

Mrs Janice Page
49 Tower Avenue
ATHERTON QLD 4883

Your Exit statement

Hi Janice,

Enclosed is your exit statement for BT Panorama Super.

How to find information online

To view details of your account including your past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

Need help?

For additional information or if you have any questions, please contact Angelo Veschetti at angelo@vcfa.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments

Exit statement

for the period 1 July 2021 to 2 February 2022

Account details

Product	BT Panorama Super Super account
Account ID	402858427
Account name	Janice Page
Adviser	Angelo Veschetti

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\$0.00

Account balance as at 2 Feb 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

Your statement at a glance

Account balance as at 1 Jul 2021		\$507,143.09
Inflows		\$3,477.93
Contributions in	\$437.00	
Rollovers in	\$0.00	
Tax credits	\$3,040.93	
Outflows		-\$519,446.56
Fees	-\$2,674.65	
Government contribution amendments	-\$437.00	
Lump sum payments	-\$108,702.30	
Rollovers out	-\$407,632.61	
Income on investments		\$11,056.23
Market movement		-\$2,230.69
Account balance as at 2 Feb 2022		\$0.00

Your statement at a glance

Your withdrawal benefit as at 1 July 2021 is given by:

Account balance as at 1 July 2021		\$507,143.09
Tax provision	\$2,829.16	
Withdrawal benefit		\$509,972.25

Your withdrawal benefit as at 2 Feb 2022

Gross withdrawal benefit		\$7,632.61
Rollover out The Trustee for Sunshine Super Fund		\$7,632.61
Net withdrawal benefit		\$7,632.61

Your gross withdrawal benefit as at 2 February 2022

Preserved amount Generally only accessible when you retire.		\$0.00
Restricted non-preserved amount Generally only accessible when you leave your employer.		\$0.00
Un-restricted non-preserved amount Depending on the type of pension you hold, you may be able to access these amounts at any time. For more information, refer to Definitions and other information - Accessing your super.		\$7,632.61

Your personalised rate of return	2.19%
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Your personalised rate of return is the rate of return on your investments over the reporting period, that takes into account the performance of your investment options, your transaction history, fees, and earnings tax. It's calculated using Internal Rate of Return methodology. The calculation includes the effects from all cash inflows and outflows on the account and can result in a different figure to Time Weighted Rate of Return calculation shown online.

In calculating your withdrawal benefit we have allowed a notional amount for tax. This is an estimate. It's shown as tax provision in your statement and remains invested in your account until the tax is required to be paid or refunded.

Superannuation is a long-term investment, and different asset classes perform differently over time. Based on your personal circumstances, you should consider if your investment options provide you with a diversified portfolio. Diversification is where you spread your investments across different asset classes, leaving you less exposed to a single economic event impacting a particular asset class only. During a low interest rate environment, holding a large allocation to cash could mean your returns are below inflation.

Your opening account balance on this statement may differ to the closing account balance of your previous statement. This may be due to receiving updated investment prices from fund managers, or transactions that have settled, after the previous statement was issued.

Insurance and beneficiaries

Insurance details as at 2 Feb 2022

You do not have insurance cover through your super account.

Your beneficiaries

In the event of your death, you have nominated the following to receive your benefits from your account.

Beneficiary	Nomination type	Percentage
Gary William Page	Non-lapsing nomination	100.00%

Information about insurance cover available within Panorama Super is set out in the BT Protection Plans Product Disclosure Statement and Policy Document ('BT Protection Plans PDS'). These documents are available from your adviser or from panorama.com.au.

Contributions, earnings and expenses

Contributions

Description	Amount
Employer Salary Sacrifice Contribution	\$0.00
Employer Superannuation Guarantee Contribution	\$0.00
Low Income Superannuation Tax Offset	\$437.00
Spouse Contribution	\$0.00
Total contributions	\$437.00

Income

Description	Amount
Transaction account income	\$8.46
Listed security income	\$11,047.77
Other income	\$0.00
Total income	\$11,056.23

Market movement

Description	Amount
Realised/unrealised market movement	-\$2,230.69
Total market movement	-\$2,230.69

Expenses

Description	Amount
Administration fees	-\$653.31
Custodial holdings option fee	-\$164.39
Expense Recovery - Government Levies	-\$13.23
Expense Recovery - Legislative	-\$49.72
Expense Recovery - Prudential	-\$102.03
Advice fee	-\$1,691.97

Contributions, earnings and expenses

Expenses

Description	Amount
Other tax	\$3,040.93
Total expenses	\$366.28

Net investment earnings	\$10,360.62
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Your net investment earnings figure is the investment return on your assets after taking into consideration payment of costs, taxes and other charges relating to the management of investment of your assets. It does not include other types of costs, taxes and charges such as establishment fees, advice fees, insurance premiums or contribution taxes. As a result, this figure may not equal total income less total expenses plus (or minus) total market movement.

