

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
Australian Listed Shares	12	81,353	58,704
Australian Listed Unit Trust	13	231,506	263,008
Unit Trusts (Unlisted)	14	298,219	326,855
Overseas Unit Trusts	15	36,092	44,229
Debentures	16	-	15,717
		647,170	708,513
OTHER ASSETS			
Cash at Bank	17	14,573	66,683
Sundry Debtors - Fund Level	18	6,141	15,084
		20,714	81,767
TOTAL ASSETS		667,884	790,280
LIABILITIES			
Provisions for Tax - Fund	19	(3,089)	(3,882)
Financial Position Rounding		2	(1)
		(3,087)	(3,883)
TOTAL LIABILITIES		(3,087)	(3,883)
NET ASSETS AVAILABLE TO PAY BENEFITS		670,971	794,163
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	20	670,971	794,163
		670,971	794,163

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	2	1,174	995
Australian Listed Unit Trust	3	829	2,053
Unit Trusts (Unlisted)	4	14,749	25,259
Miscellaneous Rebates	5	-	4
Interest from Debentures	6	192	413
		16,944	28,724
Other Revenue			
Cash at Bank	7	7	18
Market Movement Non-Realised	8	(75,468)	41,166
Market Movement Realised	9	(17)	4,292
		(75,478)	45,476
Total Revenue		(58,534)	74,200
EXPENSES			
General Expense			
Fund Administration Expenses	10	16,313	10,544
		16,313	10,544
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(74,847)	63,656
Tax Expense			
Fund Tax Expenses	11	(2,156)	(1,523)
		(2,156)	(1,523)
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(72,691)	65,179

This Statement is to be read in conjunction with the notes to the Financial Statements

Bonnici Superannuation Fund

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Withdrawals	Distributions	Closing Balance
Bonnici, Anthony (75)									
Accumulation									
Accum (00002)	-	-	-	-	-	-	-	-	-
Pension									
ABP (00007) - 93.76%	153,797.66	-	-	-	-	-	8,434.97	(14,077.52)	131,285.17
ABP (00012) - 99.98%	11,243.08	-	-	-	-	-	615.05	(1,029.11)	9,598.92
	165,040.74						9,050.02	(15,106.63)	140,884.09
	165,040.74						9,050.02	(15,106.63)	140,884.09
Bonnici, Joan (77)									
Accumulation									
Accum (00001)	-	-	-	-	-	-	-	-	-
Pension									
ABP (00005) - 100.00%	456,690.64	-	-	-	-	-	30,093.52	(41,802.15)	384,794.97
ABP (00010) - 100.00%	161,276.94	-	-	-	-	-	10,631.58	(14,762.12)	135,883.24
ABP (00011) - 100.00%	11,154.91	-	-	-	-	-	724.88	(1,021.04)	9,408.99
	629,122.49						41,449.98	(57,585.31)	530,087.20
	629,122.49						41,449.98	(57,585.31)	530,087.20
Reserve									
TOTALS	794,163.23						50,500.00	(72,691.94)	670,971.29

CALCULATED FUND EARNING RATE: (9.1533)%
 APPLIED FUND EARNING RATE: (9.1533)%

Bonnici Superannuation Fund

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 00005	Bonnici, Joan (00001) ACCOUNT RETIREMENT PENSION			456,690.64		442,410.97
106 00007	Bonnici, Anthony (00002) ACCOUNT RETIREMENT PENSION			153,797.66		147,729.78
106 00010	Bonnici, Joan (00001) ACCOUNT RETIREMENT PENSION			161,276.94		156,240.32
106 00011	Bonnici, Joan (00001) ACCOUNT RETIREMENT PENSION			11,154.91		10,799.46
106 00012	Bonnici, Anthony (00002) ACCOUNT RETIREMENT PENSION			11,243.08		10,799.90
205	Australian Listed Shares					
205 1474	Macquarie Group Ltd	178.0000	29,282.78		3,441.46	
205 1974	Ramsay Health Care	34.0000	2,490.16		2,140.30	
205 2751	Westpac Capital Notes	147.0000	14,657.37		14,938.14	
205 2820	Macquarie Group Ltd Capital Note 3	100.0000	10,280.00		10,527.00	
205 2823	Unibail-Rodamco-Westfield	857.0000	3,222.32		4,867.76	
205 2838	Maquarie Group Ltd Capital Note 4	75.0000	7,735.50		8,078.25	
205 2839	Qualitas Real Estate Income Fund	6,250.0000	8,593.75		10,187.50	
205 2850	Johns Lyng Group Limited	887.0000	5,091.38		4,523.70	
207	Australian Listed Unit Trust					
207 0086	Stockland Stapled	1,302.0000	4,700.22		6,067.32	
207 0097	VNGD AUS Shares ETF Units	574.0000	48,072.50		53,978.96	
207 0115	Vanguard Australian Fixed Interest Index	461.0000	20,366.98		23,312.77	
207 0133	CBA Perls VII	209.0000	20,891.64		21,182.15	
207 0139	Vngd Intl Shares H	506.0000	37,697.00		46,420.44	
207 0141	Vngd Intl Shares ETF Un	337.0000	29,861.57		32,662.04	
207 0144	Vngd Aus Prop Sec	94.0000	7,144.00		8,506.06	

Bonnici Superannuation Fund

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
207 8368	Vaneck Equal Weight ETF Units	351.0000	10,709.01		11,639.16	
207 8369	Magellan Gbl Eq Fund Tmf Units	9,989.0000	31,165.68		39,356.66	
207 8385	Crown Subordinated Notes II	205.0000	20,895.65		19,882.95	
208	Unit Trusts (Unlisted)					
208 2010	BT Institutional Enhanced Cash	18,273.0447	19,211.24		19,387.70	
208 3564	Fairview Equity Partners Emerging Co	6,304.9052	11,175.44		14,456.52	
208 7236	RARE Series Value	14,308.2352	21,411.33		20,084.47	
208 7325	Schroder Hybrid Securities	99,489.7432	97,038.42		102,148.31	
208 8360	Aberdeen Asian Opportunities Fund	10,085.7287	13,498.17		17,893.77	
208 8361	CC JCB Active Bond Fund	52,849.1592	47,136.17		53,684.18	
208 8363	PIMCO Global Bond Fund - Whl Class	69,546.9544	61,856.73		69,346.17	
208 8366	Eley Griffiths Group Emerging Companies Fund	7,244.6254	12,191.26		14,565.54	
208 8377	Solaris Australian Equity Long Short Fund	10,989.8162	14,701.87		15,287.93	
229	Overseas Unit Trusts					
229 0730	Franklin Global Growth W	9,149.3514	17,907.73		22,141.43	
229 1811	Fairlight Global Small & Mid Cap Unhedged	13,727.7782	18,183.82		22,088.00	
238	Debentures					
238 0025	ANZ Capital Notes		-		15,717.27	
290	Cash at Bank					
290 0001	Cash at Bank - Macquarie Acc. No. 182512 960018901		3,423.55		4,151.18	
290 0005	Cash at Bank - 7		11,148.57		62,532.42	
300	Sundry Debtors - Fund Level					
300 0001	Sundry Debtors		6,140.95		15,084.09	
450	Provisions for Tax - Fund					
450 0009	Provision for Income Tax			(3,088.53)		(3,881.63)

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
605	Australian Listed Shares					
605 1474	Macquarie Bank Ltd - Dividends			133.54		69.30
605 1974	Ramsay Health Care - Dividends			51.51		16.49
605 2751	Westpac Capital Notes			321.55		319.61
605 2820	Macquarie Group Ltd Capital Note 3			346.85		346.77
605 2838	Maquarie Group Ltd Capital Note 4			269.63		203.83
605 2850	Johns Lyng Group Limited			48.79		39.02
607	Australian Listed Unit Trust					
607 0133	CBA Perls VII			418.88		418.73
607 8368	Vaneck Equal Weight ETF Units			-		147.42
607 8369	Magellan Gbl Eq Fund Tmf Units			-		655.28
607 8385	Crown Subordinated Notes II			410.00		832.30
608	Unit Trusts (Unlisted)					
608 8298	Managed Investments			14,749.00		25,258.86
636	Miscellaneous Rebates					
636 0001	Miscellaneous Rebate			-		4.09
638	Interest from Debentures					
638 0025	ANZ Capital Notes			191.98		413.06
690	Cash at Bank					
690 0001	Bank Interest - Macquarie Acc. No. 182512 960018901			1.48		18.15
690 0005	Bank Interest - 7			5.93		-
780	Market Movement Non-Realised					
780 0007	Market Movement Non-Realised - Other Managed Investments			(1,362.06)		1,729.37
780 0008	Market Movement Non-Realised - Other Assets			(290.51)		426.15
780 0009	Market Movement Non-Realised - Overseas Assets			(8,137.88)		7,118.31
780 0014	Market Movement Non-Realised Public Securities			(2,945.79)		(1,037.25)
780 0015	Market Movement Non-Realised Listed Shares and Options			(7,694.04)		11,162.26
780 0017	Market Movement Non-Realised - Trusts - Non-Public & Non-PST			(7,240.57)		252.38
780 0018	Market Movement Non-Realised Unit Trusts			(47,795.78)		21,516.48
785	Market Movement Realised					
785 0007	Market Movement Realised - Other Managed Investments			(17.27)		-
785 0015	Market Movement Realised Listed Shares and Options			-		1,253.30
785 0017	Market Movement Realised - Trusts - Non-Public & Non-PST			-		3,039.25

Bonnici Superannuation Fund

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
801	Fund Administration Expenses					
801 0004	Administration Fee		1,428.46		1,437.64	
801 0011	Professional Fees		4,840.00		-	
801 0015	Investment Fee (Admin)		754.97		-	
801 0019	Subscriptions and Registrations (Admin)		518.00		-	
801 0022	Insurance (Admin)		320.00		320.00	
801 0023	Advisor Advice Fee		8,451.54		8,785.93	
860	Fund Tax Expenses					
860 0004	Income Tax Expense		(2,155.79)		(1,523.21)	
906	Pension Member Payments					
906 00005	Bonnici, Joan (00001) ACCOUNT RETIREMENT PENSION		30,093.52		23,270.23	
906 00007	Bonnici, Anthony (00002) ACCOUNT RETIREMENT PENSION		8,434.97		6,470.77	
906 00010	Bonnici, Joan (00001) ACCOUNT RETIREMENT PENSION		10,631.58		8,224.37	
906 00011	Bonnici, Joan (00001) ACCOUNT RETIREMENT PENSION		724.88		561.16	
906 00012	Bonnici, Anthony (00002) ACCOUNT RETIREMENT PENSION		615.05		473.47	
			732,539.94	732,539.94	838,301.96	838,301.96

Tax Reconciliation

For the year ended 30 June 2022

INCOME

Gross Interest Income		1,861.00	
Gross Dividend Income			
Imputation Credits	2,155.79		
Franked Amounts	4,360.02		
Unfranked Amounts	1,188.05	7,703.00	
Gross Rental Income			-
Gross Foreign Income		2,269.00	
Gross Trust Distributions			-
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	-		-
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	3,855.00	3,855.00	
Non-arm's length income			-
Net Other Income		1,736.00	
Gross Income			17,424.00
Less Exempt Current Pension Income		17,424.00	
ECPI Calculation Method = Deemed Segregation			
Total Income			-
LESS DEDUCTIONS			
Other Deduction			-
Total Deductions			-
Current Year Loss			-
TAXABLE INCOME			-
Gross Income Tax Expense (15% of Standard Component)			-
(45% of Non-arm's length income)			-
Less Foreign Tax Offset			-
Less Other Tax Credit			-
Tax Assessed			-
Less Imputed Tax Credit		2,155.79	
Less Amount Already paid (for the year)			2,155.79
TAX DUE OR REFUNDABLE			(2,155.79)
Supervisory Levy			259.00
AMOUNT DUE OR REFUNDABLE			(1,896.79)

No Tax to be paid. Loss to be carried forward to next year: \$ 0.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ (2,155.79)

2012 org refund
not banked (932)
(3,087.79)

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

a. Measurement of Investments

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 2: Australian Listed Shares		
Johns Lyng Group Limited	49	39
Macquarie Bank Ltd - Dividends	134	69
Macquarie Group Ltd Capital Note 3	347	347
Maquarie Group Ltd Capital Note 4	270	204
Ramsay Health Care - Dividends	52	16
Westpac Capital Notes	322	320
	1,174	995
Note 3: Australian Listed Unit Trust		
CBA Perls VII	419	419
Crown Subordinated Notes II	410	832
Magellan Gbl Eq Fund Tmf Units	-	655
Vaneck Equal Weight ETF Units	-	147
	829	2,053
Note 4: Unit Trusts (Unlisted)		
Managed Investments	14,749	25,259
	14,749	25,259
Note 5: Miscellaneous Rebates		
Miscellaneous Rebate	-	4
	-	4
Note 6: Interest from Debentures		
ANZ Capital Notes	192	413
	192	413
Note 7: Cash at Bank		
Bank Interest - 7	6	-
Bank Interest - Macquarie Acc. No. 182512 960018901	1	18
	7	18
Note 8: Market Movement Non-Realised		
Market Movement Non-Realised - Other Assets	(291)	426
Market Movement Non-Realised - Other Managed Investments	(1,362)	1,729
Market Movement Non-Realised - Overseas Assets	(8,138)	7,118
Market Movement Non-Realised - Trusts - Non-Public & Non-PST	(7,241)	252
Market Movement Non-Realised Listed Shares and Options	(7,694)	11,162
Market Movement Non-Realised Public Securities	(2,946)	(1,037)
Market Movement Non-Realised Unit Trusts	(47,796)	21,516
	(75,468)	41,166

