

At Morgan Stanley we work closely with our service providers to ensure the integrity of the tax reporting we provide to you. We update our systems daily and have stringent controls in place which assist in monitoring the accuracy of our information.

Our service providers are subject to independent audit of effectiveness of controls in accordance with Australian Auditing Standards AUS810 or Guidance Statement GS007. The provision of audit certification varies and we make these reports available on our website at [www.morganstanley.com.au](http://www.morganstanley.com.au).

Period ending 30 Jun 2021

## Annual Tax Report

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REWARD INVEST SUPERANNUATION FUND  
39 RESERVE STREET

WEMBLEY WA 6014  
AUSTRALIA

## **Independent Reasonable Assurance Report to the Directors of Morgan Stanley Wealth Management Australia Pty Ltd**

We have undertaken a reasonable assurance engagement relating to the internal controls and other relevant accounting procedures of Morgan Stanley Wealth Management Australia Pty Ltd (the "Advisor"), including those over any other relevant person acting on behalf of the Advisor, relating to the preparation of annual investor statements given to the clients of the Capital Plus Enhanced and Portfolio Wrap programs who make use of Authorised Cash Management Accounts and do not have investments in unit trusts and/or managed funds (the "Clients") for the year ended 30 June 2021. These internal controls and accounting procedures are hereafter referred to as the "Internal Controls". "Authorised Cash Management Accounts" refer to cash management accounts approved by the Advisor, being the Macquarie Bank Cash Management Account, the Citibank Cash Management Account, the Adelaide Bank Cash Management Trust and the ANZ V2 Cash Management Account, and for which the cash management transactions and balances appear in the annual investor statements.

### *The Directors Responsibility for the Annual Investor Statements*

The Directors of the Advisor are responsible for designing, establishing and maintaining an effective internal control structure including the internal controls in relation to the preparation of 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 Advisor by the client as at 30 June 2021 and the corresponding revenue and expenses of the client for the year ended on that date.

### *Assurance Practitioner's Independence and Quality Control*

We have complied with the independence and other relevant ethical requirements relating to assurance engagements, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies Auditing Standard ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, Other Assurance Engagements and Related Services Engagements*, and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

### *Assurance Practitioner's Responsibility*

Our responsibility is to express an opinion on the Internal Controls around the preparation of the investor statements based on the procedures we have performed and the evidence we have obtained.

We conducted our reasonable assurance engagement in accordance with Australian Standard on Assurance Engagements ASAE 3000 *Assurance Engagements Other than Audits or Reviews of Historical Financial Information*, issued by the Australian Auditing and Assurance Standards Board in order to express an opinion whether the Advisor has maintained the Internal Controls and other relevant accounting procedures, including those over any other relevant person acting on behalf of the Advisor, that were suitably designed and operated effectively to ensure that the annual investor statements for the year ended 30 June 2021 are or have been given to the Clients without material misstatements. Our engagement provides reasonable assurance as defined in ASAE 3000.

A reasonable assurance engagement in accordance with ASAE 3000 involves performing procedures to obtain evidence about the Advisor's design, establishment and implementation of the Internal Controls. The nature, timing and extent of procedures selected depend on the assurance practitioner's

professional judgement, including the assessment of the risks of material misstatement in the Investor Statements. In making those risk assessments, we considered the Internal Controls over the preparation of the investor statements relevant to the engagement. A reasonable assurance engagement also includes tests and procedures as we considered necessary in the circumstances to obtain evidence about the internal controls as they relate to the preparation of annual investor statements. These procedures included testing that the assets (other than assets held by a client), liabilities, revenue and expenses shown in a sample of annual investor statements were properly reconciled, in all material respects, by the Advisor as at 30 June 2021 to the corresponding amounts shown in reports prepared by the holder of any client's portfolio assets (or if the holder is the client, by the Advisor) which have been independently audited.

### *Inherent Limitations*

Because of the inherent limitations in any internal control structure it is possible that fraud, error or non-compliance with laws and regulations may occur and not be detected.

A reasonable assurance engagement 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 conclusion expressed in this report has been formed on the above basis.

### *Limitations of use*

This report is made solely to Directors in accordance with our engagement letter dated 16 July 2021, for the purpose of assisting them in meeting their client reporting requirements. We disclaim any assumption of responsibility for any reliance on this report to any person other than the Directors or for any purpose other than that for which it was prepared.

### *Opinion*

In our opinion, in all material respects, the Advisor maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those over any other relevant person acting on behalf of the Advisor, that were suitably designed and operated effectively to ensure that the annual investor statements for the year ended 30 June 2021 are or have been given to the Clients without material misstatements.

*Deloitte Touche Tohmatsu*

DELOITTE TOUCHE TOHMATSU

*R. Jones*

Rebecca Jones  
Partner  
Chartered Accountant  
Sydney, 30 August 2021

## **Independent Auditor's Review Report to the Directors of Morgan Stanley Wealth Management Australia Pty Ltd**

We have reviewed the annual investor statements ("the Statement") provided to the clients of Capital Plus Enhanced and Portfolio Wrap programs who make use of Authorised Cash Management Accounts and do not have investments in unit trusts and/or managed funds ("the Clients") as at 30 June 2021 and the corresponding revenue and expenses of Morgan Stanley Wealth Management Australia Pty Ltd ("the Advisor") for the year ended on that date. "Authorised Cash Management Accounts" refer to cash management accounts approved by the Advisor, being the Macquarie Bank Cash Management Account, the Citibank Cash Management Account, the Adelaide Bank Cash Management Trust and the ANZ V2 Cash Management Account, and for which the cash management transactions and balances appear in the Statements.

### *The Directors' Responsibility for the Annual Investment Statements*

The Directors of the Advisor are responsible for the preparation and fair presentation of the Statements and for such internal controls as the Directors determine is necessary to enable the preparation and fair presentation of the Statements that are free from material misstatement whether due to fraud or error.

### *Auditor's Responsibility*

Our responsibility is to express a conclusion on the Statement based on our review. We have conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2405 *Review of Historical Information Other than a Financial Report*. ASRE 2405 requires us to conclude whether anything has come to our attention that causes us to believe that the Statements, which have been provided to the Clients, are materially misstated. This Standard also requires us to comply with relevant ethical requirements.

A review in accordance with ASRE 2405 is a limited assurance engagement. The auditor performs procedures, primarily consisting of making enquiries of management and others within the entity, as appropriate, and applying analytical procedures and evaluates the evidence obtained.

The procedures performed in a review are substantially less than those performed in an audit conducted in accordance with Australian Auditing Standards. Accordingly, we do not express an audit opinion on the Statements.

