



JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

June 1, 2021 - June 30, 2021  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>198,148.62</b>
Deposits (Cash & Securities)	1,028.42
Dividends, Interest and Other Income	1,984.26
Other Transactions	-297.64
<b>Net Change in Portfolio<sup>1</sup></b>	<b>18,678.16</b>
<b>ENDING ACCOUNT VALUE</b>	<b>219,541.82</b>
Estimated Annual Income	23,811.14

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	1,631.75	1,713.97
99%	Mutual Funds	196,516.87	217,827.85
100%	<b>Account Total</b>	<b>198,148.62</b>	<b>219,541.82</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✓	Prospectus*
✓	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3322	0.7506

Exchange rates are based on interbank exchange rates as of 06/30/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,286.51	1,713.97
<b>Total Global Cash Balance</b>		<b>1,713.97</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,984.26	0.00	10,922.24	0.00
<b>Total Income</b>	<b>1,984.26</b>	<b>0.00</b>	<b>10,922.24</b>	<b>0.00</b>



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## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,257.75	1,286.51	USD		
		1,631.74	1,713.97	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,257.75</b>	<b>1,286.51</b>	<b>USD</b>	<b>0.00</b>	
		<b>1,631.74</b>	<b>1,713.97</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	22,065.000	7.4100	163,501.65	USD	17,872.65	10.93%
Security Identifier: OXLC			217,827.85	AUD	23,811.14	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>163,501.65</b>	<b>USD</b>	<b>17,872.65</b>	
			<b>217,827.85</b>	<b>AUD</b>	<b>23,811.14</b>	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	<b>164,788.16</b>	<b>USD</b>	<b>0.00</b>	<b>17,872.65</b>
	<b>219,541.82</b>	<b>AUD</b>	<b>0.00</b>	<b>23,811.14</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	<b>219,541.82</b>		<b>0.00</b>	<b>23,811.14</b>

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Trades Not Settled

Settlement Date	Trade Date	Activity Type	Description	Quantity	Price	Accrued Interest	Settlement Amount	Currency
07/02/21	06/30/21	Buy	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	170.000	7.4299	0.00	-1,283.03	USD
<b>Transaction Summary</b>			<b>Total Amount</b>	<b>Currency</b>				
U.S. DOLLARS			-1,283.03	USD				



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Activity Summary (All amounts shown are in base currency)

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-2,639.69	-2,639.69	0.00	-23,868.83	-23,868.83
Securities Sold	0.00	0.00	0.00	1,377.85	0.00	1,377.85
<b>Total Securities</b>	<b>0.00</b>	<b>-2,639.69</b>	<b>-2,639.69</b>	<b>1,377.85</b>	<b>-23,868.83</b>	<b>-22,490.98</b>
<b>Dividends and Interest</b>	<b>1,984.26</b>	<b>0.00</b>	<b>1,984.26</b>	<b>10,922.24</b>	<b>0.00</b>	<b>10,922.24</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-297.64</b>	<b>-297.64</b>	<b>0.00</b>	<b>-1,638.32</b>	<b>-1,638.32</b>
<b>Cash</b>						
Deposits	1,028.42	0.00	1,028.42	13,507.99	0.00	13,507.99
<b>Total Cash</b>	<b>1,028.42</b>	<b>0.00</b>	<b>1,028.42</b>	<b>13,507.99</b>	<b>0.00</b>	<b>13,507.99</b>
<b>Totals</b>	<b>3,012.68</b>	<b>-2,937.33</b>	<b>75.35</b>	<b>25,808.08</b>	<b>-25,507.15</b>	<b>300.93</b>

Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
06/02/21		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 85475				796.93 1,028.42	USD AUD	
06/16/21	06/14/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	270.000	7.4600		-2,034.15 -2,639.69	USD AUD	
06/30/21		CASH DIVIDEND RECEIVED OXLC	22065 SHRS OXFORD LANE CAP CORP COM RD 06/16 PD 06/30/21				1,489.39 1,984.26	USD AUD	
06/30/21		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 22065 SHRS OXFORD LANE CAP CORP COM RD 06/16 PD 06/30/21				-223.41 -297.64	USD AUD	
<b>Total Value of Transactions</b>							<b>0.00</b>	<b>28.76</b>	<b>USD</b>
<b>Total AUD Equivalent</b>							<b>0.00</b>	<b>75.35</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares



of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

**PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION  
BEST EXECUTION**

Pershing selects certain market centers for routing non-directed orders that provide automated execution of substantially all electronically transmitted orders in over-the-counter (OTC) and exchange-listed securities. The designated market centers to which orders are routed are selected based on the following:

- The consistent high quality of their executions in one or more market segments.
- Their ability to provide opportunities for executions at prices superior to the national best bid or offer (NBBO).
- Service, accessibility and speed of execution.
- Cost effective access and counterparty creditworthiness.

Pershing regularly reviews reports for execution quality and other factors.

**STOP ORDER ELECTION/TRIGGER**

Equity odd-lot sales count toward consolidated and participant exchange volumes, but do not update the last-sale, open, close, high or low price. Since odd-lot executions are not last-sale eligible, they will not trigger non-directed stop, stop-limit or trailing-stop orders where the user has elected to use last-sale as the triggering feature routed to Pershing for execution.

**PERSHING'S IMPARTIAL LOTTERY PROCESS: PARTIAL CALLS**

Information about Pershing's impartial lottery process can be found at [www.pershing.com/disclosures](http://www.pershing.com/disclosures). A printed copy of this information is available by calling (888) 367-2563, option 3 then option 5.

When a security is subject to a partial redemption, Pershing has procedures to treat you fairly. When an issuer initiates a partial call of securities, the depository holding such securities (typically the Depository Trust and Clearing Corporation, or DTCC) conducts an impartial, computerized lottery using an incremental random number technique to determine the allocation of called securities to participants for which it holds securities on deposit (including Pershing). Because DTCC's lottery is random and impartial, participants may or may not receive an allocation of securities selected for redemption.

When Pershing is notified that it received an allocation of called securities, Pershing conducts a similar, computer-generated random lottery. The lottery determines the accounts that will be selected and the number of securities in the account that will be redeemed. Allocations are based on the number of trading units held in the account. The probability of any trading unit held by an account being selected as called in a partial call is proportional to the total number of trading units held through Pershing.

Once the lottery is complete, Pershing notifies your firm which accounts have received an allocation. Securities registered in the client's name, either in transit or held in custody, are excluded from the Pershing lottery process.

Pershing initiates the lottery process by identifying the accounts holding the called security, the total par value of the called securities held, and the trading unit of the security. For example (unit of trade = \$25,000):

Client Account Par Value Number of Trading Units

ABC-123234 \$100,000 4

DEF-325465 \$75,000 3



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Messages *(continued)*

EDR-567433	\$150,000	6
EGT-876574	\$50,000	2
EGT-888345	\$25,000	1
FRT-435234	\$25,000	1
FRT-658797	\$75,000	3

In brief, the allocation process involves the following steps:

- The number of trading units held in each account is identified.
- A sequential number is assigned to each trading unit (e.g., account EDR-567433 would be assigned six numbers).
- A random number is generated that will result in one of these trading units being the first unit in the selection process.
- Thereafter, the trading units participating in the allocation are based on an incremental random number technique until the number of trading units allocated to Pershing is exhausted.

**Additional Information**

- The allocation of called securities is not made on a pro-rata basis. Therefore, it is possible that a client may receive a full or partial redemption of shares held. Conversely, it is also possible that a client may not have any securities selected for redemption.
- When a partial call is deemed favorable to the holders of the called security, Pershing will exclude certain accounts from the lottery. Excluded accounts will include Pershing's proprietary and employee accounts, as well as proprietary and employee accounts of your firm (if Pershing carries and clears those accounts). No allocation will be made to these proprietary and employee accounts until all other client positions at Pershing in such securities have been called. When a partial call is deemed unfavorable to holders of the called security, Pershing will not exclude any accounts from the lottery.
- If the partial call is made at a price above the current market price as captured in Pershing's price reporting system, Pershing will generally categorize the partial call as one that is favorable to the holders of such security. If the partial call is made at a price that is equal to or below the current market price of the security as captured in Pershing's price reporting system, Pershing will generally categorize that call as one that is unfavorable to holders of the security.
- Clients have the right to withdraw uncalled, fully paid securities from Pershing at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call. Clients also have the right to withdraw excess margin securities, provided that the client account is not subject to restriction under Regulation T or that such withdrawal will not cause an under-margined condition.

