

**Asgard eWRAP**  
Annual Investment Report  
1 July 2019 – 30 June 2020

Your investment  
total at 30 June 2020  
**\$1,035,388.28**

Account No: 1007388



IR  
MR PETER BRANCOURT  
PC & TA BRANCOURT P/L ATF P BRANCOURT SUPER FUND  
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**Asgard eWRAP - Investment Account**

**Tax File Number:** You have supplied a valid Tax File or Australian Business Number

**Email:** petraceeng@bigpond.com

**Phone (mobile):** You have supplied your mobile phone number

Previous total (1 July 2019)	\$1,127,217.49
<b>\$ Increases in Account Value</b>	<b>+\$2,923.95</b>
Deposits	\$2,923.95
<b>\$ Decreases in Account Value</b>	<b>-\$31,934.76</b>
Withdrawals	\$15,000.00
Share Cash Dividends <sup>1</sup>	\$2,761.83
Corporate Actions Cash <sup>2</sup>	\$162.12
Fees and Costs	\$14,010.81
Earnings on Investments	-\$62,818.40
<b>Total at 30 June 2020<sup>3</sup></b>	<b>\$1,035,388.28</b>

**Asgard**

For more details see over

# Your Investment Details

## 1. Net Earnings on Investments<sup>4</sup>: -\$66,465.38

	\$ over last 12 months
Change in Investment Value <sup>5</sup>	-106,041.48
Cash Account Income	344.73
Income from Managed Investments	36,187.50
Income from Share Investments	6,690.85
<b>Earnings on Investments</b>	<b>-\$62,818.40</b>
Less : Administration Fees <sup>6</sup>	3,646.98
<b>Net Earnings on Investments</b>	<b>-\$66,465.38</b>

## 2. Fees and Costs

	\$ over last 12 months
Fees and Costs <sup>7</sup>	14,010.81
<b>Total Fees You Paid</b>	<b>\$14,010.81</b>
Other Costs	\$10,041.04
Fee Rebates (passed on to you as a rebate on fees) <sup>8</sup>	-\$74.16
<b>Total Fees and Costs You Paid</b>	<b>\$23,977.69</b>

*Total fees you paid* - This approximate amount includes all the fees and costs which affected your investment during the period. This does not include fees and costs relating to your underlying investment.

*Other costs* - This approximate amount has been deducted from the investments you have chosen and covers amounts that have reduced the return on these investments but are not charged to you directly as a fee. This amount only incorporates the management fees and performance fees associated with the underlying managed funds. The transaction costs, borrowing costs, buy/sell spreads and other indirect costs are excluded.

*Total fees and costs you paid* - This approximate amount includes all the fees and costs which affected your investment during the period. This includes fees or costs relating to your underlying investments.

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

### Performance of your investment (*net rate of return*)<sup>9</sup>

over the last 6 months :	-9.6%
over the last 1 year :	-6.0%

### Changes to where your money is invested (*through reinvestments and changes in value*)

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 30 June 2019	8.9%	4.7%	3.3%	28.2%	44.6%	10.3%	0.0%	100%
Current Asset Allocation at 30 June 2020	10.6%	3.9%	4.1%	26.8%	44.2%	10.4%	0.0%	100%

## Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.  
More up-to-date information is available online at [www.investoronline.info](http://www.investoronline.info).