Income is reported on an accrual basis and may vary from the amount paid into the Transaction account.

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.

'Other tax' can include any PAYG, year end or year to date tax applicable to your account (such as tax on contributions and earnings) during the reporting period.

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
Opening balance as at 1 Jul 2021							\$85,443.71
5 Jul 2021	5 Jul 2021	Expense	Administration fee for the period 01/06/2021 to 30/06/2021		\$96.07		\$85,347.64
5 Jul 2021	5 Jul 2021	Expense	Custodial holdings option fee for the period 01/06/2021 to 30/06/2021		\$24.66		\$85,322.98
7 Jul 2021	7 Jul 2021	Expense	Advice fee for the period 01/06/2021 to 30/06/2021		\$210.62		\$85,112.36
13 Jul 2021	1 Jul 2021	Income	Dividend 2,200 iShares S&P Div Opp ETF Units (IHD) @ \$0.092922			\$204.43	\$85,316.79
16 Jul 2021	1 Jul 2021	Income	Dividend 10,800 Betashares Australian Top 20 Equity Yield Max (YMAX) @ \$0.123542			\$1,334.25	\$86,651.04
16 Jul 2021	1 Jul 2021	Income	Dividend 1,000 Vanguard Australian Shares High Yield ETF (VHY) @ \$0.328271			\$328.27	\$86,979.31
28 Jul 2021	28 Jul 2021	Expense	Monthly tax instalment		\$0.01		\$86,979.30
31 Jul 2021	31 Jul 2021	Income	Interest payment for Transaction Account			\$0.74	\$86,980.04
4 Aug 2021	4 Aug 2021	Expense	Administration fee for the period 01/07/2021 to 31/07/2021		\$99.56		\$86,880.48
4 Aug 2021	4 Aug 2021	Expense	Custodial holdings option fee for the period 01/07/2021 to 31/07/2021		\$25.48		\$86,855.00
6 Aug 2021	6 Aug 2021	Expense	Advice fee for the period 01/07/2021 to 31/07/2021		\$217.64		\$86,637.36
20 Aug 2021	20 Aug 2021	Expense	Monthly tax instalment		\$156.06		\$86,481.30
27 Aug 2021	5 Aug 2021	Income	Dividend 21,000 Djerriwarrh Investments Limited (DJW) @ \$0.0575			\$1,207.50	\$87,688.80

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
31 Aug 2021	31 Aug 2021	Income	Interest payment for Transaction Account			\$0.75	\$87,689.55
3 Sep 2021	3 Sep 2021	Expense	Administration fee for the period 15/08/2021 to 31/08/2021		\$54.81		\$87,634.74
3 Sep 2021	3 Sep 2021	Expense	Custodial holdings option fee for the period 15/08/2021 to 31/08/2021		\$13.97		\$87,620.77
7 Sep 2021	7 Sep 2021	Expense	Advice fee for the period 01/08/2021 to 31/08/2021		\$217.64		\$87,403.13
15 Sep 2021	6 Sep 2021	Income	Dividend 220 Westpac Banking Corp Cn 3M Per Q Rd T-21 (WBCPG) @ \$0.7273			\$160.00	\$87,563.13
15 Sep 2021	6 Sep 2021	Income	Dividend 220 Commonwealth Bank. Cn 3M Per Q Rd T-21 (CBAPE) @ \$0.9218			\$202.80	\$87,765.93
20 Sep 2021	9 Sep 2021	Income	Dividend 220 ANZ Banking Grp Ltd Cn 3M Q Rd T-26 (ANZPG) @ \$0.8252			\$181.54	\$87,947.47
22 Sep 2021	13 Sep 2021	Income	Dividend 220 AMP Limited Cn 3M Per Q Rd T-21 (AMPPA) @ \$1.2916			\$284.15	\$88,231.62
23 Sep 2021	23 Sep 2021	Expense	Expense recovery - Government levies		\$13.23		\$88,218.39
27 Sep 2021	27 Sep 2021	Expense	Expense recovery - Prudential		\$102.03		\$88,116.36
29 Sep 2021	29 Sep 2021	Expense	Monthly tax instalment		\$123.09		\$87,993.27
30 Sep 2021	21 Sep 2021	Income	Dividend 220 Westpac Banking Corp Cn 3M Per Q Rd T-21 (WBCPG) @ \$0.1417			\$31.17	\$88,024.44
30 Sep 2021	30 Sep 2021	Income	Interest payment for Transaction Account			\$0.72	\$88,025.16
5 Oct 2021	5 Oct 2021	Expense	Administration fee for the period 01/09/2021 to 30/09/2021		\$96.07		\$87,929.09
5 Oct 2021	5 Oct 2021	Expense	Custodial holdings option fee for the period 01/09/2021 to 30/09/2021		\$24.66		\$87,904.43