### *Conclusion*

Based on our review, nothing has come to our attention that causes us to believe that the Statements for the year ended 30 June 2021, which have been provided to the Clients, do not present fairly, in all material respects, the quantity and value of assets and liabilities held through the Advisor by the Clients as at 30 June 2021 and the corresponding revenue and expenses of the Clients for the year ended on that date.

*Basis of Restriction on Distribution and Use*

Without modifying our conclusion, we draw attention to the fact that this report has been prepared solely for the Directors of the Advisor to assist them in meeting their client reporting requirements. As a result, the report may not be suitable for another purpose.

*Deloitte Touche Tohmatsu*

DELOITTE TOUCHE TOHMATSU

*R. Jones*

Rebecca Jones  
Partner  
Chartered Accountant  
Sydney, 30 August 2021

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### **Portfolio valuation**

This report provides the value of a portfolio's holdings as at the date requested. Assets are grouped according to their asset type and sector.

### **Tax summary**

To assist the user with completing a tax return for the Australian Financial Year. The report summarises the Realised report, Income and Expenses for the portfolio during the tax period.

### **Taxation income**

This report provides the tax components of all income events that have a tax date within the period.

### **Income declared but not paid**

The report contains all income with an ex-date on or prior to the reported date and with a payment date greater than the reported date.

### **Realised CGT**

A detailed report section breaking down each CGT asset that was realised during the period into its tax parcels. Displays what CGT calculation method was applied to each tax parcel.

### **Unrealised**

Analyses the portfolio's gains/losses from a tax perspective for all unrealised assets (CGT and non-CGT assets) if they were sold at the reported period.

### **Cash transactions**

Provides details of the cash account transactions during the period, followed by a summary with opening and closing balances. Can be used to reconcile against a bank account statement.

### **Transaction history**

This report details all trading activity, corporate actions and adjustments made within the reported period.

### **Expenses**

Lists each expense entry for reconciling with the Expenses section of the Tax Summary.

## Portfolio valuation

As at 30 Jun 2021

## Portfolio valuation

Asset	Quantity	Avg unit cost \$	Actual cost \$	Unit price \$	Market value \$	Portfolio weight %	Gain/loss \$	Est income (a) \$	Est yield (b) %	
<b>ASX Listed</b>										
ANZ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED FPO	2,000	24.50	49,000.00	28.15	56,300.00	6.74%	7,300.00	1,200.00	2.13%
BHP	BHP GROUP LIMITED FPO	2,000	38.896	77,792.00	48.57	97,140.00	11.63%	19,348.00	4,131.82	4.25%
EDV	ENDEAVOUR GROUP LIMITED FPO	1,250	5.5767	6,970.84	6.29	7,862.50	0.94%	891.66	-	-
MTS	METCASH LIMITED FPO	8,300	3.00	24,900.00	3.99	33,117.00	3.96%	8,217.00	1,203.50	3.63%
NAB	NATIONAL AUSTRALIA BANK LIMITED FPO	2,000	26.52	53,040.00	26.22	52,440.00	6.28%	-600.00	1,200.00	2.29%
RIO	RIO TINTO LIMITED FPO	830	100.5659	83,469.70	126.64	105,111.20	12.58%	21,641.50	6,088.71	5.79%
WBC	WESTPAC BANKING CORPORATION FPO	2,000	24.1463	48,292.57	25.81	51,620.00	6.18%	3,327.43	1,780.00	3.45%
WOW	WOOLWORTHS GROUP LIMITED FPO	1,250	33.7233	42,154.16	38.13	47,662.50	5.7%	5,508.34	1,262.50	2.65%
<b>Totals</b>				<b>385,619.27</b>		<b>451,253.20</b>	<b>54.01%</b>	<b>65,633.93</b>	<b>16,866.53</b>	<b>3.74%</b>
<b>Fixed Interest</b>										
MEBTD90	MEBANK 90 days Term Deposit 0.50% DUE 02/08/2021	250,000	1.00	250,000.00	1.0008	250,202.05	29.94%	202.05	1,250.00	0.5%
<b>Totals</b>				<b>250,000.00</b>		<b>250,202.05</b>	<b>29.94%</b>	<b>202.05</b>	<b>1,250.00</b>	<b>0.5%</b>
<b>Cash</b>										
+MCCMT	Macquarie Cash Account	132,724.85	1.00	132,724.85	1.00	132,724.85	15.88%	-	159.27	0.12%
<b>Totals</b>				<b>132,724.85</b>		<b>132,724.85</b>	<b>15.88%</b>	<b>-</b>	<b>159.27</b>	<b>0.12%</b>
<b>Portfolio totals</b>				<b>768,344.12</b>		<b>834,180.10</b>	<b>99.83%</b>	<b>65,835.98</b>	<b>18,275.80</b>	<b>2.19%</b>
Income declared but not paid				1,400.00		1,400.00	0.17%			
<b>Net portfolio totals</b>				<b>769,744.12</b>		<b>835,580.10</b>	<b>100%</b>	<b>65,835.98</b>	<b>18,275.80</b>	<b>2.19%</b>

## (a) Estimated income

This estimation is based on historical returns and should not be regarded as an accurate indication of future earnings.

## (b) Estimated yield percentage

The estimated yield is the estimated income as a percentage of the market value.

## Tax summary

01 Jul 2020 to 30 Jun 2021

## Assessable income

<b>Australian income</b>		
Interest	Interest	3,436.58
	Interest exempt from NRWT	-
	<b>Total interest</b>	<b>3,436.58</b>
Dividends	Unfranked	-
	Unfranked CFI	-
	<b>Total unfranked</b>	<b>-</b>
	Franked	9,155.31
	Franking credits	3,923.69
	<b>Total dividends</b>	<b>13,079.00</b>
Trust income	Franked distributions	-
	Franking credits	-
	<b>Gross franked distributions</b>	<b>-</b>
	Other trust income <sup>(a)</sup>	-
	<b>Total trust income</b>	<b>-</b>
<b>Total Australian income</b>		<b>16,515.58</b>
<b>Foreign income</b>		
Other	Other foreign source income	-
<b>Total foreign income</b>		<b>-</b>
<b>Net capital gain <sup>(b)</sup></b>		<b>-</b>
<b>Total assessable income</b>		<b>16,515.58</b>

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable amounts). For more details, refer to the 'Trust income' section of the **Income transactions** report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the **Realised CGT** report.