### Asset Value

	Number of Units	\$ Unit Price <sup>10</sup>	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss <sup>11</sup>
Cash Account	48949.05	1.000000	48,949.05	4.9%	
<b>Managed Investments</b>					
Aberdeen Emg Opp Fd	36748.76	2.204100	80,997.93	7.8%	-3,768
Fidelity WSP Aus Eq	40189.13	1.152800	46,330.03	4.5%	143
MFS Fully Hdg Glb Eq	145274.83	0.936900	136,107.99	13.1%	-12,968
Magellan Infrs Fd	39583.47	1.280900	50,702.47	4.9%	2,159
Magellan WSP Global	69294.24	1.826900	126,593.64	12.2%	37,338
PIMCO WSP Gbl Bond	36193.45	0.999100	36,160.87	3.5%	816
Pendal Small Comp Fd	11082.34	2.066200	22,898.33	2.2%	-6,035
Perp WS Conc Equity	25784.89	1.184510	30,542.46	2.9%	-9,884
Platinum Int Cl C	58406.16	1.842700	107,625.03	10.4%	-21,791
Res Cap Gbl Prop Se	40499.88	1.545200	62,580.42	6.0%	-1,886
Schroder Aust Equity	4259.68	10.229300	43,573.56	4.2%	-4,136
Van Aus Prop Sec In	50333.14	0.824800	41,514.77	4.0%	-5,013
Vang Aust FI Index	39005.35	1.214200	47,360.30	4.6%	3,545
<b>Share Investments<sup>12</sup></b>					
ANZ Banking Group - ANZ	607	18.640	11,314.48	1.1%	-3,974
Auckland Internat Airport Ltd - AIA	2195	6.160	13,521.20	1.3%	-156
Brambles Limited - BXB	1351	10.870	14,685.37	1.4%	1,446
Crown Limited - CWN	883	9.670	8,538.61	0.8%	-1,967
Dominos Pizza Aust. N.Z. Ltd - DMP	260	68.690	17,859.40	1.7%	4,821
Iluka Resources - ILU	1169	8.540	9,983.26	1.0%	1,769
Link Admin Holdings Ltd - LNK	1775	4.100	7,277.50	0.7%	-6,420
QBE Insurance Group Limited - QBE	1409	8.860	12,483.74	1.2%	-1,884
Ramsay Health Care Limited - RHC	229	66.520	15,233.08	1.5%	2,221
Telstra Corporation Limited. - TLS	5365	3.130	16,792.45	1.6%	-2,826
Vicinity Centres - VCX	5178	1.430	7,404.54	0.7%	-6,881
Westpac Banking Corp - WBC	527	17.950	9,459.65	0.9%	-6,282
Woodside Petroleum Limited - WPL	411	21.650	8,898.15	0.9%	-2,855
<b>Total at 30 June 2020</b>			<b>\$1,035,388.28</b>		<b>-\$44,468</b>

\* Rounding differences may occur

### Transactions from 1 July 2019 to 30 June 2020<sup>7</sup>

Cash Account Transactions	\$ Debits	\$ Credits	\$ Balance
01/07/19 Opening Balance			48,949.97
09/07/19 Adviser Fee Ongoing - Cash	37.79		48,912.18
09/07/19 Adviser Fee Ongoing - Managed Funds	673.17		48,239.01
09/07/19 Adviser Fee Ongoing - Shares	143.79		48,095.22
09/07/19 Administration Fee	299.77		47,795.45
31/07/19 Bank Interest		55.79	47,851.24
08/08/19 Adviser Fee Ongoing - Cash	38.16		47,813.08
08/08/19 Adviser Fee Ongoing - Managed Funds	708.13		47,104.95
08/08/19 Adviser Fee Ongoing - Shares	150.25		46,954.70
08/08/19 Administration Fee	311.33		46,643.37
19/08/19 Managed Fund Purchase - Platinum Int Cl C	4,643.27		42,000.10
19/08/19 Managed Fund Purchase - Aberdeen Emg Opp Fd	1,371.17		40,628.93
19/08/19 Managed Fund Purchase - Res Cap Gbl Prop Se	1,315.40		39,313.53