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 9: Market Movement Realised		
Market Movement Realised - Other Managed Investments	(17)	-
Market Movement Realised - Trusts - Non-Public & Non-PST	-	3,039
Market Movement Realised Listed Shares and Options	-	1,253
	(17)	4,292
Note 10: Fund Administration Expenses		
Administration Fee	1,428	1,438
Advisor Advice Fee	8,452	8,786
Insurance (Admin)	320	320
Investment Fee (Admin)	755	-
Professional Fees	4,840	-
Subscriptions and Registrations (Admin)	518	-
	16,313	10,544
Note 11: Fund Tax Expenses		
Income Tax Expense	(2,156)	(1,523)
	(2,156)	(1,523)
Note 12: Australian Listed Shares		
Johns Lyng Group Limited	5,091	4,524
Macquarie Group Ltd	29,283	3,441
Macquarie Group Ltd Capital Note 3	10,280	10,527
Maquarie Group Ltd Capital Note 4	7,736	8,078
Qualitas Real Estate Income Fund	8,594	10,188
Ramsay Health Care	2,490	2,140
Unibail-Rodamco-Westfield	3,222	4,868
Westpac Capital Notes	14,657	14,938
	81,353	58,704

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 13: Australian Listed Unit Trust		
CBA Perls VII	20,892	21,182
Crown Subordinated Notes II	20,896	19,883
Magellan Gbl Eq Fund Tmf Units	31,166	39,357
Stockland Stapled	4,700	6,067
Vaneck Equal Weight ETF Units	10,709	11,639
Vanguard Australian Fixed Interest Index	20,367	23,313
Vngd Aus Prop Sec	7,144	8,506
VNGD AUS Shares ETF Units	48,073	53,979
Vngd Intl Shares ETF Un	29,862	32,662
Vngd Intl Shares H	37,697	46,420
	231,506	263,008
Note 14: Unit Trusts (Unlisted)		
Aberdeen Asian Opportunities Fund	13,498	17,894
BT Institutional Enhanced Cash	19,211	19,388
CC JCB Active Bond Fund	47,136	53,684
Eley Griffiths Group Emerging Companies Fund	12,191	14,566
Fairview Equity Partners Emerging Co	11,175	14,457
PIMCO Global Bond Fund - Whl Class	61,857	69,346
RARE Series Value	21,411	20,084
Schroder Hybrid Securities	97,038	102,148
Solaris Australian Equity Long Short Fund	14,702	15,288
	298,219	326,855
Note 15: Overseas Unit Trusts		
Fairlight Global Small & Mid Cap Unhedged	18,184	22,088
Franklin Global Growth W	17,908	22,141
	36,092	44,229
Note 16: Debentures		
ANZ Capital Notes	-	15,717
	-	15,717
Note 17: Cash at Bank		
Cash at Bank - 7	11,149 ⁵	62,532
Cash at Bank - Macquarie Acc. No. 182512 960018901	3,424 ^{1A}	4,151
	14,573	66,683
Note 18: Sundry Debtors - Fund Level		
Sundry Debtors	6,141	15,084
	6,141	15,084

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 19: Provisions for Tax - Fund		
Provision for Income Tax	(3,089)	(3,882)
	(3,089)	(3,882)
Note 20A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	794,163	767,980
Add: Increase (Decrease) in Members' Benefits	(72,692)	65,182
Less: Benefit Paid	50,500	39,000
Liability for Members' Benefits End	670,971	794,163
Note 20B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	670,971	794,163

Net Capital Gain/Loss Summary

For the year ended 30 June 2022

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

PENSION REVENUE SUMMARY

Current year CG revenue - discount method	3,309.20
Current year CG revenue - indexation method	-
Current year CG revenue - other method	546.56
Pension capital gain revenue	3,855.76

Notes to the Tax Reconciliation

Deductions

For the year ended 30 June 2022

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
801 0004		30/06/2022	admin fee	1,428.46	100.00	1,428.46	Yes	-		-
801 0011		30/06/2022	walkers	4,840.00	100.00	4,840.00	Yes	-		-
801 0015		30/06/2022	misc	736.86	100.00	736.86	Yes	-		-
801 0015		30/06/2022	exp	18.11	100.00	18.11	Yes	-		-
801 0019		30/06/2022	super levy	518.00	100.00	518.00	Yes	-		-
801 0022		30/06/2022	audit insurance	320.00	100.00	320.00	Yes	-		-
801 0023		30/06/2022	ongoing advice fee	8,451.54	100.00	8,451.54	Yes	-		-
TOTALS				16,312.97		16,312.97				-

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
S 605 1474	Macquarie Bank Ltd - Dividends	30/06/2022	133.54	-	-	-	
S 605 1974	Ramsay Health Care - Dividends	30/06/2022	51.51	-	-	-	
S 605 2751	Westpac Capital Notes	30/06/2022	321.55	-	-	-	
S 605 2820	Macquarie Group Ltd Capital Note 3	30/06/2022	346.85	-	-	-	
S 605 2838	Macquarie Group Ltd Capital Note 4	30/06/2022	269.63	-	-	-	
S 605 2850	Johns Lyng Group Limited	30/06/2022	48.79	-	-	-	
S 607 0133	CBA Peris VII	30/06/2022	418.88	-	-	-	
S 607 8385	Crown Subordinated Notes II	30/06/2022	410.00	-	-	-	
S 608 8298	Managed Investments	30/06/2022	14,749.00	-	-	-	
S 638 0025	ANZ Capital Notes	30/06/2022	191.98	-	-	-	
S 690 0001	Bank Interest - Macquarie Acc. No. 182512.960018901	30/06/2022	1.48	-	-	-	
S 690 0005	Bank Interest - 7	30/06/2022	5.93	-	-	-	
	Total Assessable Revenue		16,949.14	-	-	-	
Non-assessable Revenue Accounts							
	Total Non-assessable Revenue		-	-	-	-	
	Total Revenue		16,949.14	-	-	-	

Notes:

FMSI - Forestry Managed Investment Scheme (FMSI) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

S - Segregated pension revenue

Bonnici Superannuation Fund

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 605 1474	Macquarie Bank Ltd - Dividends	30/06/2022	-	80.12	-	53.42	22.89	-	-	-	156.43
S 605 1974	Ramsay Health Care - Dividends	30/06/2022	-	-	-	51.51	22.08	-	-	-	73.59
S 605 2751	Westpac Capital Notes	30/06/2022	-	-	-	321.55	137.81	-	-	-	459.36
S 605 2820	Macquarie Group Ltd Capital Note 3	30/06/2022	-	208.10	-	138.75	59.46	-	-	-	406.31
S 605 2838	Macquarie Group Ltd Capital Note 4	30/06/2022	-	161.77	-	107.86	46.23	-	-	-	315.86
S 605 2850	Johns Lyng Group Limited	30/06/2022	-	-	-	48.79	20.91	-	-	-	69.70
S 607 0133	CBA Perfs VII	30/06/2022	-	-	-	418.88	179.52	-	-	-	598.40
S 607 8385	Crown Subordinated Notes II	30/06/2022	-	410.00	-	-	-	-	-	-	410.00
S 608 8298	Managed Investments	30/06/2022	-	96.14	231.92	3,027.28	1,584.61	-	1,853.61	1,736.20	8,529.76
S 638 0025	ANZ Capital Notes	30/06/2022	-	-	-	191.98	82.28	-	-	-	274.26
S 690 0001	Bank Interest - Macquarie Acc. No. 182512 960018901	30/06/2022	-	-	-	-	-	-	1.48	-	1.48
S 690 0005	Bank Interest - 7	30/06/2022	-	-	-	-	-	-	5.93	-	5.93
TOTALS			-	956.13	231.92	4,360.02	2,155.79	-	1,861.02	1,736.20	11,301.08

S - Segregated pension revenue

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Bonnici Superannuation Fund

Notes to the Tax Reconciliation

Non-Trust Income - Non-Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Tax exempted	Tax free trust	Tax deferred/ Cost base adj	Total
S 608 8298	Managed Investments	30/06/2022	2,374.74	-	(525.92)	1,848.82
TOTALS			2,374.74	-	(525.92)	1,848.82

S - Segregated pension revenue

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.000000000.

Gross Income which may be exempted:

Gross Income	17,424.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
	<hr/>
	17,424.00

Exempt Current Pension Income

Gross Income which may be exempted	17,424.00
x Pension Exempt Factor	<hr/>
	1.0000000000
	<hr/>
	17,424.00

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	17,424.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<u>17,424.00</u>

Reduced Fund Income:

Fund Income	17,424.00
LESS Exempt Current Pension Income	<u>17,424.00</u>
	-

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>0.00</u>
Fund Income	17,424.00
	<u>0.0000000000</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	17,424.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	<u>17,424.00</u>
	-

Total Investment Income:

Gross Income	17,424.00
LESS Gross Taxable Contributions	-
	<u>17,424.00</u>

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>0.00</u>
Total Investment Income	17,424.00
	<u>0.0000000000</u>

Bonnici Superannuation Fund

Notes to the Tax Reconciliation

Foreign Income

For the year ended 30 June 2022

Account	Description	Date	Interest Income	Tax Paid on Interest	Modified passive income	Tax Paid on passive income	Other assessable income	Tax Paid on Other	Total Net Income	Total Tax Paid	Total Gross Income
S 608 8298	Managed Investments	30/06/2022	-	-	-	-	2,099.27	170.61	2,099.27	170.61	2,269.88
TOTALS			-	-	-	-	2,099.27	170.61	2,099.27	170.61	2,269.88

S - Segregated pension revenue

Bonnici Superannuation Fund

Notes to the Tax Reconciliation

Capital Gains Revenue

For the year ended 30 June 2022

Account	Description	Date	CG - Discount	CG - Indexation	CG - Other
S 608 8298	Managed Investments	30/06/2022	3,309.20	-	546.56
TOTALS			3,309.20	-	546.56

S - Segregated pension revenue

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Bonnici Superannuation Fund

Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
205 1474 Macquarie Group Ltd (MQG)	6/04/2020	22.0000	3,619.22	1,918.58	-	N/A	1,918.58	- \$
	3/12/2021	156.0000	25,663.56	29,839.68	-	N/A	29,839.68	- \$
		178.0000	29,282.78	31,758.26	-		31,758.26	-
205 1919 Primary Health Care Ltd (PRY)		-	-	-	-		-	-
205 1974 Ramsay Health Care (RHC)	6/04/2020	34.0000	2,490.16	1,993.68	-	N/A	1,993.68	- \$
		34.0000	2,490.16	1,993.68	-		1,993.68	-
205 2751 Westpac Capital Notes (WBCPE)	20/09/2019	147.0000	14,657.37	14,988.42	-	N/A	14,988.42	- \$
		147.0000	14,657.37	14,988.42	-		14,988.42	-
205 2820 Macquarie Group Ltd Capital Note 3 (MQGPC)	6/06/2018	100.0000	10,280.00	10,000.00	-	N/A	10,000.00	- \$
		100.0000	10,280.00	10,000.00	-		10,000.00	-
205 2823 Unibail-Rodamco-Westfield (URW)	2/04/2019	857.0000	3,222.32	10,000.84	-	N/A	10,000.84	- \$
		857.0000	3,222.32	10,000.84	-		10,000.84	-
205 2838 Macquarie Group Ltd Capital Note 4 (MQGPD)	27/03/2019	75.0000	7,735.50	7,500.00	-	N/A	7,500.00	- \$
		75.0000	7,735.50	7,500.00	-		7,500.00	-
205 2839 Qualitas Real Estate Income Fund (QRI)	29/11/2018	3,125.0000	4,296.88	5,000.00	-	N/A	5,000.00	- \$
	4/10/2019	3,125.0000	4,296.88	5,000.00	-	N/A	5,000.00	- \$
		6,250.0000	8,593.76	10,000.00	-		10,000.00	-
205 2850 Johns Lyng Group Limited (JLG)	6/04/2020	887.0000	5,091.38	1,994.06	-	N/A	1,994.06	- \$
		887.0000	5,091.38	1,994.06	-		1,994.06	-
207 0086 Stockland Stapled (SGP)	2/04/2019	1,302.0000	4,700.22	5,005.67	-	N/A	5,005.67	- \$
		1,302.0000	4,700.22	5,005.67	-		5,005.67	-
207 0097 VNGD AUS Shares ETF Units (VAS)	26/03/2021	574.0000	48,072.50	50,044.65	-	N/A	50,044.65	- \$

S = segregated pension asset

Bonnici Superannuation Fund

Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
207 0115 Vanguard Australian Fixed Interest Index (VAF)	1/12/2017	574,000	48,072.50	50,044.65	-		50,044.65	-
		461,000	20,366.98	22,696.92	-	N/A	22,696.92	- \$
207 0133 CBA Perfs VII (CBAPD)		461,000	20,366.98	22,696.92	-		22,696.92	-
	19/04/2017	209,000	20,891.64	19,977.27	-	N/A	19,977.27	- \$
207 0139 Vngd Intl Shares H (VGAD)		209,000	20,891.64	19,977.27	-		19,977.27	-
	1/12/2017	270,000	20,115.00	17,463.89	-	N/A	17,463.89	- \$
	26/03/2021	236,000	17,582.00	19,935.59	-	N/A	19,935.59	- \$
207 0141 Vngd Intl Shares ETF Un (VGS)		506,000	37,697.00	37,399.48	-		37,399.48	-
	1/12/2017	337,000	29,861.57	22,647.51	-	N/A	22,647.51	- \$
207 0144 Vngd Aus Prop Sec (VAP)		337,000	29,861.57	22,647.51	-		22,647.51	-
	1/12/2017	94,000	7,144.00	7,851.99	-	N/A	7,851.99	- \$
207 8368 Vaneck Equal Weight ETF Units (MVW)		94,000	7,144.00	7,851.99	-		7,851.99	-
	6/04/2020	351,000	10,709.01	8,029.34	-	N/A	8,029.34	- \$
207 8369 Magellan Gbl Eq Fund Trmf Units (MHG)		351,000	10,709.01	8,029.34	-		8,029.34	-
	6/04/2020	9,989,000	31,165.68	30,099.96	-	N/A	30,099.96	- \$
207 8385 Crown Subordinated Notes II (CWNHB)		9,989,000	31,165.68	30,099.96	-		30,099.96	-
	20/09/2019	147,000	14,983.71	14,977.76	-	N/A	14,977.76	- \$
	6/04/2020	58,000	5,911.94	4,950.50	-	N/A	4,950.50	- \$
208 2010 BT Institutional Enhanced Cash (WFS0377AU)		205,000	20,895.65	19,928.26	-		19,928.26	-
	18/04/2018	18,273,0447	19,211.24	19,378.56	-	N/A	19,378.56	- \$
208 3564 Fairview Equity Partners Emerging Co (ANT0002AU)		18,273,0447	19,211.24	19,378.56	-		19,378.56	-
	24/03/2021	6,304,9052	11,175.44	15,000.00	-	N/A	15,000.00	- \$
208 7236 RARE Series Value (TGP0016AU)		6,304,9052	11,175.44	15,000.00	-		15,000.00	-