## Deductions

Investment expenses	Portfolio management fees	-9,053.75
		<b>-9,053.75</b>
<b>Total deductions</b>		<b>-9,053.75</b>

## Tax offsets, credits and NCMi

<b>Franking credits</b>		
Dividends	Franking credits	3,923.69
	Less franking credits denied	-
		<b>3,923.69</b>
<b>Total franking credits</b>		<b>3,923.69</b>



## Taxation income

01 Jul 2020 to 30 Jun 2021

Income transactions<sup>(a)</sup>

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Dividends</b>																
BHP GROUP LIMITED FPO																
BHP	22/09/2020	-	-	754.56	323.38	-	-	-	-	754.56	-	-	-	754.56	-	-
	23/03/2021	-	-	1,311.35	562.01	-	-	-	-	1,311.35	-	-	-	1,311.35	-	-
<b>BHP totals</b>		-	-	2,065.91	885.39	-	-	-	-	2,065.91	-	-	-	2,065.91	-	-
BANK OF QUEENSLAND LIMITED. FPO																
BOQ	26/05/2021	-	-	935.00	400.71	-	-	-	-	935.00	-	-	-	935.00	-	-
<b>BOQ totals</b>		-	-	935.00	400.71	-	-	-	-	935.00	-	-	-	935.00	-	-
METCASH LIMITED FPO																
MTS	29/01/2021	-	-	664.00	284.57	-	-	-	-	664.00	-	-	-	664.00	-	-
<b>MTS totals</b>		-	-	664.00	284.57	-	-	-	-	664.00	-	-	-	664.00	-	-
RIO TINTO LIMITED FPO																
RIO	17/09/2020	-	-	1,082.35	463.86	-	-	-	-	1,082.35	-	-	-	1,082.35	-	-
	15/04/2021	-	-	2,585.55	1,108.09	-	-	-	-	2,585.55	-	-	-	2,585.55	-	-
<b>RIO totals</b>		-	-	3,667.90	1,571.95	-	-	-	-	3,667.90	-	-	-	3,667.90	-	-
WESTPAC BANKING CORPORATION FPO																
WBC	25/06/2021	-	-	1,160.00	497.14	-	-	-	-	1,160.00	-	-	-	1,160.00	-	-
<b>WBC totals</b>		-	-	1,160.00	497.14	-	-	-	-	1,160.00	-	-	-	1,160.00	-	-
WOOLWORTHS GROUP LIMITED FPO																
WOW	14/04/2021	-	-	662.50	283.93	-	-	-	-	662.50	-	-	-	662.50	-	-
<b>WOW totals</b>		-	-	662.50	283.93	-	-	-	-	662.50	-	-	-	662.50	-	-
<b>Totals</b>		-	-	9,155.31	3,923.69	-	-	-	-	9,155.31	-	-	-	9,155.31	-	-
<b>Interest</b>																
Macquarie Cash Account																
+MCCMT	02/07/2020	103.29	-	-	-	-	-	-	-	103.29	-	-	-	103.29	-	-
	31/07/2020	21.35	-	-	-	-	-	-	-	21.35	-	-	-	21.35	-	-
	04/08/2020	107.20	-	-	-	-	-	-	-	107.20	-	-	-	107.20	-	-
	31/08/2020	20.80	-	-	-	-	-	-	-	20.80	-	-	-	20.80	-	-
	02/09/2020	104.39	-	-	-	-	-	-	-	104.39	-	-	-	104.39	-	-
	30/09/2020	20.01	-	-	-	-	-	-	-	20.01	-	-	-	20.01	-	-
	02/10/2020	99.97	-	-	-	-	-	-	-	99.97	-	-	-	99.97	-	-

## Taxation income

01 Jul 2020 to 30 Jun 2021

Income transactions<sup>(a)</sup> continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Interest</b>																
	03/11/2020	97.33	-	-	-	-	-	-	-	97.33	-	-	-	97.33	-	-
	02/12/2020	84.30	-	-	-	-	-	-	-	84.30	-	-	-	84.30	-	-
	31/12/2020	92.96	-	-	-	-	-	-	-	92.96	-	-	-	92.96	-	-
	29/01/2021	44.82	-	-	-	-	-	-	-	44.82	-	-	-	44.82	-	-
	26/02/2021	31.88	-	-	-	-	-	-	-	31.88	-	-	-	31.88	-	-
	31/03/2021	29.78	-	-	-	-	-	-	-	29.78	-	-	-	29.78	-	-
	30/04/2021	38.31	-	-	-	-	-	-	-	38.31	-	-	-	38.31	-	-
	31/05/2021	17.89	-	-	-	-	-	-	-	17.89	-	-	-	17.89	-	-
	30/06/2021	13.74	-	-	-	-	-	-	-	13.74	-	-	-	13.74	-	-
<b>+MCCMT totals</b>		<b>928.02</b>	-	-	-	-	-	-	-	<b>928.02</b>	-	-	-	<b>928.02</b>	-	-
BOQ 90 days Term Deposit																
BOQSTD90	18/01/2021	431.51	-	-	-	-	-	-	-	431.51	-	-	-	431.51	-	-
	19/04/2021	339.04	-	-	-	-	-	-	-	339.04	-	-	-	339.04	-	-
<b>BOQSTD90 totals</b>		<b>770.55</b>	-	-	-	-	-	-	-	<b>770.55</b>	-	-	-	<b>770.55</b>	-	-
MEBANK 90 days Term Deposit																
MEBTD90	20/07/2020	1,090.75	-	-	-	-	-	-	-	1,090.75	-	-	-	1,090.75	-	-
	19/10/2020	647.26	-	-	-	-	-	-	-	647.26	-	-	-	647.26	-	-
<b>MEBTD90 totals</b>		<b>1,738.01</b>	-	-	-	-	-	-	-	<b>1,738.01</b>	-	-	-	<b>1,738.01</b>	-	-
<b>Totals</b>		<b>3,436.58</b>	-	-	-	-	-	-	-	<b>3,436.58</b>	-	-	-	<b>3,436.58</b>	-	-
<b>Income transaction totals</b>		<b>3,436.58</b>	-	<b>9,155.31</b>	<b>3,923.69</b>	-	-	-	-	<b>12,591.89</b>	-	-	-	<b>12,591.89</b>	-	-

