

Annual statement

For the period 1 July 2018 to 30 June 2019

Account details

Product	BT Panorama Investments
Account ID	120084611
Account name	Calura Family Super Fund
Entity type	SMSF
Adviser	Alexander McMillan +61 (2) 9745 4733

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\$62,333.73

Portfolio value as at 30 Jun 2019

For more information



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

Your statement at a glance

Calura Family Super Fund
BT Panorama Investments
Account ID 120084611

Total portfolio opening balance 1 Jul 2018	\$61,744.73
Inflows	\$11,988.59
Deposits to Cash account	\$11,988.59
Asset transfers in	\$0.00
Outflows	-\$10,293.69
Payments from Cash account	-\$10,293.69
Asset transfers out	\$0.00
Expenses	-\$1,398.92
Fees	-\$1,398.92
Taxes	\$0.00
Income on investments	\$293.02
Market movement	\$0.00
Total portfolio closing balance 30 Jun 2019	\$62,333.73

"Income on Investments" includes accrued income due to settle post 30 June.

In specie transactions and intra account transfers will be processed using the best available price at the time of processing if not defined in the transfer form. Other account transfers are processed using the original transaction value or the value as at the beginning of the financial year.

02 Portfolio valuation

Calura Family Super Fund
BT Panorama Investments
Account ID 120084611

Cash account

	Balance \$	Total portfolio %
Cash account	62,333.73	100.00%
Total Cash account balance	\$62,333.73	100.00%

Total portfolio value as at 30 Jun 2019

\$62,333.73

100%

The last price and total portfolio percentage are rounded to two decimal places.

"Total Outstanding cash movements" (if applicable) are cash transactions due to settle post 30 June.

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

03 Earnings and expenses

Calura Family Super Fund

BT Panorama Investments

Account ID 120084611

Income	
	Amount \$
Cash account income	293.02
Term deposit interest	0.00
Managed portfolio income	0.00
Tailored portfolio income	0.00
Listed security income	0.00
Managed fund income	0.00
Accrued interest	0.00
Other income	0.00
Total income	\$293.02

Market movement	
	Amount \$
Realised gains/losses	0.00
Unrealised gains/losses	0.00
Total market movement	\$0.00

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03 Earnings and expenses

Calura Family Super Fund

BT Panorama Investments

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Expenses	
Fee type	Amount \$
Administration fees	0.00
Investment management fees	0.00
Expense Recovery - Legislative	-37.91
Portfolio management fees	0.00
Advice fees	-1,361.01
Adviser Establishment Fee	0.00
Ongoing advice fee	-1,361.01
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

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03 Earnings and expenses

Calura Family Super Fund
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Fee type	Amount \$
TFN withholding tax	0.00
Total expenses	-\$1,398.92

Net earnings

-\$1,105.90

"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 report does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position.

Adviser Establishment Fee, Ongoing Advice Fee, Licensee 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'.

Total expenses does not include the indirect costs of your investment, being the amount that has been deducted from your investment which reduces the return on your investment but not charged to you directly.

'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).

For further information regarding the fees and costs for each underlying managed investment offered through Panorama Investments, please refer to the 'Fees and Costs Booklet' available at panorama.com.au/invest/documents or the product disclosure statement or other disclosure document for the relevant managed investment. Please also refer to the 'Example of fees and costs' section that illustrates the combined effect of the fees and costs of this product and an underlying investment.

Please note that for any corporate action event resulting in a security being transferred to a new asset (security and/or cash) we do not recognise a realised gain in your Annual Statement, as the original security was not sold. Instead, the difference between the new assets now held and the original security is included within the calculations for your unrealised gain under Market Movement. For further details on these corporate action events, including when they were affected, please refer to the Annual Statement Guide.

03 Earnings and expenses

Calura Family Super Fund

BT Panorama Investments

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Example of total fees and costs

This table illustrates the combined effect of fees and costs of Panorama Investments and the fees and costs for an investment in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments over a 1 year period. This example is illustrative only and the fees and costs may vary depending on your actual investment.