**Transactions continued**

19/08/19	Managed Fund Purchase - PIMCO WSP Gbl Bond	181.48		39,132.05
26/08/19	Managed Fund Sale - Magellan WSP Global		6,560.88	45,692.93
26/08/19	Managed Fund Sale - Van Aus Prop Sec In		2,080.19	47,773.12
26/08/19	Managed Fund Sale - Magellan Infrs Fd		727.37	48,500.49
26/08/19	Managed Fund Sale - Vang Aust FI Index		283.04	48,783.53
26/08/19	Withdrawal - INTERNET WITHDRAWAL For Tax transfer	15,000.00		33,783.53
27/08/19	Managed Fund Sale - MFS Fully Hdg Glb Eq		1,216.47	35,000.00
27/08/19	Fee Rebate - Aberdeen Emg Opp Fd		11.00	35,011.00
28/08/19	Deposit - 001230857170 VCX DST		411.65	35,422.65
29/08/19	Expense Recovery - Legislative	23.80		35,398.85
29/08/19	Fee Rebate - Perp WS Conc Equity		7.36	35,406.21
31/08/19	Bank Interest		44.89	35,451.10
10/09/19	Adviser Fee Ongoing - Cash	34.49		35,416.61
10/09/19	Adviser Fee Ongoing - Managed Funds	711.82		34,704.79
10/09/19	Adviser Fee Ongoing - Shares	145.16		34,559.63
10/09/19	Administration Fee	311.04		34,248.59
12/09/19	Deposit - 001233229444 DMP FNL DIV		137.28	34,385.87
30/09/19	Deposit - S00065033666 RHCL Dividend		209.54	34,595.41
30/09/19	Bank Interest		33.90	34,629.31
02/10/19	Deposit - OCT19/00812362 ILUKA RESOURCES		58.45	34,687.76
04/10/19	Deposit - OCT19/00833831 CWN INTEREST		264.90	34,952.66
08/10/19	Adviser Fee Ongoing - Cash	26.64		34,926.02
08/10/19	Adviser Fee Ongoing - Managed Funds	696.49		34,229.53
08/10/19	Adviser Fee Ongoing - Shares	140.37		34,089.16
08/10/19	Administration Fee	301.81		33,787.35
10/10/19	Deposit - S00065033666 BRAMBLES LIMITED		195.90	33,983.25
22/10/19	Deposit - S00065033666 BRAMBLES LIMITED		391.79	34,375.04
23/10/19	Income Distribution - PIMCO WSP Gbl Bond		132.01	34,507.05
28/10/19	Fee Rebate - Aberdeen Emg Opp Fd		0.47	34,507.52
31/10/19	Bank Interest		22.95	34,530.47
08/11/19	Adviser Fee Ongoing - Cash	27.23		34,503.24
08/11/19	Adviser Fee Ongoing - Managed Funds	721.21		33,782.03
08/11/19	Adviser Fee Ongoing - Shares	147.28		33,634.75
08/11/19	Administration Fee	312.32		33,322.43
08/11/19	Fee Rebate - Perp WS Conc Equity		7.70	33,330.13
18/11/19	Managed Fund Purchase - Vang Aust FI Index	1,044.67		32,285.46
18/11/19	Managed Fund Purchase - PIMCO WSP Gbl Bond	613.86		31,671.60
18/11/19	Managed Fund Purchase - Van Aus Prop Sec In	575.44		31,096.16
18/11/19	Managed Fund Purchase - Magellan WSP Global	159.41		30,936.75
20/11/19	Fee Rebate - Aberdeen Emg Opp Fd		11.62	30,948.37
25/11/19	Managed Fund Sale - Platinum Int CI C		8,704.00	39,652.37
25/11/19	Managed Fund Sale - Magellan Infrs Fd		354.51	40,006.88
26/11/19	Managed Fund Sale - MFS Fully Hdg Glb Eq		5,631.00	45,637.88
26/11/19	Managed Fund Sale - Res Cap Gbl Prop Se		1,577.70	47,215.58
27/11/19	Managed Fund Sale - Aberdeen Emg Opp Fd		2,796.05	50,011.63
30/11/19	Bank Interest		21.57	50,033.20
10/12/19	Adviser Fee Ongoing - Cash	28.44		50,004.76
10/12/19	Adviser Fee Ongoing - Managed Funds	704.71		49,300.05
10/12/19	Adviser Fee Ongoing - Shares	145.08		49,154.97
10/12/19	Administration Fee	303.30		48,851.67
31/12/19	Bank Interest		30.50	48,882.17
14/01/20	Adviser Fee Ongoing - Cash	39.04		48,843.13
14/01/20	Adviser Fee Ongoing - Managed Funds	725.85		48,117.28
14/01/20	Adviser Fee Ongoing - Shares	149.89		47,967.39
14/01/20	Administration Fee	313.16		47,654.23
16/01/20	Income Distribution - Res Cap Gbl Prop Se		629.52	48,283.75