S = segregated pension asset

Bonnici Superannuation Fund

Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
	19/09/2019	14,308.2352	21,411.33	20,762.68	-	N/A	20,762.68	- \$
		14,308.2352	21,411.33	20,762.68	-		20,762.68	-
208 7325	1/12/2017	99,489.7432	97,038.42	103,668.31	-	N/A	103,668.31	- \$
		99,489.7432	97,038.42	103,668.31	-		103,668.31	-
208 8360	24/03/2021	10,085.7287	13,498.17	20,000.00	-	N/A	20,000.00	- \$
		10,085.7287	13,498.17	20,000.00	-		20,000.00	-
208 8361	1/12/2017	52,849.1592	47,136.17	52,183.26	-	N/A	52,183.26	- \$
		52,849.1592	47,136.17	52,183.26	-		52,183.26	-
208 8363	1/12/2017	59,606.5965	53,015.54	60,000.00	-	N/A	60,000.00	- \$
	19/09/2019	9,940.3579	8,841.19	10,000.00	-	N/A	10,000.00	- \$
		69,546.9544	61,856.73	70,000.00	-		70,000.00	-
208 8366	24/03/2021	7,244.6254	12,191.26	15,000.00	-	N/A	15,000.00	- \$
		7,244.6254	12,191.26	15,000.00	-		15,000.00	-
208 8377	3/04/2019	10,989.8162	14,701.87	15,000.00	-	N/A	15,000.00	- \$
		10,989.8162	14,701.87	15,000.00	-		15,000.00	-
229 0730	25/09/2018	6,151.5745	12,040.28	10,000.00	-	N/A	10,000.00	- \$
	3/04/2019	2,997.7769	5,867.45	5,000.00	-	N/A	5,000.00	- \$
		9,149.3514	17,907.73	15,000.00	-		15,000.00	-
229 1811	24/03/2021	13,727.7782	18,183.82	20,000.00	-	N/A	20,000.00	- \$
		13,727.7782	18,183.82	20,000.00	-		20,000.00	-
TOTALS		647,169.70	647,169.70	677,909.12	-		677,909.12	0.00
GRAND TOTAL								

Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00

S = segregated pension asset

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Market Value Movements

From 01/07/2021 to 30/06/2022

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Domestic Shares									
2051474	Macquarie Group Ltd	MOG	3,441.46	29,839.68	-	-	29,282.78	-	(3,998.36)
2051974	Ramsay Health Care	RHC	2,140.30	-	-	-	2,490.16	-	349.86
2052751	Westpac Capital Notes	WBCPE	14,938.14	-	-	-	14,657.37	-	(280.77)
2052820	Macquarie Group Ltd Capital Note 3	MOGPC	10,527.00	-	-	-	10,280.00	-	(247.00)
2052823	Unibail-Rodamco-Westfield	URW	4,867.76	-	-	-	3,222.32	-	(1,645.44)
2052838	Macquarie Group Ltd Capital Note 4	MOGPD	8,078.25	-	-	-	7,735.50	-	(342.75)
2052839	Qualitas Real Estate Income Fund	QRI	10,187.50	-	-	-	8,593.75	-	(1,593.75)
2052850	Johns Lyng Group Limited	JLG	4,523.70	-	-	-	5,091.38	-	567.68
2078368	Vaneck Equal Weight ETF Units	MWV	11,639.16	-	-	-	10,709.01	-	(930.15)
2078385	Crown Subordinated Notes II	CWNHB	19,882.95	-	-	-	20,895.65	-	1,012.70
2088377	Solaris Australian Equity Long Short Fund	WHT3859AU	15,287.93	-	-	-	14,701.87	-	(586.06)
			105,514.15	29,839.68	-	-	127,659.79	-	(7,694.04)
Fixed Interest Securities									
2070115	Vanguard Australian Fixed Interest Index	VAF	23,312.77	-	-	-	20,366.98	-	(2,945.79)
			23,312.77	-	-	-	20,366.98	-	(2,945.79)
Foreign Assets									
2290730	Franklin Global Growth W	FRT0009AU	22,141.43	-	-	-	17,907.73	-	(4,233.70)
2291811	Fairlight Global Small & Mid Cap Unhedged	PIM7802AU	22,088.00	-	-	-	18,183.82	-	(3,904.18)
			44,229.43	-	-	-	36,091.55	-	(8,137.88)
Other Assets									
2070133	CBA Peris VII	CBAPD	21,182.15	-	-	-	20,891.64	-	(290.51)
			21,182.15	-	-	-	20,891.64	-	(290.51)
Other Investments									
2070144	Vngd Aus Prop Sec	VAP	8,506.06	-	-	-	7,144.00	-	(1,362.06)
2380025	ANZ Capital Notes	ANZPD	15,717.27	-	15,700.00	-	-	(17.27)	-
			24,223.33	-	15,700.00	-	7,144.00	(17.27)	(1,362.06)
Non-public & Non-psf Trusts									
2082010	BT Institutional Enhanced Cash	WFS0377AU	19,387.70	-	-	-	19,211.24	-	(176.46)
2083564	Fairview Equity Partners Emerging Co	ANT0002AU	14,456.52	-	-	-	11,175.44	-	(3,281.08)
2087236	RARE Series Value	TGP0016AU	20,084.47	-	-	-	21,411.33	-	1,326.86
2087325	Schroder Hybrid Securities	SCH0103AU	102,148.31	-	-	-	97,038.42	-	(5,109.89)
			156,077.00	-	-	-	148,836.43	-	(7,240.57)
Unit Trusts									
2070086	Stockland Stapled	SGP	6,067.32	-	-	-	4,700.22	-	(1,367.10)
2070097	VNGD AUS Shares ETF Units	VAS	53,978.96	-	-	-	48,072.50	-	(5,906.46)
2070139	Vngd Intl Shares H	VGAD	46,420.44	-	-	-	37,697.00	-	(8,723.44)
2070141	Vngd Intl Shares ETF Un	VGS	32,662.04	-	-	-	29,861.57	-	(2,800.47)
2078369	Magellan Gbl Eq Fund Trmf Units	MHG	39,356.66	-	-	-	31,165.68	-	(8,190.98)

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Bonnici Superannuation Fund

Market Value Movements

From 01/07/2021 to 30/06/2022

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
2088360	Aberdeen Asian Opportunities Fund	EQI0028AU	17,893.77	-	-	-	13,498.17	-	(4,395.60)
2088361	CC JCB Active Bond Fund	CHN0005AU	53,684.18	-	-	-	47,136.17	-	(6,548.01)
2088363	PIMCO Global Bond Fund - WHI Class	ETL0018AU	69,346.17	-	-	-	61,856.73	-	(7,489.44)
2088366	Eley Griffiths Group Emerging Companies	PIM5346AU	14,565.54	-	-	-	12,191.26	-	(2,374.28)
			333,975.08				286,179.30		(47,795.78)
	TOTALS		708,513.91	29,839.68	15,700.00		647,169.69	(17.27)	(75,466.63)

Bonnici Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank - 7	-	-	-	-	11,148.57	11,148.57	-	-	1.68
Cash at Bank - Macquarie Acc. No. 18251 -	-	-	-	-	3,423.55	3,423.55	-	-	0.52
					14,572.12	14,572.12			2.20
Domestic Shares									
Crown Subordinated Notes II	CWNHB	205.0000	97.2110	101.9300	19,928.26	20,895.65	967.39	4.85	3.16
Johns Lyng Group Limited	JLG	887.0000	2.2481	5.7400	1,994.06	5,091.38	3,097.32	155.33	0.77
Macquarie Group Ltd	MQG	178.0000	178.4172	164.5100	31,758.26	29,282.78	(2,475.48)	(7.79)	4.43
Macquarie Group Ltd Capital Note 3	MQGPC	100.0000	100.0000	102.8000	10,000.00	10,280.00	280.00	2.80	1.55
Macquarie Group Ltd Capital Note 4	MQGPD	75.0000	100.0000	103.1400	7,500.00	7,735.50	235.50	3.14	1.17
Qualitas Real Estate Income Fund	QRI	6,250.0000	1.6000	1.3750	10,000.00	8,593.75	(1,406.25)	(14.06)	1.30
Ramsay Health Care	RHC	34.0000	58.6376	73.2400	1,993.68	2,490.16	496.48	24.90	0.38
Solaris Australian Equity Long Short Fund	WHT3859AU	10,989.8162	1.3649	1.3378	15,000.00	14,701.87	(298.13)	(1.99)	2.22
Unibail-Rodamco-Westfield	URW	857.0000	11.6696	3.7600	10,000.84	3,222.32	(6,778.52)	(67.78)	0.49
Vaneck Equal Weight ETF Units	MVW	351.0000	22.8756	30.5100	8,029.34	10,709.01	2,679.67	33.37	1.62
Westpac Capital Notes	WBCPE	147.0000	101.9620	99.7100	14,988.42	14,657.37	(331.05)	(2.21)	2.21
					131,192.86	127,659.79	(3,533.07)	(2.69)	19.29
Fixed Interest Securities									
Vanguard Australian Fixed Interest Index	VAF	461.0000	49.2341	44.1800	22,696.92	20,366.98	(2,329.94)	(10.27)	3.08
					22,696.92	20,366.98	(2,329.94)	(10.27)	3.08
Foreign Assets									
Fairflight Global Small & Mid Cap Unhedg	PIM7802AU	13,727.7782	1.4569	1.3246	20,000.00	18,183.82	(1,816.18)	(9.08)	2.75
Franklin Global Growth W	FRT0009AU	9,149.3514	1.6395	1.9573	15,000.00	17,907.73	2,907.73	19.38	2.71
					35,000.00	36,091.55	1,091.55	3.12	5.45
Non-Public & Non-PST Trusts									
BT Institutional Enhanced Cash	WFS0377AU	18,273.0447	1.0605	1.0513	19,378.56	19,211.24	(167.32)	(0.86)	2.90
Fairview Equity Partners Emerging Co	ANT0002AU	6,304.9052	2.3791	1.7725	15,000.00	11,175.44	(3,824.56)	(25.50)	1.69
RARE Series Value	TGP0016AU	14,308.2352	1.4511	1.4964	20,762.68	21,411.33	648.65	3.12	3.24
Schroder Hybrid Securities	SCH0103AU	99,489.7432	1.0420	0.9754	103,668.31	97,038.42	(6,629.89)	(6.40)	14.66
					158,809.55	148,836.43	(9,973.12)	(6.28)	22.49
Other Assets									
CBA Perls VII	CBAPD	209.0000	95.5850	99.9600	19,977.27	20,891.64	914.37	4.58	3.16
					19,977.27	20,891.64	914.37	4.58	3.16
Other Investments									
Vngd Aus Prop Sec	VAP	94.0000	83.5318	76.0000	7,851.99	7,144.00	(707.99)	(9.02)	1.08
					7,851.99	7,144.00	(707.99)	(9.02)	1.08

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Bonnici Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Unit Trusts									
Aberdeen Asian Opportunities Fund	EQI0028AU	10,085.7287	1.3883	13,498.17	20,000.00	13,498.17	(6,501.83)	(32.51)	2.04
CCJCB Active Bond Fund	CHN0005AU	52,849.1592	0.8919	47,136.17	52,183.26	47,136.17	(5,047.09)	(9.67)	7.12
Eley Griffiths Group Emerging Company	PIM5346AU	7,244.6254	1.6828	12,191.26	15,000.00	12,191.26	(2,808.74)	(18.72)	1.84
Magellan Gbl Eq Fund Trmf Units	MHG	9,989.0000	3.1200	31,165.68	30,099.96	31,165.68	1,065.72	3.54	4.71
PIMCO Global Bond Fund - Wht Class	ETL0018AU	69,546.9544	0.8894	61,856.73	70,000.00	61,856.73	(8,143.27)	(11.63)	9.35
Stockland Stapled	SGP	1,302.0000	3.6100	4,700.22	5,005.67	4,700.22	(305.45)	(6.10)	0.71
VNGD AUS Shares ETF Units	VAS	574.0000	83.7500	48,072.50	50,044.65	48,072.50	(1,972.15)	(3.94)	7.26
Vngd Intl Shares ETF Un	VGS	337.0000	88.6100	29,861.57	22,647.51	29,861.57	7,214.06	31.85	4.51
Vngd Intl Shares H	VGAD	506.0000	74.5000	37,697.00	37,399.48	37,697.00	297.52	0.80	5.70
Total Investments				286,179.30	302,380.53	286,179.30	(16,201.23)	(5.36)	43.25
				661,741.81	692,481.24	661,741.81	(30,739.43)	(4.44)	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120112065
Account name	Anthony Bonnici & Joan Bonnici ATF Bonnici Family Superannuation Fund
Entity type	SMSF
Adviser	Robert Campbell

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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

Item	Amount \$
Gross interest	415.94
Unfranked dividends from shares	449.99
Franked dividends from shares	1,332.74
Franking credits from shares	571.13
Franked distributions from trusts	4,611.89
Distributions from trusts	3,917.87
Net capital gain	3,431.88
Foreign income	2,269.88
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00

Total assessable income	\$17,001.32
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Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	9,898.11
Loss on sale of traditional security	0.00
Total deductions/expenses	\$9,898.11

Total taxable income from investment assets **\$7,103.21**

Tax credits

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)	571.13
Franking credits from trust distributions (after 45 day rule)	1,584.61
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	170.61
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