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		\$210.62		\$87,693.81
12 Oct 2021	29 Sep 2021	Income	Dividend 2,000 SPDR MSCI Australia Select High Dividend Yield (SYI) @ \$0.674573			\$1,349.15	\$89,042.96
14 Oct 2021	14 Oct 2021	Expense	Expense recovery - Legislative		\$49.72		\$88,993.24
15 Oct 2021	6 Oct 2021	Income	Dividend 220 Commonwealth Bank. Cn 3M Per Q Rd T-21 (CBAPE) @ \$0.2998			\$65.96	\$89,059.20
15 Oct 2021	6 Oct 2021	Corporate Action	Redemption 220 Commonwealth Bank. Cn 3M Per Q Rd T-21 (CBAPE) @ 100.00			\$22,000.00	\$111,059.20
18 Oct 2021	1 Oct 2021	Income	Dividend 1,000 Vanguard Australian Shares High Yield ETF (VHY) @ \$1.585725			\$1,585.72	\$112,644.92
18 Oct 2021	1 Oct 2021	Income	Dividend 10,800 Betashares Australian Top 20 Equity Yield Max (YMAX) @ \$0.241955			\$2,613.12	\$115,258.04
20 Oct 2021	8 Oct 2021	Income	Dividend 2,200 iShares S&P Div Opp ETF Units (IHD) @ \$0.395467			\$870.03	\$116,128.07
28 Oct 2021	28 Oct 2021	Expense	Monthly tax instalment		\$50.92		\$116,077.15
31 Oct 2021	31 Oct 2021	Income	Interest payment for Transaction Account			\$0.85	\$116,078.00
3 Nov 2021	3 Nov 2021	Expense	Administration fee for the period 01/10/2021 to 31/10/2021		\$95.88		\$115,982.12
3 Nov 2021	3 Nov 2021	Expense	Custodial holdings option fee for the period 01/10/2021 to 31/10/2021		\$25.48		\$115,956.64
5 Nov 2021	5 Nov 2021	Expense	Advice fee for the period 01/10/2021 to 31/10/2021		\$217.64		\$115,739.00
25 Nov 2021	25 Nov 2021	Contribution	Contribution U000K6IN49			\$437.00	\$116,176.00

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
25 Nov 2021	25 Nov 2021	Expense	Monthly tax instalment		\$299.60		\$115,876.40
30 Nov 2021	30 Nov 2021	Income	Interest payment for Transaction Account			\$0.96	\$115,877.36
3 Dec 2021	3 Dec 2021	Expense	Administration fee for the period 01/11/2021 to 30/11/2021		\$92.89		\$115,784.47
3 Dec 2021	3 Dec 2021	Expense	Custodial holdings option fee for the period 01/11/2021 to 30/11/2021		\$24.66		\$115,759.81
7 Dec 2021	7 Dec 2021	Expense	Advice fee for the period 01/11/2021 to 30/11/2021		\$210.62		\$115,549.19
19 Dec 2021	19 Dec 2021	Expense	Wrap Quarterly PAYG Tax Instalment		\$192.11		\$115,357.08
20 Dec 2021	9 Dec 2021	Income	Dividend 220 Westpac Banking Corp Cn 3M Per Q Rd T-21 (WBCPG) @ \$0.7642			\$168.12	\$115,525.20
20 Dec 2021	9 Dec 2021	Income	Dividend 220 ANZ Banking Grp Ltd Cn 3M Q Rd T-26 (ANZPG) @ \$0.8225			\$180.95	\$115,706.15
20 Dec 2021	10 Dec 2021	Corporate Action	Redemption 220 Westpac Banking Corp Cn 3M Per Q Rd T-21 (WBCPG) @ 100.00			\$22,000.00	\$137,706.15
22 Dec 2021	22 Dec 2021	Expense	Monthly tax instalment		\$0.04		\$137,706.11
22 Dec 2021	14 Dec 2021	Corporate Action	Redemption 220 AMP Limited Cn 3M Per Q Rd T-21 (AMPPA) @ 100.00			\$22,000.00	\$159,706.11
22 Dec 2021	13 Dec 2021	Income	Dividend 220 AMP Limited Cn 3M Per Q Rd T-21 (AMPPA) @ \$1.2755			\$280.61	\$159,986.72
24 Dec 2021	22 Dec 2021	Sell	Sell 1,000 Vanguard Australian Shares High Yield ETF (VHY) @ \$64.69. Transaction fee \$71.16.			\$64,618.84	\$224,605.56
24 Dec 2021	22 Dec 2021	Sell	Sell 2,000 SPDR MSCI Australia Select High Dividend Yield (SYI) @ \$30.12. Transaction fee \$66.26.			\$60,173.74	\$284,779.30

