



If not claimed return to  
GPO Box 2567  
Melbourne Victoria 3001

July 2022

Mr K St Ledger  
KJ & AC St Ledger Super Fund  
53 East Street  
SCARNESS QLD 4655

Dear Mr St Ledger,

### Your 30 June 2022 annual statement

Your 30 June 2022 MLC Wrap Investments Series 2 annual statement is enclosed.

Your statement is divided into two sections:

- a portfolio snapshot, and
- portfolio details of your investments.

It contains the latest unit prices available to us at 30 June 2022. Any transactions that were in progress at the end of the reporting period may not yet be visible as separate transactions. You can view your transactions and a current portfolio valuation by logging in to [mlc.com.au](https://mlc.com.au)

This information will help you complete your PAYG Instalment or Business Activity Statement. If you're not sure if you need to complete these, please speak to your financial or taxation adviser.

### Changes affecting your investments

Important information about changes affecting your investments over the last 12 months is available and published at [mlc.com.au/investnews](https://mlc.com.au/investnews)

Please regularly check the site to make sure you stay informed.

### Making additional investments

There are many ways you can make deposits to your account; by direct debit, BPAY®, EFT or you can set up a Regular Investment Facility. Please refer to the 'Other information' section in your statement for the BPAY® biller code and reference number.

#### We are here to help



Chat with us online at [mlc.com.au](https://mlc.com.au) or call us on **132 652** for more information.



Go online at [mlc.com.au](https://mlc.com.au) to register for online statements.



Update your details online at [mlc.com.au](https://mlc.com.au) today

**Issuer/Operator**  
Navigator Australia Limited  
ABN 45 006 302 987 AFSL 236466

GPO Box 2567  
Melbourne VIC 3001

Tel 132 652  
Fax (03) 9869 1595  
[mlc.com.au](https://mlc.com.au)

## Your audit report

The independent audit report on client statements will be available in late September 2022 at **mlc.com.au/annualreports** Alternatively, if you'd like to receive a free printed copy please call us and we'll mail you one.

If the report identifies any issues that should be brought to your attention, we'll send you a free printed copy no later than 30 September 2022.

## Any questions?

If you have any questions, please speak to your financial adviser Dgz Financial Planning Pty Ltd on **07 41517881** or call us between 8am and 6pm (AEST/AEDT), Monday to Friday.

Thank you for choosing MLC to look after your investment needs.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'F. Lombardo', written in a cursive style.

Frank Lombardo  
Chief Operating and Technology Officer

# portfolio snapshot



## KJ & AC St Ledger Super Fund

Account number: 21167200005

### Who to contact

#### Financial adviser details:

Dgz Financial Planning Pty Ltd  
Phone number: 07 41517881

#### MLC Wrap Platforms Client Services:

Phone number: 132 652

## Transaction summary

### MLC Wrap Investments Series 2

	Quarter ended 30 June 2022	Year ended 30 June 2022
<b>Opening balance</b>	<b>\$1,492,752.22</b>	<b>\$1,516,587.41</b>
Contributions	\$0.00	\$330,000.00
Initial fees	\$0.00	\$0.00
Withdrawals	(\$20,000.00)	(\$385,000.00)
Net earnings <sup>1</sup>	(\$111,813.83)	(\$100,443.05)
Other transactions	\$0.00	(\$205.97)
<i>(<sup>1</sup>after deducting your Adviser Service Fees of (\$3,698.37))</i>		
<b>Closing balance</b>	<b><u>\$1,360,938.39</u></b>	<b><u>\$1,360,938.39</u></b>

#### Email details for this account:

kerry.stledger@hotmail.com

### Compound investment returns to 30 June 2022

**1 year**  
-6.74% p.a.

**3 years**  
1.64% p.a.

**5 years**  
3.65% p.a.

**Since initial investment**  
6.06% p.a.

The performance figures take into account all transactions in your portfolio, including account fees, adviser fees and other charges, and are estimated investment returns for the periods shown. The returns are calculated using a method that estimates the average rates of return. Past performance is no indication of future performance.