Total tax credits **\$2,326.35**

Deductions and credits summary

Additional information for non-residents

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

Cash

Date	Investment	Amount \$
Transaction Account		
31 Jul 2021	Cash Management Account	0.56
31 Aug 2021	Cash Management Account	0.64
30 Sep 2021	Cash Management Account	0.68
31 Oct 2021	Cash Management Account	0.68
30 Nov 2021	Cash Management Account	0.58
31 Dec 2021	Cash Management Account	0.38
31 Jan 2022	Cash Management Account	0.36
28 Feb 2022	Cash Management Account	0.30
31 Mar 2022	Cash Management Account	0.30
30 Apr 2022	Cash Management Account	0.25
31 May 2022	Cash Management Account	0.24
30 Jun 2022	Cash Management Account	0.97
Subtotal		\$5.94
Total cash		\$5.94

Listed securities

Date	Investment	Amount \$
14 Sep 2021	CWNHB Crown Resorts Ltd Hy 3M 04-75 Q Rd T	205.00
14 Dec 2021	CWNHB Crown Resorts Ltd Hy 3M 04-75 Q Rd T	205.00
Total listed securities		\$410.00

Interest schedule

Total interest

\$415.94

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 \$
ANZPD ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21	8 Jul 2021	157	0.00	0.00	134.60	57.68	57.68	0.00
ANZPD ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21	1 Sep 2021	157	0.00	0.00	57.38	24.59	24.59	0.00
Subtotal			\$0.00	\$0.00	\$191.98	\$82.27	\$82.27	\$0.00
CBAPD Commonwealth Bank. Cn 3M Per Q Rd T-24	15 Sep 2021	209	0.00	0.00	104.14	44.63	44.63	0.00
CBAPD Commonwealth Bank. Cn 3M Per Q Rd T-24	15 Dec 2021	209	0.00	0.00	102.54	43.94	43.94	0.00
CBAPD Commonwealth Bank. Cn 3M Per Q Rd T-24	15 Mar 2022	209	0.00	0.00	103.25	44.25	44.25	0.00
CBAPD Commonwealth Bank. Cn 3M Per Q Rd T-24	15 Jun 2022	209	0.00	0.00	108.95	46.69	46.69	0.00
Subtotal			\$0.00	\$0.00	\$418.88	\$179.51	\$179.51	\$0.00
JLG Johns Lyng Group Limited	14 Sep 2021	887	0.00	0.00	24.84	10.64	10.64	0.00
JLG Johns Lyng Group Limited	15 Mar 2022	887	0.00	0.00	23.95	10.26	10.26	0.00
Subtotal			\$0.00	\$0.00	\$48.79	\$20.90	\$20.90	\$0.00
MQG Macquarie Group Limited	2 Jul 2021	22	0.00	44.22	29.48	12.63	12.63	0.00
MQG Macquarie Group Limited	14 Dec 2021	22	0.00	35.90	23.94	10.26	10.26	0.00
Subtotal			\$0.00	\$80.12	\$53.42	\$22.89	\$22.89	\$0.00
MQGFC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Sep 2021	100	0.00	51.95	34.64	14.84	14.84	0.00
MQGFC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Dec 2021	100	0.00	51.22	34.15	14.63	14.63	0.00

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
MOGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Mar 2022	100	0.00	51.30	34.20	14.66	14.66	0.00
MOGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Jun 2022	100	0.00	53.63	35.76	15.32	15.32	0.00
Subtotal			\$0.00	\$208.10	\$138.75	\$59.45	\$59.45	\$0.00
MOGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Sep 2021	75	0.00	40.42	26.95	11.55	11.55	0.00
MOGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Dec 2021	75	0.00	39.87	26.58	11.39	11.39	0.00
MOGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Mar 2022	75	0.00	39.89	26.60	11.40	11.40	0.00
MOGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Jun 2022	75	0.00	41.59	27.73	11.88	11.88	0.00
Subtotal			\$0.00	\$161.77	\$107.86	\$46.22	\$46.22	\$0.00
RHC Ramsay Health Care Limited	30 Sep 2021	34	0.00	0.00	35.02	15.01	15.01	0.00
RHC Ramsay Health Care Limited	31 Mar 2022	34	0.00	0.00	16.49	7.07	7.07	0.00
Subtotal			\$0.00	\$0.00	\$51.51	\$22.08	\$22.08	\$0.00
WBCE Westpac Banking Corp Cn 3M Per Q Rd T-22	23 Sep 2021	147	0.00	0.00	79.82	34.21	34.21	0.00
WBCE Westpac Banking Corp Cn 3M Per Q Rd T-22	23 Dec 2021	147	0.00	0.00	78.66	33.71	33.71	0.00
WBCE Westpac Banking Corp Cn 3M Per Q Rd T-22	23 Mar 2022	147	0.00	0.00	78.91	33.82	33.82	0.00

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
WBCPE Westpac Banking Corp Cn 3M Per Q Rd T-22	23 Jun 2022	147	0.00	0.00	84.16	36.07	36.07	0.00
Subtotal			\$0.00	\$0.00	\$321.55	\$137.81	\$137.81	\$0.00
Total			\$0.00	\$449.99	\$1,332.74	\$571.13	\$571.13	\$0.00

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 ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
ANT0002AU Fairview Equity Partners Emerging Companies Fund	1,917.97 ✓	1,917.97 ✓	451.42 +0.01	451.42 +0.01
CHN0005AU CC JCB Active Bond Fund	391.87 ✓	251.83	0.00	140.04 ✓
EQI0028AU abrdn Asian Opportunities Fund	3,067.40 ✓	3,067.40	1,023.26	1,023.26 ✓
ETL0018AU PIMCO Global Bond Fund - Wholesale Class	257.76 ✓	89.50	186.13	354.39 ✓
FRT0009AU Franklin Global Growth Fund (W Class)	0.00 ✓	0.00	37.80	37.80 ✓
MHG Magellan Gbl Eq Fund Trmf Units	2,558.98 ✓	1,852.76	729.20	1,435.42 ✓
MVW Vaneck Australian Equal Weight ETF	301.87 ✓	119.35	214.10 +0.01	396.62 +0.01
PIM5346AU Eley Griffiths Group Emerging Companies Fund	1,924.63 ✓	1,924.63	0.00	0.00 ✓
PIM7802AU Fairlight Global Small & Mid Cap Fund	347.60 ✓	347.60	0.00	0.00 ✓
QRI Qualitas Real Estate Income Fund	542.43 -1.27	52.35	48.18 -0.12	538.26 -1.39
SCH0103AU Schroder Absolute Return Income Fund Wholesale Class	3,734.20 -448.70	981.77	242.41 -39.51	2,994.84 -448.21
ST.STPLD Stockland Trust (Stapled Security Underlying)	329.41 ✓	173.17	190.09	346.33 ✓
TGP0016AU Clearbridge RARE Infrastructure Income Fund - Hedged Class A Units	1,747.95 +0.01	996.78	1,054.04 -0.02	1,805.21 -0.01
VAF Vanguard Australian Fixed Interest Index ETF	551.92 ✓	209.22	0.00	342.70 ✓
VAP Vanguard Australian Property Securities Index ETF	461.11 -0.03	257.81	122.46 -0.01	325.76 -0.04
VAS Vanguard Australian Shares Index ETF	2,714.08 ✓	360.82	1,239.58 -0.01	3,592.84 -0.01
VGAD Vanguard MSCI Index International Shares (Hedged) ETF	4,012.02 ✓	4,012.02	0.29	0.29 ✓
VGS Vanguard MSCI Index International Shares ETF	779.02 -0.01	380.86	221.07 -36.28	619.23 -36.29
WFS0377AU Pental Short Term Income Securities Fund	107.83 ✓	49.36	79.61	138.08 ✓

Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
WHT3859AU Solaris Australian Equity Long Short Fund	448.59 ✓	93.42	377.26	732.43 ✓
Total	$\$26,196.64 - \$17,138.62$ - 450 8,608.02		$\$6,216.90$ - 75.93 6,140.97	$\$15,274.92$ - 525.93 14,749.00

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 \$	ANT0002AU	CHN0005AU	EQI0028AU
Interest – Australian	1,853.61	0.00	0.00	0.00
Dividends				
Unfranked amount	96.14	0.00	0.00	0.00
Unfranked CFI amount	231.92	0.00	0.00	0.00
Franked amount	3,027.28	0.00	0.00	0.00
Franking credits (before 45 day rule)	1,584.61	66.83	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	1,736.20	0.00	0.00	0.01
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	546.56	0.00	0.00	0.00
Discounted capital gains - TAP	38.37	3.89	0.00	0.00
Discounted capital gains - Non TAP	1,702.03	218.30	0.00	502.88
Gross foreign income	2,269.88	0.28	0.00	46.37
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
Total taxable income	\$13,086.60	\$289.30	\$0.00	\$549.26
Other non-taxable items				
CGT concession	1,568.80	222.19	0.00	502.88
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	113.13	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	2,261.61	7.07	140.04	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	1,584.61	66.83	0.00	0.00
Foreign income tax offset	167.12	0.11	0.00	25.59
Foreign income tax offset – capital gain	3.49	0.20	0.00	3.29
Total distribution	\$15,274.92	\$451.42	\$140.04	\$1,023.26
Includes non-cash attributions	525.93	-0.01	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
Cash distribution	\$14,748.99	\$451.43	\$140.04	\$1,023.26
AMIT Cost base increase / decrease	-1,564.08	-7.07	-140.04	0.00

Distributions schedule - detail

Description	ETL0018AU	FRT0009AU	MHG	MVW
Interest – Australian	0.00	0.00	0.00	6.82
Dividends				
Unfranked amount	0.00	0.00	0.00	22.01
Unfranked CFI amount	0.00	0.00	0.00	43.98
Franked amount	0.00	0.00	0.00	247.10
Franking credits (before 45 day rule)	0.00	0.00	0.00	117.84
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	0.00	21.89
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	0.00	0.00
Discounted capital gains - Non TAP	0.00	18.90	0.00	0.00
Gross foreign income	0.00	0.00	0.00	7.10
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
Total taxable income	\$0.00	\$18.90	\$0.00	\$466.74
Other non-taxable items				
CGT concession	0.00	18.90	0.00	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	354.39	0.00	1,435.42	47.72
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	117.84
Foreign income tax offset	0.00	0.00	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$354.39	\$37.80	\$1,435.42	\$396.62
Includes non-cash attributions	0.00	0.00	0.00	-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
Cash distribution	\$354.39	\$37.80	\$1,435.42	\$396.63
AMIT Cost base increase / decrease	-354.39	0.00	-1,435.42	-47.72

Distributions schedule - detail

Description	QRI	SCH0103AU	ST.STPLD	TGP0016AU
Interest – Australian	538.26	862.65	79.06	4.05
Dividends				
Unfranked amount	0.00	14.46	0.00	0.00
Unfranked CFI amount	0.00	2.97	0.00	0.00
Franked amount	0.00	25.20	0.00	0.03
Franking credits (before 45 day rule)	0.00	12.35	0.00	2.62
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	805.99	114.64	611.82
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	546.56
Discounted capital gains - TAP	0.00	0.00	21.67	0.00
Discounted capital gains - Non TAP	0.00	0.00	0.00	223.18
Gross foreign income	0.00	1,285.59	0.00	224.09
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
Total taxable income	\$538.26	\$3,009.21	\$215.37	\$1,612.35
Other non-taxable items				
CGT concession	0.00	0.00	21.67	223.18
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	109.29	30.83
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	12.35	0.00	2.62
Foreign income tax offset	0.00	2.02	0.00	58.53
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$538.26	\$2,994.84	\$346.33	\$1,805.21
Includes non-cash attributions	1.39	488.21	0.00	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
Cash distribution	\$536.87	\$2,506.63	\$346.33	\$1,805.20
AMIT Cost base increase / decrease	1.39	488.26	-109.29	-30.83

Distributions schedule - detail

Description	VAF	VAP	VAS	VGAD
Interest – Australian	200.92	12.64	30.59	0.00
Dividends				
Unfranked amount	0.00	4.74	54.93	0.00
Unfranked CFI amount	0.00	0.17	123.24	0.00
Franked amount	0.00	7.90	2,257.72	0.00
Franking credits (before 45 day rule)	0.00	3.83	998.97	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	102.10	73.23	0.29
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	12.81	0.00	0.00
Discounted capital gains - Non TAP	0.00	83.88	570.60	0.00
Gross foreign income	10.68	10.25	48.47	0.00
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
Total taxable income	\$211.60	\$238.32	\$4,157.75	\$0.29
Other non-taxable items				
CGT concession	0.00	91.72	433.82	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	131.10	0.00	3.26	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	3.83	998.97	0.00
Foreign income tax offset	0.00	0.45	3.02	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$342.70	\$325.76	\$3,592.84	\$0.29
Includes non-cash attributions	0.00	0.04	0.01	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
Cash distribution	\$342.70	\$325.72	\$3,592.83	\$0.29
AMIT Cost base increase / decrease	-131.10	4.98	133.51	0.00

Distributions schedule - detail

Description	VGS	WFS0377AU	WHT3859AU
Interest – Australian	0.00	115.71	2.91
Dividends			
Unfranked amount	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	61.56
Franked amount	0.00	0.00	489.33
Franking credits (before 45 day rule)	0.00	0.00	382.17
Franking credits denied	0.00	0.00	0.00
Other Australian income	4.93	0.00	1.30
Gains not eligible for discount - TAP	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00
Discounted capital gains - Non TAP	84.29	0.00	0.00
Gross foreign income	547.94	22.37	66.74
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00
Total taxable income	\$637.16	\$138.08	\$1,004.01
Other non-taxable items			
CGT concession	54.44	0.00	0.00
Tax free amounts	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	113.13
Tax deferred amounts / Return of capital	0.00	0.00	0.00
Other non-assessable amounts	2.49	0.00	0.00
Assessable credits / offsets			
Franking credits (after 45 day rule)	0.00	0.00	382.17
Foreign income tax offset	74.86	0.00	2.54
Foreign income tax offset – capital gain	0.00	0.00	0.00
Total distribution	\$619.23	\$138.08	\$732.43
Includes non-cash attributions	36.29	0.00	0.00
Taxes withheld			
Non-resident withholding tax on interest	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00
Cash distribution	\$582.94	\$138.08	\$732.43
AMIT Cost base increase / decrease	63.64	0.00	0.00