A copy of the full annual disclosure, including information on revenue sharing, can be found on our website at [www.pershing.com/disclosures/annual.pdf](http://www.pershing.com/disclosures/annual.pdf).



## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

May 1, 2021 - May 31, 2021  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>189,581.65</b>
Deposits (Cash & Securities)	724.55
Dividends, Interest and Other Income	1,886.72
Other Transactions	-283.00
<b>Net Change in Portfolio<sup>1</sup></b>	<b>6,238.70</b>
<b>ENDING ACCOUNT VALUE</b>	<b>198,148.62</b>
Estimated Annual Income	22,903.40

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	1,554.68	1,631.75
99%	Mutual Funds	188,026.97	196,516.87
100%	<b>Account Total</b>	<b>189,581.65</b>	<b>198,148.62</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

**Identification Number:** 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

**Contact Information**

**E-Mail Address:**  
 commsecinternationaldesk@cba.com.au

**Client Service Information**

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✓	Prospectus*
✓	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.2973	0.7708

Exchange rates are based on interbank exchange rates as of 05/28/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,257.75	1,631.75
<b>Total Global Cash Balance</b>		<b>1,631.75</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,886.72	0.00	8,937.98	0.00
<b>Total Income</b>	<b>1,886.72</b>	<b>0.00</b>	<b>8,937.98</b>	<b>0.00</b>



May 1, 2021 - May 31, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,200.68	1,257.75	USD		
		1,554.68	1,631.75	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,200.68</b>	<b>1,257.75</b>	<b>USD</b>	<b>0.00</b>	
		<b>1,554.68</b>	<b>1,631.75</b>	<b>AUD</b>	<b>0.00</b>	
Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	21,795.000	6.9500	151,475.25	USD	17,653.95	11.65%
Security Identifier: OXLC			196,516.87	AUD	22,903.40	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>151,475.25</b>	<b>USD</b>	<b>17,653.95</b>	
			<b>196,516.87</b>	<b>AUD</b>	<b>22,903.40</b>	
			Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>			<b>152,733.00</b>	<b>USD</b>	<b>0.00</b>	<b>17,653.95</b>
			<b>198,148.62</b>	<b>AUD</b>	<b>0.00</b>	<b>22,903.40</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>			Market Value		Accrued Interest	Estimated Annual Income
			<b>198,148.62</b>		<b>0.00</b>	<b>22,903.40</b>

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-2,250.29	-2,250.29	0.00	-21,229.14	-21,229.14
Securities Sold	0.00	0.00	0.00	1,377.85	0.00	1,377.85
<b>Total Securities</b>	<b>0.00</b>	<b>-2,250.29</b>	<b>-2,250.29</b>	<b>1,377.85</b>	<b>-21,229.14</b>	<b>-19,851.29</b>
<b>Dividends and Interest</b>	<b>1,886.72</b>	<b>0.00</b>	<b>1,886.72</b>	<b>8,937.98</b>	<b>0.00</b>	<b>8,937.98</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-283.00</b>	<b>-283.00</b>	<b>0.00</b>	<b>-1,340.68</b>	<b>-1,340.68</b>



May 1, 2021 - May 31, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	724.55	0.00	724.55	12,479.57	0.00	12,479.57
<b>Total Cash</b>	<b>724.55</b>	<b>0.00</b>	<b>724.55</b>	<b>12,479.57</b>	<b>0.00</b>	<b>12,479.57</b>
<b>Totals</b>	<b>2,611.27</b>	<b>-2,533.29</b>	<b>77.98</b>	<b>22,795.40</b>	<b>-22,569.82</b>	<b>225.58</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
05/07/21		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 90853				568.05 724.55	USD AUD
05/17/21	05/13/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	250.000	6.9087		-1,747.13 -2,250.29	USD AUD
05/28/21		CASH DIVIDEND RECEIVED OXLC	21545 SHRS OXFORD LANE CAP CORP COM RD 05/14 PD 05/28/21				1,454.29 1,886.72	USD AUD
05/28/21		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 21545 SHRS OXFORD LANE CAP CORP COM RD 05/14 PD 05/28/21				-218.14 -283.00	USD AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>57.07</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>77.98</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.



## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**





JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

April 1, 2021 - April 30, 2021  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>170,218.24</b>
Deposits (Cash & Securities)	8,425.87
Dividends, Interest and Other Income	1,781.67
Other Transactions	-267.25
<b>Net Change in Portfolio<sup>1</sup></b>	<b>9,423.12</b>
<b>ENDING ACCOUNT VALUE</b>	<b>189,581.65</b>
Estimated Annual Income	22,596.71

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	1,570.26	1,554.68
99%	Mutual Funds	168,647.98	188,026.97
100%	<b>Account Total</b>	<b>170,218.24</b>	<b>189,581.65</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

**Identification Number:** 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

**Contact Information**

**E-Mail Address:**  
 commsecinternationaldesk@cba.com.au

**Client Service Information**

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU





## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✓	Prospectus*
✓	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.2948	0.7723

Exchange rates are based on interbank exchange rates as of 04/30/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,200.68	1,554.68
<b>Total Global Cash Balance</b>		<b>1,554.68</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,781.67	0.00	7,051.26	0.00
<b>Total Income</b>	<b>1,781.67</b>	<b>0.00</b>	<b>7,051.26</b>	<b>0.00</b>



April 1, 2021 - April 30, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,195.75	1,200.68	USD		
		1,570.25	1,554.68	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,195.75</b>	<b>1,200.68</b>	<b>USD</b>	<b>0.00</b>	
		<b>1,570.25</b>	<b>1,554.68</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	21,545.000	6.7400	145,213.30	USD	17,451.45	12.01%
Security Identifier: OXLC			188,026.97	AUD	22,596.71	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>145,213.30</b>	<b>USD</b>	<b>17,451.45</b>	
			<b>188,026.97</b>	<b>AUD</b>	<b>22,596.71</b>	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	<b>146,413.98</b>	<b>USD</b>	<b>0.00</b>	<b>17,451.45</b>
	<b>189,581.65</b>	<b>AUD</b>	<b>0.00</b>	<b>22,596.71</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	<b>189,581.65</b>		<b>0.00</b>	<b>22,596.71</b>

Portfolio Holdings Disclosures

Pricing

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THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

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Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-9,862.19	-9,862.19	0.00	-18,978.85	-18,978.85
Securities Sold	0.00	0.00	0.00	1,377.85	0.00	1,377.85
<b>Total Securities</b>	<b>0.00</b>	<b>-9,862.19</b>	<b>-9,862.19</b>	<b>1,377.85</b>	<b>-18,978.85</b>	<b>-17,601.00</b>
<b>Dividends and Interest</b>	<b>1,781.67</b>	<b>0.00</b>	<b>1,781.67</b>	<b>7,051.26</b>	<b>0.00</b>	<b>7,051.26</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-267.25</b>	<b>-267.25</b>	<b>0.00</b>	<b>-1,057.68</b>	<b>-1,057.68</b>



April 1, 2021 - April 30, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	8,425.87	0.00	8,425.87	11,755.02	0.00	11,755.02
<b>Total Cash</b>	<b>8,425.87</b>	<b>0.00</b>	<b>8,425.87</b>	<b>11,755.02</b>	<b>0.00</b>	<b>11,755.02</b>
<b>Totals</b>	<b>10,207.54</b>	<b>-10,129.44</b>	<b>78.10</b>	<b>20,184.13</b>	<b>-20,036.53</b>	<b>147.60</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
04/07/21		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 98223				1,347.42	USD	
							1,762.94	AUD	
04/21/21		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 14894				5,163.11	USD	
							6,662.93	AUD	
04/22/21	04/20/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	380.000	6.5274		-2,500.36	USD	
							-3,235.45	AUD	
04/26/21	04/22/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	780.000	6.5960		-5,174.83	USD	
							-6,626.74	AUD	
04/30/21		CASH DIVIDEND RECEIVED OXLC	20385 SHRS OXFORD LANE CAP CORP COM RD 04/16 PD 04/30/21				1,375.99	USD	
							1,781.67	AUD	
04/30/21		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 20385 SHRS OXFORD LANE CAP CORP COM RD 04/16 PD 04/30/21				-206.40	USD	
							-267.25	AUD	
<b>Total Value of Transactions</b>							<b>0.00</b>	<b>4.93</b>	<b>USD</b>
<b>Total AUD Equivalent</b>							<b>0.00</b>	<b>78.10</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable



regulation, account statements will be produced monthly or quarterly.