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

## Taxation income

01 Jul 2020 to 30 Jun 2021

## Non-CGT gains/losses

Traditional securities						Purchase		Sale/On maturity			
Asset	Purchase date	Sale date	Gain \$	Loss \$	Face value or units	Consideration \$	Principal \$	Accrued interest \$	Amount \$	Principal \$	Accrued interest \$
<b>Australian</b>											
BOQ 90 days Term Deposit											
<b>BOQSTD90</b>	20/10/2020	18/01/2021	-	-	250,000	250,000.00	250,000.00	-	250,431.51	250,000.00	431.51
	19/01/2021	19/04/2021	-	-	250,000	250,000.00	250,000.00	-	250,339.04	250,000.00	339.04
BOQSTD90 totals			-	-	500,000	500,000.00	500,000.00	-	500,770.55	500,000.00	770.55
MEBANK 90 days Term Deposit											
<b>MEBTD90</b>	20/04/2020	20/07/2020	-	-	250,000	250,000.00	250,000.00	-	251,090.75	250,000.00	1,090.75
	21/07/2020	19/10/2020	-	-	250,000	250,000.00	250,000.00	-	250,647.26	250,000.00	647.26
MEBTD90 totals			-	-	500,000	500,000.00	500,000.00	-	501,738.01	500,000.00	1,738.01
<b>Australian totals</b>			-	-		<b>1,000,000.00</b>	<b>1,000,000.00</b>	-	<b>1,002,508.56</b>	<b>1,000,000.00</b>	<b>2,508.56</b>
<b>Foreign</b>											
<b>Foreign totals</b>			-	-		-	-	-	-	-	-
<b>Traditional securities totals</b>			-	-		<b>1,000,000.00</b>	<b>1,000,000.00</b>	-	<b>1,002,508.56</b>	<b>1,000,000.00</b>	<b>2,508.56</b>
<b>Total non-CGT gain/loss</b>			-	-							

## Taxation income

01 Jul 2020 to 30 Jun 2021

Income summary <sup>(a)</sup>

	Interest \$	Unfranked \$	Franked \$	Franking credits \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Income transactions</b>															
Dividends	-	-	9,155.31	3,923.69	-	-	-	-	9,155.31	-	-	-	9,155.31	-	-
Interest	3,436.58	-	-	-	-	-	-	-	3,436.58	-	-	-	3,436.58	-	-
<b>Totals</b>	<b>3,436.58</b>	<b>-</b>	<b>9,155.31</b>	<b>3,923.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,591.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,591.89</b>	<b>-</b>	<b>-</b>
<b>Non-CGT gains/losses</b>															
Traditional securities									-						
<b>Totals</b>									-						
<b>Totals for all income</b>	<b>3,436.58</b>	<b>-</b>	<b>9,155.31</b>	<b>3,923.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,591.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,591.89</b>	<b>-</b>	<b>-</b>

(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income transactions report.

## Income declared but not paid

As at 30 Jun 2021

## Income transactions declared but not paid

Asset	Ex-date	Tax date	Payment date	Income to be paid \$	Tax withheld \$	Franking credits \$	Foreign tax \$
<b>Dividends</b>							
ANZ	10/05/2021	1/07/2021	1/07/2021	1,400.00	-	600.00	-
ANZ totals				1,400.00	-	600.00	-
<b>Totals</b>				<b>1,400.00</b>	-	<b>600.00</b>	-
<b>Total declared but not paid</b>				<b>1,400.00</b>	-	<b>600.00</b>	-

## Realised CGT

01 Jul 2020 to 30 Jun 2021

## Disposals of CGT assets

Asset	Tax date	Purchase date	Sale date	Sale quantity	Actual cost \$	Adjusted cost <sup>(a)</sup> \$	Indexed cost \$	Sale proceeds \$	Gross gain \$	Capital gain using the different calculation methods				CGT gain <sup>(c)</sup> \$	CGT loss \$	CGT exempt gain/loss \$
										Discounted gain <sup>(b)</sup> \$	Indexed gain \$	Other gain \$				
BANK OF QUEENSLAND LIMITED. FPO																
<b>BOQ</b>	30/04/2021	30/04/2021	15/06/2021	5,500	49,774.83	49,774.83	NA	48,290.00	-	NA	NA	NA	NA	NA	-1,484.83	NA
BOQ totals				5,500	49,774.83	49,774.83	NA	48,290.00	-	NA	NA	NA	NA	NA	-1,484.83	NA
<b>Disposals of CGT asset totals</b>					<b>49,774.83</b>	<b>49,774.83</b>	NA	<b>48,290.00</b>	-	NA	NA	NA	NA	NA	<b>-1,484.83</b>	NA

**(a) Variances between Adjusted cost and Actual cost**

Where the 'Sale proceeds' in respect of the CGT parcel are equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' subsection in this report.

**(b) Gains calculated using discounted method**

The capital gain calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

**(c) CGT gain calculation method**

The CGT gain is calculated based on what is optimal for the disposal method selected. In some cases the indexed gain is used to optimise the use of losses. The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio. NA is shown if a calculation method is not applicable.

## Trust CGT distributions

There were no trust CGT distributions within the period.

## Realised CGT

01 Jul 2020 to 30 Jun 2021

## Summary of CGT gains/losses

		Total \$	Discounted \$	Indexed \$	Other \$
<b>Losses available to offset</b>	Carried forward from prior years	-			
	Current year losses	-1,484.83			
	<b>Total</b>	<b>-1,484.83</b>			
<b>CGT gains</b>	Disposals of CGT assets	-	-	-	-
	Trust CGT distributions	-	-	-	-
	<b>CGT gain before losses applied</b>	-	-	-	-
	Losses applied	-	-	-	-
	<b>CGT gain after losses applied</b>	-	-	-	-
	Discount applied <sup>(a)</sup>	-	-	NA	NA
<b>Net capital loss</b>		<b>-1,484.83</b>	-	-	-

(a) The 'CGT gain after losses applied' amount multiplied by a 33.33% CGT discount rate appropriate to the tax entity type of the portfolio.