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
24 Dec 2021	22 Dec 2021	Sell	Sell 1,060 SPDR S&P Global Dividend Fund (WDIM) @ \$18.63. Transaction fee \$21.72.			\$19,726.08	\$304,505.38
24 Dec 2021	22 Dec 2021	Sell	Sell 10,800 Betashares Australian Top 20 Equity Yield Max (YMAX) @ \$7.91. Transaction fee \$93.97.			\$85,334.03	\$389,839.41
24 Dec 2021	22 Dec 2021	Sell	Sell 2,200 iShares S&P Div Opp ETF Units (IHD) @ \$13.84. Transaction fee \$33.50.			\$30,418.48	\$420,257.89
24 Dec 2021	22 Dec 2021	Sell	Sell 21,000 Djerriwarrh Investments Limited (DJW) @ \$3.33. Transaction fee \$76.89.			\$69,826.26	\$490,084.15
24 Dec 2021	22 Dec 2021	Sell	Sell 220 ANZ Banking Grp Ltd Cn 3M Q Rd T-26 (ANZPG) @ \$106.35. Transaction fee \$25.74.			\$23,371.26	\$513,455.41
31 Dec 2021	31 Dec 2021	Income	Interest payment for Transaction Account			\$1.79	\$513,457.20
6 Jan 2022	6 Jan 2022	Expense	Administration fee for the period 01/12/2021 to 31/12/2021		\$78.08		\$513,379.12
6 Jan 2022	6 Jan 2022	Expense	Custodial holdings option fee for the period 01/12/2021 to 31/12/2021		\$25.48		\$513,353.64
9 Jan 2022	9 Jan 2022	Expense	Monthly tax instalment		\$739.73		\$512,613.91
10 Jan 2022	10 Jan 2022	Expense	Advice fee for the period 01/12/2021 to 31/12/2021		\$217.64		\$512,396.27
18 Jan 2022	18 Jan 2022	Withdrawal	Release authority payment Australian Taxation Office		\$108,702.30		\$403,693.97
19 Jan 2022	19 Jan 2022	Rollover	Rollover out Sunshine Super Fund		\$400,000.00		\$3,693.97
28 Jan 2022	28 Jan 2022	Withdrawal	Government Contribution Amendment		\$437.00		\$3,256.97
28 Jan 2022	28 Jan 2022	Expense	Administration fee for the period 01/01/2022 to 27/01/2022		\$39.95		\$3,217.02

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance
28 Jan 2022	28 Jan 2022	Expense	Advice fee for the period 01/01/2022 to 27/01/2022		\$189.55		\$3,027.47
28 Jan 2022	28 Jan 2022	Income	Interest payment for Transaction Account			\$2.64	\$3,030.11
28 Jan 2022	28 Jan 2022	Expense	YTD Tax Refund for the period 01/07/2020 to 30/06/2021			\$4,370.71	\$7,400.82
31 Jan 2022	31 Jan 2022	Income	Interest payment for Transaction Account			\$0.01	\$7,400.83
31 Jan 2022	31 Jan 2022	Expense	YTD Tax Refund for the period 01/07/2021 to 31/01/2022			\$231.78	\$7,632.61
31 Jan 2022	31 Jan 2022	Rollover	Rollover out The Trustee for Sunshine Super Fund		\$7,632.61		\$0.00
Subtotal					\$521,008.12	\$435,564.41	

Closing balance as at 2 Feb 2022

\$0.00

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.