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.



April 1, 2021 - April 30, 2021  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

**Important Information and Disclosures *(continued)***

**Important Arbitration Agreement *(continued)***

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.





JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

March 1, 2021 - March 31, 2021  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>163,510.55</b>
Deposits (Cash & Securities)	1,252.24
Dividends, Interest and Other Income	1,806.94
Other Transactions	-271.04
<b>Net Change in Portfolio<sup>1</sup></b>	<b>3,919.55</b>
<b>ENDING ACCOUNT VALUE</b>	<b>170,218.24</b>
Estimated Annual Income	21,683.31

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	1,527.43	1,570.26
99%	Mutual Funds	161,983.12	168,647.98
100%	<b>Account Total</b>	<b>163,510.55</b>	<b>170,218.24</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✓	Prospectus*
✓	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3131	0.7615

Exchange rates are based on interbank exchange rates as of 03/31/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,195.75	1,570.26
<b>Total Global Cash Balance</b>		<b>1,570.26</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,806.94	0.00	5,269.59	0.00
<b>Total Income</b>	<b>1,806.94</b>	<b>0.00</b>	<b>5,269.59</b>	<b>0.00</b>





March 1, 2021 - March 31, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		1,182.23	1,195.75	USD		
		1,527.42	1,570.26	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		1,182.23	1,195.75	USD	0.00	
		1,527.42	1,570.26	AUD	0.00	
Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	20,385.000	6.3000	128,425.50	USD	16,511.85	12.85%
Security Identifier: OXLC			168,647.98	AUD	21,683.31	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>						
			128,425.50	USD	16,511.85	
			168,647.98	AUD	21,683.31	
<b>TOTAL U.S. DOLLARS</b>						
			129,621.25	USD	0.00	16,511.85
			170,218.24	AUD	0.00	21,683.31
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>						
			170,218.24		0.00	21,683.31

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-4,127.70	-4,127.70	0.00	-9,116.66	-9,116.66
Securities Sold	1,377.85	0.00	1,377.85	1,377.85	0.00	1,377.85
<b>Total Securities</b>	<b>1,377.85</b>	<b>-4,127.70</b>	<b>-2,749.85</b>	<b>1,377.85</b>	<b>-9,116.66</b>	<b>-7,738.81</b>
<b>Dividends and Interest</b>	<b>1,806.94</b>	<b>0.00</b>	<b>1,806.94</b>	<b>5,269.59</b>	<b>0.00</b>	<b>5,269.59</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-271.04</b>	<b>-271.04</b>	<b>0.00</b>	<b>-790.43</b>	<b>-790.43</b>



March 1, 2021 - March 31, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	1,252.24	0.00	1,252.24	3,329.15	0.00	3,329.15
<b>Total Cash</b>	<b>1,252.24</b>	<b>0.00</b>	<b>1,252.24</b>	<b>3,329.15</b>	<b>0.00</b>	<b>3,329.15</b>
<b>Totals</b>	<b>4,437.03</b>	<b>-4,398.74</b>	<b>38.29</b>	<b>9,976.59</b>	<b>-9,907.09</b>	<b>69.50</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
03/05/21		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 72606				959.47 1,252.24	USD AUD
03/09/21	03/05/21	PURCHASED GEN	GENESIS HEALTHCARE INC CL A COM UNSOLICITED ORDER	2,180.000	0.4476		-995.72 -1,294.15	USD AUD
03/09/21	03/05/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	170.000	6.6000		-1,141.95 -1,484.20	USD AUD
03/11/21	03/09/21	SOLD GEN	GENESIS HEALTHCARE INC CL A COM UNSOLICITED ORDER ALLOCATED ORDER YOUR BROKER ACTED AS AGENT	-2,180.000	0.5000		1,070.04 1,377.85	USD AUD
03/11/21	03/09/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	155.000	6.6320		-1,047.91 -1,349.35	USD AUD
03/31/21		CASH DIVIDEND RECEIVED OXLC	20385 SHRS OXFORD LANE CAP CORP COM RD 03/17 PD 03/31/21				1,375.99 1,806.94	USD AUD
03/31/21		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 20385 SHRS OXFORD LANE CAP CORP COM RD 03/17 PD 03/31/21				-206.40 -271.04	USD AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>13.52</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>38.29</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage



account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

#### **Elimination of Paper Invoices for Annual Retirement Account Maintenance Fees**

Going digital is more important than ever before, and the benefits of electronic delivery (eDelivery)- speed, convenience and safety- are clear. If you currently have a retirement account that is subject to an annual maintenance fee, beginning in April, Pershing will discontinue the physical mailing of your annual maintenance fee invoice. These invoices will continue to be posted online and will contain details on your payment options so you may select the method that is most convenient for you. You can access them by logging into your account and selecting Documents, then viewing under Account Notifications. If you are already enrolled for eDelivery, no action is required- you will continue to receive your notification when this document is available.

If you would like to receive email notifications when this document is posted online and you are not yet enrolled for eDelivery, log in to your brokerage account, select " Go Paperless" at the top of any page and follow the on-screen prompts for setup. Enrollment can be activated as quickly as the day you register, and you will be notified when documents are available in an online, password-protected portal.

Contact your investment professional if you have any questions about any of our efficient digital tools.

#### **MARCH STATEMENT MESSAGE**

#### **PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION STATEMENT OF FINANCIAL CONDITION DATED DECEMBER 31, 2020**

On December 31, 2020, Pershing regulatory net capital of \$2.78 billion was 17.35% of aggregate debit items and \$2.46 billion in excess of the minimum requirement. A complete copy of the December 31, 2020 Statement of Financial Condition is available at [www.pershing.com/statement-of-financial-condition](http://www.pershing.com/statement-of-financial-condition). You may request a free printed copy by calling (888) 860-8510.

#### **SECURITIES INVESTOR PROTECTION CORPORATION® (SIPC®) INFORMATION**

Information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at [www.sipc.org](http://www.sipc.org) or by telephone at (202) 371-8300. An investment in a bank deposit program insured by the Federal Deposit Insurance Corporation (FDIC) is covered by FDIC insurance (up to allowable limits), but not eligible for SIPC coverage. Please review your statement for additional information on the sweep product in your brokerage account.

#### **FINANCIAL INDUSTRY REGULATORY AUTHORITY® (FINRA®) INVESTOR EDUCATION AND PROTECTION**

A brochure that includes information describing FINRA BrokerCheck® may be obtained from FINRA at [www.finra.org](http://www.finra.org). The FINRA BrokerCheck hotline number is (800) 289-9999.

#### **MUNICIPAL SECURITIES RULEMAKING BOARD® (MSRB®) RULE G-10 INVESTOR AND MUNICIPAL ADVISORY CLIENT EDUCATION AND PROTECTION**

An investor brochure that describes the protections available under MSRB rules and instructions on how to file a complaint with an appropriate regulatory authority can be found on the MSRB website at [www.msrb.org](http://www.msrb.org). Pershing is registered with the Securities and Exchange Commission (SEC) and MSRB, and is a member of FINRA and the New York Stock Exchange (NYSE).

#### **MARGIN DISCLOSURE**

Securities held in your margin account will be used as collateral for margin loans made to you. Some firms increase the rate of interest Pershing charges on margin loans and in those cases, Pershing and your firm share in the interest you pay. If the securities in your margin account decline in value, your financial organization or Pershing can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with Pershing to maintain the required equity in the margin account. It is important that you fully understand the risks involved in purchasing securities on margin. These risks include:

- \* You may lose more funds or securities than you deposited in your margin account.
- \* Your financial organization or Pershing may force the sale of securities or other assets in your account(s).



March 1, 2021 - March 31, 2021  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Messages *(continued)*

- \* Your financial organization or Pershing can sell your securities or other assets in your account(s) without contacting you.
- \* You are not entitled to choose which securities or other assets in your account(s) are to be liquidated or sold to meet a margin call.
- \* Your financial organization or Pershing can increase its maintenance margin requirements at any time without advance written notice to you.
- \* You are not entitled to an extension of time on a margin call.

