

2 September 2020

E & S Ko Superannuation Fund
C/- Ms S Ko
84 Summer St
ORANGE NSW 2800

Investor name
E & S Ko Superannuation Fund
Investor number
M00804148
Product type
Investment
Adviser name
REBECCA LIANG COUNT WEALTH
ACCOUNTANTS
Adviser phone number
02 92811880

wealth-e-account Annual Investor and Tax Statement for 2019-2020

We are pleased to enclose your Annual Investor Statement and Tax Statement. Both Statements provide information for the period 1 July 2019 to 30 June 2020.

The **Annual Investor Statement** includes the following information:

- Portfolio Valuation
- Cash Account Summary - summarising movements into and out of your Cash Account
- Transaction History - summarising each investment transaction
- Annual Income and Expense report - detailing income and expenses for the year including interest, dividends and distributions, fees, charges and taxes
- Details of your insurance cover if you hold insurance.

The **Tax Statement** should assist you to complete your 2019 - 2020 tax return and includes:

- Summary Tax Statement
- Supporting schedules providing more detailed information on the amounts shown on the Summary Tax Statement
- Details of the premiums paid if you hold insurance.

Please note the following points:

- The opening and the closing balances shown in your Annual Statement may differ from those shown in your Quarterly Reports. This is due to updated unit prices and transactions that settled after the Quarterly Reports were issued.
- The enclosed reports only contain information regarding assets held within this Wrap Service.
- If you held warrants throughout the financial year please refer to the tax guide under the "Additional information (including specific security treatment)" for further information on how these are to be treated when completing your tax return.
- All Tax and Annual guides are available at <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser.
- The Tax Guide and application of taxation law depends on your individual circumstances. We recommend seeking your own tax advice to ensure that the tax policies adopted are applicable to your circumstances.
- Your financial adviser can provide you with any Quarterly Reports upon request.

If you have any questions regarding the enclosed information, please contact your financial adviser.

wealth-e-account

wealth-e-account
Annual Income & Expense
1-Jul-2019 to 30-Jun-2020

E & S Ko Superannuation Fund
 C/- Ms S Ko
 84 Summer St
 ORANGE NSW 2800

Investor name
 E & S Ko Superannuation Fund
Investor number
 M00804148
Product type
 Investment
Adviser name
 REBECCA LIANG COUNT WEALTH ACCOUNTANTS
Adviser phone number
 02 92811880

	Amount (\$)	Total (\$)
Portfolio Opening Value as at 1-Jul-2019		938,121.64
Deposits to Cash Account	0.00	
Withdrawals from Cash Account	-945,760.81	
Asset transfers including new assets from corporate actions	0.00	
Net income (expense)	24,776.01	
Less investment income paid to external accounts/add dividends received from non Wrap holdings *	0.00	
Change in market value	-17,136.84	
Outstanding cash movements - unsettled managed fund trades	0.00	
Total movements for the period		-938,121.64
Portfolio Closing Value as at 30-Jun-2020		0.00
Income and expenses		
Interest received	519.01	
Dividends received *	0.00	
Distributions received *	25,122.54	
Fees, charges and taxes	-879.35	
Wrap Advantage Fee Rebate	13.81	
Net income/expense		24,776.01
Change in market value		
Current assets	0.00	
Disposed assets	-17,136.84	
Net change in market value		-17,136.84
Total gain after fees		7,639.17
Indirect costs of your investment**		669.53

*Direct equity dividend income is reported on an entitlements basis and may vary from the amount paid into the Cash Account. Distribution income is recorded on a cash basis. Where distributions have not been received at period end, investments in managed funds reflected in the portfolio valuation are valued using the cum distribution exit price.

The Income and Expense Report has been prepared on a cash basis, unless otherwise stated. Changes in market value exclude any gains or losses arising from assets held outside the service. This report does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position. The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

****Indirect costs**

This approximate amount has been deducted from your Investment and covers amounts that have reduced the return on your investment but are not charged as a fee. This indirect cost is the Cash Account Fee only.