#### Issuer/Operator

Navigator Australia Limited  
ABN 45 006 302 987 AFSL 236466

GPO Box 2567  
Melbourne VIC 3001

Tel 132 652  
Fax 03 9869 1595  
**mlc.com.au**

## Portfolio details

### Portfolio value as at 30 June 2022

Investments	Units	Unit price	Value	% of portfolio
Fairview Equity Partners Emerging Companies Fund (ANT0002AU)	31,375.0646	\$1.8441	\$57,858.76	4.25%
Greencape Broadcap Fund (HOW0034AU)	83,168.4770	\$1.5823	\$131,597.48	9.67%
MLC Wholesale Global Property Fund (MLC0786AU)	78,394.0191	\$0.6813	\$53,409.85	3.92%
MLC Wholesale Inflation Plus - Moderate Portfolio (MLC0920AU)	56,255.8667	\$1.0570	\$59,462.45	4.37%
Pendal Short Term Income Securities Fund (WFS0377AU)	290,230.9319	\$1.0557	\$306,396.79	22.52%
Pengana Australian Equities Fund (PCL0005AU)	45,102.7208	\$1.7274	\$77,910.44	5.72%
PIMCO Diversified Fixed Interest Fund - Wholesale Class (ETL0016AU)	94,579.4253	\$0.8823	\$83,447.43	6.13%
Platinum International Fund (PLA0002AU)	58,369.9129	\$2.0284	\$118,397.53	8.70%
Vanguard Australian Shares Index Fund (VAN0002AU)	58,175.4490	\$2.3359	\$135,892.03	9.99%
Walter Scott Global Equity Fund (MAQ0410AU)	32,182.3275	\$3.1635	\$101,808.79	7.48%
Vanguard MSCI Index International Shares ETF (VGS)	2,347.0000	\$88.6100	\$207,967.67	15.28%
SMA Antares Dividend Builder (NUN0052AU)			\$0.00	0.00%

#### Cash

Cash Account \$26,789.17 1.97%

#### Total

**\$1,360,938.39 100.00%**

A value can't be reported for any share that has been suspended. [MLC Managed Investment \\$1,334,149.22](#)

Please note the value for your shares, including those held in model portfolios, doesn't reflect any brokerage which would apply if they were sold.

### Insurance details as at 30 June 2022

#### Have you thought about insurance?

You currently have no insurance cover linked to this account. Choosing insurance that suits you and the amount that you need will depend on your personal circumstances. To find out about the insurance cover you can link to your account, speak to your financial adviser.

## Quarterly investment income summary to 30 June 2022

Income received	Financial year to date	Previously reported this financial year	Quarter ended 30 June 2022
<b>Income</b>			
Fair Eqty Part Emerg Co Fd	\$10,033.95	\$10,033.95	\$0.00
Greencape Broadcap Fnd	\$1,202.98	\$666.81	\$536.17
MLC (W) Global Prop Fd	\$19.88	\$19.88	\$0.00
MLC (W) Infl Pls Mod	\$1,370.21	\$1,370.21	\$0.00
Pend ShrT Inc Sec Fnd	\$580.46	\$290.23	\$290.23
Pengana Aust Equities Fd	\$3,744.22	\$3,744.22	\$0.00
PIMCO Div Fixed Int (WS)	\$202.44	\$202.44	\$0.00
Platinum Int'national Fund	\$3,509.80	\$3,509.80	\$0.00
SMA Antares Div Builder	\$3,154.34	\$3,154.34	\$0.00
Vanguard Aust Share Index	\$7,653.26	\$4,331.79	\$3,321.47
VINTL	\$3,439.24	\$2,482.32	\$956.92
Walter Scott Global Equity	\$597.18	\$597.18	\$0.00
Cash Account	\$351.84	\$351.83	\$0.01
<b>Subtotal</b>	<b>\$35,859.80</b>	<b>\$30,755.00</b>	<b>\$5,104.80</b>
<b>Rebates</b>			
Product Rebates	\$68.24	\$31.66	\$36.58
<b>Subtotal</b>	<b>\$68.24</b>	<b>\$31.66</b>	<b>\$36.58</b>
<b>Franking credits</b>			
Fair Eqty Part Emerg Co Fd	\$363.03	\$363.03	\$0.00
MLC (W) Global Prop Fd	\$1.92	\$1.92	\$0.00
MLC (W) Infl Pls Mod	\$48.24	\$48.24	\$0.00
Pengana Aust Equities Fd	\$412.25	\$412.25	\$0.00
Platinum Int'national Fund	\$7.07	\$7.07	\$0.00
SMA Antares Div Builder	\$1,016.16	\$1,016.16	\$0.00
Vanguard Aust Share Index	\$239.02	\$239.02	\$0.00
<b>Subtotal</b>	<b>\$2,087.69</b>	<b>\$2,087.69</b>	<b>\$0.00</b>
<b>Gross foreign income</b>			
MLC (W) Global Prop Fd	\$4,632.81	\$4,632.81	\$0.00
MLC (W) Infl Pls Mod	\$635.69	\$635.69	\$0.00
PIMCO Div Fixed Int (WS)	\$27.09	\$27.09	\$0.00
Vanguard Aust Share Index	\$20.88	\$20.88	\$0.00
VINTL	\$1,551.57	\$1,551.57	\$0.00
Walter Scott Global Equity	\$357.15	\$357.15	\$0.00
<b>Subtotal</b>	<b>\$7,225.19</b>	<b>\$7,225.19</b>	<b>\$0.00</b>
<b>Foreign income tax offsets / credits</b>			
MLC (W) Global Prop Fd	\$187.94	\$187.94	\$0.00
MLC (W) Infl Pls Mod	\$25.30	\$25.30	\$0.00