Your Margin Agreement with Pershing and your firm outlines your important obligations. The Margin Agreement is a legally binding contract and it cannot be modified by conduct. The failure on the part of Pershing or your firm at any time to enforce its rights under the Margin Agreement will not, in any way, be deemed to waive, modify or relax any of the rights granted to Pershing or your firm to deal with the collateral on all loans advanced to you.

### **SUBSTITUTE PAYMENT REIMBURSEMENT**

As permitted under your Margin Agreement, Pershing may lend securities in your account when there is a debit balance. You are not entitled to receive a dividend when your securities are on loan over an ex-dividend date. Pershing may issue a substitute payment in lieu of the dividend and compensate you for the tax difference.

A substitute payment received in lieu of a dividend may be eligible for a reimbursement to your account only if the account is open on the reimbursement date. Please note that these reimbursements are: (1) credited at Pershing's discretion; (2) subject to change; and (3) may be eliminated without advance notification. Pershing suggests that you contact your tax advisor to discuss the treatment of substitute payments.

### **CASH BALANCE/"FLOAT" DISCLOSURE**

Pershing obtains a financial benefit attributable to the cash balances in any account (including Employee Retirement Income Security Act accounts) that are held by Pershing in accounts held with major money center banks (the names of which will be provided upon request). Pershing's financial benefit is in the form of either interest on such balances (often paid at the federal funds rate) and/or reductions in expenses that Pershing would otherwise pay to such banks.

These cash balances result from: (1) cash awaiting investment; or (2) cash pending distribution. With respect to cash awaiting investment (e.g., new contributions), Pershing obtains such financial benefit until the funds are invested in a money market fund or are used to purchase securities. If an account agreement provides for the automatic investment into a money market fund, such investment will take place on the day after the receipt of cash (and the financial benefit will be one day), unless timely instructions are received to manually purchase money fund shares on the same day that cash is received. If the account agreement does not provide for automatic investment into a money market fund, such investment will take place on the day after the receipt of appropriate instructions.

When Pershing receives a request for a distribution by check, the account is charged (debited) on the date the check is written. Pershing mails disbursement checks on the same day that they are written. Pershing may obtain the financial benefit described above from the date the check is written until the date the check is presented for payment, the timing of which is beyond Pershing's control. When a distribution is requested using an Automated Clearing House instruction, Pershing receives a one-day financial benefit in connection with the distribution. If the distribution is made using the Federal Reserve wire system, Pershing receives no financial benefit in connection with the distribution.

### **PAYMENT FOR ORDER FLOW PRACTICES**

Pershing sends certain equity orders to exchanges or broker-dealers for execution. Some of these market centers provide payments to Pershing or charge access fees depending upon the characteristics of the order and execution. The details of these payments and fees are available upon written request.

Pershing receives payments for directing listed options order flow to options exchanges through broker-dealers, which allows Pershing to access price improvement auctions on the various exchanges. Generally, Pershing receives a per-option contract cash payment. This disclosure only applies to orders directed to Pershing by your firm. For a list of organizations that pay Pershing for order flow, please visit [www.orderroutingdisclosure.com](http://www.orderroutingdisclosure.com).

## Messages *(continued)*

Pershing executes certain equity orders as principal or routes orders to an affiliate (BNY Mellon Capital Markets, LLC), which may also execute as principal while facilitating the trade as a market maker.

A copy of the full annual disclosure, including information on revenue sharing, can be found on our website at [www.pershing.com/disclosures/annual.pdf](http://www.pershing.com/disclosures/annual.pdf).

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.



March 1, 2021 - March 31, 2021  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**





## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT





JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

February 1, 2021 - February 28, 2021  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>161,056.20</b>
Deposits (Cash & Securities)	2,076.91
Dividends, Interest and Other Income	1,749.41
Other Transactions	-262.41
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-1,109.56</b>
<b>ENDING ACCOUNT VALUE</b>	<b>163,510.55</b>
Estimated Annual Income	20,993.01

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	2,930.66	1,527.43
99%	Mutual Funds	158,125.54	161,983.12
100%	<b>Account Total</b>	<b>161,056.20</b>	<b>163,510.55</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

**Identification Number:** 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

**Contact Information**

**E-Mail Address:**  
 commsecinternationaldesk@cba.com.au

**Client Service Information**

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✓	Prospectus*
✓	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.2919	0.7740

Exchange rates are based on interbank exchange rates as of 02/26/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,182.23	1,527.43
<b>Total Global Cash Balance</b>		<b>1,527.43</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,749.41	0.00	3,462.65	0.00
<b>Total Income</b>	<b>1,749.41</b>	<b>0.00</b>	<b>3,462.65</b>	<b>0.00</b>



February 1, 2021 - February 28, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		2,248.11	1,182.23	USD		
		2,930.66	1,527.43	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>2,248.11</b>	<b>1,182.23</b>	<b>USD</b>	<b>0.00</b>	
		<b>2,930.66</b>	<b>1,527.43</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	20,060.000	6.2500	125,375.00	USD	16,248.60	12.96%
Security Identifier: OXLC			161,983.12	AUD	20,993.01	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>125,375.00</b>	<b>USD</b>	<b>16,248.60</b>	
			<b>161,983.12</b>	<b>AUD</b>	<b>20,993.01</b>	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	126,557.23	USD	0.00	16,248.60
	163,510.55	AUD	0.00	20,993.01
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	<b>163,510.55</b>		<b>0.00</b>	<b>20,993.01</b>

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-4,988.96	-4,988.96	0.00	-4,988.96	-4,988.96
<b>Total Securities</b>	<b>0.00</b>	<b>-4,988.96</b>	<b>-4,988.96</b>	<b>0.00</b>	<b>-4,988.96</b>	<b>-4,988.96</b>
<b>Dividends and Interest</b>	<b>1,749.41</b>	<b>0.00</b>	<b>1,749.41</b>	<b>3,462.65</b>	<b>0.00</b>	<b>3,462.65</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-262.41</b>	<b>-262.41</b>	<b>0.00</b>	<b>-519.39</b>	<b>-519.39</b>



February 1, 2021 - February 28, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	2,076.91	0.00	2,076.91	2,076.91	0.00	2,076.91
<b>Total Cash</b>	<b>2,076.91</b>	<b>0.00</b>	<b>2,076.91</b>	<b>2,076.91</b>	<b>0.00</b>	<b>2,076.91</b>
<b>Totals</b>	<b>3,826.32</b>	<b>-5,251.37</b>	<b>-1,425.05</b>	<b>5,539.56</b>	<b>-5,508.35</b>	<b>31.21</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
02/01/21		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 28888				1,581.78 2,076.91	USD AUD	
02/03/21	02/01/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER ALLOCATED ORDER YOUR BROKER ACTED AS AGENT	250.000	6.4110		-1,611.21 -2,116.11	USD AUD	
02/03/21	02/01/21	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER AVERAGE UNIT PRICE TRANSACTION YOUR BROKER ACTED AS AGENT	340.000	6.3997		-2,187.39 -2,872.85	USD AUD	
02/26/21		CASH DIVIDEND RECEIVED OXLC	20060 SHRS OXFORD LANE CAP CORP COM RD 02/12 PD 02/26/21				1,354.05 1,749.41	USD AUD	
02/26/21		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 20060 SHRS OXFORD LANE CAP CORP COM RD 02/12 PD 02/26/21				-203.11 -262.41	USD AUD	
<b>Total Value of Transactions</b>							<b>0.00</b>	<b>-1,065.88</b>	<b>USD</b>
<b>Total AUD Equivalent</b>							<b>0.00</b>	<b>-1,425.05</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

### Elimination of Paper Invoices for Annual Retirement Account Maintenance Fees



## Messages *(continued)*

Going digital is more important than ever before, and the benefits of electronic delivery (eDelivery) - speed, convenience and safety - are clear. If you currently have a retirement account that is subject to an annual maintenance fee, beginning in April, Pershing will discontinue the physical mailing of your annual maintenance fee invoice. These invoices will continue to be posted online and will contain details on your payment options so you may select the method that is most convenient for you. You can access them by logging into your account and selecting Documents, then viewing under Account Notifications. If you are already enrolled for eDelivery, no action is required - you will continue to receive your notification when this document is available.