EXAMPLE – BlackRock Global Allocation Fund (Aust) - Class D

Balance of \$50,000¹ with a contribution of \$5,000¹ during the year

Cost of Panorama Investments

\$695²

PLUS Fees and costs for an investment in BlackRock Global Allocation Fund (Aust) - Class D

1.17% (Management costs)³

And, for every \$50,000 you have in the BlackRock Global Allocation Fund (Aust) - Class D you will be charged \$585 each year.

EQUALS Total cost of Investing in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments

If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$1,280⁴.

What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser.

1. The example above assumes that the entire account balance of \$50,000 is invested in the BlackRock Global Allocation Fund (Aust) - Class D through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the \$50,000 balance only.
2. The cost of Panorama Investments is based on the management costs for Panorama Investments, assuming all investments are in the BlackRock Global Allocation Fund (Aust) – Class D. Please refer to the 'Fees and costs' section of the applicable Investor Guide for details of each of these fees and costs and the 'fee schedule' available through the Fees section by logging into your account. Management costs include Administration fees but do not include listed security transaction fees.
3. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the BlackRock Global Allocation Fund (Aust) - Class D. The indirect costs are an estimate based on the fees and costs for the BlackRock Global Allocation Fund (Aust) - Class D in relation to the year ended 30 June 2018. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Fees and costs of underlying investments' in the Investor Guide.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional information on fees' section of the Additional Information and Terms Booklet for the information about fees and other costs that may apply.

This example is illustrative only and assumes you have chosen the Full menu. For information regarding the fees and costs of underlying managed investments, please refer to the Fees and Costs Booklet available from your adviser or at bt.com.au/panorama.

04 Transaction history - Cash

Calura Family Super Fund
BT Panorama Investments
Account ID 120084611

Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
1 Jul 2018			Opening balance			\$61,744.73
3 Jul 2018	3 Jul 2018	Expense	Ongoing advice fee for the period 01/06/2018 to 30/06/2018	110.48		61,634.25
3 Jul 2018	3 Jul 2018	Payment	BPAY payment to ASIC ASIC	254.00		61,380.25
3 Jul 2018	3 Jul 2018	Payment	BPAY payment to TAX OFFICE PAYMENTS Tax installment	1,242.00		60,138.25
6 Jul 2018	6 Jul 2018	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201807061327082		784.60	60,922.85
13 Jul 2018	13 Jul 2018	Payment	Direct Debit Withdrawal to M076565 3F ZURICH LIFE	1,125.36		59,797.49
31 Jul 2018	31 Jul 2018	Income	Interest payment for Cash Management Account		17.21	59,814.70
2 Aug 2018	2 Aug 2018	Expense	Ongoing advice fee for the period 01/07/2018 to 31/07/2018	114.16		59,700.54
8 Aug 2018	8 Aug 2018	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201808081347741		784.60	60,485.14
31 Aug 2018	31 Aug 2018	Income	Interest payment for Cash Management Account		25.61	60,510.75
4 Sep 2018	4 Sep 2018	Expense	Ongoing advice fee for the period 01/08/2018 to 31/08/2018	114.16		60,396.59
7 Sep 2018	7 Sep 2018	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201809071369671		980.75	61,377.34
25 Sep 2018	25 Sep 2018	Payment	Direct Debit Withdrawal to 1645155-67856 TAL Life Limited	3,806.33		57,571.01
25 Sep 2018	25 Sep 2018	Expense	Expense recovery - Legislative	37.91		57,533.10

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04 Transaction history - Cash