**Transactions continued**

17/01/20	Income Distribution - PIMCO WSP Gbl Bond		182.83	48,466.58
31/01/20	Bank Interest		30.12	48,496.70
11/02/20	Adviser Fee Ongoing - Cash	38.46		48,458.24
11/02/20	Adviser Fee Ongoing - Managed Funds	739.40		47,718.84
11/02/20	Adviser Fee Ongoing - Shares	153.28		47,565.56
11/02/20	Administration Fee	314.47		47,251.09
11/02/20	Fee Rebate - Perp WS Conc Equity		7.57	47,258.66
17/02/20	Managed Fund Purchase - Platinum Int Cl C	5,539.11		41,719.55
17/02/20	Managed Fund Purchase - Vang Aust FI Index	2,180.59		39,538.96
17/02/20	Managed Fund Purchase - PIMCO WSP Gbl Bond	1,485.08		38,053.88
17/02/20	Managed Fund Purchase - MFS Fully Hdg Gbl Eq	143.64		37,910.24
17/02/20	Managed Fund Purchase - Van Aus Prop Sec In	98.84		37,811.40
24/02/20	Managed Fund Sale - Magellan WSP Global		9,516.42	47,327.82
24/02/20	Managed Fund Sale - Magellan Infrs Fd		880.42	48,208.24
25/02/20	Managed Fund Sale - Aberdeen Emg Opp Fd		1,403.31	49,611.55
25/02/20	Managed Fund Sale - Res Cap Gbl Prop Se		388.45	50,000.00
29/02/20	Bank Interest		26.25	50,026.25
02/03/20	Deposit - 001237148928 VCX DST		398.71	50,424.96
09/03/20	Fee Rebate - Aberdeen Emg Opp Fd		11.32	50,436.28
10/03/20	Adviser Fee Ongoing - Cash	34.34		50,401.94
10/03/20	Adviser Fee Ongoing - Managed Funds	701.23		49,700.71
10/03/20	Adviser Fee Ongoing - Shares	143.46		49,557.25
10/03/20	Administration Fee	295.20		49,262.05
13/03/20	Deposit - 001238241449 DMP ITM DIV		173.42	49,435.47
27/03/20	Deposit - S00065033666 RHCL Dividend		143.13	49,578.60
31/03/20	Bank Interest		30.82	49,609.42
02/04/20	Deposit - APR20/00811973 ILUKA RESOURCES		93.52	49,702.94
08/04/20	Adviser Fee Ongoing - Cash	39.34		49,663.60
08/04/20	Adviser Fee Ongoing - Managed Funds	644.38		49,019.22
08/04/20	Adviser Fee Ongoing - Shares	115.12		48,904.10
08/04/20	Administration Fee	299.24		48,604.86
09/04/20	Deposit - S00065033666 BRAMBLES LIMITED		180.76	48,785.62
17/04/20	Deposit - 20APR/00832183 CWN DIVIDEND		264.90	49,050.52
23/04/20	Income Distribution - PIMCO WSP Gbl Bond		4.21	49,054.73
30/04/20	Bank Interest		21.41	49,076.14
08/05/20	Adviser Fee Ongoing - Cash	37.61		49,038.53
08/05/20	Adviser Fee Ongoing - Managed Funds	603.23		48,435.30
08/05/20	Adviser Fee Ongoing - Shares	105.97		48,329.33
08/05/20	Administration Fee	286.68		48,042.65
13/05/20	Fee Rebate - Perp WS Conc Equity		6.71	48,049.36
18/05/20	Managed Fund Purchase - Van Aus Prop Sec In	7,765.88		40,283.48
18/05/20	Managed Fund Purchase - Res Cap Gbl Prop Se	7,364.61		32,918.87
18/05/20	Managed Fund Purchase - MFS Fully Hdg Gbl Eq	7,213.38		25,705.49
18/05/20	Managed Fund Purchase - Magellan Infrs Fd	3,295.65		22,409.84
18/05/20	Managed Fund Purchase - Aberdeen Emg Opp Fd	919.24		21,490.60
20/05/20	Fee Rebate - Aberdeen Emg Opp Fd		10.41	21,501.01
22/05/20	Managed Fund Sale - Magellan WSP Global		9,435.19	30,936.20
25/05/20	Managed Fund Sale - Vang Aust FI Index		8,987.06	39,923.26
25/05/20	Managed Fund Sale - PIMCO WSP Gbl Bond		5,805.63	45,728.89
25/05/20	Managed Fund Sale - Platinum Int Cl C		4,281.51	50,010.40
31/05/20	Bank Interest		13.98	50,024.38
10/06/20	Adviser Fee Ongoing - Cash	34.88		49,989.50

