

THE PEBBLES SUPERANNUATION FUND  
Mr Peter Peebles  
10 HISPANO Place  
CARINE WA 6020

## Your Annual tax statement

Hi Peter,

Enclosed is your BT Panorama Investments tax statement for the year ending 30 June 2022. Please review and keep it for your records.

### How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to [panoramainvestor.com.au](http://panoramainvestor.com.au) and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

### Need help?

To access the Panorama Tax Guide go to [panoramainvestor.com.au/documents/guides](http://panoramainvestor.com.au/documents/guides).

For additional information or if you have any questions, please contact Robert Kenny at [Robert.Kenny@sfg.com.au](mailto:Robert.Kenny@sfg.com.au) or +61 (8) 9324 6000.

Yours sincerely,



Kathy Vincent  
General Manager Platforms & Investments

# Annual tax statement

for the period 1 July 2021 to 30 June 2022

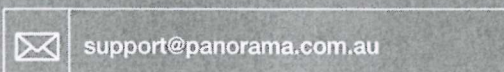
## Account details

Product	BT Panorama Investments
Account ID	121396899
Account name	TIMEGRACE PTY LTD ATF THE PEEBLES SUPERANNUATION FUND
Entity type	SMSF
Adviser	Robert Kenny +61 (8) 9324 6000

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For more information



Please read the Panorama tax guide where the information contained in this statement is further explained

# Summary of assessable income

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Item	Amount \$
Gross interest	2.44
Unfranked dividends from shares	0.00
Franked dividends from shares	13,514.02
Franking credits from shares	5,791.72
Franked distributions from trusts	17,692.19
Distributions from trusts	2,657.27
Net capital gain	22,506.60
Foreign income	1,225.47
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00

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<b>Total assessable income</b>	<b>\$63,389.71</b>
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# Deductions and credits summary

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## Deductions

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Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	12,897.38
Loss on sale of traditional security	0.00
<b>Total deductions/expenses</b>	<b>\$12,897.38</b>

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**Total taxable income from investment assets** **\$50,492.33**

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## Tax credits

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Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	5,791.72
Franking credits from trust distributions (after 45 day rule)	5,763.58
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	754.88
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

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**Total tax credits** **\$12,310.18**

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# Deductions and credits summary

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## Additional information for non-residents

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Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

\*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

# Interest schedule

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## Cash

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Date	Investment	Amount \$
<b>Transaction Account</b>		
31 Jul 2021	Cash Management Account	0.15
31 Aug 2021	Cash Management Account	0.35
30 Sep 2021	Cash Management Account	0.28
31 Oct 2021	Cash Management Account	0.24
30 Nov 2021	Cash Management Account	0.17
31 Dec 2021	Cash Management Account	0.18
31 Jan 2022	Cash Management Account	0.22
28 Feb 2022	Cash Management Account	0.21
31 Mar 2022	Cash Management Account	0.09
30 Apr 2022	Cash Management Account	0.07
31 May 2022	Cash Management Account	0.09
30 Jun 2022	Cash Management Account	0.39
<b>Subtotal</b>		<b>\$2.44</b>
<b>Total cash</b>		<b>\$2.44</b>

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**Total interest**

**\$2.44**

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Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
ANZ ANZ Banking Grp Ltd	1 Jul 2021	1,130	0.00	0.00	791.00	339.00	339.00	0.00
ANZ ANZ Banking Grp Ltd	16 Dec 2021	1,130	0.00	0.00	813.60	348.69	348.69	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,604.60</b>	<b>\$687.69</b>	<b>\$687.69</b>	<b>\$0.00</b>
CBA Commonwealth Bank of Australia	17 Aug 2021	430	0.00	0.00	860.00	368.57	368.57	0.00
CBA Commonwealth Bank of Australia	30 Mar 2022	430	0.00	0.00	752.50	322.50	322.50	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,612.50</b>	<b>\$691.07</b>	<b>\$691.07</b>	<b>\$0.00</b>
MLT Milton Corporation Limited	14 Sep 2021	17,375	0.00	0.00	1,390.00	595.71	595.71	0.00
MLT Milton Corporation Limited	5 Oct 2021	17,375	0.00	0.00	6,428.75	2,755.18	2,755.18	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$7,818.75</b>	<b>\$3,350.89</b>	<b>\$3,350.89</b>	<b>\$0.00</b>
SOL Washington H Soul Pattinson & Company Limited	14 Dec 2021	3,237	0.00	0.00	1,165.32	499.42	499.42	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,165.32</b>	<b>\$499.42</b>	<b>\$499.42</b>	<b>\$0.00</b>
WBC Westpac Banking Corporation	5 Nov 2021	1,085	0.00	0.00	651.00	279.00	279.00	0.00

# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
WBC Westpac Banking Corporation	24 Jun 2022	1,085	0.00	0.00	661.85	283.65	283.65	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,312.85</b>	<b>\$562.65</b>	<b>\$562.65</b>	<b>\$0.00</b>
<b>Total</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$13,514.02</b>	<b>\$5,791.72</b>	<b>\$5,791.72</b>	<b>\$0.00</b>

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days). If you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.



# Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement <sup>1</sup> \$	Add 2022 entitlement <sup>2</sup> \$	Total income <sup>3</sup> \$
BFL0004AU Bennelong Ex-20 Australian Equities Fund	3,469.46	3,469.46	1,249.21	1,249.21
DFA0007AU Strategic International Equity Fund	6,684.44	6,684.44	2,612.21	2,612.21
DFA0008AU Strategic Australian Equity Fund	8,519.84	5,370.16	10,074.25	13,223.93
DFA0015AU Strategic Fixed Interest Fund	2,850.50	2,850.50	76.31	76.31
ETL0018AU PIMCO Global Bond Fund - Wholesale Class	372.48	129.33	268.98	512.13
HBRD Betashares Active Australian Hybrids Fund (Managed Fund)	2,201.52	187.31	210.96	2,225.17
IOF0045AU Antipodes Global Fund - Class P	6,285.68	6,285.68	11,041.34	11,041.34
MGE0001AU Magellan Global Fund	4,171.44	2,008.40	2,163.04	4,326.08
MGF Magellan Global Fund	1,411.23	705.62	705.61	1,411.22
VAP Vanguard Australian Property Securities Index ETF	6,278.60	3,510.60	1,667.45	4,435.45
VHY Vanguard Australian Shares High Yield ETF	1,037.65	0.00	1,565.86	2,603.51
<b>Total</b>	<b>\$43,282.84</b>	<b>\$31,201.50</b>	<b>\$31,635.22</b>	<b>\$43,716.56</b>

1. Income you received during the year ended 30 June 2022 which was included in your 30 June 2021 tax return.

2. Income you received after 30 June 2022 which is required to be included in your 30 June 2022 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

# Distributions schedule - detail

Description	Total \$	BFL0004AU	DFA0007AU	DFA0008AU
Interest – Australian	270.55	0.00	0.00	58.47
Dividends				
Unfranked amount	322.18	16.24	0.00	234.29
Unfranked CFI amount	628.92	19.27	0.00	483.12
Franked amount	11,928.61	-2.77	0.00	7,758.53
Franking credits (before 45 day rule)	5,763.58	177.29	0.00	3,512.22
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	1,435.62	0.00	0.00	34.62
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	98.16	0.00	0.00	0.00
Discounted capital gains - TAP	175.88	0.00	0.00	1.46
Discounted capital gains - Non TAP	15,052.48	262.56	1,291.60	2,269.41
Gross foreign income	1,225.47	55.65	29.01	48.35
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$36,901.45</b>	<b>\$528.24</b>	<b>\$1,320.61</b>	<b>\$14,400.47</b>
Other non-taxable items				
CGT concession	11,144.14	262.56	1,291.60	2,270.86
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	2,189.43	642.59	0.00	64.90
Assessable credits / offsets				
Franking credits (after 45 day rule)	5,763.58	177.29	0.00	3,512.22
Foreign income tax offset	657.49	6.89	0.00	0.08
Foreign income tax offset – capital gain	97.39	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$43,716.56</b>	<b>\$1,249.21</b>	<b>\$2,612.21</b>	<b>\$13,223.93</b>
Includes non-cash attributions	312.71	-0.02	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$43,403.85</b>	<b>\$1,249.23</b>	<b>\$2,612.21</b>	<b>\$13,223.93</b>
AMIT Cost base increase / decrease	2,207.61	-642.59	0.00	-64.90