## Unrealised

As at 30 Jun 2021

## Unrealised CGT gains/losses

Asset	Tax date	Purchase date	Quantity	Actual cost \$	Adjusted cost <sup>(a)</sup> \$	Indexed cost \$	Market value \$	Gross gain \$	Capital gain using the different calculation methods			CGT gain <sup>(c)</sup> \$	CGT loss \$	CGT exempt gain/loss \$
									Discounted gain <sup>(b)</sup> \$	Indexed gain \$	Other gain \$			
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED FPO														
<b>ANZ</b>	19/01/2021	19/01/2021	2,000	49,000.00	49,000.00	NA	56,300.00	7,300.00	NA	NA	7,300.00	7,300.00	NA	NA
ANZ totals			2,000	49,000.00	49,000.00	NA	56,300.00	7,300.00	NA	NA	7,300.00	7,300.00	NA	NA
BHP GROUP LIMITED FPO														
<b>BHP</b>	23/04/2020	23/04/2020	800	23,912.00	23,912.00	NA	38,856.00	14,944.00	9,962.67	NA	NA	9,962.67	NA	NA
	24/04/2020	24/04/2020	200	6,070.00	6,070.00	NA	9,714.00	3,644.00	2,429.33	NA	NA	2,429.33	NA	NA
	30/04/2021	30/04/2021	1,000	47,810.00	47,810.00	NA	48,570.00	760.00	NA	NA	760.00	760.00	NA	NA
BHP totals			2,000	77,792.00	77,792.00	NA	97,140.00	19,348.00	12,392.00	NA	760.00	13,152.00	NA	NA
ENDEAVOUR GROUP LIMITED FPO														
<b>EDV</b>	15/10/2020	24/06/2021	1,250	6,970.84	6,970.84	NA	7,862.50	891.66	NA	NA	891.66	891.66	NA	NA
EDV totals			1,250	6,970.84	6,970.84	NA	7,862.50	891.66	NA	NA	891.66	891.66	NA	NA
METCASH LIMITED FPO														
<b>MTS</b>	15/10/2020	15/10/2020	8,300	24,900.00	24,900.00	NA	33,117.00	8,217.00	NA	NA	8,217.00	8,217.00	NA	NA
MTS totals			8,300	24,900.00	24,900.00	NA	33,117.00	8,217.00	NA	NA	8,217.00	8,217.00	NA	NA
NATIONAL AUSTRALIA BANK LIMITED FPO														
<b>NAB</b>	15/06/2021	15/06/2021	2,000	53,040.00	53,040.00	NA	52,440.00	-	NA	NA	NA	NA	-600.00	NA
NAB totals			2,000	53,040.00	53,040.00	NA	52,440.00	-	NA	NA	NA	NA	-600.00	NA
RIO TINTO LIMITED FPO														
<b>RIO</b>	23/04/2020	23/04/2020	300	26,070.00	26,070.00	NA	37,992.00	11,922.00	7,948.00	NA	NA	7,948.00	NA	NA
	24/04/2020	24/04/2020	200	17,374.00	17,374.00	NA	25,328.00	7,954.00	5,302.67	NA	NA	5,302.67	NA	NA
	30/04/2021	30/04/2021	330	40,025.70	40,025.70	NA	41,791.20	1,765.50	NA	NA	1,765.50	1,765.50	NA	NA
RIO totals			830	83,469.70	83,469.70	NA	105,111.20	21,641.50	13,250.67	NA	1,765.50	15,016.17	NA	NA
WESTPAC BANKING CORPORATION FPO														
<b>WBC</b>	25/02/2021	25/02/2021	2,000	48,292.57	48,292.57	NA	51,620.00	3,327.43	NA	NA	3,327.43	3,327.43	NA	NA
WBC totals			2,000	48,292.57	48,292.57	NA	51,620.00	3,327.43	NA	NA	3,327.43	3,327.43	NA	NA
WOOLWORTHS GROUP LIMITED FPO														
<b>WOW</b>	15/10/2020	15/10/2020	1,250	42,154.16	42,154.16	NA	47,662.50	5,508.34	NA	NA	5,508.34	5,508.34	NA	NA
WOW totals			1,250	42,154.16	42,154.16	NA	47,662.50	5,508.34	NA	NA	5,508.34	5,508.34	NA	NA
<b>Totals</b>				<b>385,619.27</b>	<b>385,619.27</b>	<b>NA</b>	<b>451,253.20</b>	<b>66,233.93</b>	<b>25,642.67</b>	<b>NA</b>	<b>27,769.93</b>	<b>53,412.60</b>	<b>-600.00</b>	<b>NA</b>

## (a) Variances between Adjusted cost and Actual cost

Where the 'Market value' in respect of the CGT parcel is equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' section of the **Unrealised** report.



## Unrealised

As at 30 Jun 2021

**(b) Gains calculated using discounted method**

The unrealised 'CGT gain' calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

**(c) CGT gain calculation method**

The CGT gain is based on what is optimal for the disposal method selected.

The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio.

NA is shown if a calculation method is not applicable.

**(d) Unrealised CGT gain or CGT loss**

The unrealised CGT gain or CGT loss is the difference between the adjusted cost and the market value at the date requested. For short options, the unrealised CGT gain or CGT loss is the market value of the option at the date requested. (The option premium received is shown as a realised CGT gain in the 'Realised CGT' section.)

CGT gains or CGT losses are not comparable with performance gains/losses, which are based on changes in value for a performance period.

## Adjusted cost

Asset	Market value				Adjustments					Adjusted cost <sup>(a)</sup>	
					Actual cost <sup>(b)</sup>	Tax deferred <sup>(c)</sup>	Tax free <sup>(d)</sup>	AMIT cost base net amount - excess <sup>(e)</sup>	AMIT cost base net amount - shortfall <sup>(f)</sup>	Cost base <sup>(g)</sup>	Reduced cost base <sup>(h)</sup>
	\$	Purchase date	Tax date	Quantity	\$	\$	\$	\$	\$	\$	\$
<b>Totals</b>	-				-	-	-	-	-	-	-

(a) Where the 'Market value' of the CGT parcel is equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost in the 'Unrealised CGT gains/losses' section of the Unrealised report; otherwise, its cost base is disclosed as the adjusted cost in the 'Unrealised CGT gains/losses' section of the **Unrealised** report.

(b) The actual cost of the CGT parcel is its purchase cost, adjusted for all CGT events (other than CGT events E4 and E10) that have happened to it. For more details, refer to the **Transaction history** report. For details specific to CGT event E4, refer to footnotes (c) and (d). For details specific to CGT event E10, refer to footnotes (e) and (f).

(c) In respect of the income entitlements of a fixed trust that was not an attribution managed investment trust (a non-AMIT) at the time of the entitlement, the tax-deferred amount is the cumulative value of tax-deferred amounts (being the non-assessable part of the income entitlements, excluding all amounts calculated under section 104-71 ITAA 1997) in respect of the CGT parcel that, at the time of the income entitlement, did not exceed the CGT parcel's cost base. CGT event E4 requires that both the cost base and reduced cost base of the CGT parcel be reduced by this amount.

(d) In respect of the income entitlements of a fixed trust that was not an attribution managed investment trust (a non-AMIT) at the time of the entitlement, the tax-free amount is the cumulative value of tax-free amounts (being the non-assessable part of the income entitlements as calculated under subsection 104-71(3) ITAA 1997) in respect of the CGT parcel that, at the time of the income entitlement, did not exceed the CGT parcel's reduced cost base. CGT event E4 requires that the reduced cost base of the CGT parcel be reduced by this amount.