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	847.18	
Net capital gain from distributions				
TAP		0.00	76.74	
Non TAP		546.56	3,404.06	
On platform losses brought forward	0.00			
Subtotal	\$0.00	\$546.56	\$4,327.98	
Application of losses	0.00	0.00	0.00	
Subtotal	\$0.00	\$546.56	\$4,327.98	
CGT discount			-1,442.66	
Net capital gain/loss	\$0.00	\$546.56	\$2,885.32	

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
ANZPD ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21								
ANZPD ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21	1 Sep 2021	157.0000	15,700.00	2 Apr 2020	14,852.82	0.00	0.00	847.18
JLGAB Johns Lyng Group Limited Accelerated Non-Renounceable Rights								
JLGAB Johns Lyng Group Limited Accelerated Non-Renounceable Rights	10 Jan 2022	25.0000	0.00	2 Apr 2020	0.00	0.00	0.00	0.00

Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
QRIAA Qualitas Real Estate Income Fund Pro-Rata Non-Renounceable Rights								
QRIAA Qualitas Real Estate Income Fund Pro-Rata Non-Renounceable Rights	29 Oct 2021	1,562.0000	0.00	27 Nov 2018	0.00	0.00	0.00	0.00
QRIAA Qualitas Real Estate Income Fund Pro-Rata Non-Renounceable Rights	29 Oct 2021	1,563.0000	0.00	18 Oct 2019	0.00	0.00	0.00	0.00
Subtotal			\$15,700.00		\$14,852.82	\$0.00	\$0.00	\$847.18

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
Unrealised gains/losses	\$61,352.25	\$967.39	\$23,414.14
Application of losses	-24,381.53	-967.39	-23,414.14
Subtotal	\$36,970.72	\$0.00	\$0.00
CGT discount			0.00

Net unrealised gain/loss **\$36,970.72** **\$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 \$
24 Mar 2021	ANT0002AU Fairview Equity Partners Emerging Companies Fund	6,304.9052	11,175.44	14,993.62	14,993.62	3,818.18	0.00	0.00
13 Apr 2017	CBAPD Commonwealth Bank, Cn 3M Per Q Rd T-24	209.0000	20,891.64	19,977.27	19,977.27	0.00	0.00	914.37
4 Dec 2017	CHN0005AU CC JCB Active Bond Fund	52,849.1592	47,136.17	51,325.77	51,325.77	4,189.60	0.00	0.00
18 Sep 2019	CWNHB Crown Resorts Ltd Hy 3M 04-75 Q Rd T	147.0000	14,983.71	14,977.76	0.00	0.00	5.95	0.00
2 Apr 2020	CWNHB Crown Resorts Ltd Hy 3M 04-75 Q Rd T	58.0000	5,911.94	4,950.50	0.00	0.00	961.44	0.00
24 Mar 2021	EQI0028AU abrdn Asian Opportunities Fund	10,085.7287	13,498.17	19,963.63	19,963.63	6,465.46	0.00	0.00
1 Dec 2017	ETL0018AU PIMCO Global Bond Fund - Wholesale Class	59,606.5965	53,015.54	59,696.26	59,696.26	6,680.72	0.00	0.00
19 Sep 2019	ETL0018AU PIMCO Global Bond Fund - Wholesale Class	9,940.3579	8,841.19	9,949.35	9,949.35	1,108.16	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 \$
24 Sep 2018	FRT0009AU Franklin Global Growth Fund (W Class)	6,151,5745	12,040.28	10,000.00	10,000.00	0.00	0.00	2,040.28
2 Apr 2019	FRT0009AU Franklin Global Growth Fund (W Class)	2,997.7769	5,867.45	4,999.99	4,999.99	0.00	0.00	867.46
2 Apr 2020	JLG Johns Lyng Group Limited	887.0000	5,091.38	1,994.06	1,994.06	0.00	0.00	3,097.32
2 Apr 2020	MHG Magellan Gbl Eq Fund Trmf Units	9,989.0000	31,165.68	29,590.96	29,590.96	0.00	0.00	1,574.72
2 Apr 2020	MQG Macquarie Group Limited	22.0000	3,619.22	1,918.58	1,918.58	0.00	0.00	1,700.64
3 Dec 2021	MQG Macquarie Group Limited	156.0000	25,663.56	29,839.68	29,839.68	4,176.12	0.00	0.00
4 Jun 2018	MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	100.0000	10,280.00	10,000.00	10,000.00	0.00	0.00	280.00
22 Mar 2019	MQGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	75.0000	7,735.50	7,500.00	7,500.00	0.00	0.00	235.50
2 Apr 2020	MVW Vaneck Australian Equal Weight ETF	351.0000	10,709.01	7,955.78	7,955.78	0.00	0.00	2,753.23
24 Mar 2021	PIM5346AU Eley Griffiths Group Emerging Companies Fund	7,244.6254	12,191.26	14,994.38	14,994.38	2,803.12	0.00	0.00
24 Mar 2021	PIM7802AU Fairfight Global Small & Mid Cap Fund	13,727.7782	18,183.82	20,000.00	20,000.00	1,816.18	0.00	0.00
27 Nov 2018	QRI Qualitas Real Estate Income Fund	3,125.0000	4,296.88	5,001.78	5,001.78	704.90	0.00	0.00
18 Oct 2019	QRI Qualitas Real Estate Income Fund	3,125.0000	4,296.88	4,998.82	4,998.82	701.94	0.00	0.00
2 Apr 2020	RHC Ramsay Health Care Limited	34.0000	2,490.16	1,993.68	1,993.68	0.00	0.00	496.48
1 Dec 2017	SCH0103AU Schroder Absolute Return Income Fund Wholesale Class	99,489.7432	97,038.42	110,071.34	110,071.34	13,032.92	0.00	0.00
29 Mar 2019	SGP Stockland Corporation Ltd (Stapled Security Underlying)	1,302.0000	423.02	360.41	360.41	0.00	0.00	62.61
29 Mar 2019	SGP Stockland Trust (Stapled Security Underlying)	1,302.0000	4,277.20	4,599.09	4,599.09	321.89	0.00	0.00
19 Sep 2019	TGP0016AU Clearbridge RARE Infrastructure Income Fund - Hedged Class A Units	14,308.2352	21,411.33	20,644.30	20,644.30	0.00	0.00	767.03

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 \$
29 Mar 2019	URW Unibail-Rodamco-Westfield	857,0000	3,222.32	10,000.84	10,000.84	6,778.52	0.00	0.00
1 Dec 2017	VAF Vanguard Australian Fixed Interest Index ETF	461,0000	20,366.98	22,659.59	22,659.59	2,292.61	0.00	0.00
1 Dec 2017	VAP Vanguard Australian Property Securities Index ETF	94,0000	7,144.00	7,709.23	7,709.23	565.23	0.00	0.00
24 Mar 2021	VAS Vanguard Australian Shares Index ETF	574,0000	48,072.50	50,101.25	50,101.25	2,028.75	0.00	0.00
1 Dec 2017	VGAD Vanguard MSCI Index International Shares (Hedged) ETF	270,0000	20,115.00	18,404.91	18,404.91	0.00	0.00	1,710.09
24 Mar 2021	VGAD Vanguard MSCI Index International Shares (Hedged) ETF	236,0000	17,582.00	20,737.89	20,737.89	3,155.89	0.00	0.00
1 Dec 2017	VGS Vanguard MSCI Index International Shares ETF	337,0000	29,861.57	22,947.16	22,947.16	0.00	0.00	6,914.41
18 Sep 2019	WBCPE Westpac Banking Corp Cn 3M Per Q Rd T-22	147,0000	14,657.37	14,988.42	14,988.42	331.05	0.00	0.00
18 Apr 2018	WFS0377AU Pental Short Term Income Securities Fund	18,273,0447	19,211.24	19,378.56	19,378.56	167.32	0.00	0.00
2 Apr 2019	WHT3859AU Solaris Australian Equity Long Short Fund	10,989,8162	14,701.87	14,915.56	14,915.56	213.69	0.00	0.00
	Subtotal					\$61,352.25	\$967.39	\$23,414.14

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	124.01	0.00
7 Jul 2021	Advice fee	723.29	0.00
4 Aug 2021	Administration fee	127.47	0.00
6 Aug 2021	Advice fee	747.40	0.00
3 Sep 2021	Administration fee	70.41	0.00
7 Sep 2021	Advice fee	747.40	0.00
5 Oct 2021	Administration fee	124.40	0.00
7 Oct 2021	Advice fee	723.29	0.00
11 Oct 2021	Expense Recovery - Legislative	18.11	0.00
3 Nov 2021	Administration fee	127.66	0.00
5 Nov 2021	Advice fee	747.40	0.00
3 Dec 2021	Administration fee	124.41	0.00
7 Dec 2021	Advice fee	673.98	0.00
6 Jan 2022	Administration fee	128.26	0.00
10 Jan 2022	Advice fee	696.44	0.00
3 Feb 2022	Administration fee	126.76	0.00
7 Feb 2022	Advice fee	696.44	0.00
4 Mar 2022	Administration fee	112.86	0.00
7 Mar 2022	Advice fee	629.04	0.00
5 Apr 2022	Administration fee	123.22	0.00
7 Apr 2022	Advice fee	696.44	0.00
4 May 2022	Administration fee	118.74	0.00
6 May 2022	Advice fee	673.98	0.00
3 Jun 2022	Administration fee	120.26	0.00

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
7 Jun 2022	Advice fee	696.44	0.00
Total		\$9,898.11	\$0.00

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

Email: 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

Annual statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120112065
Account name	Anthony Bonnici & Joan Bonnici ATF Bonnici Family Superannuation Fund
Adviser	Robert Campbell

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\$662,591.82

Portfolio value as at 30 Jun 2022

For more information



1300 881 716



support@panorama.com.au

Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 6 Sep 2022

Your statement at a glance

Total portfolio opening balance 1 Jul 2021	\$780,237.04
Inflows	\$0.00
Deposits to Transaction account	\$0.00
Asset transfers in	\$0.00
Outflows	-\$52,500.00
Payments from Transaction account	-\$52,500.00
Asset transfers out	\$0.00
Expenses	-\$9,898.11
Fees	-\$9,898.11
Taxes	\$0.00
Income on investments	\$19,998.68
Market movement	-\$75,245.79
Total portfolio closing balance 30 Jun 2022	\$662,591.82

Portfolio valuation

Transaction account

	Balance \$	Total portfolio %
Transaction account	\$11,148.57	1.68%
Total transaction account balance	\$11,148.57	1.68%

Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
CBAPD • Commonwealth Bank. Cn 3M Per Q Rd T-24	209	\$99.96	\$20,891.64	3.15%
CWNHB • Crown Resorts Ltd Hy 3M 04-75 Q Rd T	205	\$101.93	\$20,895.65	3.15%
JLG • Johns Lyng Group Limited	887	\$5.74	\$5,091.38	0.77%
MHG • Magellan Gbl Eq Fund Tmf Units	9,989	\$3.12	\$31,165.68	4.70%
MQG • Macquarie Group Limited	178	\$164.51	\$29,282.78	4.42%
MQGPC • Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	100	\$102.80	\$10,280.00	1.55%
MQGPD • Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	75	\$103.14	\$7,735.50	1.17%
MVW • Vaneck Australian Equal Weight ETF	351	\$30.51	\$10,709.01	1.62%
QRI • Qualitas Real Estate Income Fund	6,250	\$1.38	\$8,593.75	1.30%
RHC • Ramsay Health Care Limited	34	\$73.24	\$2,490.16	0.38%
SGP • Stockland (Stapled Security)	1,302	\$3.61	\$4,700.22	0.71%
URW • Unibail-Rodamco-Westfield	857	\$3.76	\$3,222.32	0.49%
VAF • Vanguard Australian Fixed Interest Index ETF	461	\$44.18	\$20,366.98	3.07%
VAP • Vanguard Australian Property Securities Index ETF	94	\$76.00	\$7,144.00	1.08%
VAS • Vanguard Australian Shares Index ETF	574	\$83.75	\$48,072.50	7.26%
VGAD • Vanguard MSCI Index International Shares (Hedged) ETF	506	\$74.50	\$37,697.00	5.69%
VGS • Vanguard MSCI Index International Shares ETF	337	\$88.61	\$29,861.57	4.51%
WBCPE • Westpac Banking Corp Cn 3M Per Q Rd T-22	147	\$99.71	\$14,657.37	2.21%
Total listed securities balance			\$312,857.51	47.23%

Portfolio valuation

Managed funds

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
ANT0002AU • Fairview Equity Partners Emerging Companies Fund	6,304.9052	\$1.77	\$11,175.44	1.69%
CHN0005AU • CC JCB Active Bond Fund	52,849.1592	\$0.89	\$47,136.17	7.11%
EQI0028AU • abrdn Asian Opportunities Fund	10,085.7287	\$1.34	\$13,498.17	2.04%
ETL0018AU • PIMCO Global Bond Fund - Wholesale Class	69,546.9544	\$0.89	\$61,856.73	9.34%
FRT0009AU • Franklin Global Growth Fund (W Class)	9,149.3514	\$1.96	\$17,907.73	2.70%
PIM5346AU • Eley Griffiths Group Emerging Companies Fund	7,244.6254	\$1.68	\$12,191.26	1.84%
PIM7802AU • Fairlight Global Small & Mid Cap Fund	13,727.7782	\$1.32	\$18,183.82	2.74%
SCH0103AU • Schroder Absolute Return Income Fund Wholesale Class	99,489.7432	\$0.98	\$97,038.42	14.64%
TGP0016AU • Clearbridge RARE Infrastructure Income Fund - Hedged Class A Units	14,308.2352	\$1.50	\$21,411.33	3.23%
WFS0377AU • Pental Short Term Income Securities Fund	18,273.0447	\$1.05	\$19,211.24	2.90%
WHT3859AU • Solaris Australian Equity Long Short Fund	10,989.8162	\$1.34	\$14,701.87	2.22%
Total managed funds balance			\$334,312.18	50.45%
Total income accrued			\$4,273.56	0.64%
Total portfolio value as at 30 Jun 2022			\$662,591.82	100%

Total outstanding trades (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

Total income accrued (if applicable) includes cash and reinvested income due to settle post 30 June.

