 units at \$22.00	4.77	716.37
28/10/19	Regular Purchase 4.84 units at \$21.72	4.83	721.21
26/11/19	Regular Purchase 4.78 units at \$21.95	4.78	725.99
30/12/19	Regular Purchase 4.67 units at \$22.46	4.67	730.67
29/01/20	Regular Purchase 4.69 units at \$22.37	4.69	735.36
26/02/20	Regular Purchase 5.03 units at \$20.87	5.03	740.39
26/03/20	Regular Purchase 7.15 units at \$14.69	7.15	747.54
28/04/20	Regular Purchase 6.40 units at \$16.42	6.40	753.93
26/05/20	Regular Purchase 5.52 units at \$19.01	5.52	759.45
26/06/20	Regular Purchase 5.50 units at \$19.08	5.50	764.96
<b>30/06/20</b>	<b>Closing Balance</b>		<b>764.96</b>

**Dimensional Aust Val**

01/07/19	Opening Balance		2,689.58
26/07/19	Regular Purchase 4.32 units at \$24.32	4.32	2,693.90
27/08/19	Regular Purchase 4.59 units at \$22.90	4.59	2,698.49
26/09/19	Regular Purchase 4.29 units at \$24.47	4.29	2,702.78
28/10/19	Regular Purchase 4.38 units at \$23.97	4.38	2,707.16
26/11/19	Regular Purchase 4.43 units at \$23.70	4.43	2,711.59
30/12/19	Regular Purchase 4.39 units at \$23.90	4.39	2,715.98
29/01/20	Regular Purchase 4.37 units at \$24.01	4.37	2,720.35
26/02/20	Regular Purchase 4.64 units at \$22.64	4.64	2,724.99
26/03/20	Regular Purchase 6.44 units at \$16.30	6.44	2,731.43
28/04/20	Regular Purchase 6.40 units at \$16.42	6.39	2,737.83
26/05/20	Regular Purchase 5.71 units at \$18.40	5.71	2,743.54
26/06/20	Regular Purchase 5.48 units at \$19.16	5.48	2,749.02
<b>30/06/20</b>	<b>Closing Balance</b>		<b>2,749.02</b>

**Dimensional Emrg Mkt**

01/07/19	Opening Balance		615.02
<b>30/06/20</b>	<b>Closing Balance</b>		<b>615.02</b>

**Dimensional Gbl Val**

01/07/19	Opening Balance		2,516.70
26/07/19	Regular Purchase 6.01 units at \$17.47	6.01	2,522.72
27/08/19	Regular Purchase 6.38 units at \$16.45	6.38	2,529.10
26/09/19	Regular Purchase 5.98 units at \$17.55	5.98	2,535.08
28/10/19	Regular Purchase 5.84 units at \$17.98	5.84	2,540.92
26/11/19	Regular Purchase 5.66 units at \$18.57	5.66	2,546.58
30/12/19	Regular Purchase 5.69 units at \$18.46	5.69	2,552.27
29/01/20	Regular Purchase 5.70 units at \$18.42	5.70	2,557.97
26/02/20	Regular Purchase 5.94 units at \$17.68	5.94	2,563.90

**Transactions continued**

26/03/20	Regular Purchase 7.08 units at \$14.84	7.08	2,570.98
28/04/20	Regular Purchase 7.16 units at \$14.67	7.16	2,578.13
26/05/20	Regular Purchase 7.09 units at \$14.81	7.09	2,585.22
26/06/20	Regular Purchase 7.32 units at \$14.35	7.32	2,592.54
<b>30/06/20</b>	<b>Closing Balance</b>		<b>2,592.54</b>