**Quarterly investment income summary to 30 June 2022**

<b>Income received</b>	<b>Financial year to date</b>	<b>Previously reported this financial year</b>	<b>Quarter ended 30 June 2022</b>
<b>Foreign income tax offsets / credits</b>			
Vanguard Aust Share Index	\$0.66	\$0.66	\$0.00
VINTL	\$219.08	\$219.08	\$0.00
Walter Scott Global Equity	\$265.74	\$265.74	\$0.00
<b>Subtotal</b>	<b>\$698.72</b>	<b>\$698.72</b>	<b>\$0.00</b>
<b>Realised total net capital gain</b>			
Fair Eqty Part Emerg Co Fd	\$625.44	\$625.44	\$0.00
MLC (W) Global Prop Fd	\$853.28	\$853.28	\$0.00
Pengana Aust Equities Fd	\$205.56	\$205.56	\$0.00
PIMCO Div Fixed Int (WS)	(\$140.19)	(\$140.19)	\$0.00
SMA Antares Div Builder	\$17,869.60	\$17,869.60	\$0.00
Vanguard Aust Share Index	\$296.64	\$296.64	\$0.00
VINTL	\$4,621.26	\$4,621.26	\$0.00
Walter Scott Global Equity	\$5,048.52	\$5,048.52	\$0.00
<b>Subtotal</b>	<b>\$29,380.11<sup>2</sup></b>	<b>\$29,380.11</b>	<b>\$0.00<sup>3</sup></b>
<b>Total</b>	<b>\$75,319.75</b>	<b>\$70,178.37</b>	<b>\$5,141.38</b>
<b>Total investment income</b>			<b>\$5,141.38</b>

**Note**

<sup>2</sup>We note that this figure contains only realised gains/ losses whereas the Capital Gains Estimation report contains both realised and unrealised gains/ losses. Information in this statement should be used for your Activity Statement where required.

<sup>3</sup>If this amount is negative, it hasn't been included in the 'Total investment income'. This amount also doesn't take into account any realised capital losses carried forward from previous years.

The 'Franking credits' amount disclosed doesn't take into account any denials calculated under the 45 day rule (or 90 day rule for preference shares). You'll need to determine your entitlements to these amounts.

The 'Foreign income tax offsets / credits' amount represents tax already paid on income sourced in a foreign country. You'll need to determine your entitlement to these amounts. These amounts are subject to a cap, however if your total 'Foreign income tax offsets / credits' for the year are \$1,000 or less, you don't have to calculate the cap.

The income received is the cash amount and doesn't take into account any component breakdowns. The distribution component information will be provided as part of your year end annual tax statement.

Assets that did not produce income will not be listed in this section. For more information contact us.

### Contributions and withdrawals from 1 July 2021 to 30 June 2022

14/09/2021	Withdrawal	(\$10,000.00)
25/10/2021	Withdrawal	(\$330,000.00)
27/10/2021	Deposit	\$330,000.00
17/12/2021	Withdrawal	(\$25,000.00)
10/06/2022	Withdrawal	(\$20,000.00)
<b>Total</b>		<b>(\$55,000.00)</b>

### Initial fees from 1 July 2021 to 30 June 2022

**Total** \$0.00

All fees are shown inclusive of GST and net of Reduced Input Tax Credits (where applicable).

### Net earnings from 1 July 2021 to 30 June 2022

Income	\$43,153.23
Fee discounts	\$386.07
Expenses	(\$6,809.92)
Taxes	\$0.00
Net movement in investment value	(\$137,172.43)
<b>Total</b> <u><u>(\$100,443.05)</u></u>	

The 'Net movement in investment value' shown above is a balancing item, which will include any change in your account balance due to movement in unit prices (which incorporate the effect of buy/sell spreads), share prices and other capital values of assets held for you over the reporting period. It may also be impacted by account adjustments, some corporate actions, and any unsettled or pending transactions that were in progress at the beginning or end of the reporting period.

You may request a copy of any quarterly statement previously provided during the period 1 July 2021 to 30 June 2022.