The Wrap Advantage Fee Rebate is a rebate paid by fund managers and passed on to you in relation to funds in the Advantage Investment Series or other selected funds. Refer to Support>>Help section online for more information.

The "Fees, charges and taxes" total on the previous page may not include all the fees and costs in relation to your underlying investments. For further information regarding the fees and costs of the underlying investment options available through the Product, please refer to the relevant product disclosure document for each underlying investment.

Example of total fees and costs¹

The following example illustrates the combined effect of the fees and costs of your product and an investment in the Advance Balanced Multi-Blend Fund through the product over a 1 year period.

This example is illustrative only and the fees and costs will vary depending on your actual investment:

- **Cost of Product:**

If you had an investment of \$50,000 at the beginning of the year and you invested an additional \$5,000 at the end of the year, you would be charged fees of \$222.75².

- **PLUS fees and costs for an investment in Advance Balanced Multi-Blend Fund:**

0.79%³ (Management costs)

And for every \$50,000 you have in Advance Balanced Multi-Blend Fund you will be charged \$395.00 each year.

EQUALS \$617.75^{^^}, being the total fees and costs of investing in the Advance Balanced Multi-Blend Fund through Wrap.

¹ The example above assumes that \$50,000 is invested in the Advance Balanced Multi-Blend Fund through Wrap (with an additional \$2,500 held in the cash account) for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year.

² This amount is based on the management costs for Wrap, assuming all investments are in the Advance Balanced Multi-Blend Fund with an additional \$2,500 retained in the Cash Account. Please refer to the 'Fees and costs' section of the Investor Short Guide for the amount of each of these fees and costs. Management costs include the Account keeping fee, Cash Account fee and Expense recovery and do not include transaction fees, the custodial holdings option fee or the portfolio facility fee. It does not take into account costs incurred for investments that may be accessed through Wrap, such as management fees and indirect costs relating to underlying managed investments. **The Cost of Product amount shown above has been calculated based on the Account keeping fee rates set out in the current Investor Short Guide. The Cost of Product amount may be different (and potentially higher) if you are subject to different Account keeping fee rates.**

³ This amount includes management fees charged by the Advance Balanced Multi-Blend Fund and estimated indirect costs, such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Balanced Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to 'Fees and costs of underlying investments' in the Investor Short Guide.

^{^^} Additional fees may apply. Refer to 'Additional explanation of fees and costs' in the Investor Short Guide for more information.

wealth-e-account
Tax Statement
Year ended 30-Jun-2020

E & S Ko Superannuation Fund
C/- Ms S Ko
84 Summer St
ORANGE NSW 2800

Investor name
E & S Ko Superannuation Fund
Investor number
M00804148
Product type
Investment
Adviser name
REBECCA LIANG COUNT WEALTH ACCOUNTANTS
Adviser phone number
02 92811880

This statement is designed to assist you in preparing your 2019-2020 Australian tax return. You should read the guide to your tax statement and the tax policy guide in conjunction with your tax statement and supporting schedules.

SUMMARY

Account Type	Superfund	
Item	Amount (\$)	Tax Return Reference
Gross interest	519.01	11-C
Unfranked dividends	0.00	11-J
Franked dividends	0.00	11-K
Franking credits	0.00	11-L
Distributions from trusts	0.00	11-M
Foreign income	0.00	11-D and 11-D1
Aust. franking credits from a NZ company	0.00	11-E
Net capital gain	11,054.37	11-A
Other income	0.00	11-S
Total assessable income	11,573.38	
Total deductions	621.54	12-I1
Total taxable income from investment assets	10,951.84	

Tax Credits

TFN amounts withheld from interest	0.00	Calculation Statement H3
Franking credits from direct shares (after 45 day rule)	0.00	Calculation Statement E1
Franking credits from trust distributions (after 45 day rule)	0.00	Calculation Statement E1
Aust. franking credits from a NZ company (after 45 day rule)	0.00	Calculation Statement E1
Foreign income tax offset	0.00	Calculation Statement C1
MIT withholding tax	0.00	N/A
TFN withholding from trust distributions	0.00	Calculation Statement H3
Infrastructure bond rebate	0.00	Calculation Statement C2