Transactions continued

10/06/20	Adviser Fee Ongoing - Managed Funds	640.61		49,348.89
10/06/20	Adviser Fee Ongoing - Shares	113.73		49,235.16
10/06/20	Administration Fee	298.66		48,936.50
30/06/20	Bank Interest		12.55	48,949.05
30/06/20	<b>Closing Balance</b>			<b>\$48,949.05</b>

Managed Investments Unit Transactions

		Debits	Credits	Unit Balance
<b>Aberdeen Emg Opp Fd</b>				
01/07/19	Opening Balance			34,291.31
18/07/19	Managed Fund Purchase: DRP 3161.34 units at \$2.33		3,161.34	37,452.65
20/08/19	Managed Fund Purchase 608.35 units at \$2.25		608.35	38,061.01
19/11/19	Managed Fund Sale 1189.15 units at \$2.35	1,189.15		36,871.86
18/02/20	Managed Fund Sale 561.77 units at \$2.50	561.77		36,310.08
19/05/20	Managed Fund Purchase 438.67 units at \$2.10		438.67	36,748.76
30/06/20	<b>Closing Balance</b>			<b>36,748.76</b>

Fidelity WSP Aus Eq

01/07/19	Opening Balance			38,568.68
29/07/19	Managed Fund Purchase: DRP 897.55 units at \$1.29		897.55	39,466.23
23/10/19	Managed Fund Purchase: DRP 102.21 units at \$1.27		102.21	39,568.43
17/01/20	Managed Fund Purchase: DRP 432.46 units at \$1.35		432.46	40,000.90
23/04/20	Managed Fund Purchase: DRP 188.24 units at \$1.02		188.24	40,189.13
30/06/20	<b>Closing Balance</b>			<b>40,189.13</b>

MFS Fully Hdg Glb Eq

01/07/19	Opening Balance			143,805.26
20/08/19	Managed Fund Sale 1248.94 units at \$0.97	1,248.94		142,556.31
19/11/19	Managed Fund Sale 5462.75 units at \$1.03	5,462.75		137,093.57
18/02/20	Managed Fund Purchase 132.41 units at \$1.08		132.41	137,225.98
19/05/20	Managed Fund Purchase 8048.85 units at \$0.90		8,048.85	145,274.83
30/06/20	<b>Closing Balance</b>			<b>145,274.83</b>

