

# Annual statement

for the period 1 July 2022 to 30 June 2023

## Account details

Product	BT Panorama Investments
Account ID	120510524
Account name	N and F Porley Superannuation Fund
Adviser	Steven Clarke

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# \$153,413.42

Portfolio value as at 30 Jun 2023

For more information



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

Annual statement created 29 Jul 2023

# Your statement at a glance

<b>Total portfolio opening balance 1 Jul 2022</b>	<b>\$143,945.55</b>
<b>Inflows</b>	<b>\$0.00</b>
Deposits to Transaction account	\$0.00
Asset transfers in	\$0.00
<b>Outflows</b>	<b>\$0.00</b>
Payments from Transaction account	\$0.00
Asset transfers out	\$0.00
<b>Expenses</b>	<b>-\$2,840.60</b>
Fees	-\$2,840.60
Taxes	\$0.00
<b>Income on investments</b>	<b>\$4,350.42</b>
<b>Market movement</b>	<b>\$7,958.05</b>
<b>Total portfolio closing balance 30 Jun 2023</b>	<b>\$153,413.42</b>

# Portfolio valuation

## Transaction account

	Balance \$	Total portfolio %
Transaction account	\$9,064.07	5.91%
<b>Total transaction account balance</b>	<b>\$9,064.07</b>	<b>5.91%</b>

## Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>AAA</b> • Betashares Australian High Interest Cash ETF	124	\$50.23	\$6,228.52	4.06%
<b>BNDS</b> • Betashares Legg Mason Australian Bond Fund	349	\$23.32	\$8,138.68	5.31%
<b>IAF</b> • iShares Core Composite Bond ETF	110	\$99.52	\$10,947.20	7.14%
<b>MGOC</b> • Magellan Global Fund (Open Class) (Managed Fund)	4,075	\$2.66	\$10,839.50	7.07%
<b>MICH</b> • Magellan Infrastructure Fund	3,135	\$2.81	\$8,809.35	5.74%
<b>MVW</b> • Vaneck Australian Equal Weight ETF	237	\$34.69	\$8,221.53	5.36%
<b>QOZ</b> • Betashares FTSE RAFI Australia 200 ETF	683	\$14.76	\$10,081.08	6.57%
<b>QUAL</b> • Vaneck MSCI International Quality ETF	222	\$44.50	\$9,879.00	6.44%
<b>REIT</b> • VanEck FTSE International Property (Hedged) ETF	223	\$15.43	\$3,440.89	2.24%
<b>STW</b> • SPDR S&P/ASX 200 Fund	287	\$64.89	\$18,623.43	12.14%
<b>VAP</b> • Vanguard Australian Property Securities Index ETF	54	\$77.30	\$4,174.20	2.72%
<b>VCF</b> • Vanguard International Credit Securities Index (hedged) ETF	172	\$37.52	\$6,453.44	4.21%
<b>VGAD</b> • Vanguard MSCI Index International Shares (Hedged) ETF	252	\$86.11	\$21,699.72	14.13%
<b>VGE</b> • Vanguard FTSE Emerging Markets Shares ETF	116	\$67.69	\$7,852.04	5.12%

# Portfolio valuation

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
VIF • Vanguard International Fixed Interest (Hedged) ETF	228	\$38.45	\$8,766.60	5.71%
<b>Total listed securities balance</b>			<b>\$144,155.18</b>	<b>93.96%</b>
<b>Total income accrued</b>			<b>\$194.17</b>	<b>0.13%</b>
<b>Total portfolio value as at 30 Jun 2023</b>			<b>\$153,413.42</b>	<b>100%</b>

"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

<b>Income</b>	
	<b>Amount \$</b>
Transaction account income	\$190.47
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$4,159.95
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
<b>Total income</b>	<b>\$4,350.42</b>
<b>Market movement</b>	
	<b>Amount \$</b>
Realised/unrealised market movement	\$7,958.05
<b>Total market movement</b>	<b>\$7,958.05</b>