A withdrawal may include a withdrawal made in accordance with a release authority provided by you or the ATO. A release authority generally allows an amount to be released from your super account for the purposes of paying a tax liability in relation to concessional contributions or excess contributions.

Transaction history - Non cash

Settlement date	Trade date	Security code	Transaction type	Description	Quantity	Debit \$	Credit \$
15 Oct 2021	6 Oct 2021	CBAPE	Corporate Action	Redemption 220 Commonwealth Bank. Cn 3M Per Q Rd T-21 (CBAPE) @ 100.00	-220	\$22,000.00	
20 Dec 2021	10 Dec 2021	WBCPG	Corporate Action	Redemption 220 Westpac Banking Corp Cn 3M Per Q Rd T-21 (WBCPG) @ 100.00	-220	\$22,000.00	
22 Dec 2021	14 Dec 2021	AMPPA	Corporate Action	Redemption 220 AMP Limited Cn 3M Per Q Rd T-21 (AMPPA) @ 100.00	-220	\$22,000.00	

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.

Fees and costs summary

Description	Amount
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Fees deducted directly from your account \$2,674.65

The amount of fees and costs paid directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment \$243.07

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 \$2,917.72

This approximate amount includes all the fees and costs that affected your investment during the period.

Other fees and costs (investment options) \$768.79

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 \$3,686.51

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

Generally the benefit of any tax deduction to which the Fund is entitled will be passed on to members in the form of reduced fees or costs.

If your account balance is less than \$6,000 on 30 June or at time of exit, the fees and costs charged to your superannuation account, excluding **Other fees and costs (Investment Options)** above, are capped at 3% of your account balance. Any amount in excess of that cap will be refunded to your account.

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.

Definitions and other information

Definitions

Accessing Super	<p>There are restrictions on when you can withdraw your super. Generally, you cannot access your super until you have:</p> <ul style="list-style-type: none">- turned 65, or retired after reaching your preservation age (between 55 and 60, depending on your date of birth), or- ceased employment after turning 60. <p>In limited circumstances, your super can be accessed before you retire, if you meet a condition of release under superannuation law. For example, you may be able to access your super after reaching your preservation age through a non-commutable (transition to retirement) pension, even while still working.</p>
Contributions Tax	<p>Certain contributions, such as employer contributions and personal contributions for which you have claimed a personal tax deduction, are taxed in Panorama Super at 15%. If you're classified as a high income earner, you may need to pay an additional 15% tax on some or all of your contributions. If this applies to you, the ATO will notify you after the end of the financial year.</p>
Expense Recovery	<p>The Trustee may exercise its right to recover expenses in respect of costs that relate to your account which include paying compulsory government levies and complying with legislative and prudential requirements. Expense recovery is calculated based on the expenses incurred and deducted from your Transaction account at the time the expense is applied.</p>

Other information

Trustee Details	<p>BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 USI 39 827 542 991 002 275 Kent Street, Sydney, NSW 2000 Tel 1300 881 716 Email support@panorama.com.au</p>
Super Fund Details	<p>Retirement Wrap ABN 39 827 542 991</p>
Annual Report	<p>The Annual Report for Panorama Super will be available by 31 December each year on bt.com.au.</p>
Additional Information	<p>We are obliged to supply any information that you may reasonably require in order to understand your benefits in Panorama Super. We believe this statement is both thorough and clear, however, if you'd like further clarification of this statement, other investment strategies available, contribution levels, insurance coverage or anything else that would help you to better understand your super, please contact us on 1300 881 716 or support@panorama.com.au.</p>
Complaints	<p>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</p>

Definitions and other information

Disclaimer

BT Portfolio Services Ltd ABN 73 095 055 208 (BTPS) administers Panorama Super and BT Super Invest. BT Funds Management Limited ABN 63 002 916 458 (BTFM) is the trustee and issuer of Panorama Super and BT Super Invest, which are part of Retirement Wrap ABN 39 827 542 991. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Together, these products are referred to as the Panorama products.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at statement issue date. However, it is an overview only and should not be considered a comprehensive statement on any matter nor relied upon as such.