# Distributions schedule - detail

Description	DFA0015AU	ETL0018AU	HBRD	IOF0045AU
Interest – Australian	5.46	0.00	7.62	0.01
Dividends				
Unfranked amount	0.00	0.00	1.43	0.01
Unfranked CFI amount	0.00	0.00	44.48	0.00
Franked amount	0.00	0.00	1,647.84	-20.22
Franking credits (before 45 day rule)	0.00	0.00	909.26	20.22
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	3.74	1.33
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.53	0.00	0.00	97.63
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	0.00	0.00	0.00	5,510.57
Gross foreign income	70.32	0.00	0.00	-0.01
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$76.31</b>	<b>\$0.00</b>	<b>\$2,614.37</b>	<b>\$5,609.54</b>
Other non-taxable items				
CGT concession	0.00	0.00	0.00	5,510.57
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	512.13	520.06	420.46
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	909.26	20.22
Foreign income tax offset	0.00	0.00	0.00	381.62
Foreign income tax offset – capital gain	0.00	0.00	0.00	97.39
<b>Total distribution</b>	<b>\$76.31</b>	<b>\$512.13</b>	<b>\$2,225.17</b>	<b>\$11,041.34</b>
Includes non-cash attributions	0.00	0.00	-0.04	-0.01
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$76.31</b>	<b>\$512.13</b>	<b>\$2,225.21</b>	<b>\$11,041.35</b>
AMIT Cost base increase / decrease	0.00	-512.13	-520.06	-420.46

# Distributions schedule - detail

Description	MGE0001AU	MGF	VAP	VHY
Interest – Australian	0.00	0.00	172.05	26.94
Dividends				
Unfranked amount	0.00	0.00	64.61	5.60
Unfranked CFI amount	0.00	0.00	2.24	79.81
Franked amount	0.00	0.00	107.49	2,437.74
Franking credits (before 45 day rule)	0.00	0.00	52.16	1,092.43
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	1,390.26	5.67
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	174.42	0.00
Discounted capital gains - Non TAP	3,893.32	682.89	1,142.13	0.00
Gross foreign income	621.74	242.24	139.69	18.48
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$4,515.06</b>	<b>\$925.13</b>	<b>\$3,245.05</b>	<b>\$3,666.67</b>
Other non-taxable items				
CGT concession	0.00	559.72	1,248.83	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	29.29
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	52.16	1,092.43
Foreign income tax offset	188.98	73.63	6.27	0.02
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$4,326.08</b>	<b>\$1,411.22</b>	<b>\$4,435.45</b>	<b>\$2,603.51</b>
Includes non-cash attributions	309.28	0.00	-0.01	3.51
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$4,016.80</b>	<b>\$1,411.22</b>	<b>\$4,435.46</b>	<b>\$2,600.00</b>
AMIT Cost base increase / decrease	4,202.62	123.17	67.73	-25.77

# Net capital gain/loss schedule

Capital gains/losses on sales	Capital losses	Gains not eligible for discount	Gains eligible for discount
	0.00	0.00	3,155.92
Net capital gain from distributions			
TAP		0.00	351.76
Non TAP		98.16	30,104.96
On platform losses brought forward	0.00		
<b>Subtotal</b>	\$0.00	\$98.16	\$33,612.64
Application of losses	0.00	0.00	0.00
<b>Subtotal</b>	\$0.00	\$98.16	\$33,612.64
CGT discount			-11,204.20

## Net capital gain/loss

\$0.00 \$98.16 \$22,408.44

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>SOL Washington H Soul Pattinson &amp; Company Limited</b>								
SOL Washington H Soul Pattinson & Company Limited	4 Mar 2022	3,237.0000	83,587.56	6 Sep 2018	80,431.64	0.00	0.00	3,155.92
<b>Subtotal</b>			<b>\$83,587.56</b>		<b>\$80,431.64</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,155.92</b>

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.



# Unrealised gain/loss schedule as at 30 Jun 2022

	Capital losses	Gains not eligible for discount	Gains eligible for discount
<b>Unrealised gains/losses</b>	<b>\$66,196.26</b>	<b>\$0.00</b>	<b>\$17,896.01</b>
Application of losses	-17,896.01	0.00	-17,896.01
<b>Subtotal</b>	<b>\$48,300.25</b>	<b>\$0.00</b>	<b>\$0.00</b>
CGT discount			0.00