(e) In respect of the income entitlements of an attribution managed investment trust (AMIT), the AMIT cost base net amount - excess amount is the cumulative value of excess amounts (as calculated under paragraph 104-107C(a) ITAA 1997) in respect of the CGT parcel that, at the time of the income entitlement, did not exceed the CGT parcel's cost base. CGT event E10 requires that both the cost base and reduced cost base of the CGT parcel be reduced by this amount.

(f) In respect of the income entitlements of an attribution managed investment trust (AMIT), the AMIT cost base net amount - shortfall amount is the cumulative value of shortfall amounts (as calculated under paragraph 104-107C(b) ITAA 1997) in respect of the CGT parcel. CGT event E10 requires that both the cost base and reduced cost base of the CGT parcel be increased by this amount.

(g) The cost base equals the actual cost, adjusted for amounts relating to: tax deferred; AMIT cost base net amount - excess; and AMIT cost base net amount - shortfall.

(h) The reduced cost base equals the actual cost, adjusted for amounts relating to: tax deferred; tax free; AMIT cost base net amount - excess; and AMIT cost base net amount - shortfall.

## Unrealised

As at 30 Jun 2021

## Unrealised non-CGT gains/losses

Traditional securities				Purchase			Market		
Asset	Purchase date	Gain/loss \$	Face value or quantity	Consideration \$	Principal \$	Accrued interest \$	Value \$	Principal \$	Accrued interest \$
MEBANK 90 days Term Deposit 0.50%	02/08/2021								
<b>MEBTD90</b>	03/05/2021	202.05	250,000	250,000.00	250,000.00	-	250,202.05	250,202.05	-
MEBTD90 totals		202.05	250,000	250,000.00	250,000.00	-	250,202.05	250,202.05	-
<b>Unrealised gain/loss</b>		<b>202.05</b>		<b>250,000.00</b>	<b>250,000.00</b>	-	<b>250,202.05</b>	<b>250,202.05</b>	-
<b>Totals</b>		<b>202.05</b>							

## Cash transactions

01 Jul 2020 to 30 Jun 2021

## Macquarie Cash Account

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
01/07/2020	Opening Balance				498,221.10
02/07/2020	Interest Receipt	REBATE OF ADVISER COMMISSION	-	103.29	498,324.39
09/07/2020	Portfolio Fee	MSWM - 0620 PFW FEE	-626.57	-	497,697.82
20/07/2020	Stock Sell	MSWM - MEBTD90 BANKBILL	-	251,090.75	748,788.57
21/07/2020	Stock Purchase	MSWM - MEBTD90 BANKBILL	-250,000.00	-	498,788.57
24/07/2020	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	493,288.57
31/07/2020	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	21.35	493,309.92
04/08/2020	Interest Receipt	REBATE OF ADVISER COMMISSION	-	107.20	493,417.12
07/08/2020	Portfolio Fee	MSWM - 0720 PFW FEE	-618.83	-	492,798.29
25/08/2020	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	487,298.29
31/08/2020	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	20.80	487,319.09
02/09/2020	Interest Receipt	REBATE OF ADVISER COMMISSION	-	104.39	487,423.48
07/09/2020	Portfolio Fee	MSWM - 0820 PFW FEE	-631.95	-	486,791.53
17/09/2020	Income	RIO TINTO LTD AUI20/00852755	-	1,082.35	487,873.88
22/09/2020	Income	BHP GROUP DIV AF382/01033161	-	754.56	488,628.44
25/09/2020	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	483,128.44
30/09/2020	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	20.01	483,148.45
02/10/2020	Interest Receipt	REBATE OF ADVISER COMMISSION	-	99.97	483,248.42
07/10/2020	Portfolio Fee	MSWM - 0920 PFW FEE	-628.20	-	482,620.22
19/10/2020	Stock Sell	MSWM - MEBTD90 BANKBILL	-	250,647.26	733,267.48
19/10/2020	Stock Purchase	MSWM - B 8300 MTS @ 3.000000	-24,900.00	-	708,367.48
19/10/2020	Stock Purchase	MSWM - B 1250 WOW @ 39.300000	-49,125.00	-	659,242.48
20/10/2020	Stock Purchase	MSWM - BOQSTD90 BANKBILL	-250,000.00	-	409,242.48
23/10/2020	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	403,742.48
03/11/2020	Interest Receipt	REBATE OF ADVISER COMMISSION	-	97.33	403,839.81
06/11/2020	Portfolio Fee	MSWM - 1020 PFW FEE	-668.54	-	403,171.27
10/11/2020	Sundry Deposit	ANDREW COLEMAN Income Tax Refund	-	12,898.71	416,069.98
19/11/2020	Withdrawal	SUPER AUDITS SUPER AUDITS	-330.00	-	415,739.98
19/11/2020	Withdrawal	AC ACCOUNTANTS	-1,925.00	-	413,814.98
25/11/2020	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	408,314.98
02/12/2020	Interest Receipt	REBATE OF ADVISER COMMISSION	-	84.30	408,399.28
07/12/2020	Portfolio Fee	MSWM - 1120 PFW FEE	-726.25	-	407,673.03
24/12/2020	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	402,173.03
31/12/2020	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	92.96	402,265.99