# Earnings and expenses

<b>Expenses</b>	
<b>Fee type</b>	<b>Amount \$</b>
Administration fees	-\$748.87
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$76.00
Portfolio management fees	\$0.00
Advice fees	-\$2,015.73
Adviser Establishment Fee	\$0.00
Advice fee	-\$2,015.73
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
<b>Total expenses</b>	<b>-\$2,840.60</b>

**Net earnings**

**\$9,467.87**

"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
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**Fees deducted directly from your account** \$2,840.60

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** \$2,840.60

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

**Other fees and costs (investment options)** \$594.25

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** \$3,434.85

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 \$
<b>Opening balance as at 1 Jul 2022</b>							<b>\$7,748.42</b>
5 Jul 2022	5 Jul 2022	Expense	Administration fee for the period 01/06/2022 to 30/06/2022		\$61.48		\$7,686.94
7 Jul 2022	7 Jul 2022	Expense	Advice fee for the period 01/06/2022 to 30/06/2022		\$151.65		\$7,535.29
13 Jul 2022	1 Jul 2022	Income	Dividend 110 iShares Core Composite Bond ETF (IAF) @ \$0.511107			\$56.22	\$7,591.51
18 Jul 2022	1 Jul 2022	Income	Dividend 228 Vanguard International Fixed Interest (Hedged (VIF) @ \$0.346728			\$79.05	\$7,670.56
18 Jul 2022	1 Jul 2022	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.027402			\$9.56	\$7,680.12
18 Jul 2022	1 Jul 2022	Income	Dividend 172 Vanguard International Credit Securities Inde (VCF) @ \$0.276046			\$47.48	\$7,727.60
18 Jul 2022	1 Jul 2022	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.036937			\$4.58	\$7,732.18
18 Jul 2022	1 Jul 2022	Income	Dividend 683 BETASHARES FTSE RAFI AUSTRALIA 200 ETF (QOZ) @ \$0.735112			\$502.08	\$8,234.26
18 Jul 2022	1 Jul 2022	Income	Dividend 54 Vanguard Australian Property Securities Index (VAP) @ \$1.302696			\$70.35	\$8,304.61
18 Jul 2022	1 Jul 2022	Income	Dividend 116 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.369441			\$42.86	\$8,347.47
18 Jul 2022	1 Jul 2022	Income	Dividend 252 Vanguard MSCI Index International Shares (Hed (VGAD) @ \$0.000576			\$0.15	\$8,347.62
21 Jul 2022	1 Jul 2022	Income	Dividend 3,135 Magellan Infrastructure Fund (MICH) @ \$0.0573			\$179.64	\$8,527.26
21 Jul 2022	1 Jul 2022	Income	Dividend 4,075 Magellan Global Fund (Open Class) (Managed Fu (MGOC) @ \$0.051			\$207.83	\$8,735.09