TAX STATEMENT

	Credits	Credits	Income	Income total	Tax guide
		(\$)	(\$)	(\$)	reference
Interest - Schedule A				519.01	1
	TFN Credits	0.00			2
Dividends - Schedule B					
			0.00		3
			0.00		4
			0.00		5
Total dividends				0.00	

	Credits	Credits	Income	Income total	Tax guide
		(\$)	(\$)	(\$)	reference

Trust distributions - Schedule C

Interest - Australian			0.00		6
Infrastructure bond interest			0.00		6
Foreign trust and CFC income			0.00		7
FIF or FLP income			0.00		7
Foreign income			0.00		7
New Zealand Dividends					
- Aust. franking credits from a NZ company (before 45 day rule)			0.00		14
- Less: Aust. franking credits from a NZ company denied			-0.00		15
Australian Dividends					
- Unfranked amount			0.00		6
- Franked amount			0.00		6
- Franking credits (before 45 day rule)			0.00		6
Other Australian income			0.00		6

Total trust distributions 0.00

Foreign income tax offset	0.00				8
Foreign income tax offset -	0.00				8
Capital gain					
MIT withholding tax	0.00				9
TFN credits	0.00				10

Net capital gains - Schedule D 11,054.37 11

Foreign income - Schedule E

Dividends			0.00		7
Interest			0.00		7
Disposal of revenue assets			0.00		7
Miscellaneous			0.00		7

Total foreign income 0.00

Aust. franking credits from a NZ company 0.00

Foreign income tax offset	0.00				8
Aust. franking credits from a NZ company (after 45 day rule)	0.00				16

	Credits	Credits	Income	Income total	Tax guide
		(\$)	(\$)	(\$)	reference
Other Australian income - Schedule F					
Disposal of revenue assets			0.00		12
Miscellaneous			0.00		12
Total other Australian income				0.00	
TOTAL INCOME FROM INVESTMENT ASSETS				11,573.38	
Less allowable deductions					
Expenses - Schedule G			621.54		13
Franking credits denied from trust distributions			0.00		13
Total allowable deductions				621.54	
NET INCOME FROM INVESTMENT ASSETS				10,951.84	

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). This statement is designed to assist you in preparing your Self Managed Super Fund 2019-2020 Australian Tax Return. It is provided for the use of investors in Wrap and is based on current taxation laws and their interpretation.

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. 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 Wrap Tax Policy Guide. You can obtain copies of this guide via the Investor Wrap Desktop at www.investorwrap.com.au. Alternatively, you can access these at the public site <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this report may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

wealth-e-account
Interest - Schedule A
Year ended 30-Jun-2020

Investor number
M00804148
Investor name
E & S Ko Superannuation Fund

Source	Date for tax purposes	Infrastructure bond interest not assessable (\$)	Amount (\$)	TFN deducted (\$)
WRAPWCA: Wrap - Working Account	1/07/2019	0.00	242.35	0.00
WRAPWCA: Wrap - Working Account	6/09/2019	0.00	276.66	0.00
TOTAL (\$)		0.00	519.01	0.00

wealth-e-account
Trust Distributions Summary - Schedule C
Year ended 30-Jun-2020

Investor number
M00804148
Investor name
E & S Ko Superannuation Fund

Security	Security name	Income distributed in financial year (\$)	Less 2019 entitlement ¹ (\$)	Add 2020 entitlement ² (\$)	Total distribution ³ (\$)	Tax adjustments ⁴ (\$)	Distributions from trusts ⁵ (\$)
PAM0001AU	Alphinity Australian Share Fund	1,244.40	-1,244.40	0.00	0.00	0.00	0.00
AAP0103AU	Ausbil Australian Active Equity Fund	1,097.67	-1,097.67	0.00	0.00	0.00	0.00
FSF0454AU	CFS Wholesale Global Property Securities	930.74	-930.74	0.00	0.00	0.00	0.00
LAZ0014AU	Lazard Global Listed Infrastructure Fund	962.27	-962.27	0.00	0.00	0.00	0.00
PER0063AU	Perpetual W/S Balanced Growth Fund	5,851.78	-5,851.78	0.00	0.00	0.00	0.00
PER0102AU	Perpetual W/S Concentrated Equity Fund	2,174.97	-2,174.97	0.00	0.00	0.00	0.00
ETL0018AU	PIMCO Global Bond Fund - W/S Class	11,791.39	-11,791.39	0.00	0.00	0.00	0.00
VAN0001AU	Vanguard Aust Fixed Interest Index Fund	1,132.51	-1,132.51	0.00	0.00	0.00	0.00
TOTAL (\$)		25,185.73	-25,185.73	0.00	0.00	0.00	0.00