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Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
30 Sep 2018	30 Sep 2018	Income	Interest payment for Cash Management Account		24.87	57,557.97
3 Oct 2018	3 Oct 2018	Expense	Ongoing advice fee for the period 01/09/2018 to 30/09/2018	110.48		57,447.49
8 Oct 2018	8 Oct 2018	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201810081390325		784.60	58,232.09
31 Oct 2018	31 Oct 2018	Income	Interest payment for Cash Management Account		24.65	58,256.74
2 Nov 2018	2 Nov 2018	Expense	Ongoing advice fee for the period 01/10/2018 to 31/10/2018	116.31		58,140.43
8 Nov 2018	8 Nov 2018	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201811081413289		784.60	58,925.03
30 Nov 2018	30 Nov 2018	Income	Interest payment for Cash Management Account		24.14	58,949.17
4 Dec 2018	4 Dec 2018	Expense	Ongoing advice fee for the period 01/11/2018 to 30/11/2018	112.56		58,836.61
7 Dec 2018	7 Dec 2018	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201812071434138		951.52	59,788.13
31 Dec 2018	31 Dec 2018	Income	Interest payment for Cash Management Account		25.31	59,813.44
3 Jan 2019	3 Jan 2019	Expense	Ongoing advice fee for the period 01/12/2018 to 31/12/2018	116.31		59,697.13
8 Jan 2019	8 Jan 2019	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201901081455141		784.60	60,481.73
31 Jan 2019	31 Jan 2019	Income	Interest payment for Cash Management Account		25.61	60,507.34
2 Feb 2019	2 Feb 2019	Expense	Ongoing advice fee for the period 01/01/2019 to 31/01/2019	116.31		60,391.03
8 Feb 2019	8 Feb 2019	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201902081478442		980.75	61,371.78
28 Feb 2019	28 Feb 2019	Income	Interest payment for Cash Management Account		23.43	61,395.21

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Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
2 Mar 2019	2 Mar 2019	Expense	Ongoing advice fee for the period 01/02/2019 to 28/02/2019	105.06		61,290.15
7 Mar 2019	7 Mar 2019	Payment	BPAY payment to TAX OFFICE PAYMENTS Sept Dec 18 Tax	1,266.00		60,024.15
7 Mar 2019	7 Mar 2019	Payment	Payment to COMPASS ADVISORS PT YLTD 2018 Tax Return	1,967.00		58,057.15
8 Mar 2019	8 Mar 2019	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201903081498275		784.60	58,841.75
25 Mar 2019	25 Mar 2019	Deposit	Direct Credit from ATO , ATO007000010347904		1,818.02	60,659.77
31 Mar 2019	31 Mar 2019	Income	Interest payment for Cash Management Account		25.37	60,685.14
2 Apr 2019	2 Apr 2019	Expense	Ongoing advice fee for the period 01/03/2019 to 31/03/2019	116.31		60,568.83
8 Apr 2019	8 Apr 2019	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201904081519287		784.60	61,353.43
30 Apr 2019	30 Apr 2019	Income	Interest payment for Cash Management Account		25.13	61,378.56
3 May 2019	3 May 2019	Expense	Ongoing advice fee for the period 01/04/2019 to 30/04/2019	112.56		61,266.00
8 May 2019	8 May 2019	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201905081542643		784.60	62,050.60
20 May 2019	20 May 2019	Payment	BPAY payment to TAX OFFICE PAYMENTS TAX	633.00		61,417.60
31 May 2019	31 May 2019	Income	Interest payment for Cash Management Account		26.17	61,443.77
4 Jun 2019	4 Jun 2019	Expense	Ongoing advice fee for the period 01/05/2019 to 31/05/2019	116.31		61,327.46

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Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
7 Jun 2019	7 Jun 2019	Deposit	Direct Credit from AUTOMATIC DATA P, ADP201906071564560		980.75	62,308.21
30 Jun 2019	30 Jun 2019	Income	Interest payment for Cash Management Account		25.52	62,333.73
Subtotal				\$11,692.61	\$12,281.61	

Closing balance as at 30 Jun 2019

\$62,333.73

This statement may not include recent transactions that have not been processed.

Disclaimer

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors give any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason or negligence for errors or omissions. This disclaimer is subject to any requirement of the law. This statement is issued by: BT Portfolio Services Ltd, ABN 73 095 055 208, AFSL No. 233715 (BTPS).