**Dimensional GI Lg Co**

01/07/19	Opening Balance		946.99
26/07/19	Regular Purchase 7.92 units at \$14.20	7.92	954.91
27/08/19	Regular Purchase 8.17 units at \$13.77	8.17	963.08
26/09/19	Regular Purchase 7.85 units at \$14.34	7.85	970.93
28/10/19	Regular Purchase 7.74 units at \$14.54	7.74	978.66
26/11/19	Regular Purchase 7.45 units at \$15.10	7.45	986.11
30/12/19	Regular Purchase 7.48 units at \$15.04	7.48	993.59
29/01/20	Regular Purchase 7.23 units at \$15.56	7.23	1,000.82
26/02/20	Regular Purchase 7.40 units at \$15.21	7.40	1,008.22
26/03/20	Regular Purchase 8.21 units at \$13.70	8.21	1,016.43
28/04/20	Regular Purchase 8.16 units at \$13.78	8.16	1,024.59
26/05/20	Regular Purchase 7.99 units at \$14.07	7.99	1,032.58
26/06/20	Regular Purchase 8.07 units at \$13.93	8.07	1,040.66
<b>30/06/20</b>	<b>Closing Balance</b>		<b>1,040.66</b>

**Dimensional GI Sm Co**

01/07/19	Opening Balance		1,235.26
26/07/19	Regular Purchase 4.25 units at \$24.70	4.25	1,239.51
27/08/19	Regular Purchase 4.48 units at \$23.46	4.48	1,243.99
26/09/19	Regular Purchase 4.27 units at \$24.60	4.27	1,248.26
28/10/19	Regular Purchase 4.20 units at \$25.01	4.20	1,252.46
26/11/19	Regular Purchase 4.04 units at \$25.96	4.04	1,256.50
30/12/19	Regular Purchase 4.03 units at \$26.03	4.03	1,260.53
29/01/20	Regular Purchase 3.98 units at \$26.40	3.98	1,264.51
26/02/20	Regular Purchase 4.14 units at \$25.39	4.14	1,268.65
26/03/20	Regular Purchase 5.01 units at \$20.96	5.01	1,273.65
28/04/20	Regular Purchase 4.89 units at \$21.47	4.89	1,278.55
26/05/20	Regular Purchase 4.70 units at \$22.34	4.70	1,283.25
26/06/20	Regular Purchase 4.83 units at \$21.76	4.83	1,288.07
<b>30/06/20</b>	<b>Closing Balance</b>		<b>1,288.07</b>

**Dimensional GIBl Bnd**

01/07/19	Opening Balance		1,947.90
<b>30/06/20</b>	<b>Closing Balance</b>		<b>1,947.90</b>

**3m @1.35% 160320 Mat**

01/07/19	Opening Balance		0.00
12/12/19	Managed Fund Purchase 85000.00 units at \$1.00	85,000.00	85,000.00
16/03/20	Managed Fund Sale to restore minimum Cash Balance 85000.00	85,000.00	0.00
<b>30/06/20</b>	<b>Closing Balance</b>		<b>0.00</b>

**3m @1.60% 031219 mat**

01/07/19	Opening Balance		0.00
03/09/19	Managed Fund Purchase 95000.00 units at \$1.00	95,000.00	95,000.00
03/12/19	Managed Fund Sale to restore minimum Cash Balance 95000.00	95,000.00	0.00
<b>30/06/20</b>	<b>Closing Balance</b>		<b>0.00</b>

### Transactions continued

#### 3m@2.25% 270819 Mat

01/07/19	Opening Balance		95,000.00
27/08/19	Managed Fund Sale to restore minimum Cash Balance 95000.00	95,000.00	0.00
30/06/20	Closing Balance		<b>0.00</b>

### Other Costs<sup>9</sup>

Below is the amount of the investment manager fee and performance-related fee charged by the investment managers of your selected funds for the period. This excludes transaction costs, borrowing costs, buy/sell spreads and other indirect costs. For a comprehensive view of the total costs for your investments, please refer to the example below.