¹ Income you received during the year ended 30 June 2020 but included in your 30 June 2019 tax return.

² Income you received during the year ended 30 June 2021 but is required to be included in your 30 June 2020 tax return.

³ Total distribution amount shown in the Trust distributions detail - Schedule C.

⁴ This amount includes franking credits, capital gains, foreign income and foreign income tax offset shown separately in the Tax statement summary.

⁵ See 'Franked distributions from trusts' and 'Distributions from trusts' in the Tax statement summary.

Please refer to "Trust distributions detail - Schedule C" on the following pages for more detailed information by security.

wealth-e-account
Net Capital Gains - Schedule D
Year ended 30-Jun-2020

Investor number
M00804148
Investor name
E & S Ko Superannuation Fund

Date of disposal for tax purposes	Quantity	Proceeds (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
Source : AAP0103AU: Ausbil Australian Active Equity Fund									
27/08/2019	5,865	21,077.38	14/07/2015	20,030.50	22.27	0.00	0.00	0.00	1,069.15
	5,865	21,077.38		20,030.50	22.27	0.00	0.00	0.00	1,069.15
Source : ETL0018AU: PIMCO Global Bond Fund - W/S Class									
27/08/2019	195,293	197,770.10	29/12/2014	200,030.50	0.00	0.00	-2,260.40	0.00	0.00
27/08/2019	29,313	29,685.13	06/01/2015	30,025.78	0.00	0.00	-340.65	0.00	0.00
27/08/2019	4,436	4,492.38	04/05/2015	4,580.00	0.00	0.00	-87.62	0.00	0.00
27/08/2019	28,983	29,350.16	04/06/2015	29,030.50	0.00	0.00	0.00	0.00	319.66
	258,025	261,297.77		263,666.78	0.00	0.00	-2,688.67	0.00	319.66
Source : FSF0454AU: CFS Wholesale Global Property Securities									
27/08/2019	27,783	52,432.69	21/03/2014	42,492.50	588.65	0.00	0.00	0.00	10,528.84
	27,783	52,432.69		42,492.50	588.65	0.00	0.00	0.00	10,528.84
Source : LAZ0014AU: Lazard Global Listed Infrastructure Fund									
27/08/2019	17,555	24,775.53	21/03/2014	29,228.76	0.00	0.00	-4,453.23	0.00	0.00
27/08/2019	4,330	6,111.42	18/02/2015	7,816.37	0.00	0.00	-1,704.95	0.00	0.00
27/08/2019	6,663	9,403.91	15/10/2015	10,071.86	0.00	0.00	-667.95	0.00	0.00
	28,548	40,290.86		47,116.99	0.00	0.00	-6,826.13	0.00	0.00
Source : PAM0001AU: Alphinity Australian Share Fund									
27/08/2019	18,870	61,193.89	11/11/2013	49,691.57	235.78	0.00	0.00	0.00	11,738.11
27/08/2019	5,888	19,092.42	16/07/2015	16,128.67	62.42	0.00	0.00	0.00	3,026.17
	24,758	80,286.31		65,820.24	298.20	0.00	0.00	0.00	14,764.28
Source : PER0063AU: Perpetual W/S Balanced Growth Fund									
27/08/2019	49,276	68,916.84	18/02/2015	80,470.50	49.68	0.00	-11,503.98	0.00	0.00
	49,276	68,916.84		80,470.50	49.68	0.00	-11,503.98	0.00	0.00
Source : PER0102AU: Perpetual W/S Concentrated Equity Fund									
27/08/2019	15,531	21,301.41	15/10/2015	24,785.45	0.00	0.00	-3,484.04	0.00	0.00
	15,531	21,301.41		24,785.45	0.00	0.00	-3,484.04	0.00	0.00
Source : VAN0001AU: Vanguard Aust Fixed Interest Index Fund									
27/08/2019	54,444	66,351.12	11/11/2013	60,754.05	-188.57	0.00	0.00	0.00	5,408.49
27/08/2019	89,485	109,055.42	27/05/2014	100,030.50	-309.94	0.00	0.00	0.00	8,714.98
27/08/2019	4,369	5,324.60	22/10/2015	5,030.50	-15.13	0.00	0.00	0.00	278.96
	148,298	180,731.14		165,815.05	-513.64	0.00	0.00	0.00	14,402.43
Subtotal		726,334.40		710,198.01	445.16	0.00	-24,502.82	0.00	41,084.36
Net capital gains from distributions									
								0.00	0.00
								0.00	0.00
TOTAL CAPITAL GAINS/LOSSES							-24,502.82	0.00	41,084.36
Application of losses							24,502.82	0.00	-24,502.82
Subtotal							0.00	0.00	16,581.54
Concession (33.33%)									5,527.17