Magellan Infrs Fd

01/07/19	Opening Balance			37,109.15
19/07/19	Managed Fund Purchase: DRP 577.71 units at \$1.45		577.71	37,686.86
20/08/19	Managed Fund Sale 502.81 units at \$1.45	502.81		37,184.05
19/11/19	Managed Fund Sale 239.70 units at \$1.48	239.70		36,944.35
10/01/20	Managed Fund Purchase: DRP 545.05 units at \$1.49		545.05	37,489.40
18/02/20	Managed Fund Sale 562.42 units at \$1.57	562.42		36,926.98
19/05/20	Managed Fund Purchase 2656.50 units at \$1.24		2,656.50	39,583.47
30/06/20	<b>Closing Balance</b>			<b>39,583.47</b>

Magellan WSP Global

01/07/19	Opening Balance			81,863.63
19/07/19	Managed Fund Purchase: DRP 919.03 units at \$1.71		919.03	82,782.67
20/08/19	Managed Fund Sale 3727.56 units at \$1.76	3,727.56		79,055.11
19/11/19	Managed Fund Purchase 88.53 units at \$1.80		88.53	79,143.63
18/02/20	Managed Fund Sale 4695.52 units at \$2.03	4,695.52		74,448.11
19/05/20	Managed Fund Sale 5153.87 units at \$1.83	5,153.87		69,294.24
30/06/20	<b>Closing Balance</b>			<b>69,294.24</b>

*Transactions continued*

**PIMCO WSP Gbl Bond**

01/07/19	Opening Balance		38,095.48
02/08/19	Managed Fund Purchase: DRP 1722.90 units at \$0.98	1,722.90	39,818.38
20/08/19	Managed Fund Purchase 183.39 units at \$0.99	183.39	40,001.77
19/11/19	Managed Fund Purchase 626.39 units at \$0.98	626.39	40,628.15
18/02/20	Managed Fund Purchase 1488.80 units at \$1.00	1,488.80	42,116.96
19/05/20	Managed Fund Sale 5923.51 units at \$0.98	5,923.51	36,193.45
<b>30/06/20</b>	<b>Closing Balance</b>		<b>36,193.45</b>

**Pendal Small Comp Fd**

01/07/19	Opening Balance		10,259.79
15/07/19	Managed Fund Purchase: DRP 590.81 units at \$2.22	590.81	10,850.60
16/01/20	Managed Fund Purchase: DRP 67.80 units at \$2.32	67.80	10,918.40
31/03/20	Managed Fund Purchase: DRP 163.94 units at \$1.67	163.94	11,082.34
<b>30/06/20</b>	<b>Closing Balance</b>		<b>11,082.34</b>

**Perp WS Conc Equity**

01/07/19	Opening Balance		23,105.29
15/07/19	Managed Fund Purchase: DRP 2266.24 units at \$1.43	2,266.24	25,371.53
17/01/20	Managed Fund Purchase: DRP 413.36 units at \$1.50	413.36	25,784.89
<b>30/06/20</b>	<b>Closing Balance</b>		<b>25,784.89</b>

**Platinum Int Cl C**

01/07/19	Opening Balance		55,413.05
18/07/19	Managed Fund Purchase: DRP 4541.74 units at \$1.92	4,541.74	59,954.79
21/08/19	Managed Fund Purchase 2412.71 units at \$1.92	2,412.71	62,367.51
20/11/19	Managed Fund Sale 4303.80 units at \$2.02	4,303.80	58,063.71
20/02/20	Managed Fund Purchase 2671.25 units at \$2.07	2,671.25	60,734.96
20/05/20	Managed Fund Sale 2328.81 units at \$1.84	2,328.81	58,406.16
<b>30/06/20</b>	<b>Closing Balance</b>		<b>58,406.16</b>

**Res Cap Gbl Prop Se**

01/07/19	Opening Balance		35,177.27
16/07/19	Managed Fund Purchase: DRP 591.43 units at \$1.77	591.43	35,768.70
20/08/19	Managed Fund Purchase 734.37 units at \$1.79	734.37	36,503.07
19/11/19	Managed Fund Sale 847.77 units at \$1.86	847.77	35,655.30
18/02/20	Managed Fund Sale 198.29 units at \$1.96	198.29	35,457.01
19/05/20	Managed Fund Purchase 5042.87 units at \$1.46	5,042.87	40,499.88
<b>30/06/20</b>	<b>Closing Balance</b>		<b>40,499.88</b>