**Net unrealised gain/loss** **\$48,300.25** **\$0.00** **\$0.00**

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
6 Jun 2018	ANZ ANZ Banking Grp Ltd	1,130.0000	24,893.90	30,038.17	30,038.17	5,144.27	0.00	0.00
10 Jul 2018	BFL0004AU Bennelong Ex-20 Australian Equities Fund	22,689.5400	50,462.51	56,149.53	56,149.53	5,687.02	0.00	0.00
6 Jun 2018	CBA Commonwealth Bank of Australia	430.0000	38,863.40	29,917.55	29,917.55	0.00	0.00	8,945.85
10 Jul 2018	DFA0007AU Strategic International Equity Fund	4,521.6800	96,709.66	87,855.90	87,855.90	0.00	0.00	8,853.76
10 Jul 2018	DFA0008AU Strategic Australian Equity Fund	8,300.9100	147,220.52	149,778.27	149,778.27	2,557.75	0.00	0.00
10 Jul 2018	DFA0015AU Strategic Fixed Interest Fund	8,807.4700	86,659.26	89,641.86	89,641.86	2,982.60	0.00	0.00
11 Mar 2021	DFA0015AU Strategic Fixed Interest Fund	965.3200	9,498.06	10,000.00	10,000.00	501.94	0.00	0.00
10 Jul 2018	ETL0018AU PIMCO Global Bond Fund - Wholesale Class	90,479.5400	80,474.67	89,569.44	89,569.44	9,094.77	0.00	0.00

# Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
11 Mar 2021	ETL0018AU PIMCO Global Bond Fund - Wholesale Class	10,022.0500	8,913.85	9,948.93	9,948.93	1,035.08	0.00	0.00
18 Mar 2021	HBRD Betashares Active Australian Hybrids Fund (Managed Fund)	8,797.0000	87,266.24	89,585.18	89,585.18	2,318.94	0.00	0.00
10 Jul 2018	IOF0045AU Antipodes Global Fund - Class P	63,831.0200	98,856.50	109,610.04	109,610.04	10,753.54	0.00	0.00
10 Jul 2018	MGE0001AU Magellan Global Fund	39,380.3500	89,665.12	94,871.07	94,871.07	5,205.95	0.00	0.00
1 Mar 2021	MGF Magellan Global Fund	19,279.0000	25,833.86	30,754.58	30,754.58	4,920.72	0.00	0.00
1 Mar 2021	MGFO Magellan Global Fund Option Expiry 1-March 2024	19,279.0000	96.40	0.00	0.00	0.00	0.00	96.40
6 Jun 2018	VAP Vanguard Australian Property Securities Index ETF	1,280.0000	97,280.00	100,528.95	100,528.95	3,248.95	0.00	0.00
4 Mar 2022	VHY Vanguard Australian Shares High Yield ETF	1,253.0000	78,563.10	82,458.63	82,458.63	3,895.53	0.00	0.00
6 Jun 2018	WBC Westpac Banking Corporation	1,085.0000	21,157.50	30,006.70	30,006.70	8,849.20	0.00	0.00
	<b>Subtotal</b>					<b>\$66,196.26</b>	<b>\$0.00</b>	<b>\$17,896.01</b>

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect.

Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
5 Jul 2021	Administration fee	167.67	0.00
7 Jul 2021	Advice fee	931.06	0.00
4 Aug 2021	Administration fee	173.26	0.00
6 Aug 2021	Advice fee	973.71	0.00
3 Sep 2021	Administration fee	95.01	0.00
7 Sep 2021	Advice fee	989.43	0.00
5 Oct 2021	Administration fee	167.67	0.00
7 Oct 2021	Advice fee	967.42	0.00
11 Oct 2021	Expense Recovery - Legislative	22.69	0.00
3 Nov 2021	Administration fee	173.26	0.00
5 Nov 2021	Advice fee	984.28	0.00
3 Dec 2021	Administration fee	167.67	0.00
7 Dec 2021	Advice fee	886.47	0.00
6 Jan 2022	Administration fee	173.26	0.00
10 Jan 2022	Advice fee	913.00	0.00
3 Feb 2022	Administration fee	173.26	0.00
7 Feb 2022	Advice fee	903.19	0.00
4 Mar 2022	Administration fee	156.49	0.00
8 Mar 2022	Advice fee	802.20	0.00
5 Apr 2022	Administration fee	173.26	0.00
7 Apr 2022	Advice fee	865.32	0.00
4 May 2022	Administration fee	167.67	0.00
6 May 2022	Advice fee	843.39	0.00
3 Jun 2022	Administration fee	173.26	0.00



# Miscellaneous expenses schedule

<b>Payment date</b>	<b>Description</b>	<b>Deductible \$</b>	<b>Not deductible \$</b>
7 Jun 2022	Advice fee	853.48	0.00
<b>Total</b>		<b>\$12,897.38</b>	<b>\$0.00</b>

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

# Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Phone 1800 931 678

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

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## Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2021 - 30 Jun 2022 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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