### Detail of net earnings from 1 July 2021 to 30 June 2022

01/07/2021	Income received - SMA Antares Div Builder	\$287.00
02/07/2021	Income received - SMA Antares Div Builder	\$265.20
03/07/2021	Administration fees and costs - Administration Fee	(\$205.87)
03/07/2021	Administration fees and costs - Administration Fee (Discount)	\$8.61
03/07/2021	Adviser Service Fee	(\$385.92)
03/07/2021	Transaction costs - Model Management Fee - SMA Antares Div Builder	(\$59.06)
05/07/2021	Income received - Fair Eqty Part Emerg Co Fd	\$10,033.95
05/07/2021	Income received - MLC (W) Global Prop Fd	\$4,652.69
05/07/2021	Income received - MLC (W) Infl Pls Mod	\$1,482.72
08/07/2021	Income received - PIMCO Div Fixed Int (WS)	\$40.35
09/07/2021	Income received - Vanguard Aust Share Index	\$914.37
12/07/2021	Income received - Walter Scott Global Equity	\$954.33

**Detail of net earnings** from 1 July 2021 to 30 June 2022

14/07/2021	Income received - Platinum Int'national Fund	\$3,509.80
16/07/2021	Income received - VINTL	\$2,126.07
19/07/2021	Income received - Pengana Aust Equities Fd	\$1,714.60
07/08/2021	Administration fees and costs - Administration Fee	(\$214.61)
07/08/2021	Administration fees and costs - Administration Fee (Discount)	\$10.77
07/08/2021	Adviser Service Fee	(\$398.78)
07/08/2021	Transaction costs - Model Management Fee - SMA Antares Div Builder	(\$60.70)
11/08/2021	Income received - SMA Antares Div Builder	\$133.57
23/08/2021	Income received - SMA Antares Div Builder	\$3.42
31/08/2021	Income received - SMA Antares Div Builder	\$331.56
04/09/2021	Administration fees and costs - Administration Fee	(\$218.24)
04/09/2021	Administration fees and costs - Administration Fee (Discount)	\$14.40
04/09/2021	Adviser Service Fee	(\$398.78)
04/09/2021	Transaction costs - Model Management Fee - SMA Antares Div Builder	(\$63.13)
10/09/2021	Product rebates - MLC (W) Global Prop Fd	\$3.27
15/09/2021	Income received - SMA Antares Div Builder	\$88.45
17/09/2021	Income received - SMA Antares Div Builder	\$73.71
22/09/2021	Income received - SMA Antares Div Builder	\$536.99
23/09/2021	Income received - SMA Antares Div Builder	\$375.29
24/09/2021	Income received - SMA Antares Div Builder	\$58.56
28/09/2021	Income received - SMA Antares Div Builder	\$173.69
29/09/2021	Income received - SMA Antares Div Builder	\$72.00
30/09/2021	Income received - SMA Antares Div Builder	\$190.51
02/10/2021	Administration fees and costs - Administration Fee	(\$211.25)
02/10/2021	Administration fees and costs - Administration Fee (Discount)	\$13.99
02/10/2021	Adviser Service Fee	(\$385.92)
02/10/2021	Transaction costs - Model Management Fee - SMA Antares Div Builder	(\$61.29)
06/10/2021	Income received - PIMCO Div Fixed Int (WS)	\$189.18
07/10/2021	Income received - SMA Antares Div Builder	\$41.40
11/10/2021	Income received - SMA Antares Div Builder	\$87.37
11/10/2021	Income received - Vanguard Aust Share Index	\$2,319.59
18/10/2021	Income received - VINTL	\$895.88
20/10/2021	Income received - SMA Antares Div Builder	\$61.55
22/10/2021	Income received - SMA Antares Div Builder	\$75.27
06/11/2021	Administration fees and costs - Administration Fee	(\$215.03)
06/11/2021	Administration fees and costs - Administration Fee (Discount)	\$11.19
06/11/2021	Transaction costs - Model Management Fee - SMA Antares Div Builder	(\$63.16)
09/11/2021	Transaction costs - Model Management Fee - SMA Antares Div Builder	(\$18.11)
04/12/2021	Administration fees and costs - Administration Fee	(\$245.44)
04/12/2021	Administration fees and costs - Administration Fee (Discount)	\$48.18
04/12/2021	Adviser Service Fee	(\$324.66)
21/12/2021	Income received - SMA Antares Div Builder	\$298.80
29/12/2021	Product rebates - MLC (W) Global Prop Fd	\$3.14
31/12/2021	Income received - MLC (W) Infl Pls Mod	\$523.18
01/01/2022	Administration fees and costs - Administration Fee	(\$257.84)
01/01/2022	Administration fees and costs - Administration Fee (Discount)	\$54.00
01/01/2022	Adviser Service Fee	(\$335.48)
07/01/2022	Income received - Pend ShrT Inc Sec Fnd	\$290.23
10/01/2022	Income received - Pengana Aust Equities Fd	\$2,029.62
10/01/2022	Income received - Vanguard Aust Share Index	\$1,118.71