**Schroder Aust Equity**

01/07/19	Opening Balance		4,119.48
11/07/19	Managed Fund Purchase: DRP 70.28 units at \$11.84	70.28	4,189.75
10/01/20	Managed Fund Purchase: DRP 69.93 units at \$12.25	69.93	4,259.68
<b>30/06/20</b>	<b>Closing Balance</b>		<b>4,259.68</b>

**Van Aus Prop Sec In**

01/07/19	Opening Balance		39,346.92
09/07/19	Managed Fund Purchase: DRP 1263.49 units at \$1.12	1,263.49	40,610.41
20/08/19	Managed Fund Sale 1874.89 units at \$1.11	1,874.89	38,735.52
09/10/19	Managed Fund Purchase: DRP 249.76 units at \$1.09	249.76	38,985.27
19/11/19	Managed Fund Purchase 517.06 units at \$1.11	517.06	39,502.34
13/01/20	Managed Fund Purchase: DRP 399.46 units at \$1.10	399.46	39,901.80
18/02/20	Managed Fund Purchase 84.89 units at \$1.16	84.89	39,986.69
09/04/20	Managed Fund Purchase: DRP 519.95 units at \$0.78	519.95	40,506.64
19/05/20	Managed Fund Purchase 9826.50 units at \$0.79	9,826.50	50,333.14
<b>30/06/20</b>	<b>Closing Balance</b>		<b>50,333.14</b>

**Transactions continued****Vang Aust FI Index**

01/07/19	Opening Balance			42,955.76
10/07/19	Managed Fund Purchase: DRP 259.89 units at \$1.19		259.89	43,215.65
20/08/19	Managed Fund Sale 232.46 units at \$1.22	232.46		42,983.19
09/10/19	Managed Fund Purchase: DRP 189.59 units at \$1.22		189.59	43,172.78
19/11/19	Managed Fund Purchase 865.80 units at \$1.21		865.80	44,038.57
13/01/20	Managed Fund Purchase: DRP 284.43 units at \$1.20		284.43	44,323.00
18/02/20	Managed Fund Purchase 1803.33 units at \$1.21		1,803.33	46,126.34
09/04/20	Managed Fund Purchase: DRP 316.78 units at \$1.20		316.78	46,443.12
19/05/20	Managed Fund Sale 7437.77 units at \$1.21	7,437.77		39,005.35
<b>30/06/20</b>	<b>Closing Balance</b>			<b>39,005.35</b>

**Share Investments Transactions**

**Shares OFF      Shares ON      Holding Balance**

**ANZ Banking Group - ANZ**

01/07/19	Opening Balance			572
01/07/19	Dividend Plan Allotment (17 ANZ)		17	589
18/12/19	Dividend Plan Allotment (18 ANZ)		18	607
<b>30/06/20</b>	<b>Closing Balance</b>			<b>607</b>

**Auckland Internat Airport Ltd - AIA**

01/07/19	Opening Balance			2168
18/10/19	Dividend Plan Allotment (27 AIA)		27	2195
<b>30/06/20</b>	<b>Closing Balance</b>			<b>2195</b>

**Brambles Limited - BXB**

01/07/19	Opening Balance			1351
<b>30/06/20</b>	<b>Closing Balance</b>			<b>1351</b>

**Crown Limited - CWN**

01/07/19	Opening Balance			883
<b>30/06/20</b>	<b>Closing Balance</b>			<b>883</b>

**Dominos Pizza Aust. N.Z. Ltd - DMP**

01/07/19	Opening Balance			260
<b>30/06/20</b>	<b>Closing Balance</b>			<b>260</b>

**Iluka Resources - ILU**

01/07/19	Opening Balance			1169
<b>30/06/20</b>	<b>Closing Balance</b>			<b>1169</b>