If you would like to receive email notifications when this document is posted online and you are not yet enrolled for eDelivery, log in to your brokerage account, select "Go Paperless" at the top of any page and follow the on-screen prompts for setup. Enrollment can be activated as quickly as the day you register, and you will be notified when documents are available in an online, password-protected portal.

Contact your investment professional if you have any questions about any of our efficient digital tools.

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.



February 1, 2021 - February 28, 2021

JASON KEITH STILL

Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### Important Arbitration Disclosures *(continued)*

- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.



JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

January 1, 2021 - January 31, 2021  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>137,995.71</b>
Dividends, Interest and Other Income	1,713.24
Other Transactions	-256.98
<b>Net Change in Portfolio<sup>1</sup></b>	<b>21,604.23</b>
<b>ENDING ACCOUNT VALUE</b>	<b>161,056.20</b>
Estimated Annual Income	20,558.86

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	1,465.99	2,930.66
98%	Mutual Funds	136,529.72	158,125.54
100%	<b>Account Total</b>	<b>137,995.71</b>	<b>161,056.20</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000  
 COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information  
**E-Mail Address:**  
 commsecinternationaldesk@cba.com.au

Client Service Information  
**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU





## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✓	Prospectus*
✓	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3036	0.7671

Exchange rates are based on interbank exchange rates as of 01/29/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	2,248.11	2,930.66
<b>Total Global Cash Balance</b>		<b>2,930.66</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,713.24	0.00	1,713.24	0.00
<b>Total Income</b>	<b>1,713.24</b>	<b>0.00</b>	<b>1,713.24</b>	<b>0.00</b>



January 1, 2021 - January 31, 2021  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio</b>						
<b>Cash Balance</b>						
		1,131.01	2,248.11	USD		
		1,465.98	2,930.66	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		1,131.01	2,248.11	USD	0.00	
		1,465.98	2,930.66	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 98.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	19,470.000	6.2300	121,298.10	USD	15,770.70	13.00%
Security Identifier: OXLC			158,125.54	AUD	20,558.86	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>						
			121,298.10	USD	15,770.70	
			158,125.54	AUD	20,558.86	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	123,546.21	USD	0.00	15,770.70
	161,056.20	AUD	0.00	20,558.86
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	161,056.20		0.00	20,558.86

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	1,713.24	0.00	1,713.24	1,713.24	0.00	1,713.24
<b>Taxes Withheld</b>	0.00	-256.98	-256.98	0.00	-256.98	-256.98
<b>Totals</b>	1,713.24	-256.98	1,456.26	1,713.24	-256.98	1,456.26



January 1, 2021 - January 31, 2021

JASON KEITH STILL

Base Currency: AUSTRALIAN DOLLAR (AUD)

### Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
01/29/21	CASH DIVIDEND RECEIVED	19470 SHRS OXFORD LANE CAP CORP COM RD 01/15 PD				1,314.23	USD
	OXC	01/29/21				1,713.24	AUD
01/29/21	NON-RESIDENT ALIEN TAX	NRA TAX WITHHELD ON 19470 SHRS OXFORD LANE CAP				-197.13	USD
	OXC	CORP COM RD 01/15 PD 01/29/21				-256.98	AUD
<b>Total Value of Transactions</b>					<b>0.00</b>	<b>1,117.10</b>	<b>USD</b>
<b>Total AUD Equivalent</b>					<b>0.00</b>	<b>1,456.26</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

#### Elimination of Paper Invoices for Annual Retirement Account Maintenance Fees

Going digital is more important than ever before, and the benefits of electronic delivery (eDelivery)- speed, convenience and safety- are clear. If you currently have a retirement account that is subject to an annual maintenance fee, beginning in April, Pershing will discontinue the physical mailing of your annual maintenance fee invoice. These invoices will continue to be posted online and will contain details on your payment options so you may select the method that is most convenient for you. You can access them by logging into your account and selecting Documents, then viewing under Account Notifications. If you are already enrolled for eDelivery, no action is required- you will continue to receive your notification when this document is available.

If you would like to receive email notifications when this document is posted online and you are not yet enrolled for eDelivery, log in to your brokerage account, select " Go Paperless" at the top of any page and follow the on-screen prompts for setup. Enrollment can be activated as quickly as the day you register, and you will be notified when documents are available in an online, password-protected portal.

Contact your investment professional if you have any questions about any of our efficient digital tools.



## Important Information and Disclosures

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- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
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- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

December 1, 2020 - December 31, 2020  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>132,602.50</b>
Deposits (Cash & Securities)	511.61
Dividends, Interest and Other Income	1,703.47
Fees	-4.78
Other Transactions	-255.51
<b>Net Change in Portfolio<sup>1</sup></b>	<b>3,438.42</b>
<b>ENDING ACCOUNT VALUE</b>	<b>137,995.71</b>
Estimated Annual Income	20,441.60

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	2,451.89	1,465.99
99%	Mutual Funds	130,150.61	136,529.72
100%	<b>Account Total</b>	<b>132,602.50</b>	<b>137,995.71</b>

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus*
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

### E-mail notifications are delivered to the following e-mail address(es):

j#####@navstar.com  
 j#####@yahoo.com  
 \*j#####@navstar.com is on file for these documents  
 The above e-mail address is partially masked for your security.  
 Please log in to your account to review the full e-mail address.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.2961	0.7715

Exchange rates are based on interbank exchange rates as of 12/31/2020. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,131.01	1,465.99
<b>Total Global Cash Balance</b>		<b>1,465.99</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,703.47	0.00	12,768.91	0.00
<b>Total Income</b>	<b>1,703.47</b>	<b>0.00</b>	<b>12,768.91</b>	<b>0.00</b>



December 1, 2020 - December 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,806.31	1,131.01	USD		
		2,451.89	1,465.99	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		1,806.31	1,131.01	USD	0.00	
		2,451.89	1,465.99	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	19,470.000	5.4100	105,332.70	USD	15,770.70	14.97%
Security Identifier: OXLC			136,529.72	AUD	20,441.60	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>						
			105,332.70	USD	15,770.70	
			136,529.72	AUD	20,441.60	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	106,463.71	USD	0.00	15,770.70
	137,995.71	AUD	0.00	20,441.60
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	137,995.71		0.00	20,441.60

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.





## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-2,879.42	-2,879.42	0.00	-99,004.58	-99,004.58
<b>Total Securities</b>	<b>0.00</b>	<b>-2,879.42</b>	<b>-2,879.42</b>	<b>0.00</b>	<b>-99,004.58</b>	<b>-99,004.58</b>
<b>Dividends and Interest</b>	<b>1,703.47</b>	<b>0.00</b>	<b>1,703.47</b>	<b>12,768.91</b>	<b>0.00</b>	<b>12,768.91</b>
<b>Fees</b>	<b>0.00</b>	<b>-4.78</b>	<b>-4.78</b>	<b>0.00</b>	<b>-17.30</b>	<b>-17.30</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-255.51</b>	<b>-255.51</b>	<b>0.00</b>	<b>-1,915.31</b>	<b>-1,915.31</b>



December 1, 2020 - December 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	511.61	0.00	511.61	91,107.60	0.00	91,107.60
<b>Total Cash</b>	<b>511.61</b>	<b>0.00</b>	<b>511.61</b>	<b>91,107.60</b>	<b>0.00</b>	<b>91,107.60</b>
<b>Totals</b>	<b>2,215.08</b>	<b>-3,139.71</b>	<b>-924.63</b>	<b>103,876.51</b>	<b>-100,937.19</b>	<b>2,939.32</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/03/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 06154				380.85 511.61	USD AUD
12/10/20		PAPER SURCHARGE - STATEMENTS USD999997	Statement Paper Surcharge IBD:OAC OFF:OMC IP:000 OCT 2020 STMT FEE				-1.80 -2.39	USD AUD
12/10/20		PAPER SURCHARGE - STATEMENTS USD999997	Statement Paper Surcharge IBD:OAC OFF:OMC IP:000 SEPT 2020 STMT FEE				-1.80 -2.39	USD AUD
12/14/20	12/10/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	370.000	5.8100		-2,169.65 -2,879.42	USD AUD
12/31/20		CASH DIVIDEND RECEIVED OXLC	19470 SHRS OXFORD LANE CAP CORP COM RD 12/16 PD 12/31/20				1,314.23 1,703.47	USD AUD
12/31/20		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 19470 SHRS OXFORD LANE CAP CORP COM RD 12/16 PD 12/31/20				-197.13 -255.51	USD AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>-675.30</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>-924.63</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional



## Messages *(continued)*

information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

### Elimination of Paper Invoices for Annual Retirement Account Maintenance Fees

Going digital is more important than ever before, and the benefits of electronic delivery (eDelivery)- speed, convenience and safety- are clear. If you currently have a retirement account that is subject to an annual maintenance fee, beginning in April, Pershing will discontinue the physical mailing of your annual maintenance fee invoice. These invoices will continue to be posted online and will contain details on your payment options so you may select the method that is most convenient for you. You can access them by logging into your account and selecting Documents, then viewing under Account Notifications. If you are already enrolled for eDelivery, no action is required- you will continue to receive your notification when this document is available.