## Detail of net earnings from 1 July 2021 to 30 June 2022

14/01/2022	Income received - Cash Account^^	\$351.83
14/01/2022	Income received - Greencape Broadcap Fnd	\$666.81
19/01/2022	Income received - VINTL	\$1,011.94
05/02/2022	Administration fees and costs - Administration Fee	(\$255.66)
05/02/2022	Administration fees and costs - Administration Fee (Discount)	\$51.82
05/02/2022	Adviser Service Fee	(\$335.48)
08/02/2022	Adviser Service Fee (Adjustment)	\$97.40
10/02/2022	Product rebates - MLC (W) Global Prop Fd	\$3.27
11/02/2022	Product rebates - Greencape Broadcap Fnd	\$21.98
05/03/2022	Administration fees and costs - Administration Fee	(\$228.10)
05/03/2022	Administration fees and costs - Administration Fee (Discount)	\$43.99
05/03/2022	Adviser Service Fee	(\$303.01)
02/04/2022	Administration fees and costs - Administration Fee	(\$248.35)
02/04/2022	Administration fees and costs - Administration Fee (Discount)	\$44.51
02/04/2022	Adviser Service Fee	(\$312.61)
06/04/2022	Income received - Pend ShrT Inc Sec Fnd	\$290.23
07/04/2022	Income received - Vanguard Aust Share Index	\$3,321.47
08/04/2022	Income received - Cash Account^^	\$0.01
20/04/2022	Income received - VINTL	\$956.92
02/05/2022	Income received - Greencape Broadcap Fnd	\$536.17
07/05/2022	Administration fees and costs - Administration Fee	(\$240.73)
07/05/2022	Administration fees and costs - Administration Fee (Discount)	\$43.47
07/05/2022	Adviser Service Fee	(\$302.52)
20/05/2022	Product rebates - MLC (W) Global Prop Fd	\$3.12
04/06/2022	Administration fees and costs - Administration Fee	(\$244.98)
04/06/2022	Administration fees and costs - Administration Fee (Discount)	\$41.14

**Detail of net earnings** from 1 July 2021 to 30 June 2022

04/06/2022	Adviser Service Fee	(\$312.61)
27/06/2022	Product rebates - Greencape Broadcap Fnd	\$33.46
	Net movement in investment value	(\$137,172.43)
	<b>Total</b>	<b>(\$100,443.05)</b>

**^^Other Fees of your investment**

Your Cash Account income transaction will display on a quarterly basis, where it has a value other than \$0.00. Administration fees are deducted prior to the quarterly interest calculation for your Cash Account. For the period 1 July 2021 to 30 June 2022 an approximate deduction of **\$1,444.03** has been made from your Cash Account investment returns and is not reflected as a transaction on this statement. These fees relate only to your investment service and not your chosen investment options. The Cash Account income transactions shown in this statement are net of these fees. You will not see separate transactions for these fees but they have been taken into account in the calculation of your closing balance and may assist in reconciliation with your annual tax statement.

All fees are shown inclusive of GST and net of Reduced Input Tax Credits (where applicable).

NOTE: We haven't included the fees and costs deducted from within your investment options in this statement as it is not reasonably practicable for us to include these costs during the period. These fees and costs may include indirect fees and costs, buy-sell spreads and performance fees or other transactional and operational costs of the underlying investment options. These are deducted by the fund manager from the relevant investment option and are reflected in the respective unit prices. These fees and costs are not reflected as transactions in this statement and are not deducted separately from your account.

For more information on the fees and costs deducted from your investment, please refer to the PDS for the relevant investment option, located at [mlc.com.au](http://mlc.com.au)

A wide range of fee options including family linked account and large account balance fee discounts may be available to you. For more information, please speak to your financial adviser.

**Adviser Service Fee**

Adviser Service Fee type	Expiry Date
Fixed Term	09/11/2022

The above information is effective 30 June 2022. Your Adviser Service Fee may have changed or been cancelled since 30 June 2022.

If you consult a financial adviser, additional fees may be paid to that financial adviser from your account.

You can authorise for the cost of your financial adviser's services to be deducted from your account and paid to your financial adviser. You can do this by giving us instructions to establish an Adviser Service Fee payment facility on your account. Any fees charged by your financial adviser are in addition to the fees and costs described in the Financial Services Guide. You can cancel your Adviser Service Fee at any time but this may impact upon the ongoing services provided by your financial adviser.

For more information speak with your adviser or call us.