## Cash transactions

01 Jul 2020 to 30 Jun 2021

## Macquarie Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
08/01/2021	Portfolio Fee	MSWM - 1220 PFW FEE	-752.47	-	401,513.52
18/01/2021	Stock Sell	MSWM - BOQSTD90 BANKBILL	-	250,431.51	651,945.03
19/01/2021	Stock Purchase	MSWM - BOQSTD90 BANKBILL	-250,000.00	-	401,945.03
21/01/2021	Stock Purchase	MSWM - B 2000 ANZ @ 24.500000	-49,000.00	-	352,945.03
25/01/2021	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	347,445.03
29/01/2021	Income	METCASH LIMITED S00036246308	-	664.00	348,109.03
29/01/2021	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	44.82	348,153.85
05/02/2021	Portfolio Fee	MSWM - 0121 PFW FEE	-778.18	-	347,375.67
25/02/2021	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	341,875.67
26/02/2021	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	31.88	341,907.55
01/03/2021	Stock Purchase	MSWM - B 2000 WBC @ 24.146285	-48,292.57	-	293,614.98
05/03/2021	Portfolio Fee	MSWM - 0221 PFW FEE	-844.26	-	292,770.72
23/03/2021	Income	BHP GROUP DIV AI383/01026147	-	1,311.35	294,082.07
25/03/2021	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	288,582.07
31/03/2021	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	29.78	288,611.85
09/04/2021	Portfolio Fee	MSWM - 0321 PFW FEE	-905.77	-	287,706.08
14/04/2021	Income	WOW ITM DIV 001258918612	-	662.50	288,368.58
15/04/2021	Income	RIO TINTO LTD FIN20/00134311	-	2,585.55	290,954.13
19/04/2021	Stock Sell	MSWM - BOQSTD90 BANKBILL	-	250,339.04	541,293.17
23/04/2021	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	535,793.17
30/04/2021	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	38.31	535,831.48
03/05/2021	Stock Purchase	MSWM - MEBTD90 BANKBILL	-250,000.00	-	285,831.48
04/05/2021	Stock Purchase	MSWM - B 330 RIO @ 121.290000	-40,025.70	-	245,805.78
04/05/2021	Stock Purchase	MSWM - B 1000 BHP @ 47.810000	-47,810.00	-	197,995.78
04/05/2021	Stock Purchase	MSWM - B 5500 BOQ @ 9.049969	-49,774.83	-	148,220.95
07/05/2021	Portfolio Fee	MSWM - 0421 PFW FEE	-784.91	-	147,436.04
25/05/2021	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	141,936.04
26/05/2021	Income	BOQ ITM DIV 001260247012	-	935.00	142,871.04
31/05/2021	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	17.89	142,888.93
07/06/2021	Portfolio Fee	MSWM - 0521 PFW FEE	-1,087.82	-	141,801.11
17/06/2021	Stock Sell	MSWM - S 5500 BOQ @ 8.780000	-	48,290.00	190,091.11
17/06/2021	Stock Purchase	MorganStanley B 2000 NAB @ 26.52	-53,040.00	-	137,051.11
25/06/2021	Income	WBC DIVIDEND 001260484798	-	1,160.00	138,211.11
25/06/2021	Sundry Withdrawal	PENSION PAYMENT	-5,500.00	-	132,711.11

## Cash transactions

01 Jul 2020 to 30 Jun 2021

## Macquarie Cash Account continued

Date	Transaction	Narration	Withdrawal \$	Deposit \$	Balance \$
30/06/2021	Interest Receipt	MACQUARIE CMA INTEREST PAID	-	13.74	132,724.85
		Opening balance	Withdrawals	Deposits	Closing balance
		\$	\$	\$	\$
	Macquarie Cash Account summary	498,221.10	-1,439,276.85	1,073,780.60	<b>132,724.85</b>

## Transaction history

01 Jul 2020 to 30 Jun 2021

## Transactions

Asset	Type	Transaction date	Settlement date	Quantity	Net amount \$	Average price \$	Disposal method	Narration	Brokerage \$	GST \$	Broker
ENDEAVOUR GROUP LIMITED FPO EDV	Corp. Action	24/06/2021	24/06/2021	1,250	6,970.84	5.5767		Demerger of Endeavour Group Limited FPO (EDV) from Woolworths Limited FPO (WOW)	-	-	
WOOLWORTHS GROUP LIMITED FPO WOW	Corp. Action	24/06/2021	24/06/2021	-	-6,970.84	-		Demerger of Endeavour Group Limited FPO (EDV) from Woolworths Limited FPO (WOW)	-	-	
BANK OF QUEENSLAND LIMITED. FPO BOQ	Sell	15/06/2021	17/06/2021	-5,500	-48,290.00	8.78	Minimise	c/n C8084922	-	-	Morgan Stanley WM
NATIONAL AUSTRALIA BANK LIMITED FPO NAB	Buy	15/06/2021	17/06/2021	2,000	53,040.00	26.52		c/n C8084961	-	-	Morgan Stanley WM
MEBANK 90 days Term Deposit MEBTD90	Buy	3/05/2021	3/05/2021	250,000	250,000.00	1.00		Purchase Ref = 75650	-	-	Morgan Stanley WM
BHP GROUP LIMITED FPO BHP	Buy	30/04/2021	4/05/2021	1,000	47,810.00	47.81		c/n C8068667	-	-	Morgan Stanley WM
BANK OF QUEENSLAND LIMITED. FPO BOQ	Buy	30/04/2021	4/05/2021	5,500	49,774.83	9.05		c/n C8068666	-	-	Morgan Stanley WM
RIO TINTO LIMITED FPO RIO	Buy	30/04/2021	4/05/2021	330	40,025.70	121.29		c/n C8068668	-	-	Morgan Stanley WM
BOQ 90 days Term Deposit BOQSTD90	Sell	19/04/2021	19/04/2021	-250,000	-250,339.04	1.0014	Manual	Maturity of term deposit 75363	-	-	Morgan Stanley WM
WESTPAC BANKING CORPORATION FPO WBC	Buy	25/02/2021	1/03/2021	2,000	48,292.57	24.1463		c/n C8046129	-	-	Morgan Stanley WM

## Transaction history

01 Jul 2020 to 30 Jun 2021

## Transactions continued

Asset	Type	Transaction date	Settlement date	Quantity	Net amount \$	Average price \$	Disposal method	Narration	Brokerage \$	GST \$	Broker
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED FPO ANZ	Buy	19/01/2021	21/01/2021	2,000	49,000.00	24.50		c/n C8031099	-	-	Morgan Stanley WM
BOQ 90 days Term Deposit BOQSTD90	Buy	19/01/2021	19/01/2021	250,000	250,000.00	1.00		Purchase Ref = 75363	-	-	Morgan Stanley WM
BOQ 90 days Term Deposit BOQSTD90	Sell	18/01/2021	18/01/2021	-250,000	-250,431.51	1.0017	Manual	Maturity of term deposit 75007	-	-	Morgan Stanley WM
BOQ 90 days Term Deposit BOQSTD90	Buy	20/10/2020	20/10/2020	250,000	250,000.00	1.00		Purchase Ref = 75007	-	-	Morgan Stanley WM
MEBANK 90 days Term Deposit MEBTD90	Sell	19/10/2020	19/10/2020	-250,000	-250,647.26	1.0026	Manual	Maturity of term deposit 74616	-	-	Morgan Stanley WM
METCASH LIMITED FPO MTS	Buy	15/10/2020	19/10/2020	8,300	24,900.00	3.00		c/n C7998233	-	-	
WOOLWORTHS GROUP LIMITED FPO WOW	Buy	15/10/2020	19/10/2020	1,250	49,125.00	39.30		c/n C7998241	-	-	
MEBANK 90 days Term Deposit MEBTD90	Buy	21/07/2020	21/07/2020	250,000	250,000.00	1.00		Purchase Ref = 74616	-	-	Morgan Stanley WM
MEBANK 90 days Term Deposit MEBTD90	Sell	20/07/2020	20/07/2020	-250,000	-251,090.75	1.0044	Manual	Maturity of term deposit 74015	-	-	Morgan Stanley WM