If you would like to receive email notifications when this document is posted online and you are not yet enrolled for eDelivery, log in to your brokerage account, select " Go Paperless" at the top of any page and follow the on-screen prompts for setup. Enrollment can be activated as quickly as the day you register, and you will be notified when documents are available in an online, password-protected portal.

Contact your investment professional if you have any questions about any of our efficient digital tools.

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.



December 1, 2020 - December 31, 2020

JASON KEITH STILL

Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

November 1, 2020 - November 30, 2020  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>117,875.13</b>
Deposits (Cash & Securities)	1,450.88
Dividends, Interest and Other Income	1,750.03
Other Transactions	-262.50
<b>Net Change in Portfolio<sup>1</sup></b>	<b>11,788.96</b>
<b>ENDING ACCOUNT VALUE</b>	<b>132,602.50</b>
Estimated Annual Income	21,000.40

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	2,529.21	2,451.89
98%	Mutual Funds	115,345.92	130,150.61
100%	<b>Account Total</b>	<b>117,875.13</b>	<b>132,602.50</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3574	0.7367

Exchange rates are based on interbank exchange rates as of 11/30/2020. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,806.31	2,451.89
<b>Total Global Cash Balance</b>		<b>2,451.89</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,750.03	0.00	11,065.44	0.00
<b>Total Income</b>	<b>1,750.03</b>	<b>0.00</b>	<b>11,065.44</b>	<b>0.00</b>





November 1, 2020 - November 30, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio</b>						
Cash Balance		1,775.76	1,806.31	USD		
		2,529.21	2,451.89	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,775.76</b>	<b>1,806.31</b>	<b>USD</b>	<b>0.00</b>	
		<b>2,529.21</b>	<b>2,451.89</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 98.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	19,100.000	5.0200	95,882.00	USD	15,471.00	16.13%
Security Identifier: OXLC			130,150.61	AUD	21,000.40	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>95,882.00</b>	<b>USD</b>	<b>15,471.00</b>	
			<b>130,150.61</b>	<b>AUD</b>	<b>21,000.40</b>	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	<b>97,688.31</b>	<b>USD</b>	<b>0.00</b>	<b>15,471.00</b>
	<b>132,602.50</b>	<b>AUD</b>	<b>0.00</b>	<b>21,000.40</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	<b>132,602.50</b>		<b>0.00</b>	<b>21,000.40</b>

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.





## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-2,918.64	-2,918.64	0.00	-96,125.16	-96,125.16
<b>Total Securities</b>	<b>0.00</b>	<b>-2,918.64</b>	<b>-2,918.64</b>	<b>0.00</b>	<b>-96,125.16</b>	<b>-96,125.16</b>
<b>Dividends and Interest</b>	<b>1,750.03</b>	<b>0.00</b>	<b>1,750.03</b>	<b>11,065.44</b>	<b>0.00</b>	<b>11,065.44</b>
<b>Fees</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-12.52</b>	<b>-12.52</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-262.50</b>	<b>-262.50</b>	<b>0.00</b>	<b>-1,659.80</b>	<b>-1,659.80</b>



November 1, 2020 - November 30, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	1,450.88	0.00	1,450.88	90,595.99	0.00	90,595.99
<b>Total Cash</b>	<b>1,450.88</b>	<b>0.00</b>	<b>1,450.88</b>	<b>90,595.99</b>	<b>0.00</b>	<b>90,595.99</b>
<b>Totals</b>	<b>3,200.91</b>	<b>-3,181.14</b>	<b>19.77</b>	<b>101,661.43</b>	<b>-97,797.48</b>	<b>3,863.95</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
11/03/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 48654				362.53 505.90	USD AUD	
11/12/20	11/09/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	440.000	4.7670		-2,119.23 -2,918.64	USD AUD	
11/20/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 89146				531.91 727.74	USD AUD	
11/24/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 14940				159.48 217.24	USD AUD	
11/30/20		CASH DIVIDEND RECEIVED OXLC	19100 SHRS OXFORD LANE CAP CORP COM RD 11/13 PD 11/30/20				1,289.25 1,750.03	USD AUD	
11/30/20		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 19100 SHRS OXFORD LANE CAP CORP COM RD 11/13 PD 11/30/20				-193.39 -262.50	USD AUD	
<b>Total Value of Transactions</b>							<b>0.00</b>	<b>30.55</b>	<b>USD</b>
<b>Total AUD Equivalent</b>							<b>0.00</b>	<b>19.77</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Please note the following information for Pershing's 2020 IRS Form 1099 (B, DIV, INT, MISC and OID): Your Form 1099 will be delivered as early as possible, beginning January 31, 2021. By February 15, you will be mailed either your Form 1099 or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if we have not received and processed final information from issuers and trustees of securities that you hold by the as of date of the February 15 1099 mailing. You will also be sent the notice if your information is still being reviewed and finalized. The notice will inform you of the securities that are pending final reporting and provides the anticipated mail date of your 1099. Your 1099 will be mailed no later than March 15, 2021.



## Messages *(continued)*

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

## Important Information and Disclosures

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- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative



November 1, 2020 - November 30, 2020  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

### Important Information and Disclosures *(continued)*

#### Important Arbitration Agreement *(continued)*

class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.





JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

October 1, 2020 - October 31, 2020  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>110,083.21</b>
Deposits (Cash & Securities)	5,718.36
Dividends, Interest and Other Income	1,743.02
Other Transactions	-261.45
<b>Net Change in Portfolio<sup>1</sup></b>	<b>591.99</b>
<b>ENDING ACCOUNT VALUE</b>	<b>117,875.13</b>
Estimated Annual Income	21,527.69

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
2%	Cash, Money Funds, and Bank Deposits	1,464.78	2,529.21
98%	Mutual Funds	108,618.43	115,345.92
100%	<b>Account Total</b>	<b>110,083.21</b>	<b>117,875.13</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4242	0.7021

Exchange rates are based on interbank exchange rates as of 10/30/2020. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,775.76	2,529.21
<b>Total Global Cash Balance</b>		<b>2,529.21</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,743.02	0.00	9,315.41	0.00
<b>Total Income</b>	<b>1,743.02</b>	<b>0.00</b>	<b>9,315.41</b>	<b>0.00</b>



October 1, 2020 - October 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio</b>						
Cash Balance		1,049.66	1,775.76	USD		
		1,464.77	2,529.21	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,049.66</b>	<b>1,775.76</b>	<b>USD</b>	<b>0.00</b>	
		<b>1,464.77</b>	<b>2,529.21</b>	<b>AUD</b>	<b>0.00</b>	
Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 98.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	18,660.000	4.3400	80,984.40	USD	15,114.60	18.66%
Security Identifier: OXLC			115,345.92	AUD	21,527.69	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>80,984.40</b>	<b>USD</b>	<b>15,114.60</b>	
			<b>115,345.92</b>	<b>AUD</b>	<b>21,527.69</b>	
			Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>			<b>82,760.16</b>	<b>USD</b>	<b>0.00</b>	<b>15,114.60</b>
			<b>117,875.13</b>	<b>AUD</b>	<b>0.00</b>	<b>21,527.69</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>			Market Value		Accrued Interest	Estimated Annual Income
			<b>117,875.13</b>		<b>0.00</b>	<b>21,527.69</b>