Investment Manager Fee	\$ Fees
Dim Glob Real Est Tr	158.37
Dimensional 5yr D FI	107.54
Dimensional Au Lg Co	80.76
Dimensional Au Sm Co	91.77
Dimensional Aust Val	199.22
Dimensional Emrg Mkt	75.54
Dimensional Gbl Val	197.24
Dimensional Gl Lg Co	41.82
Dimensional Gl Sm Co	198.81
Dimensional Gbl Bnd	75.24
	<b>\$1,226.31</b>

### Example of Total Fees and Costs

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 (the 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 \$160.00<sup>1</sup>.

#### • PLUS fees and costs for an investment in the Fund:

0.79% Management costs<sup>2</sup> and for every \$50,000 you have in the Fund, you will be charged \$395.00 each year.

**EQUALS** \$555.00<sup>3</sup>, being the total fees and costs of investing in the Fund through the product.

1. The example above assumes that \$50,000 is invested in the Fund through the product (with an additional \$2,000 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 includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the 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 the 'Additional explanation of fees and other costs' section of the PDS.
3. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser establishment fees, other advice fees, transaction fees, transaction costs, any applicable buy/sell spread charges, Family Law Act fees, or Government or bank fees. The actual fees and other costs incurred are dependent on the investments and or transactions you decide to transact in. Refer to 'Additional explanation of fees and costs' in the PDS for information about the fees and other costs that may apply.

### Tax Reports

Most Tax Reports are generally sent in August. However, delays can occur as we need to receive tax information from the investment managers of all investments held in your account during the year before a report can be produced.

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## NOTES ON REPORT

- 1 *Any distributions paid by investment managers and yet to be processed by us by 30 June 2020 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 731 812.*
- 2 *Net Earnings is the investment return on the assets in your account after payment of any transaction costs, government charges, taxes and duties and charges relating to the management of the investment of the assets in your account.*
- 3 *Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.*
- 4 *Where applicable this amount includes share transaction fees.*
- 5 *Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), operator fees, GST, reduced input tax credits (on managed investments only) and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.*
- 6 *These percentages represent the net earnings rate of your investment after deducting fees (excluding adviser fees) relating to the management of your investments. The Net Rate of Return shows the net earnings rate of your investment after deducting fees relating to the management of your investments. The methodology used to calculate Net Rate of Return takes into account the opening and closing balances, the value and timing of the transactions and the length of time the transactions stayed in the account. All these factors together may, in certain scenarios, generate large positive or small negative percentages and/or percentages with opposite signs to the reported Net Earnings on Investments.*
- 7 *The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2020 due to non availability at date of producing this report or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.*
- 8 *This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2020.*
- 9 *Other costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your Investments but are not charged as a fee.*

## Additional Information

This section contains information we think is important for you to know. Please take a moment to review the information about your account, the type of product you hold and more. If you have any questions, call us on 1800 731 812 or talk to your financial adviser (if you have one).

### Your account at your fingertips

Did you know that when you opened your account you were automatically given access to our secure *Investor Online* website? Once logged in you'll find your account value, asset allocation, insurance held, contact details, transaction details, product disclosure statements and much more. You can also access:

- news about changes to funds you're invested in
- actions and changes on your account
- copies of your Investor Reports and other communications.

You can access your account in a few simple steps. Visit <https://www.investoronline.info/>, enter the first seven digits of your account number and your PIN then click 'Login'. If you've forgotten your PIN or need to reset it, click the 'Forgotten PIN?' link on the login screen or give us a call so we can help you.

### Complaints

If you have a complaint about your Account, please call Customer Relations on 1800 731 812 or write to us. If you're not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

### Report Copies

Copies of prior period reports are available online [www.investoronline.info](http://www.investoronline.info). If you prefer a copy of your Investor Report to be sent to you please call Customer Relations. For further information in relation to your Account please contact your financial adviser (if you have one) or call us.

### eStatements

Thank you for choosing eStatements -the secure, 'green' way to receive your correspondence online. The email address we hold for you is on page 1 of this report. To update your details at any time simply login to [www.investoronline.info](http://www.investoronline.info) and select Account > Manage my account.

### 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.