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
25 Jul 2022	1 Jul 2022	Income	Dividend 237 Vaneck Australian Equal Weight ETF (MVW) @ \$0.61			\$144.57	\$8,879.66
25 Jul 2022	1 Jul 2022	Income	Dividend 223 VanEck FTSE International Property (Hedged) E (REIT) @ \$0.17			\$37.91	\$8,917.57
25 Jul 2022	1 Jul 2022	Income	Dividend 222 Vaneck MSCI International Quality ETF (QUAL) @ \$0.40			\$88.80	\$9,006.37
31 Jul 2022	31 Jul 2022	Income	Interest payment for Cash Management Account			\$2.94	\$9,009.31
3 Aug 2022	3 Aug 2022	Expense	Administration fee for the period 01/07/2022 to 31/07/2022		\$63.32		\$8,945.99
5 Aug 2022	5 Aug 2022	Expense	Advice fee for the period 01/07/2022 to 31/07/2022		\$156.69		\$8,789.30
16 Aug 2022	1 Aug 2022	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.027942			\$9.75	\$8,799.05
16 Aug 2022	1 Aug 2022	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.055527			\$6.89	\$8,805.94
31 Aug 2022	31 Aug 2022	Income	Interest payment for Cash Management Account			\$7.26	\$8,813.20
5 Sep 2022	5 Sep 2022	Expense	Administration fee for the period 01/08/2022 to 31/08/2022		\$63.93		\$8,749.27
7 Sep 2022	7 Sep 2022	Expense	Advice fee for the period 01/08/2022 to 31/08/2022		\$174.11		\$8,575.16
15 Sep 2022	15 Sep 2022	Expense	Expense recovery - Legislative		\$76.00		\$8,499.16
16 Sep 2022	1 Sep 2022	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.087529			\$10.85	\$8,510.01
16 Sep 2022	1 Sep 2022	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.015849			\$5.53	\$8,515.54
30 Sep 2022	30 Sep 2022	Income	Interest payment for Cash Management Account			\$9.88	\$8,525.42

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
5 Oct 2022	5 Oct 2022	Expense	Administration fee for the period 01/09/2022 to 30/09/2022		\$61.22		\$8,464.20
7 Oct 2022	7 Oct 2022	Expense	Advice fee for the period 01/09/2022 to 30/09/2022		\$168.49		\$8,295.71
14 Oct 2022	29 Sep 2022	Income	Dividend 287 SPDR S&P/ASX 200 Fund (STW) @ \$1.079484			\$309.81	\$8,605.52
18 Oct 2022	3 Oct 2022	Income	Dividend 223 VanEck FTSE International Property (Hedged) E (REIT) @ \$0.17			\$37.91	\$8,643.43
18 Oct 2022	3 Oct 2022	Income	Dividend 228 Vanguard International Fixed Interest (Hedged (VIF) @ \$0.063233			\$14.42	\$8,657.85
18 Oct 2022	3 Oct 2022	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.047804			\$16.68	\$8,674.53
18 Oct 2022	3 Oct 2022	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.099166			\$12.30	\$8,686.83
18 Oct 2022	3 Oct 2022	Income	Dividend 54 Vanguard Australian Property Securities Index (VAP) @ \$0.578041			\$31.21	\$8,718.04
18 Oct 2022	3 Oct 2022	Income	Dividend 116 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.669938			\$77.71	\$8,795.75
18 Oct 2022	3 Oct 2022	Income	Dividend 172 Vanguard International Credit Securities Inde (VCF) @ \$0.142369			\$24.49	\$8,820.24
19 Oct 2022	7 Oct 2022	Income	Dividend 110 iShares Core Composite Bond ETF (IAF) @ \$0.345183			\$37.97	\$8,858.21
31 Oct 2022	31 Oct 2022	Income	Interest payment for Cash Management Account			\$12.96	\$8,871.17
3 Nov 2022	3 Nov 2022	Expense	Administration fee for the period 01/10/2022 to 31/10/2022		\$62.80		\$8,808.37
7 Nov 2022	7 Nov 2022	Expense	Advice fee for the period 01/10/2022 to 31/10/2022		\$174.11		\$8,634.26