Please refer to your Wrap Tax Guide for further information.

Subtotal	0.00	11,054.37
-----------------	------	-----------

TOTAL NET CAPITAL GAIN/LOSS		11,054.37
------------------------------------	--	------------------

wealth-e-account
Miscellaneous expenses - Schedule G
Year ended 30-Jun-2020

Investor number
M00804148
Investor name
E & S Ko Superannuation Fund

Details ^	Payment date	Deductible (\$)	Not deductible (\$)
Working Cash Account: Fee - Account Keeping Fee	1/07/2019	214.00	0.00
Working Cash Account: Fee - Wrap Advantage Fee Rebate	1/07/2019	-6.73	0.00
Working Cash Account: Fee - Account Keeping Fee	1/08/2019	218.76	0.00
Working Cash Account: Fee - Wrap Advantage Fee Rebate	1/08/2019	-7.08	0.00
Working Cash Account: Fee - Expense Recovery - Legislative	20/08/2019	34.04	0.00
Working Cash Account: Fee - Account Keeping Fee	2/09/2019	167.89	0.00
Working Cash Account: Fee - Account Keeping Fee	4/09/2019	0.66	0.00
TOTAL (\$)		621.54	0.00

^Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide.

wealth-e-account
Unrealised Gains / Losses
Year ended 30-Jun-2020

Investor number
M00804148
Investor name
E & S Ko Superannuation Fund

Date of valuation	Quantity	Ex distribution value (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
Subtotal		0.00		0.00	0.00	0.00	0.00	0.00	0.00
Application of losses							0.00	0.00	0.00
Subtotal							0.00	0.00	0.00
Concession (0.00%)									0.00
Subtotal								0.00	0.00
TOTAL NET UNREALISED CAPITAL GAIN/LOSS									0.00

Please note this statement uses post distribution prices (also known as "Ex" prices) which will vary from the Portfolio Valuation Report which uses pre-distribution prices (also known as "Cum" prices).
Please refer to your Wrap Tax Guide for further information.

wealth-e-account
Cash Account Statement
1-Jul-2019 to 30-Jun-2020

E & S Ko Superannuation Fund
 C/- Ms S Ko
 84 Summer St
 ORANGE NSW 2800

Investor name
 E & S Ko Superannuation Fund
Investor number
 M00804148
Product type
 Investment
Adviser name
 REBECCA LIANG COUNT WEALTH ACCOUNTANTS
Adviser phone number
 02 92811880

Investment Summary

Opening balance as at 1-Jul-2019	\$ 194,406.40
Closing balance as at 30-Jun-2020	\$ 0.00