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-6,170.11	-6,170.11	0.00	-93,206.52	-93,206.52
<b>Total Securities</b>	<b>0.00</b>	<b>-6,170.11</b>	<b>-6,170.11</b>	<b>0.00</b>	<b>-93,206.52</b>	<b>-93,206.52</b>
<b>Dividends and Interest</b>	<b>1,743.02</b>	<b>0.00</b>	<b>1,743.02</b>	<b>9,315.41</b>	<b>0.00</b>	<b>9,315.41</b>
<b>Fees</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-12.52</b>	<b>-12.52</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-261.45</b>	<b>-261.45</b>	<b>0.00</b>	<b>-1,397.30</b>	<b>-1,397.30</b>





October 1, 2020 - October 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	5,718.36	0.00	5,718.36	89,145.11	0.00	89,145.11
<b>Total Cash</b>	<b>5,718.36</b>	<b>0.00</b>	<b>5,718.36</b>	<b>89,145.11</b>	<b>0.00</b>	<b>89,145.11</b>
<b>Totals</b>	<b>7,461.38</b>	<b>-6,431.56</b>	<b>1,029.82</b>	<b>98,460.52</b>	<b>-94,616.34</b>	<b>3,844.18</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
10/07/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 38016				1,039.35 1,456.48	USD AUD
10/14/20	10/09/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	440.000	4.6300		-2,058.95 -2,866.81	USD AUD
10/21/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 72795				2,289.33 3,214.44	USD AUD
10/30/20	10/28/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	530.000	4.3349		-2,319.25 -3,303.30	USD AUD
10/30/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 62719				735.41 1,047.44	USD AUD
10/30/20		CASH DIVIDEND RECEIVED OXLC	18130 SHRS OXFORD LANE CAP CORP COM RD 10/16 PD 10/30/20				1,223.78 1,743.02	USD AUD
10/30/20		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 18130 SHRS OXFORD LANE CAP CORP COM RD 10/16 PD 10/30/20				-183.57 -261.45	USD AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>726.10</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>1,029.82</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

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## Messages *(continued)*

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- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
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- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

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- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
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- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
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October 1, 2020 - October 31, 2020  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

### Important Information and Disclosures *(continued)*

#### Important Arbitration Agreement *(continued)*

(III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.





JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

September 1, 2020 - September 30, 2020  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>102,255.99</b>
Deposits (Cash & Securities)	516.88
Dividends, Interest and Other Income	1,666.31
Fees	-7.38
Other Transactions	-249.94
<b>Net Change in Portfolio<sup>1</sup></b>	<b>5,901.35</b>
<b>ENDING ACCOUNT VALUE</b>	<b>110,083.21</b>
Estimated Annual Income	19,995.66

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	1,359.25	1,464.78
99%	Mutual Funds	100,896.74	108,618.43
100%	<b>Account Total</b>	<b>102,255.99</b>	<b>110,083.21</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

**Identification Number:** 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

**Contact Information**

**E-Mail Address:**  
 commsecinternationaldesk@cba.com.au

**Client Service Information**

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3954	0.7166

Exchange rates are based on interbank exchange rates as of 09/30/2020. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,049.66	1,464.78
<b>Total Global Cash Balance</b>		<b>1,464.78</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,666.31	0.00	7,572.39	0.00
<b>Total Income</b>	<b>1,666.31</b>	<b>0.00</b>	<b>7,572.39</b>	<b>0.00</b>



September 1, 2020 - September 30, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,005.03	1,049.66	USD		
		1,359.24	1,464.78	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		1,005.03	1,049.66	USD	0.00	
		1,359.24	1,464.78	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	17,690.000	4.4000	77,836.00	USD	14,328.90	18.40%
Security Identifier: OXLC			108,618.43	AUD	19,995.66	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>						
			77,836.00	USD	14,328.90	
			108,618.43	AUD	19,995.66	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	78,885.66	USD	0.00	14,328.90
	110,083.21	AUD	0.00	19,995.66
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	110,083.21		0.00	19,995.66

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-1,839.95	-1,839.95	0.00	-87,036.41	-87,036.41
<b>Total Securities</b>	<b>0.00</b>	<b>-1,839.95</b>	<b>-1,839.95</b>	<b>0.00</b>	<b>-87,036.41</b>	<b>-87,036.41</b>
<b>Dividends and Interest</b>	<b>1,666.31</b>	<b>0.00</b>	<b>1,666.31</b>	<b>7,572.39</b>	<b>0.00</b>	<b>7,572.39</b>
<b>Fees</b>	<b>0.00</b>	<b>-7.38</b>	<b>-7.38</b>	<b>0.00</b>	<b>-12.52</b>	<b>-12.52</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-249.94</b>	<b>-249.94</b>	<b>0.00</b>	<b>-1,135.85</b>	<b>-1,135.85</b>



September 1, 2020 - September 30, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

**Activity Summary (continued)**

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	516.88	0.00	516.88	83,426.75	0.00	83,426.75
<b>Total Cash</b>	<b>516.88</b>	<b>0.00</b>	<b>516.88</b>	<b>83,426.75</b>	<b>0.00</b>	<b>83,426.75</b>
<b>Totals</b>	<b>2,183.19</b>	<b>-2,097.27</b>	<b>85.92</b>	<b>90,999.14</b>	<b>-88,184.78</b>	<b>2,814.36</b>

**Transactions in Date Sequence**

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
09/08/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 09441				373.81 516.88	USD AUD	
09/10/20		PAPER SURCHARGE - STATEMENTS USD999997	Statement Paper Surcharge IBD:OAC OFF:OMC IP:000 JUNE 2020 STMT FEE				-1.80 -2.46	USD AUD	
09/10/20		PAPER SURCHARGE - STATEMENTS USD999997	Statement Paper Surcharge IBD:OAC OFF:OMC IP:000 AUG 2020 STMT FEE				-1.80 -2.46	USD AUD	
09/10/20		PAPER SURCHARGE - STATEMENTS USD999997	Statement Paper Surcharge IBD:OAC OFF:OMC IP:000 JULY 2020 STMT FEE				-1.80 -2.46	USD AUD	
09/11/20	09/09/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	300.000	4.3900		-1,338.75 -1,839.95	USD AUD	
09/30/20		CASH DIVIDEND RECEIVED OXLC	17690 SHRS OXFORD LANE CAP CORP COM RD 09/16 PD 09/30/20				1,194.08 1,666.31	USD AUD	
09/30/20		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 17690 SHRS OXFORD LANE CAP CORP COM RD 09/16 PD 09/30/20				-179.11 -249.94	USD AUD	
<b>Total Value of Transactions</b>							<b>0.00</b>	<b>44.63</b>	<b>USD</b>
<b>Total AUD Equivalent</b>							<b>0.00</b>	<b>85.92</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.





## Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis. Pershing's June Statement of Financial Condition is now available. On June 30, 2020, Pershing's net capital of \$2.75 billion was 16.38% of aggregate debit balances and exceeded the minimum requirements by \$2.42 billion. Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2020, Pershing's net capital of \$2.71 billion was 16.51% of aggregate debit balances and exceeded the minimum requirement by \$2.38 billion. A copy of the June 30, 2020, Statement of Financial Condition is available at [www.pershing.com/statement-of-financial-condition](http://www.pershing.com/statement-of-financial-condition). You may also request a free, printed copy by calling (888) 860-8510 or (201) 413-3333, option 1.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

European Union Shareholder Rights Directive II, effective on September 3, 2020, requires the disclosure of shareholder details when the issuer of equity securities with a registered office within the European Economic Area makes a request. If you identified your account to your financial organization as an objecting beneficial owner, this election will remain effective only for non-European Union issuer requests.

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.