**Other transactions** from 1 July 2021 to 30 June 2022

23/07/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$4.04)
29/07/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$1.37)
19/08/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$2.64)

**Other transactions** from 1 July 2021 to 30 June 2022

09/09/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$5.15)
16/09/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$7.75)
17/09/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$0.09)
23/09/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$11.64)
24/09/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$1.35)
07/10/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$20.23)
08/10/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$12.52)
01/11/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$12.41)
05/11/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$0.86)
05/11/2021	Administration fees and costs - Share Trading Fee	(\$22.24)
05/11/2021	Transaction costs - Share Trading Fee	(\$14.12)
09/11/2021	Transaction costs - Share Trading Fee - SMA Antares Div Builder	(\$89.56)
	<b>Total</b>	<b>(\$205.97)</b>

All fees are shown inclusive of GST and net of Reduced Input Tax Credits (where applicable).

**Buy/sell summary** from 1 July 2021 to 30 June 2022

Investment	Transaction	Units	Unit price	Value
<b>Fair Eqty Part Emerg Co Fd</b>				
04/11/2021	Sell	1,609.6543	\$2.4713	\$3,977.94
<b>Greencape Broadcap Fnd</b>				
04/11/2021	Buy	83,168.4770	\$1.8504	\$153,894.95
<b>MLC (W) Global Prop Fd</b>				
04/11/2021	Sell	5,137.1680	\$0.7930	\$4,073.77
<b>MLC (W) Infl Pls Mod</b>				
04/11/2021	Buy	2,534.2674	\$1.1017	\$2,791.92
<b>Pend ShrT Inc Sec Fnd</b>				
04/11/2021	Buy	290,230.9319	\$1.0605	\$307,789.90
<b>Pengana Aust Equities Fd</b>				
04/11/2021	Sell	621.8542	\$2.0627	\$1,282.70
<b>PIMCO Div Fixed Int (WS)</b>				
26/10/2021	Sell	4,077.0564	\$0.9811	\$4,000.00
04/11/2021	Buy	14,654.2831	\$0.9806	\$14,369.99
<b>Platinum Int'national Fund</b>				
04/11/2021	Buy	3,581.5781	\$2.0758	\$7,434.64
<b>Vanguard Aust Share Index</b>				
04/11/2021	Sell	1,144.8824	\$2.6664	\$3,052.71

**Buy/sell summary** from 1 July 2021 to 30 June 2022

Investment	Transaction	Units	Unit price	Value
<b>Walter Scott Global Equity</b>				
04/11/2021	Sell	2,924.3895	\$3.8340	\$11,212.10
<b>Vanguard MSCI Index International Shares ETF (VGS)</b>				
03/11/2021	Sell	268.0000	\$102.7800	\$27,545.04
<b>SMA Antares Dividend Builder</b>				
21/07/2021	Sell			\$253.87
21/07/2021	Buy			\$1,730.97
27/07/2021	Buy			\$679.45
17/08/2021	Buy			\$1,033.34
17/08/2021	Sell			\$261.32
07/09/2021	Buy			\$659.86
07/09/2021	Sell			\$1,871.41
14/09/2021	Sell			\$3,617.11
14/09/2021	Buy			\$376.38
15/09/2021	Sell			\$46.28
21/09/2021	Sell			\$2,845.96
21/09/2021	Buy			\$2,880.21
22/09/2021	Buy			\$615.66
22/09/2021	Sell			\$57.13
05/10/2021	Sell			\$5,334.63
05/10/2021	Buy			\$4,609.72
06/10/2021	Buy			\$5,194.90
06/10/2021	Sell			\$900.15
21/10/2021	Corporate action			\$533.00
28/10/2021	Corporate action			\$2,567.36
28/10/2021	Buy			\$2,676.55
28/10/2021	Sell			\$3,399.99
03/11/2021	Buy			\$417.84
05/11/2021	Sell			\$148,481.63

An average unit price is displayed for multiple buy/sell transactions on the same day. For details of any assets relating to buys and sells, please refer to the Detailed Transaction Statement available on our website [mlc.com.au](http://mlc.com.au)