## Transaction history

01 Jul 2020 to 30 Jun 2021

## Summary of transactions

	Net amount \$	Brokerage \$	GST \$	GST claimable \$	Unsettled as at 30 Jun 2021 \$
Acquisitions	1,361,968.10	-	-	-	-
Disposals	-1,050,798.56	-	-	-	-
Corporate actions	-	-	-	-	-
Turnover	1,050,798.56				
Average portfolio value from 01/07/20 to 30/06/21	830,846.57				
% Turnover	126.47%				

Turnover: The lesser of Acquisitions or Disposals

% Turnover: Turnover divided by the Average portfolio value



## Expenses

01 Jul 2020 to 30 Jun 2021

## Expenses

Tax date	Total incl GST \$	GST \$	Pre-ECPI deductible %	Pre-ECPI deductible \$	Pre-ECPI non-deductible \$	Narration
9/07/2020	626.57 (a)	56.96	100%	626.57	-	MSWM - 0620 PFW FEE
7/08/2020	618.83 (a)	56.26	100%	618.83	-	MSWM - 0720 PFW FEE
7/09/2020	631.95 (a)	57.45	100%	631.95	-	MSWM - 0820 PFW FEE
7/10/2020	628.20 (a)	57.11	100%	628.20	-	MSWM - 0920 PFW FEE
6/11/2020	668.54 (a)	60.78	100%	668.54	-	MSWM - 1020 PFW FEE
7/12/2020	726.25 (a)	66.02	100%	726.25	-	MSWM - 1120 PFW FEE
8/01/2021	752.47 (a)	68.41	100%	752.47	-	MSWM - 1220 PFW FEE
5/02/2021	778.18 (a)	70.74	100%	778.18	-	MSWM - 0121 PFW FEE
5/03/2021	844.26 (a)	76.75	100%	844.26	-	MSWM - 0221 PFW FEE
9/04/2021	905.77 (a)	82.34	100%	905.77	-	MSWM - 0321 PFW FEE
7/05/2021	784.91 (a)	71.36	100%	784.91	-	MSWM - 0421 PFW FEE
7/06/2021	1,087.82 (a)	98.89	100%	1,087.82	-	MSWM - 0521 PFW FEE
<b>Total expenses</b>	<b>9,053.75</b>	<b>823.07</b>		<b>9,053.75</b>	-	

(a) These expenses were paid from a cash book within the portfolio. All other expenses were paid from an external bank account.

The total expenses amount for taxation purposes may be different from the total expenses amount displayed in performance reports. Performance is reported on an accrual basis and therefore includes expenses with an effective date within the specified period.

# Important notices

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## General notices

The information provided on this report is not intended to influence any person in making a decision in relation to a particular financial product, class of financial products, or any interest in either. Taxation is only one of the matters that must be considered when making a decision in relation to a financial product. However, to the extent that advice is provided on this report, it does not take into account any person's particular objectives, financial situation or needs. These should be considered to determine the appropriateness of the advice, before acting on it.

### **This report is NOT intended to be advice**

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## Taxation

### **CGT for Exchange Traded Options (ETO's)**

When the writer grants an option, the premium received represents a capital gain pursuant to CGT event D2 (except if the writer is the company granting the options over its own shares or debentures or by the trustee of a unit trust over its own units or debentures). Also, there is no discount on capital gain pursuant to CGT event D2 (applicable to any entity). Should the option subsequently be exercised, the capital gain that the grantor would otherwise have made from writing the option under CGT Event D2 mentioned above is disregarded. The premium however, will be recognised when calculating the subsequent disposal of the underlying shares CGT Event A1 either:

- As a reduction in the cost base of the underlying asset in the case of a put option or
- As part of the capital proceeds in the case of a call option upon disposal of the shares by the grantor.

Accordingly, an amended assessment from the Australian Taxation Office may need to be requested for the prior year to reduce the CGT event D2 capital gain that arose in the prior year. In relation to the options, the unrealised CGT report covers possible CGT consequences that may eventuate if the options are traded on an active market or the options are closed out.

### **Company Options and Rights on Pre CGT Assets**

Holders of rights or options issued in respect of pre-CGT securities, who take up their entitlement to purchase the underlying security, should ensure that in addition to the consideration paid for this security, the cost base of the underlying security also includes the market value of the right or option at the exercise date. The automated system for rights and options will only include the consideration paid to acquire the security its exercise price in its cost base.

### **Corporate Shareholders and Share Buybacks**

Corporate shareholders i.e. companies who make a CGT loss as a result of a share buyback may have that loss denied or reduced as a result of section 159GZZZQ of the Income Tax Assessment Act 1936. The automated system for input of share buybacks does not take into account this provision. Shareholders to whom this provision applies should obtain their own taxation advice.

### **Foreign Income Tax Offsets on Foreign Listed Securities**

For dividends paid to Australian residents on foreign listed securities, foreign income tax offsets will be calculated based on the tax treaty between Australia and the security's country of domicile. For countries that do not have a current tax treaty with Australia, the default rate will be applied. A foreign income tax offset is only calculated and reported on dividends where the gross dividend rate has been received from the data provider. If the dividend rate is received net or free of tax rate, no foreign income tax offset will be applied. Clients should also seek their own taxation advice where required.

### **Section 115-45. CGT Discounting**

Users should be aware of the existence of section 115-45 which potentially denies the CGT discount concession upon the sale of shares in a company or interest in a trust where the taxpayer would not have been allowed CGT discounting on the majority of the CGT assets by cost and value in the company or trust had a CGT event happened to those assets. Clients to whom this situation applies should also seek their own taxation advice.

### **Superannuation Funds - Assets held at 30/06/1988**

Assets held by superannuation funds at 30 June 1988 including those acquired before 19 September 1985 are subject to special transitional measures that mean the assets are deemed to have been acquired on 30 June 1988. For these assets, the capital gain or loss that is realised upon disposal may be impacted by the market value of the asset at 30 June 1988. The automated system for calculating capital gains tax will only take into account the cost of the asset, not the market value as at 30 June 1988. To override the cost base with the market value, the cost base for the parcels can be edited in the Transaction screen. Holders to whom these transitional measures apply should obtain their own taxation advice.