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
16 Nov 2022	1 Nov 2022	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.045419			\$15.85	\$8,650.11
16 Nov 2022	1 Nov 2022	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.113642			\$14.09	\$8,664.20
30 Nov 2022	30 Nov 2022	Income	Interest payment for Cash Management Account			\$14.59	\$8,678.79
5 Dec 2022	5 Dec 2022	Expense	Administration fee for the period 01/11/2022 to 30/11/2022		\$61.42		\$8,617.37
7 Dec 2022	7 Dec 2022	Expense	Advice fee for the period 01/11/2022 to 30/11/2022		\$168.49		\$8,448.88
16 Dec 2022	1 Dec 2022	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.122088			\$15.14	\$8,464.02
16 Dec 2022	1 Dec 2022	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.035392			\$12.35	\$8,476.37
31 Dec 2022	31 Dec 2022	Income	Interest payment for Cash Management Account			\$16.29	\$8,492.66
5 Jan 2023	5 Jan 2023	Expense	Administration fee for the period 01/12/2022 to 31/12/2022		\$63.64		\$8,429.02
9 Jan 2023	9 Jan 2023	Expense	Advice fee for the period 01/12/2022 to 31/12/2022		\$174.11		\$8,254.91
12 Jan 2023	29 Dec 2022	Income	Dividend 287 SPDR S&P/ASX 200 Fund (STW) @ \$0.577133			\$165.64	\$8,420.55
18 Jan 2023	3 Jan 2023	Income	Dividend 237 Vaneck Australian Equal Weight ETF (MVW) @ \$0.59			\$139.83	\$8,560.38
18 Jan 2023	3 Jan 2023	Income	Dividend 223 VanEck FTSE International Property (Hedged) E (REIT) @ \$0.17			\$37.91	\$8,598.29
18 Jan 2023	3 Jan 2023	Income	Dividend 116 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.826521			\$95.88	\$8,694.17

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
18 Jan 2023	3 Jan 2023	Income	Dividend 54 Vanguard Australian Property Securities Index (VAP) @ \$0.921021			\$49.74	\$8,743.91
18 Jan 2023	3 Jan 2023	Income	Dividend 228 Vanguard International Fixed Interest (Hedged (VIF) @ \$0.127238			\$29.01	\$8,772.92
18 Jan 2023	3 Jan 2023	Income	Dividend 172 Vanguard International Credit Securities Inde (VCF) @ \$0.275249			\$47.34	\$8,820.26
18 Jan 2023	3 Jan 2023	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.073413			\$25.62	\$8,845.88
18 Jan 2023	3 Jan 2023	Income	Dividend 683 Betashares FTSE RAFI Australia 200 ETF (QOZ) @ \$0.393031			\$268.44	\$9,114.32
18 Jan 2023	6 Jan 2023	Income	Dividend 110 iShares Core Composite Bond ETF (IAF) @ \$0.129791			\$14.28	\$9,128.60
18 Jan 2023	3 Jan 2023	Income	Dividend 3,135 Magellan Infrastructure Fund (MICH) @ \$0.0579			\$181.52	\$9,310.12
18 Jan 2023	3 Jan 2023	Income	Dividend 4,075 Magellan Global Fund (Open Class) (Managed Fu (MGOC) @ \$0.051			\$207.83	\$9,517.95
18 Jan 2023	3 Jan 2023	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.129208			\$16.02	\$9,533.97
31 Jan 2023	31 Jan 2023	Income	Interest payment for Cash Management Account			\$17.72	\$9,551.69
3 Feb 2023	3 Feb 2023	Expense	Administration fee for the period 01/01/2023 to 31/01/2023		\$63.69		\$9,488.00
7 Feb 2023	7 Feb 2023	Expense	Advice fee for the period 01/01/2023 to 31/01/2023		\$174.11		\$9,313.89
16 Feb 2023	1 Feb 2023	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.049520			\$17.28	\$9,331.17
16 Feb 2023	1 Feb 2023	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.140110			\$17.37	\$9,348.54