## Investment summary

### Past performance to 31 May 2022<sup>5</sup>

		1 year	2 years	3 years	5 years	7 years	10 years
Fairview Equity Partners Emerging Companies Fund (ANT0002AU)	Income	11.05%	14.35%	15.02%	12.53%	10.14%	7.51%
	Growth	-16.68%	-1.82%	-5.42%	1.03%	-0.07%	3.01%
	<b>Total</b>	<b>-5.63%</b>	<b>12.53%</b>	<b>9.60%</b>	<b>13.56%</b>	<b>10.07%</b>	<b>10.52%</b>
Greencape Broadcap Fund (HOW0034AU)	Income	4.02%	4.62%	4.51%	6.11%	6.54%	6.38%
	Growth	-3.78%	7.94%	4.85%	4.54%	2.69%	5.59%
	<b>Total</b>	<b>0.24%</b>	<b>12.56%</b>	<b>9.36%</b>	<b>10.65%</b>	<b>9.23%</b>	<b>11.97%</b>
MLC Wholesale Global Property Fund (MLC0786AU)	Income	6.99%	3.98%	2.38%	1.48%	2.73%	2.30%
	Growth	-6.01%	8.87%	-1.76%	1.44%	0.09%	5.22%
	<b>Total</b>	<b>0.98%</b>	<b>12.85%</b>	<b>0.62%</b>	<b>2.92%</b>	<b>2.82%</b>	<b>7.52%</b>
MLC Wholesale Inflation Plus - Moderate Portfolio (MLC0920AU)	Income	3.32%	4.30%	4.18%	3.61%	3.87%	N/A
	Growth	-2.35%	-0.02%	-0.63%	-0.42%	-0.69%	N/A
	<b>Total</b>	<b>0.97%</b>	<b>4.28%</b>	<b>3.55%</b>	<b>3.19%</b>	<b>3.18%</b>	<b>N/A</b>
Pental Short Term Income Securities Fund (WFS0377AU)	Income	0.56%	0.80%	1.12%	1.73%	1.97%	2.64%
	Growth	-0.66%	-0.05%	-0.11%	-0.08%	-0.05%	-0.14%
	<b>Total</b>	<b>-0.10%</b>	<b>0.75%</b>	<b>1.01%</b>	<b>1.65%</b>	<b>1.92%</b>	<b>2.50%</b>
Pengana Australian Equities Fund (PCL0005AU)	Income	3.81%	6.39%	6.85%	6.10%	5.03%	5.13%
	Growth	-8.18%	3.61%	-1.31%	-0.13%	0.84%	3.32%
	<b>Total</b>	<b>-4.37%</b>	<b>10.00%</b>	<b>5.54%</b>	<b>5.97%</b>	<b>5.87%</b>	<b>8.45%</b>
PIMCO Diversified Fixed Interest Fund - Wholesale Class (ETL0016AU)	Income	0.25%	2.01%	3.37%	3.19%	3.55%	4.64%
	Growth	-8.92%	-5.34%	-4.45%	-2.18%	-1.60%	-1.44%
	<b>Total</b>	<b>-8.67%</b>	<b>-3.33%</b>	<b>-1.08%</b>	<b>1.01%</b>	<b>1.95%</b>	<b>3.20%</b>
Platinum International Fund (PLA0002AU)	Income	2.76%	4.14%	5.36%	7.29%	7.81%	6.86%
	Growth	-6.90%	6.60%	1.35%	-1.52%	-2.12%	4.51%
	<b>Total</b>	<b>-4.14%</b>	<b>10.74%</b>	<b>6.71%</b>	<b>5.77%</b>	<b>5.69%</b>	<b>11.37%</b>
Vanguard Australian Shares Index Fund (VAN0002AU)	Income	5.01%	4.61%	4.33%	4.74%	4.74%	4.81%
	Growth	-0.32%	11.49%	3.66%	4.16%	2.72%	5.38%
	<b>Total</b>	<b>4.69%</b>	<b>16.10%</b>	<b>7.99%</b>	<b>8.90%</b>	<b>7.46%</b>	<b>10.19%</b>
Walter Scott Global Equity Fund (MAQ0410AU)	Income	0.76%	1.12%	2.24%	3.11%	2.87%	2.29%
	Growth	-1.67%	5.35%	6.92%	7.56%	7.08%	11.42%
	<b>Total</b>	<b>-0.91%</b>	<b>6.47%</b>	<b>9.16%</b>	<b>10.67%</b>	<b>9.95%</b>	<b>13.71%</b>

**Past performance** to 31 May 2022<sup>5</sup>

		1 year	2 years	3 years	5 years	7 years	10 years
Vanguard MSCI Index International Shares ETF (VGS)	<b>Total return</b>	<b>2.83%</b>	<b>11.67%</b>	<b>11.44%</b>	<b>10.76%</b>	<b>9.62%</b>	<b>N/A</b>
	Dividend per share	\$1.99	\$1.70	\$2.00	\$1.74	\$1.52	N/A
SMA Antares Dividend Builder (NUN0052AU)	Income	4.73%	4.85%	4.42%	4.96%	5.11%	5.52%
	Growth	5.18%	15.10%	1.89%	0.38%	-0.13%	4.69%
	<b>Total</b>	<b>9.91%</b>	<b>19.95%</b>	<b>6.31%</b>	<b>5.34%</b>	<b>4.98%</b>	<b>10.21%</b>
Cash Account	Income	0.00%	0.04%	0.28%	0.58%	0.72%	N/A
	Growth	0.00%	0.00%	0.00%	0.00%	0.00%	N/A
	<b>Total</b>	<b>0.00%</b>	<b>0.04%</b>	<b>0.28%</b>	<b>0.58%</b>	<b>0.72%</b>	<b>N/A</b>