Earnings and expenses

Income

Amount \$

Transaction account income	\$5.94
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$12,803.48
Managed fund income	\$7,189.26
Accrued interest	\$0.00
Other income	\$0.00

Total income	\$19,998.68
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Market movement

Amount \$

Realised/unrealised market movement	-\$75,245.79
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Total market movement	-\$75,245.79
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Earnings and expenses

Expenses	
Fee type	Amount \$
Administration fees	-\$1,428.46
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$18.11
Portfolio management fees	\$0.00
Advice fees	-\$8,451.54
Adviser Establishment Fee	\$0.00
Advice fee	-\$8,451.54
One-off advice fee	\$0.00
Licensee advice fee	\$0.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
Total expenses	-\$9,898.11

Net earnings	-\$65,145.22
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"Accrued interest" includes interest due to settle post 30 June. Any term deposit interest reported as accrued interest on your statement last year has also been included in your opening balance this year, and as such, total term deposit interest income reported this year might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last year's statement.

Changes in market value exclude any gains or losses arising from assets held outside the service. This statement 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.

"Total expenses" shown above may not include all the fees and costs in relation to your investments (for example it does not include any information on the fees and costs relating to any underlying managed investment (other than BT Managed Portfolios) that you access through Panorama Investments).

Fees and costs summary

Description	Amount
Fees deducted directly from your account	\$9,898.11
This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.	
Fees and costs deducted from your investment	\$0.00
This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.	
Total fees and costs you paid	\$9,898.11
This approximate amount includes all the fees and costs that affected your investment during the period.	
Other fees and costs (investment options)	\$4,443.14
This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.	
These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.	
Total fees and costs you paid - with investment options fees and costs	\$14,341.25
This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.	

Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
15 Jun 2021	4 Jun 2021	Corporate Action	Interest 205 Crown Resorts Ltd Hy 3M 04-75 Q Rd T (CWNHB) @ \$1.02			\$209.10	\$63,709.45
15 Jun 2021	4 Jun 2021	Income	Dividend 209 Commonwealth Bank. Cn 3M Per Q Rd T-24 (CBAPD) @ \$0.5005			\$104.60	\$63,814.05
15 Jun 2021	3 Jun 2021	Income	Dividend 100 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8686			\$86.86	\$63,900.91
17 Jun 2021	28 May 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.008176			\$51.10	\$63,952.01
23 Jun 2021	11 Jun 2021	Income	Dividend 147 Westpac Banking Corp Cn 3M Per Q Rd T-22 (WBCPE) @ \$0.5434			\$79.88	\$64,031.89
28 Jun 2021	28 Jun 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$62,531.89
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.53	\$62,532.42
2 Jul 2021	17 May 2021	Income	Dividend 22 Macquarie Group Limited (MQG) @ \$3.35			\$73.70	\$62,606.12
5 Jul 2021	30 Jun 2021	Income	Distribution 6,304.9052 Fairview Equity Partners Emerging Companies F (ANT0002AU) @ \$0.3042			\$1,917.95	\$64,524.07
6 Jul 2021	30 Jun 2021	Income	Distribution 18,273.0447 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.002701			\$49.36	\$64,573.43
7 Jul 2021	30 Jun 2021	Income	Distribution 99,489.7432 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002579			\$256.53	\$64,829.96
7 Jul 2021	30 Jun 2021	Income	Distribution 69,546.954352 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.001287			\$89.50	\$64,919.46
8 Jul 2021	29 Jun 2021	Income	Dividend 157 ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21 (ANZPD) @ \$0.8573			\$134.60	\$65,054.06

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
12 Jul 2021	30 Jun 2021	Income	Distribution 10,989.8162 Solaris Australian Equity Long Short Fund (WHT3859AU) @ \$0.008500			\$93.42	\$65,147.48
13 Jul 2021	30 Jun 2021	Income	Distribution 52,849.1592 CC JCB Active Bond Fund (CHND005AU) @ \$0.004765			\$251.83	\$65,399.31
14 Jul 2021	30 Jun 2021	Income	Distribution 10,085.72869354 Aberdeen Standard Asian Opportunities Fund (EQI0028AU) @ \$0.304133			\$3,067.40	\$68,466.71
14 Jul 2021	30 Jun 2021	Income	Distribution 14,308.2352 Clearbridge RARE Infrastructure Income Fund - (TGP0016AU) @ \$0.069664			\$996.77	\$69,463.48
15 Jul 2021	29 Jun 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.008376			\$52.35	\$69,515.83
16 Jul 2021	30 Jun 2021	Income	Distribution 7,244.6254 Eley Griffiths Group Emerging Companies Fund (PIM5346AU) @ \$0.265665			\$1,924.64	\$71,440.47
20 Jul 2021	30 Jun 2021	Income	Distribution 13,727.7782 Fairlight Global Small & Mid Cap Fund (PIM7802AU) @ \$0.025321			\$347.60	\$71,788.07

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Aug 2021	29 Jun 2021	Income	Dividend 1,302 Stockland (Stapled Security) (SGP) @ \$0.133			\$173.17	\$71,961.24
Subtotal					\$189,203.81	\$65,636.48	

Closing balance as at 30 Jun 2021

\$71,961.24

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Withholding tax transactions, that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2021							
5 Jul 2021	5 Jul 2021	Expense	Administration fee for the period 01/06/2021 to 30/06/2021		\$124.01		\$71,961.24
7 Jul 2021	7 Jul 2021	Expense	Advice fee for the period 01/06/2021 to 30/06/2021		\$723.29		\$71,113.94
12 Jul 2021	12 Jul 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$69,613.94
16 Jul 2021	1 Jul 2021	Income	Dividend 506 Vanguard MSCI Index International Shares (Hed (VGAD) @ \$6.507789			\$3,292.94	\$72,906.88
16 Jul 2021	1 Jul 2021	Income	Dividend 94 Vanguard Australian Property Securities Index (VAP) @ \$2.742658			\$257.81	\$73,164.69
16 Jul 2021	1 Jul 2021	Income	Dividend 461 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.396978			\$183.01	\$73,347.70
16 Jul 2021	1 Jul 2021	Income	Dividend 337 Vanguard Msci Index International Shares ETF (VGS) @ \$0.813028			\$273.99	\$73,621.69
16 Jul 2021	1 Jul 2021	Income	Dividend 574 Vanguard Australian Shares Index ETF (VAS) @ \$0.556431			\$319.39	\$73,941.08
21 Jul 2021	1 Jul 2021	Income	Dividend 9,988 Magellan Gbl Eq Fund Tmf Units (MHG) @ \$0.0681			\$680.25	\$74,621.33
23 Jul 2021	1 Jul 2021	Income	Dividend 351 Vaneck Australian Equal Weight ETF (MVW) @ \$0.34			\$119.34	\$74,740.67
26 Jul 2021	26 Jul 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$73,240.67
31 Jul 2021	31 Jul 2021	Income	Interest payment for Cash Management Account			\$0.56	\$73,241.23
4 Aug 2021	4 Aug 2021	Expense	Administration fee for the period 01/07/2021 to 31/07/2021		\$127.47		\$73,113.76

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
5 Aug 2021	30 Jul 2021	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002143			\$213.20	\$73,326.96
6 Aug 2021	6 Aug 2021	Expense	Advice fee for the period 01/07/2021 to 31/07/2021		\$747.40		\$72,579.56
9 Aug 2021	9 Aug 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$71,079.56
17 Aug 2021	29 Jul 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QR) @ \$0.006994			\$43.71	\$71,123.27
23 Aug 2021	23 Aug 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$69,623.27
31 Aug 2021	31 Aug 2021	Income	Interest payment for Cash Management Account			\$0.64	\$69,623.91
1 Sep 2021	24 Aug 2021	Corporate Action	Redemption 157 ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21 (ANZPD) @ 100.00			\$15,700.00	\$85,323.91
1 Sep 2021	23 Aug 2021	Income	Dividend 157 ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21 (ANZPD) @ \$0.3655			\$57.38	\$85,381.29
3 Sep 2021	3 Sep 2021	Expense	Administration fee for the period 15/08/2021 to 31/08/2021		\$70.41		\$85,310.88
3 Sep 2021	31 Aug 2021	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002143			\$213.16	\$85,524.04
6 Sep 2021	6 Sep 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$84,024.04
7 Sep 2021	7 Sep 2021	Expense	Advice fee for the period 01/08/2021 to 31/08/2021		\$747.40		\$83,276.64
10 Sep 2021	1 Sep 2021	Income	Dividend 75 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MOGPD) @ \$0.8982			\$67.37	\$83,344.01

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
14 Sep 2021	3 Sep 2021	Corporate Action	Interest 205 Crown Resorts Ltd Hy 3M 04-75 Q Rd T (CWNHB) @ \$1.00			\$205.00	\$83,549.01
14 Sep 2021	27 Aug 2021	Income	Dividend 887 Johns Lyng Group Limited (JLG) @ \$0.028			\$24.84	\$83,573.85
15 Sep 2021	6 Sep 2021	Income	Dividend 209 Commonwealth Bank. Cn 3M Per Q Rd T-24 (CBAPD) @ \$0.4983			\$104.14	\$83,677.99
15 Sep 2021	6 Sep 2021	Income	Dividend 100 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8659			\$86.59	\$83,764.58
15 Sep 2021	30 Aug 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.007894			\$49.34	\$83,813.92
20 Sep 2021	20 Sep 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$82,313.92
23 Sep 2021	14 Sep 2021	Income	Dividend 147 Westpac Banking Corp Cn 3M Per Q Rd T-22 (WBCPE) @ \$0.543			\$79.82	\$82,393.74
30 Sep 2021	30 Sep 2021	Income	Interest payment for Cash Management Account			\$0.68	\$82,394.42
30 Sep 2021	6 Sep 2021	Income	Dividend 34 Ramsay Health Care Limited (RHC) @ \$1.03			\$35.02	\$82,429.44
4 Oct 2021	4 Oct 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$80,929.44
5 Oct 2021	5 Oct 2021	Expense	Administration fee for the period 01/09/2021 to 30/09/2021		\$124.40		\$80,805.04
5 Oct 2021	30 Sep 2021	Income	Distribution 69,546,954,352 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.001922			\$133.70	\$80,938.74
6 Oct 2021	30 Sep 2021	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002136			\$212.53	\$81,151.27

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Oct 2021	7 Oct 2021	Expense	Advice fee for the period 01/09/2021 to 30/09/2021		\$723.29		\$80,427.98
7 Oct 2021	30 Sep 2021	Income	Distribution 18,273,0447 Pandal Short Term Income Securities Fund (WFS0377AU) @ \$0.0012			\$21.93	\$80,449.91
7 Oct 2021	30 Sep 2021	Income	Distribution 14,308,2352 Clearbridge RARE Infrastructure Income Fund - (TGP0016AU) @ \$0.0075			\$107.31	\$80,557.22
11 Oct 2021	11 Oct 2021	Expense	Expense recovery - Legislative		\$18.11		\$80,539.11
15 Oct 2021	29 Sep 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QR) @ \$0.007507			\$46.92	\$80,586.03
18 Oct 2021	18 Oct 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$79,086.03
18 Oct 2021	1 Oct 2021	Income	Dividend 461 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.154579			\$71.26	\$79,157.29
18 Oct 2021	1 Oct 2021	Income	Dividend 337 Vanguard Msci Index International Shares ETF (VGS) @ \$0.342594			\$115.45	\$79,272.74
18 Oct 2021	1 Oct 2021	Income	Dividend 94 Vanguard Australian Property Securities Index (VAP) @ \$0.591647			\$55.61	\$79,328.35
18 Oct 2021	1 Oct 2021	Income	Dividend 574 Vanguard Australian Shares Index ETF (VAS) @ \$1.407340			\$807.81	\$80,136.16
31 Oct 2021	31 Oct 2021	Income	Interest payment for Cash Management Account			\$0.68	\$80,136.84
1 Nov 2021	1 Nov 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$78,636.84
3 Nov 2021	3 Nov 2021	Expense	Administration fee for the period 01/10/2021 to 31/10/2021		\$127.66		\$78,509.18

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Nov 2021	29 Oct 2021	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002122			\$211.08	\$78,720.26
5 Nov 2021	5 Nov 2021	Expense	Advice fee for the period 01/10/2021 to 31/10/2021		\$747.40		\$77,972.86
15 Nov 2021	15 Nov 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$76,472.86
15 Nov 2021	28 Oct 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.007814			\$48.84	\$76,521.70
24 Nov 2021	24 Nov 2021	Corporate Action	Macquarie Group Limited (MQG) Share Purchase Plan \$191.28		\$30,000.00		\$46,521.70
29 Nov 2021	29 Nov 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$45,021.70
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$0.58	\$45,022.28
3 Dec 2021	3 Dec 2021	Expense	Administration fee for the period 01/11/2021 to 30/11/2021		\$124.41		\$44,897.87
3 Dec 2021	30 Nov 2021	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002116			\$210.50	\$45,108.37
3 Dec 2021	14 Dec 2021	Corporate Action	Macquarie Group Limited (MQG) Share Purchase Plan \$191.28			\$160.32	\$45,268.69
7 Dec 2021	7 Dec 2021	Expense	Advice fee for the period 01/11/2021 to 30/11/2021		\$673.98		\$44,594.71
10 Dec 2021	1 Dec 2021	Income	Dividend 75 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MQGPD) @ \$0.886			\$66.45	\$44,661.16
13 Dec 2021	13 Dec 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$43,161.16