Transaction Details

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
1-Jul-2019	Opening Balance				194,406.40
1 Jul 2019	Interest		242.35		194,648.75
1 Jul 2019	Account Keeping Fee	for the period 01 Jun 2019 to 30 Jun 2019		-214.00	194,434.75
1 Jul 2019	Wrap Advantage Fee Rebate	for the period 01 Jun 2019 to 30 Jun 2019	6.73		194,441.48
3 Jul 2019	Distribution	CFS W/S Colliers Intl Proptry FSF0454AU	930.74		195,372.22
5 Jul 2019	Distribution	Vanguard Aust F/Int Indx VAN0001AU	1,069.32		196,441.54
8 Jul 2019	Distribution	Perpetual W/S Concentrd Eq Fd PER0102AU	2,174.97		198,616.51
9 Jul 2019	Distribution	EQT PIMCO W/S Glbl Bond Fd ETL0018AU	11,791.39		210,407.90
12 Jul 2019	Distribution	Ausbil Inv Aust Actv Eqty AAP0103AU	1,097.67		211,505.57
12 Jul 2019	Distribution	Lazard Gbl Lstd Infrastrctre LAZ0014AU	962.27		212,467.84
15 Jul 2019	Distribution	Alphinity Aust Share PAM0001AU	1,244.40		213,712.24
15 Jul 2019	Distribution	Perpetual W/S Balancd Grwth Fd PER0063AU	5,851.78		219,564.02

wealth-e-account
Cash Account Statement
1-Jul-2019 to 30-Jun-2020

Transaction Details

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
1 Aug 2019	Account Keeping Fee	for the period 01 Jul 2019 to 31 Jul 2019		-218.76	219,345.26
1 Aug 2019	Wrap Advantage Fee Rebate	for the period 01 Jul 2019 to 31 Jul 2019	7.08		219,352.34
20 Aug 2019	Expense Recovery - Legislative			-34.04	219,318.30
28 Aug 2019	Trade	Full Redemption of 49276.26 units of Perpetual W/S Balanced Growth Fund @ \$1.3992 (Fee - \$30.50)	68,916.84		288,235.14
28 Aug 2019	Trade	Full Redemption of 15531.06 units of Perpetual W/S Concentrated Equity Fund @ \$1.3735 (Fee - \$30.50)	21,301.41		309,536.55
28 Aug 2019	Trade	Full Redemption of 27783.29 units of CFS Wholesale Global Property Securities @ \$1.8883 (Fee - \$30.50)	52,432.69		361,969.24
29 Aug 2019	Trade	Full Redemption of 5864.93 units of Ausbil Australian Active Equity Fund @ \$3.5990 (Fee - \$30.50)	21,077.38		383,046.62
29 Aug 2019	Trade	Full Redemption of 258025.54 units of PIMCO Global Bond Fund - W/S Class @ \$1.0128 (Fee - \$30.50)	261,297.77		644,344.39
29 Aug 2019	Trade	Full Redemption of 24757.81 units of Alphinity Australian Share Fund @ \$3.2441 (Fee - \$30.50)	80,286.31		724,630.70
30 Aug 2019	Trade	Full Redemption of 148298.99 units of Vanguard Aust Fixed Interest Index Fund @ \$1.2189 (Fee - \$30.50)	180,731.14		905,361.84
30 Aug 2019	Trade	Full Redemption of 28548.12 units of Lazard Global Listed Infrastructure Fund @ \$1.4124 (Fee - \$30.50)	40,290.86		945,652.70
2 Sep 2019	Account Keeping Fee	for the period 01 Aug 2019 to 31 Aug 2019		-167.89	945,484.81
4 Sep 2019	Account Keeping Fee	for the period 01 Sep 2019 to 04 Sep 2019		-0.66	945,484.15

wealth-e-account
Cash Account Statement
1-Jul-2019 to 30-Jun-2020

Transaction Details

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
6 Sep 2019	Full Bank Direct			-945,760.81	-276.66
6 Sep 2019	Interest		276.66		0.00
30-Jun-2020 Closing Balance					0.00

^Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide.