Returns for periods one year or greater are calculated on an annualised basis. They're net of fees and costs (which may include, if applicable, administration fees and costs, investment fees and costs, and transaction costs) prior to any individual tax considerations. These returns reflect the performance of the investment options within the product and not your individual return. Your individual return depends on when and how you transacted on your account and how long you were invested for. The returns shown are for investment options you held at 30 June 2022.

<sup>5</sup>Returns for year ended 30 June 2022 were unavailable in time for this statement, so the previous month end returns were used. This section may not list all assets for which there is past performance information. For more information go to [asx.com.au](http://asx.com.au) or contact us.

Investments will only be shown if they have one or more years of performance history.

**Asset allocation (%)**

	Cash	Australian Fixed Interest	Shares	Property	International Fixed Interest	Shares	Property	Other
Fair Eqty Part Emerg Co Fd (ANT0002AU)	5.53	-	94.47	-	-	-	-	-
Greencape Broadcap Fnd (HOW0034AU)	2.49	-	97.51	-	-	-	-	-
MLC (W) Global Prop Fd (MLC0786AU)	4.69	-	0.54	2.89	-	13.46	75.36	3.06
MLC (W) Infl Pls Mod (MLC0920AU)	11.75	29.51	10.00	0.59	13.58	22.39	0.07	12.11
Pend ShrT Inc Sec Fnd (WFS0377AU)	47.44	52.56	-	-	-	-	-	-
Pengana Aust Equities Fd (PCL0005AU)	11.63	-	81.35	-	-	7.02	-	-
PIMCO Div Fixed Int (WS) (ETL0016AU)	-	48.91	-	-	51.09	-	-	-
Platinum Int'national Fund (PLA0002AU)	18.98	-	4.26	-	-	76.76	-	-

## Asset allocation (%)

	Cash	Australian Fixed Interest	Shares	Property	International Fixed Interest	Shares	Property	Other
Vanguard Aust Share Index (VAN0002AU)	-	-	100.00	-	-	-	-	-
Walter Scott Global Equity (MAQ0410AU)	2.83	-	-	-	-	97.17	-	-
VINTL (VGS)	-	-	-	-	-	100.00	-	-
SMA Antares Div Builder (NUN0052AU)	3.20	-	93.61	3.19	-	-	-	-
Cash Account	100.00	-	-	-	-	-	-	-

### Other

'Other' may include asset classes that aren't already included in the table. Asset classes in 'Other' include hedge funds, long/short funds, infrastructure assets and private assets. More specific information on assets included in 'Other' may be available in the investment's Product Disclosure Statement.

### Negative asset allocations

The percentage of an investment's exposure to an asset class may be negative because the asset allocations are 'Effective Exposures'. Effective exposures take into account the value of the underlying asset or liability of the investment including the value of any derivatives. A derivative is an investment that derives its values from another investment. Some common derivatives are forwards, futures, swaps and options. More information on the asset allocation may be available in the investment's Product Disclosure Statement.

## Other information

### BPAY payment details

For easy payment of investments, use BPAY® via telephone or internet banking.



Biller code: 10959

Reference: 44211672000059

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### Resolving complaints

If you have a complaint, we can usually resolve it quickly over the phone on **132 652**.

If you'd prefer to put your complaint in writing you can email us at **complaints@mlc.com.au** or send a letter to **GPO Box 4341, Melbourne, VIC 3001**. We'll conduct a review and provide you with a response in writing.

If you're not satisfied with our resolution, or we haven't responded to you in 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides an independent financial services complaint resolution process that's free to consumers. You can contact AFCA at any time in writing to **GPO Box 3, Melbourne, VIC 3001**, at their website (**afca.org.au**), by email at **info@afca.org.au**, or by phone on **1800 931 678** (free call).

To view our complaints management policy visit **mlc.com.au/complaint**

If you have a Regular or Progressive Investment Facility, you may not have received the most current Disclosure Document, Product Disclosure Statement ('PDS') or Supplementary PDS for the underlying investment product at the time that each subsequent investment was made. Your financial adviser has access to these documents and can provide them to you. Alternatively, you can contact us.

Please note, in some cases we have relied on information provided by third parties. While we believe the information in this statement is accurate and reliable, this is not guaranteed.