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
14 Dec 2021	3 Dec 2021	Corporate Action	Interest 205 Crown Resorts Ltd Hy 3M 04-75 Q Rd T (CWNHBE) @ \$1.00			\$205.00	\$43,366.16
14 Dec 2021	8 Nov 2021	Income	Dividend 22 Macquarie Group Limited (MQG) @ \$2.72			\$59.84	\$43,426.00
15 Dec 2021	6 Dec 2021	Income	Dividend 209 Commonwealth Bank. Cn 3M Per Q Rd T-24 (CBAPD) @ \$0.4906			\$102.54	\$43,528.54
15 Dec 2021	6 Dec 2021	Income	Dividend 100 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8537			\$85.37	\$43,613.91
15 Dec 2021	29 Nov 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRH) @ \$0.006706			\$41.91	\$43,655.82
23 Dec 2021	14 Dec 2021	Income	Dividend 147 Westpac Banking Corp Cn 3M Per Q Rd T-22 (WBCPE) @ \$0.5351			\$78.66	\$43,734.48
29 Dec 2021	29 Dec 2021	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$42,234.48
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$0.38	\$42,234.86
6 Jan 2022	6 Jan 2022	Expense	Administration fee for the period 01/12/2021 to 31/12/2021		\$128.26		\$42,106.60
6 Jan 2022	31 Dec 2021	Income	Distribution 69,546.954352 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.000497			\$34.56	\$42,141.16
7 Jan 2022	31 Dec 2021	Income	Distribution 99,489.7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002115			\$210.40	\$42,351.56
7 Jan 2022	31 Dec 2021	Income	Distribution 52,849.1592 CC JCB Active Bond Fund (CHN0005AU) @ \$0.002650			\$140.04	\$42,491.60
7 Jan 2022	31 Dec 2021	Income	Distribution 14,308.2352 Clearbridge RARE Infrastructure Income Fund - (TGP0016AU) @ \$0.015			\$214.62	\$42,706.22

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Jan 2022	31 Dec 2021	Income	Distribution 18,273,0447 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.001			\$18.27	\$42,724.49
10 Jan 2022	10 Jan 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$41,224.49
10 Jan 2022	10 Jan 2022	Expense	Advice fee for the period 01/12/2021 to 31/12/2021		\$696.44		\$40,528.05
11 Jan 2022	31 Dec 2021	Income	Distribution 10,989,8162 Solaris Australian Equity Long Short Fund (WHT3859AU) @ \$0.032318			\$355.17	\$40,883.22
17 Jan 2022	30 Dec 2021	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QR) @ \$0.006315			\$39.47	\$40,922.69
19 Jan 2022	4 Jan 2022	Income	Dividend 461 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.409504			\$188.78	\$41,111.47
19 Jan 2022	4 Jan 2022	Income	Dividend 574 Vanguard Australian Shares Index ETF (VAS) @ \$0.696543			\$399.82	\$41,511.29
19 Jan 2022	4 Jan 2022	Income	Dividend 337 Vanguard MSCI Index International Shares ETF (VGS) @ \$0.431163			\$145.30	\$41,656.59
19 Jan 2022	4 Jan 2022	Income	Dividend 351 Vaneck Australian Equal Weight ETF (MVW) @ \$0.52			\$182.52	\$41,839.11
19 Jan 2022	4 Jan 2022	Income	Dividend 94 Vanguard Australian Property Securities Index (VAP) @ \$0.533418			\$50.14	\$41,889.25
19 Jan 2022	4 Jan 2022	Income	Dividend 9,989 Magellan Gbl Eq Fund Trmf Units (MHG) @ \$0.0707			\$706.22	\$42,595.47
24 Jan 2022	24 Jan 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$41,095.47
31 Jan 2022	31 Jan 2022	Income	Interest payment for Cash Management Account			\$0.36	\$41,095.83
3 Feb 2022	3 Feb 2022	Expense	Administration fee for the period 01/01/2022 to 31/01/2022		\$126.76		\$40,969.07



Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Feb 2022	31 Jan 2022	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002109			\$209.84	\$41,178.91
7 Feb 2022	7 Feb 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$39,678.91
7 Feb 2022	7 Feb 2022	Expense	Advice fee for the period 01/01/2022 to 31/01/2022		\$696.44		\$38,982.47
17 Feb 2022	28 Jan 2022	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QR) @ \$0.006318			\$39.49	\$39,021.96
21 Feb 2022	21 Feb 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$37,521.96
28 Feb 2022	30 Dec 2021	Income	Dividend 1,302 Stockland (Stapled Security) (SGP) @ \$0.12			\$156.24	\$37,678.20
28 Feb 2022	28 Feb 2022	Income	Interest payment for Cash Management Account			\$0.30	\$37,678.50
3 Mar 2022	28 Feb 2022	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002090			\$207.95	\$37,886.45
4 Mar 2022	4 Mar 2022	Expense	Administration fee for the period 01/02/2022 to 28/02/2022		\$112.86		\$37,773.59
7 Mar 2022	7 Mar 2022	Expense	Advice fee for the period 01/02/2022 to 28/02/2022		\$629.04		\$37,144.55
7 Mar 2022	7 Mar 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$35,644.55
10 Mar 2022	1 Mar 2022	Income	Dividend 75 Macquarie Group Ltd Capital Note 4+Bbsw+4.15% (MQGPD) @ \$0.8865			\$66.49	\$35,711.04
15 Mar 2022	4 Mar 2022	Income	Dividend 209 Commonwealth Bank. Cn 3M Per Q Rd T-24 (CBAPD) @ \$0.494			\$103.25	\$35,814.29

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
15 Mar 2022	25 Feb 2022	Income	Dividend 887 Johns Lyng Group Limited (JLG) @ \$0.027			\$23.95	\$35,838.24
15 Mar 2022	4 Mar 2022	Income	Dividend 100 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.855			\$85.50	\$35,923.74
15 Mar 2022	25 Feb 2022	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.006012			\$37.58	\$35,961.32
21 Mar 2022	21 Mar 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$34,461.32
22 Mar 2022	22 Mar 2022	Payment	Payment to Bonnici Family Super Fund Cash acc top up		\$3,500.00		\$30,961.32
23 Mar 2022	14 Mar 2022	Income	Dividend 147 Westpac Banking Corp Cn 3M Per Q Rd T-22 (WBCPE) @ \$0.5368			\$78.91	\$31,040.23
31 Mar 2022	7 Mar 2022	Income	Dividend 34 Ramsay Health Care Limited (RHC) @ \$0.485			\$16.49	\$31,056.72
31 Mar 2022	31 Mar 2022	Income	Interest payment for Cash Management Account			\$0.30	\$31,057.02
4 Apr 2022	4 Apr 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$29,557.02
5 Apr 2022	5 Apr 2022	Expense	Administration fee for the period 01/03/2022 to 31/03/2022		\$123.22		\$29,433.80
6 Apr 2022	31 Mar 2022	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002072			\$206.11	\$29,639.91
6 Apr 2022	31 Mar 2022	Income	Distribution 18,273,0447 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.001			\$18.27	\$29,658.18
6 Apr 2022	31 Mar 2022	Income	Distribution 14,308,2352 Clearbridge RARE Infrastructure Income Fund - (TGP0016AU) @ \$0.03			\$429.25	\$30,087.43

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Apr 2022	7 Apr 2022	Expense	Advice fee for the period 01/03/2022 to 31/03/2022		\$696.44		\$29,390.99
14 Apr 2022	30 Mar 2022	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.006932			\$43.33	\$29,434.32
19 Apr 2022	19 Apr 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$27,934.32
20 Apr 2022	1 Apr 2022	Income	Dividend 337 Vanguard MSCI Index International Shares ETF (VGS) @ \$0.407722			\$137.40	\$28,071.72
20 Apr 2022	1 Apr 2022	Income	Dividend 574 Vanguard Australian Shares Index ETF (VAS) @ \$1.995879			\$1,145.63	\$29,217.35
20 Apr 2022	1 Apr 2022	Income	Dividend 94 Vanguard Australian Property Securities Index (VAP) @ \$1.037449			\$97.52	\$29,314.87
20 Apr 2022	1 Apr 2022	Income	Dividend 461 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.179300			\$82.66	\$29,397.53
30 Apr 2022	30 Apr 2022	Income	Interest payment for Cash Management Account			\$0.25	\$29,397.78
2 May 2022	2 May 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$27,897.78
4 May 2022	4 May 2022	Expense	Administration fee for the period 01/04/2022 to 30/04/2022		\$118.74		\$27,779.04
4 May 2022	29 Apr 2022	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002061			\$205.03	\$27,984.07
6 May 2022	6 May 2022	Expense	Advice fee for the period 01/04/2022 to 30/04/2022		\$673.98		\$27,310.09
16 May 2022	16 May 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$25,810.09
16 May 2022	28 Apr 2022	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.007556			\$47.23	\$25,857.32

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 May 2022	30 May 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$24,357.32
31 May 2022	31 May 2022	Income	Interest payment for Cash Management Account			\$0.24	\$24,357.56
3 Jun 2022	3 Jun 2022	Expense	Administration fee for the period 01/05/2022 to 31/05/2022		\$120.26		\$24,237.30
3 Jun 2022	31 May 2022	Income	Distribution 99,489,7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002050			\$203.93	\$24,441.23
7 Jun 2022	7 Jun 2022	Expense	Advice fee for the period 01/05/2022 to 31/05/2022		\$696.44		\$23,744.79
10 Jun 2022	1 Jun 2022	Income	Dividend 75 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MQGPD) @ \$0.9242			\$69.32	\$23,814.11
14 Jun 2022	14 Jun 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$22,314.11
15 Jun 2022	6 Jun 2022	Income	Dividend 209 Commonwealth Bank, Cn 3M Per Q Rd T-24 (CBAPD) @ \$0.5213			\$108.95	\$22,423.06
15 Jun 2022	6 Jun 2022	Income	Dividend 100 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8939			\$89.39	\$22,512.45
15 Jun 2022	30 May 2022	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.008159			\$50.99	\$22,563.44
23 Jun 2022	14 Jun 2022	Income	Dividend 147 Westpac Banking Corp Cn 3M Per Q Rd T-22 (WBCPE) @ \$0.5725			\$84.16	\$22,647.60
27 Jun 2022	27 Jun 2022	Payment	Payment to Bonnici Family Super Fund Reg Withdrawal		\$1,500.00		\$21,147.60
28 Jun 2022	28 Jun 2022	Payment	Payment to Bonnici Family Super Fund Tony withd request		\$10,000.00		\$11,147.60
30 Jun 2022	30 Jun 2022	Income	Interest payment for Cash Management Account			\$0.97	\$11,148.57

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
4 Jul 2022	16 May 2022	Income	Dividend 178 Macquarie Group Limited (MQG) @ \$3.50			\$623.00	\$11,771.57
5 Jul 2022	30 Jun 2022	Income	Distribution 6,304.9052 Fairview Equity Partners Emerging Companies F (ANT0002AU) @ \$0.0716			\$451.43	\$12,223.00
7 Jul 2022	30 Jun 2022	Income	Distribution 18,273.0447 Pandal Short Term Income Securities Fund (WFS0377AU) @ \$0.004357			\$79.61	\$12,302.61
7 Jul 2022	30 Jun 2022	Income	Distribution 9,149.3514000 Franklin Global Growth Fund (W Class) (FRT0009AU) @ \$0.004132			\$37.80	\$12,340.41
7 Jul 2022	30 Jun 2022	Income	Distribution 99,489.7432 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002039			\$202.90	\$12,543.31
8 Jul 2022	30 Jun 2022	Income	Distribution 69,546.954352 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.002676			\$186.13	\$12,729.44
13 Jul 2022	30 Jun 2022	Income	Distribution 10,085.72869354 abrdn Asian Opportunities Fund (EQI0028AU) @ \$0.101456			\$1,023.26	\$13,752.70
13 Jul 2022	30 Jun 2022	Income	Distribution 10,989.8162 Solaris Australian Equity Long Short Fund (WHT3859AU) @ \$0.034328			\$377.26	\$14,129.96
14 Jul 2022	30 Jun 2022	Income	Distribution 14,308.2352 Clearbridge FARE Infrastructure Income Fund - (TGP0016AU) @ \$0.073666			\$1,054.02	\$15,183.98
15 Jul 2022	29 Jun 2022	Income	Dividend 6,250 Qualitas Real Estate Income Fund (QRI) @ \$0.007689			\$48.06	\$15,232.04

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Aug 2022	29 Jun 2022	Income	Dividend 1,302 Stockland (Stapled Security) (SGP) @ \$0.146			\$190.09	\$15,422.13
Subtotal					\$92,398.11	\$35,859.00	

Closing balance as at 30 Jun 2022

\$15,422.13

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Withholding tax transactions that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

Transaction history – Non cash

Settlement date	Trade date	Security code	Transaction type	Description	Quantity	Debit \$	Credit \$
1 Sep 2021	24 Aug 2021	ANZPD	Corporate Action	Redemption 157 ANZ Banking Grp Ltd Cn 6M Per Q Rd T-21 (ANZPD) @ 100.00	-157	\$15,700.00	
13 Oct 2021	11 Oct 2021	QR/IAA	Corporate Action	Right 6,250 Qualitas Real Estate Income Fund (QRI) @ 2:1	3,125		
29 Oct 2021	29 Oct 2021	QR/IAA	Corporate Action	Lapse of rights 3,125 Qualitas Real Estate Income Fund Pro-Rata Non (QR/IAA)	-3,125		
3 Dec 2021	3 Dec 2021	MQG	Corporate Action	Macquarie Group Limited (MQG) Share Purchase Plan \$191.28	156		\$30,000.00
3 Dec 2021	3 Dec 2021	MQG	Corporate Action	Reversal Macquarie Group Limited (MQG) Share Purchase Plan \$191.28	-156	\$30,000.00	
3 Dec 2021	3 Dec 2021	MQG	Corporate Action	Macquarie Group Limited (MQG) Share Purchase Plan \$191.28	156		\$29,839.68
14 Dec 2021	10 Dec 2021	JLGAB	Corporate Action	Right 887 Johns Lyng Group Limited (JLG) @ 35.91:1	25		
10 Jan 2022	10 Jan 2022	JLGAB	Corporate Action	Rights application 25 Johns Lyng Group Limited Accelerated Non-Reno (JLGAB) @ \$6.80	-25		