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
28 Feb 2023	28 Feb 2023	Income	Interest payment for Cash Management Account			\$17.86	\$9,366.40
3 Mar 2023	3 Mar 2023	Expense	Administration fee for the period 01/02/2023 to 28/02/2023		\$57.69		\$9,308.71
7 Mar 2023	7 Mar 2023	Expense	Advice fee for the period 01/02/2023 to 28/02/2023		\$157.26		\$9,151.45
16 Mar 2023	1 Mar 2023	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.049663			\$17.33	\$9,168.78
16 Mar 2023	1 Mar 2023	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.129857			\$16.10	\$9,184.88
31 Mar 2023	31 Mar 2023	Income	Interest payment for Cash Management Account			\$21.46	\$9,206.34
5 Apr 2023	5 Apr 2023	Expense	Administration fee for the period 01/03/2023 to 31/03/2023		\$63.63		\$9,142.71
11 Apr 2023	11 Apr 2023	Expense	Advice fee for the period 01/03/2023 to 31/03/2023		\$174.11		\$8,968.60
14 Apr 2023	30 Mar 2023	Income	Dividend 287 SPDR S&P/ASX 200 Fund (STW) @ \$0.685438			\$196.72	\$9,165.32
20 Apr 2023	3 Apr 2023	Income	Dividend 228 Vanguard International Fixed Interest (Hedged) (VIF) @ \$0.119052			\$27.14	\$9,192.46
20 Apr 2023	3 Apr 2023	Income	Dividend 172 Vanguard International Credit Securities Inde (VCF) @ \$0.197790			\$34.02	\$9,226.48
20 Apr 2023	3 Apr 2023	Income	Dividend 116 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.046276			\$5.37	\$9,231.85
20 Apr 2023	3 Apr 2023	Income	Dividend 223 VanEck FTSE International Property (Hedged) E (REIT) @ \$0.17			\$37.91	\$9,269.76
20 Apr 2023	3 Apr 2023	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.154335			\$19.14	\$9,288.90

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
20 Apr 2023	6 Apr 2023	Income	Dividend 110 iShares Core Composite Bond ETF (IAF) @ \$0.364815			\$40.13	\$9,329.03
20 Apr 2023	3 Apr 2023	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.037313			\$13.02	\$9,342.05
20 Apr 2023	3 Apr 2023	Income	Dividend 54 Vanguard Australian Property Securities Index (VAP) @ \$0.802548			\$43.34	\$9,385.39
30 Apr 2023	30 Apr 2023	Income	Interest payment for Cash Management Account			\$21.59	\$9,406.98
3 May 2023	3 May 2023	Expense	Administration fee for the period 01/04/2023 to 30/04/2023		\$61.97		\$9,345.01
5 May 2023	5 May 2023	Expense	Advice fee for the period 01/04/2023 to 30/04/2023		\$168.49		\$9,176.52
16 May 2023	1 May 2023	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.047679			\$16.64	\$9,193.16
16 May 2023	1 May 2023	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.141008			\$17.48	\$9,210.64
31 May 2023	31 May 2023	Income	Interest payment for Cash Management Account			\$23.78	\$9,234.42
5 Jun 2023	5 Jun 2023	Expense	Administration fee for the period 01/05/2023 to 31/05/2023		\$64.08		\$9,170.34
7 Jun 2023	7 Jun 2023	Expense	Advice fee for the period 01/05/2023 to 31/05/2023		\$174.11		\$8,996.23
19 Jun 2023	1 Jun 2023	Income	Dividend 124 Betashares Australian High Interest Cash ETF (AAA) @ \$0.174838			\$21.68	\$9,017.91
19 Jun 2023	1 Jun 2023	Income	Dividend 349 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$0.063092			\$22.02	\$9,039.93
30 Jun 2023	30 Jun 2023	Income	Interest payment for Cash Management Account			\$24.14	\$9,064.07

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
12 Jul 2023	29 Jun 2023	Income	Dividend 287 SPDR S&P/ASX 200 Fund (STW) @ \$0.676548			\$194.17	\$9,258.24
<b>Subtotal</b>					<b>\$2,840.60</b>	<b>\$4,350.42</b>	

**Closing balance as at 30 Jun 2023**

**\$9,258.24**

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.

Managed Fund unit quantities listed in the 'Quantity' column may be rounded to the nearest whole number. Sign in to your online BT Panorama account or contact us on 1300 881 716 to view a transaction history report with more exact unit quantities.

# Complaints

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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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## Disclaimer

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. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTFS) 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.

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