September 1, 2020 - September 30, 2020

JASON KEITH STILL

Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

August 1, 2020 - August 31, 2020  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>100,924.72</b>
Deposits (Cash & Securities)	2,842.28
Dividends, Interest and Other Income	1,551.93
Other Transactions	-232.79
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-2,830.15</b>
<b>ENDING ACCOUNT VALUE</b>	<b>102,255.99</b>
Estimated Annual Income	19,050.43

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	1,470.06	1,359.25
99%	Mutual Funds	99,454.66	100,896.74
100%	<b>Account Total</b>	<b>100,924.72</b>	<b>102,255.99</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3524	0.7394

Exchange rates are based on interbank exchange rates as of 08/31/2020. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,005.03	1,359.25
<b>Total Global Cash Balance</b>		<b>1,359.25</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,551.93	0.00	5,906.08	0.00
<b>Total Income</b>	<b>1,551.93</b>	<b>0.00</b>	<b>5,906.08</b>	<b>0.00</b>



August 1, 2020 - August 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,054.03	1,005.03	USD		
		1,470.05	1,359.25	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,054.03</b>	<b>1,005.03</b>	<b>USD</b>	<b>0.00</b>	
		<b>1,470.05</b>	<b>1,359.25</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	17,390.000	4.2900	74,603.10	USD	14,085.90	18.88%
Security Identifier: OXLC			100,896.74	AUD	19,050.43	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>74,603.10</b>	<b>USD</b>	<b>14,085.90</b>	
			<b>100,896.74</b>	<b>AUD</b>	<b>19,050.43</b>	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	<b>75,608.13</b>	<b>USD</b>	<b>0.00</b>	<b>14,085.90</b>
	<b>102,255.99</b>	<b>AUD</b>	<b>0.00</b>	<b>19,050.43</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	<b>102,255.99</b>		<b>0.00</b>	<b>19,050.43</b>

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-4,223.54	-4,223.54	0.00	-85,196.46	-85,196.46
<b>Total Securities</b>	<b>0.00</b>	<b>-4,223.54</b>	<b>-4,223.54</b>	<b>0.00</b>	<b>-85,196.46</b>	<b>-85,196.46</b>
<b>Dividends and Interest</b>	<b>1,551.93</b>	<b>0.00</b>	<b>1,551.93</b>	<b>5,906.08</b>	<b>0.00</b>	<b>5,906.08</b>
<b>Fees</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-5.14</b>	<b>-5.14</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-232.79</b>	<b>-232.79</b>	<b>0.00</b>	<b>-885.91</b>	<b>-885.91</b>





August 1, 2020 - August 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	2,842.28	0.00	2,842.28	82,909.87	0.00	82,909.87
<b>Total Cash</b>	<b>2,842.28</b>	<b>0.00</b>	<b>2,842.28</b>	<b>82,909.87</b>	<b>0.00</b>	<b>82,909.87</b>
<b>Totals</b>	<b>4,394.21</b>	<b>-4,456.33</b>	<b>-62.12</b>	<b>88,815.95</b>	<b>-86,087.51</b>	<b>2,728.44</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
08/05/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 40940				368.99 511.27	USD AUD
08/10/20	08/06/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	300.000	4.6000		-1,401.75 -1,958.84	USD AUD
08/25/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 84757				1,672.04 2,331.01	USD AUD
08/28/20	08/26/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	390.000	4.2100		-1,663.65 -2,264.70	USD AUD
08/31/20		CASH DIVIDEND RECEIVED OXLC	17000 SHRS OXFORD LANE CAP CORP COM RD 08/17 PD 08/31/20				1,147.50 1,551.93	USD AUD
08/31/20		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 17000 SHRS OXFORD LANE CAP CORP COM RD 08/17 PD 08/31/20				-172.13 -232.79	USD AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>-49.00</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>-62.12</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.





## Messages *(continued)*

European Union Shareholder Rights Directive II, effective on September 3, 2020, requires the disclosure of shareholder details when the issuer of equity securities with a registered office within the European Economic Area makes a request. If you identified your account to your financial organization as an objecting beneficial owner, this election will remain effective only for non-European Union issuer requests.

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or



August 1, 2020 - August 31, 2020  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

### Important Information and Disclosures *(continued)*

#### **Important Arbitration Agreement** *(continued)*

(III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.





JASON KEITH STILL  
 29 GILBRETH BEND  
 TAPPING WA 6065  
 AUSTRALIA

July 1, 2020 - July 31, 2020  
 Account Number: OMC-268598  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>92,280.35</b>
Deposits (Cash & Securities)	7,650.29
Dividends, Interest and Other Income	1,412.13
Other Transactions	-211.82
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-206.23</b>
<b>ENDING ACCOUNT VALUE</b>	<b>100,924.72</b>
Estimated Annual Income	18,866.11

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	2,711.90	1,470.06
99%	Mutual Funds	89,568.45	99,454.66
100%	<b>Account Total</b>	<b>92,280.35</b>	<b>100,924.72</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:  
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3947	0.7170

Exchange rates are based on interbank exchange rates as of 07/31/2020. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	1,054.03	1,470.06
<b>Total Global Cash Balance</b>		<b>1,470.06</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Other Dividends	1,412.13	0.00	4,354.15	0.00
<b>Total Income</b>	<b>1,412.13</b>	<b>0.00</b>	<b>4,354.15</b>	<b>0.00</b>



July 1, 2020 - July 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		1,866.60	1,054.03	USD		
		2,711.89	1,470.06	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>1,866.60</b>	<b>1,054.03</b>	<b>USD</b>	<b>0.00</b>	
		<b>2,711.89</b>	<b>1,470.06</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>MUTUAL FUNDS 99.00% of Portfolio</b>						
OXFORD LANE CAP CORP COM	16,700.000	4.2700	71,309.00	USD	13,527.00	18.96%
Security Identifier: OXLC			99,454.66	AUD	18,866.11	
CUSIP: 691543102						
Closed End Fund						
<b>TOTAL MUTUAL FUNDS</b>			<b>71,309.00</b>	<b>USD</b>	<b>13,527.00</b>	
			<b>99,454.66</b>	<b>AUD</b>	<b>18,866.11</b>	

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	<b>72,363.03</b>	<b>USD</b>	<b>0.00</b>	<b>13,527.00</b>
	<b>100,924.72</b>	<b>AUD</b>	<b>0.00</b>	<b>18,866.11</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	<b>100,924.72</b>		<b>0.00</b>	<b>18,866.11</b>

Portfolio Holdings Disclosures

Pricing

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## Portfolio Holdings Disclosures *(continued)*

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

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### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-10,000.47	-10,000.47	0.00	-80,972.92	-80,972.92
<b>Total Securities</b>	<b>0.00</b>	<b>-10,000.47</b>	<b>-10,000.47</b>	<b>0.00</b>	<b>-80,972.92</b>	<b>-80,972.92</b>
<b>Dividends and Interest</b>	<b>1,412.13</b>	<b>0.00</b>	<b>1,412.13</b>	<b>4,354.15</b>	<b>0.00</b>	<b>4,354.15</b>
<b>Fees</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-5.14</b>	<b>-5.14</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-211.82</b>	<b>-211.82</b>	<b>0.00</b>	<b>-653.12</b>	<b>-653.12</b>



July 1, 2020 - July 31, 2020  
 JASON KEITH STILL  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

### Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Cash</b>						
Deposits	7,650.29	0.00	7,650.29	80,067.59	0.00	80,067.59
<b>Total Cash</b>	<b>7,650.29</b>	<b>0.00</b>	<b>7,650.29</b>	<b>80,067.59</b>	<b>0.00</b>	<b>80,067.59</b>
<b>Totals</b>	<b>9,062.42</b>	<b>-10,212.29</b>	<b>-1,149.87</b>	<b>84,421.74</b>	<b>-81,631.18</b>	<b>2,790.56</b>

### Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
07/20/20	07/16/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	400.000	4.2500		-1,721.75	USD	
							-2,456.48	AUD	
07/23/20		FEDERAL FUNDS RECEIVED USD999997	COMMONWEALTH BANK OF 83858				5,449.31	USD	
							7,650.29	AUD	
07/28/20	07/24/20	PURCHASED OXLC	OXFORD LANE CAP CORP COM UNSOLICITED ORDER	1,300.000	4.1300		-5,400.75	USD	
							-7,543.99	AUD	
07/31/20		CASH DIVIDEND RECEIVED OXLC	15000 SHRS OXFORD LANE CAP CORP COM RD 07/17 PD 07/31/20				1,012.50	USD	
							1,412.13	AUD	
07/31/20		NON-RESIDENT ALIEN TAX OXLC	NRA TAX WITHHELD ON 15000 SHRS OXFORD LANE CAP CORP COM RD 07/17 PD 07/31/20				-151.88	USD	
							-211.82	AUD	
<b>Total Value of Transactions</b>							<b>0.00</b>	<b>-812.57</b>	<b>USD</b>
<b>Total AUD Equivalent</b>							<b>0.00</b>	<b>-1,149.87</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

### Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

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effective only for non-European Union issuer requests.

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### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.





July 1, 2020 - July 31, 2020  
JASON KEITH STILL  
Base Currency: AUSTRALIAN DOLLAR (AUD)

**Important Information and Disclosures *(continued)***

**Important Arbitration Agreement *(continued)***

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