Please note:

If you have elected to receive cash distributions, they will be credited to your Cash Account once they are received from the fund manager. This statement may not include recent transactions that have not been processed. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

The Wrap Advantage Fee Rebate is a rebate paid by fund managers and passed on to you in relation to funds in the Advantage Investment Series or other selected funds. Refer to Support>>Help section online for more information.

wealth-e-account
Transaction History
1-Jul-2019 to 30-Jun-2020

E & S Ko Superannuation Fund
 C/- Ms S Ko
 84 Summer St
 ORANGE NSW 2800

Investor name
 E & S Ko Superannuation Fund
Investor number
 M00804148
Product type
 Investment
Adviser name
 REBECCA LIANG COUNT WEALTH ACCOUNTANTS
Adviser phone number
 02 92811880

Summary

Withdrawal Total	-\$726,578.40
Application Total	\$0.00
Net Total	-\$726,578.40
Absolute Movement	\$726,578.40

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) ¹	Market Value (\$)
27 Aug 2019	Ausbil Australian Active Equity Fund	Full Redemption	-5,864.93	3.5990	-21,107.88
27 Aug 2019	Perpetual W/S Concentrated Equity Fund	Full Redemption	-15,531.06	1.3735	-21,331.91
27 Aug 2019	Lazard Global Listed Infrastructure Fund	Full Redemption	-28,548.12	1.4124	-40,321.36
27 Aug 2019	CFS Wholesale Global Property Securities	Full Redemption	-27,783.29	1.8883	-52,463.19
27 Aug 2019	Perpetual W/S Balanced Growth Fund	Full Redemption	-49,276.26	1.3992	-68,947.34
27 Aug 2019	Vanguard Aust Fixed Interest Index Fund	Full Redemption	-148,298.99	1.2189	-180,761.64
27 Aug 2019	PIMCO Global Bond Fund - W/S Class	Full Redemption	-258,025.54	1.0128	-261,328.27
27 Aug 2019	Alphinity Australian Share Fund	Full Redemption	-24,757.81	3.2441	-80,316.81

¹The market price is the actual price that applied when your transaction was settled.

Unsettled trades are not reflected in this report. If you are reinvesting your distributions in a managed fund, this amount may be outstanding from your reports until the distributions are confirmed by the fund manager and credited to your portfolio. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

Further Information

For our customers located in the European Union

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the EU; and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

Please refer to our EU Data Protection Policy on our website at <https://www.westpac.com.au/privacy/eu-data-protection-policy/> for information about how we manage your personal data under the GDPR.



Independent audit report by the auditor to the Board of Directors of
BT Portfolio Services Limited on internal controls and other relevant
accounting procedures as they relate to the specified annual investor statements
for the year ended 30 June 2020

Scope

We have audited the internal controls and other relevant accounting procedures of BT Portfolio Services Limited (the Operator and Custodian) relating to the preparation of the annual investor statements (which consist of the Portfolio Valuation, Cash Account Statement, Transaction History and the Annual Income and Expense Report included in the Annual Investor and Tax Statement for 2019-2020) given to the clients of wealth-e-account (the clients) for the year ended 30 June 2020. These internal controls and accounting procedures are hereafter referred to as "the internal controls". Our audit has been performed in order to express an opinion about the design of the controls to meet the criteria specified in Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended) and the effectiveness of the internal controls in mitigating the risk of material misstatement in the clients' annual investor statements.

The directors and management of the Operator are responsible for maintaining an effective internal control structure including the internal controls in relation to the preparation of annual investor statements of the clients, which comprise for each client a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 June 2020 and the corresponding revenue and expenses of the client for the year ended on that date.

The directors of the Operator have determined that the accounting policies used, including the basis of accounting, are appropriate to meet the requirements of the Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No opinion is expressed as to whether the specified basis of preparation is appropriate to the needs of the clients.

Our audit has been conducted in accordance with the Australian Standard on Assurance Engagements (ASAE) 3000 *Assurance Engagements other than Audits or Reviews of Historical Financial Information* and ASAE 3150 *Assurance Engagements on Controls* and accordingly included such tests and procedures as we considered necessary in the circumstances. These procedures included testing that the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown collectively in the annual investor statements were properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in reports prepared by the custodian(s) which have been independently audited.