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

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Account Name

ANTHONY BONNICI & JOAN BONNICI ATF BONNICI FAMILY SUPERANNUATION FUND

Cash Management Account Transaction Listing Report

From 1 July 2021 to 30 June 2022

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Jul 2021				
	Opening balance			4,151.18 CR
Jul 1	PP TO ANTHONY & JOAN BONNICI	1,500.00		2,651.18 CR
Jul 8	ATO ATO004000014544677		1,166.68	3,817.86 CR
Jul 12	Bonnici Family S Reg Withdrawal		1,500.00	5,317.86 CR
Jul 15	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,817.86 CR
Jul 26	Bonnici Family S Reg Withdrawal		1,500.00	5,317.86 CR
Jul 29	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,817.86 CR
Jul 30	MACQUARIE CMA INTEREST PAID		0.41	3,818.27 CR
Aug 2021				
Aug 4	CHEQUE WITHDRAWAL 000055	2,420.00		1,398.27 CR
Aug 9	Bonnici Family S Reg Withdrawal		1,500.00	2,898.27 CR
Aug 12	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.27 CR
Aug 23	Bonnici Family S Reg Withdrawal		1,500.00	2,898.27 CR
Aug 26	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.27 CR
Aug 31	MACQUARIE CMA INTEREST PAID		0.13	1,398.40 CR
Sep 2021				
Sep 6	Bonnici Family S Reg Withdrawal		1,500.00	2,898.40 CR
Sep 9	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.40 CR
Sep 20	Bonnici Family S Reg Withdrawal		1,500.00	2,898.40 CR
Sep 23	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.40 CR
Sep 30	MACQUARIE CMA INTEREST PAID		0.10	1,398.50 CR
Oct 2021				
Oct 4	Bonnici Family S Reg Withdrawal		1,500.00	2,898.50 CR
Oct 7	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.50 CR
Oct 18	Bonnici Family S Reg Withdrawal		1,500.00	2,898.50 CR
Oct 21	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.50 CR
Oct 29	MACQUARIE CMA INTEREST PAID		0.11	1,398.61 CR
Nov 2021				
Nov 1	Bonnici Family S Reg Withdrawal		1,500.00	2,898.61 CR
Nov 4	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.61 CR
Nov 15	Bonnici Family S Reg Withdrawal		1,500.00	2,898.61 CR
Nov 18	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.61 CR
Nov 29	Bonnici Family S Reg Withdrawal		1,500.00	2,898.61 CR
Nov 30	MACQUARIE CMA INTEREST PAID		0.07	2,898.68 CR
Dec 2021				
Dec 2	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,398.68 CR
Dec 8	CHEQUE WITHDRAWAL 000056	320.00		1,078.68 CR
Dec 13	Bonnici Family S Reg Withdrawal		1,500.00	2,578.68 CR

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Account Name

ANTHONY BONNICI & JOAN BONNICI ATF BONNICI FAMILY SUPERANNUATION FUND

Cash Management Account Transaction Listing Report

From 1 July 2021 to 30 June 2022

Date	Description	Debits	Credits	Balance
Dec 16	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,078.68 CR
Dec 29	Bonnici Family S Reg Withdrawal		1,500.00	2,578.68 CR
Dec 30	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,078.68 CR
Dec 31	MACQUARIE CMA INTEREST PAID		0.02	1,078.70 CR
Jan 2022				
Jan 10	Bonnici Family S Reg Withdrawal		1,500.00	2,578.70 CR
Jan 13	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,078.70 CR
Jan 24	Bonnici Family S Reg Withdrawal		1,500.00	2,578.70 CR
Jan 27	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,078.70 CR
Jan 31	MACQUARIE CMA INTEREST PAID		0.01	1,078.71 CR
Feb 2022				
Feb 7	Bonnici Family S Reg Withdrawal		1,500.00	2,578.71 CR
Feb 10	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,078.71 CR
Feb 21	Bonnici Family S Reg Withdrawal		1,500.00	2,578.71 CR
Feb 24	PP TO ANTHONY & JOAN BONNICI	1,500.00		1,078.71 CR
Mar 2022				
Mar 7	Bonnici Family S Reg Withdrawal		1,500.00	2,578.71 CR
Mar 10	ATO ATO001100015646381		1,264.21	3,842.92 CR
Mar 10	PP TO ANTHONY & JOAN BONNICI	1,500.00		2,342.92 CR
Mar 17	DISHONoured CHEQUE 000057		2,420.00	4,762.92 CR
Mar 17	CHEQUE WITHDRAWAL 000057	2,420.00		2,342.92 CR
Mar 21	Bonnici Family S Reg Withdrawal		1,500.00	3,842.92 CR
Mar 22	Bonnici Family S Cash acc top up		3,500.00	7,342.92 CR
Mar 24	PP TO ANTHONY & JOAN BONNICI	1,500.00		5,842.92 CR
Mar 30	CHEQUE WITHDRAWAL 000058	2,420.00		3,422.92 CR
Mar 31	MACQUARIE CMA INTEREST PAID		0.09	3,423.01 CR
Apr 2022				
Apr 4	Bonnici Family S Reg Withdrawal		1,500.00	4,923.01 CR
Apr 7	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.01 CR
Apr 19	Bonnici Family S Reg Withdrawal		1,500.00	4,923.01 CR
Apr 21	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.01 CR
Apr 29	MACQUARIE CMA INTEREST PAID		0.05	3,423.06 CR
May 2022				
May 2	Bonnici Family S Reg Withdrawal		1,500.00	4,923.06 CR
May 5	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.06 CR
May 16	Bonnici Family S Reg Withdrawal		1,500.00	4,923.06 CR
May 19	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.06 CR
May 30	Bonnici Family S Reg Withdrawal		1,500.00	4,923.06 CR
May 31	MACQUARIE CMA INTEREST PAID		0.08	4,923.14 CR
Jun 2022				
Jun 2	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.14 CR
Jun 14	Bonnici Family S Reg Withdrawal		1,500.00	4,923.14 CR

Account Name

ANTHONY BONNICI & JOAN BONNICI ATF BONNICI FAMILY SUPERANNUATION FUND

Cash Management Account Transaction Listing Report

From 1 July 2021 to 30 June 2022

Date	Description	Debits	Credits	Balance
Jun 16	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.14 CR
Jun 27	Bonnici Family S Reg Withdrawal		1,500.00	4,923.14 CR
Jun 28	Bonnici Family S Tony withd request		10,000.00	14,923.14 CR
Jun 29	TRANSACT FUNDS TFR TO ANTHONY & JOAN BON	10,000.00		4,923.14 CR
Jun 30	MACQUARIE CMA INTEREST PAID		0.41	4,923.55 CR
Jun 30	PP TO ANTHONY & JOAN BONNICI	1,500.00		3,423.55 CR
	Closing balance			3,423.55 CR

Check we have your latest details

New contact details? Contact us to update them.

End of transaction listing report

Bonnici Superannuation Fund

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
23/07/2021	290 0005	C	7	sd	15,084.11	-
23/07/2021	300 0001	C	25	sd	-	15,084.11
1/09/2021	290 0005	C	9	S ANZPD 157	15,700.00	-
1/09/2021	238 0025	C	26	S ANZPD 157	-	15,700.00
24/11/2021	290 0005	C	6	SD B MQG	-	30,000.00
24/11/2021	300 0001	C	27	SD B MQG	30,000.00	-
3/12/2021	290 0005	C	2	B MQG 156	-	29,839.68
3/12/2021	290 0005	C	3	SD B MQG	29,839.68	-
3/12/2021	205 1474	C	28	B MQG 156	29,839.68	-
3/12/2021	300 0001	C	29	SD B MQG	-	29,839.68
14/12/2021	290 0005	C	5	SD B MQG	160.32	-
14/12/2021	300 0001	C	30	SD B MQG	-	160.32
30/06/2022	290 0005	C	4	trf	-	52,500.00
30/06/2022	290 0005	C	8	SD	-	6,140.97
30/06/2022	290 0005	C	10	ongoing advice fee	-	8,451.54
30/06/2022	290 0005	C	11	misc	-	736.86
30/06/2022	290 0005	C	12	Int CWNHB	410.00	-
30/06/2022	290 0005	C	13	int	5.93	-
30/06/2022	290 0005	C	14	exp	-	18.11
30/06/2022	290 0005	C	15	Div WBCPE	321.55	-
30/06/2022	290 0005	C	16	Div RHC	51.51	-
30/06/2022	290 0005	C	17	Div MQGPD	269.63	-
30/06/2022	290 0005	C	18	Div MQGPC	346.85	-
30/06/2022	290 0005	C	19	Div MQG	133.54	-
30/06/2022	290 0005	C	20	Div JLG	48.79	-
30/06/2022	290 0005	C	21	Div CBAPD	418.88	-
30/06/2022	290 0005	C	22	Div ANZPD	191.98	-
30/06/2022	290 0005	C	23	D mnngd	14,749.00	-
30/06/2022	290 0005	C	24	admin fee	-	1,428.46
30/06/2022	290 0001	C	31	walkers	-	4,840.00
30/06/2022	290 0001	C	32	trf	52,500.00	-
30/06/2022	290 0001	C	33	super levy	-	518.00
30/06/2022	290 0001	C	34	pension	-	50,500.00
30/06/2022	290 0001	C	35	interest	1.48	-
30/06/2022	290 0001	C	36	audit insurance	-	320.00
30/06/2022	290 0001	C	37	ATO	2,948.89	-
30/06/2022	390 0001	C	38	trf	52,500.00	-
30/06/2022	390 0001	C	39	trf	-	52,500.00
30/06/2022	300 0001	C	40	SD	6,140.97	-
30/06/2022	801 0023	C	41	ongoing advice fee	8,451.54	-
30/06/2022	801 0004	C	42	admin fee	1,428.46	-
30/06/2022	801 0015	C	43	misc	736.86	-
30/06/2022	607 8385	C	44	Int CWNHB	-	410.00
30/06/2022	690 0005	C	45	int	-	5.93

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2022	801 0015	C	46	exp	18.11	-
30/06/2022	605 2751	C	47	Div WBCPE	-	321.55
30/06/2022	605 1974	C	48	Div RHC	-	51.51
30/06/2022	605 2838	C	49	Div MQGPD	-	269.63
30/06/2022	605 2820	C	50	Div MQGPC	-	346.85
30/06/2022	605 1474	C	51	Div MQG	-	133.54
30/06/2022	605 2850	C	52	Div JLG	-	48.79
30/06/2022	607 0133	C	53	Div CBAPD	-	418.88
30/06/2022	638 0025	C	54	Div ANZPD	-	191.98
30/06/2022	608 8298	C	55	D mngd	-	14,749.00
30/06/2022	801 0011	C	56	walkers	4,840.00	-
30/06/2022	801 0019	C	57	super levy	518.00	-
30/06/2022	690 0001	C	58	interest	-	1.48
30/06/2022	801 0022	C	59	audit insurance	320.00	-
30/06/2022	450 0009	C	60	ATO	-	2,948.89
30/06/2022	906 00007	C	61	Payment to Bonnici, Anthony (BONN01(00007	8,434.97	-
30/06/2022	906 00012	C	62	Payment to Bonnici, Anthony (BONN01(00012	615.05	-
30/06/2022	906 00005	C	63	Payment to Bonnici, Joan (BONN01(00005))	30,093.52	-
30/06/2022	906 00010	C	64	Payment to Bonnici, Joan (BONN01(00010))	10,631.58	-
30/06/2022	906 00011	C	65	Payment to Bonnici, Joan (BONN01(00011))	724.88	-
30/06/2022	860 0004	J	1	Current year tax expense	(2,155.79)	-
30/06/2022	450 0009	J	1	Current year tax expense	-	(2,155.79)
30/06/2022	205 1474	J	1	Unrealised market movement	-	3,998.36
30/06/2022	205 1974	J	1	Unrealised market movement	349.86	-
30/06/2022	205 2751	J	1	Unrealised market movement	-	280.77
30/06/2022	205 2820	J	1	Unrealised market movement	-	247.00
30/06/2022	205 2823	J	1	Unrealised market movement	-	1,645.44
30/06/2022	205 2838	J	1	Unrealised market movement	-	342.75
30/06/2022	205 2839	J	1	Unrealised market movement	-	1,593.75
30/06/2022	205 2850	J	1	Unrealised market movement	567.68	-
30/06/2022	207 8368	J	1	Unrealised market movement	-	930.15
30/06/2022	207 8385	J	1	Unrealised market movement	1,012.70	-
30/06/2022	208 8377	J	1	Unrealised market movement	-	586.06
30/06/2022	780 0015	J	1	Unrealised market movement - Domestic Shar	7,694.04	-
30/06/2022	207 0115	J	1	Unrealised market movement	-	2,945.79
30/06/2022	780 0014	J	1	Unrealised market movement - Fixed Interest	2,945.79	-
30/06/2022	229 0730	J	1	Unrealised market movement	-	4,233.70
30/06/2022	229 1811	J	1	Unrealised market movement	-	3,904.18
30/06/2022	780 0009	J	1	Unrealised market movement - Foreign Assets	8,137.88	-
30/06/2022	207 0133	J	1	Unrealised market movement	-	290.51
30/06/2022	780 0008	J	1	Unrealised market movement - Other Assets	290.51	-
30/06/2022	207 0144	J	1	Unrealised market movement	-	1,362.06
30/06/2022	238 0025	J	1	Realised market movement	-	17.27
30/06/2022	785 0007	J	1	Realised market movement - Other Investmen	17.27	-

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2022	780 0007	J	1	Unrealised market movement - Other Investm	1,362.06	-
30/06/2022	208 2010	J	1	Unrealised market movement	-	176.46
30/06/2022	208 3564	J	1	Unrealised market movement	-	3,281.08
30/06/2022	208 7236	J	1	Unrealised market movement	1,326.86	-
30/06/2022	208 7325	J	1	Unrealised market movement	-	5,109.89
30/06/2022	780 0017	J	1	Unrealised market movement - Non-Public &	7,240.57	-
30/06/2022	207 0086	J	1	Unrealised market movement	-	1,367.10
30/06/2022	207 0097	J	1	Unrealised market movement	-	5,906.46
30/06/2022	207 0139	J	1	Unrealised market movement	-	8,723.44
30/06/2022	207 0141	J	1	Unrealised market movement	-	2,800.47
30/06/2022	207 8369	J	1	Unrealised market movement	-	8,190.98
30/06/2022	208 8360	J	1	Unrealised market movement	-	4,395.60
30/06/2022	208 8361	J	1	Unrealised market movement	-	6,548.01
30/06/2022	208 8363	J	1	Unrealised market movement	-	7,489.44
30/06/2022	208 8366	J	1	Unrealised market movement	-	2,374.28
30/06/2022	780 0018	J	1	Unrealised market movement - Unit Trusts	47,795.78	-

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.