These procedures have been undertaken to express an opinion whether:

- the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those of its custodian(s) and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to ensure that the annual investor statements for the year ended 30 June 2020 are or have been given to clients without material misstatements; and
- the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2020 have been properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in the reports prepared by the custodian(s) which have been independently audited.

This report has been prepared to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No responsibility will be accepted for any reliance on this report for any other purpose.

PricewaterhouseCoopers, ABN 52 780 433 757
One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000,
GPO BOX 2650, SYDNEY NSW 2001
T +61 2 8266 0000, F +61 2 8266 9999, www.pwc.com.au



Independent audit report by the auditor to the Board of Directors of
BT Portfolio Services Limited on internal controls and other relevant
accounting procedures as they relate to the specified annual investor statements
for the year ended 30 June 2020
(cont.)

Inherent limitations

Because of the inherent limitations in any internal control structure, it is possible that fraud, errors or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the control procedures that we have audited operate, has not been audited and no opinion is expressed as to its effectiveness.

An audit is not designed to detect all weaknesses in control procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis. Any projection of the evaluation of control procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

The audit opinion expressed in this report has been formed on the above basis.

Audit opinion

In our opinion:

- the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those of its custodian(s) and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively, in all material respects, to ensure that the annual investor statements for the year ended 30 June 2020 are or have been given to clients without material misstatements; and
- the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2020 have been properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in the reports prepared by the custodian(s) which have been independently audited.

A large, stylized handwritten signature in black ink that reads 'PricewaterhouseCoopers'.

PricewaterhouseCoopers

A handwritten signature in black ink that reads 'Darren Ross'.

Darren Ross
Partner

Sydney
07 August 2020



Independent review report by the auditor to the Board of Directors of
BT Portfolio Services Limited on the specified annual investor statements for
the year ended 30 June 2020

Scope

We have reviewed the annual investor statements generated (which consist of the Portfolio Valuation, Cash Account Statement, Transaction History and the Annual Income and Expense Report included in the Annual Investor and Tax Statement for 2019-2020) given to the clients of wealth-e-account (the clients) for the year ended 30 June 2020 prepared by BT Portfolio Services Limited (the Operator). The directors and management of the Operator are responsible for the annual investor statements of the clients, which comprise for each client a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 June 2020 and the corresponding revenue and expenses of the client for the year ended on that date. The directors of the Operator have determined that the accounting policies used, including the basis of accounting, are appropriate to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No opinion is expressed as to whether the specified basis of preparation is appropriate to the needs of the clients.

We have conducted an independent review of the annual investor statements in order to state whether, on the basis of the procedures described below, anything has come to our attention that would indicate that any annual investor statement given to any client is materially misstated.

Our review has been conducted in accordance with Australian Auditing Standards applicable to review engagements. A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. These procedures do not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than that given in an audit. We have not performed an audit of any individual annual investor statement and, accordingly, we do not express an audit opinion in relation to any client's individual annual investor statement.

We have also performed an independent audit of internal controls and other relevant accounting procedures of the Operator and Custodian, as they relate to the preparation of the annual investor statements ("the internal controls") and have issued a separate unqualified audit opinion on whether the internal controls implemented by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the clients' annual investor statements for the year ended 30 June 2020.

This report has been prepared to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended). No responsibility will be accepted for any reliance on this report for any other purpose.

The Statement provided below has been prepared on the above basis.

.....
:
:
:
PricewaterhouseCoopers, ABN 52 780 433 757
One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000,
GPO BOX 2650, SYDNEY NSW 2001
T +61 2 8266 0000, F +61 2 8266 9999, www.pwc.com.au

Liability limited by a scheme approved under Professional Standards Legislation.



Independent review report by the auditor to the Board of Directors of
BT Portfolio Services Limited on the specified annual investor statements for
the year ended 30 June 2020
(cont.)

Statement

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any annual investor statement for the year ended 30 June 2020 given to any client is materially misstated.

A handwritten-style signature of 'PricewaterhouseCoopers' in black ink.

PricewaterhouseCoopers

A handwritten signature in black ink, appearing to read 'Darren Ross'.

Darren Ross
Partner

Sydney
07 August 2020