**Link Admin Holdings Ltd - LNK**

01/07/19	Opening Balance			1705
10/10/19	Dividend Plan Allotment (38 LNK)		38	1743
09/04/20	Dividend Plan Allotment (32 LNK)		32	1775
<b>30/06/20</b>	<b>Closing Balance</b>			<b>1775</b>

**QBE Insurance Group Limited - QBE**

01/07/19	Opening Balance			1339
04/10/19	Dividend Plan Allotment (27 QBE)		27	1366
09/04/20	Dividend Plan Allotment (43 QBE)		43	1409
<b>30/06/20</b>	<b>Closing Balance</b>			<b>1409</b>

**Ramsay Health Care Limited - RHC**

01/07/19	Opening Balance			229
<b>30/06/20</b>	<b>Closing Balance</b>			<b>229</b>

**Transactions continued**

**Telstra Corporation Limited. - TLS**

01/07/19	Opening Balance		5132
26/09/19	Dividend Plan Allotment (114 TLS)	114	5246
27/03/20	Dividend Plan Allotment (119 TLS)	119	5365
30/06/20	Closing Balance		<b>5365</b>

**Vicinity Centres - VCX**

01/07/19	Opening Balance		5178
30/06/20	Closing Balance		<b>5178</b>

**Westpac Banking Corp - WBC**

01/07/19	Opening Balance		511
20/12/19	Dividend Plan Allotment (16 WBC)	16	527
30/06/20	Closing Balance		<b>527</b>

**Woodside Petroleum Limited - WPL**

01/07/19	Opening Balance		392
20/09/19	Dividend Plan Allotment (6 WPL)	6	398
20/03/20	Dividend Plan Allotment (13 WPL)	13	411
30/06/20	Closing Balance		<b>411</b>

**Other Costs<sup>13</sup>**

Below is the amount of the investment manager fee and performance-related fee charged by the investment managers of your selected funds for the period. This excludes transaction costs, borrowing costs, buy/sell spreads and other indirect costs. For a comprehensive view of the total costs for your investments, please refer to the example below.

<b>Investment Manager Fee</b>	<b>\$ Fees</b>
Aberdeen Emg Opp Fd	1,328.94
Fidelity WSP Aus Eq	365.18
MFS Fully Hdg Glb Eq	1,100.01
Magellan Infrs Fd	644.12
Magellan WSP Global	2,788.79
PIMCO WSP Gbl Bond	257.83
Pendal Small Comp Fd	291.42
Perp WS Conc Equity	380.01
Platinum Int Cl C	1,597.36
Res Cap Gbl Prop Se	771.03
Schroder Aust Equity	295.04
Van Aus Prop Sec In	94.34
Vang Aust FI Index	126.97
	<b>\$10,041.04</b>

## Example of Total Fees and Costs

The following example illustrates the combined effect of the fees and costs of your product and an investment in the Advance Balanced Multi-Blend Fund (the Fund) through the product over a 1 year period.

This example is illustrative only and the fees and costs will vary depending on your actual investment:

- **Cost of product:**

If you had an investment of \$50,000 at the beginning of the year and you invested an additional \$5,000 at the end of the year, you would be charged fees of \$846.25<sup>1</sup>.

- **PLUS fees and costs for an investment in the Fund:**

0.79% Management costs<sup>2</sup> and for every \$50,000 you have in the Fund, you will be charged \$395.00 each year.

**EQUALS \$1,241.25<sup>3</sup>**, being the total fees and costs of investing in the Fund through the product.

1. The example above assumes that \$50,000 is invested in the Fund through the product (with an additional \$2,000 held in the Cash Account) 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. Please refer to the 'Fees and other costs' section of the disclosure document for the product for the amount of each of these fees and costs. The Cost of Product amount shown above has been calculated based on the Administration fee rates set out in the current PDS for the product. The Cost of Product amount may be different (and potentially higher) if you are subject to different Administration fee rates.
2. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the Fund. The indirect costs are an estimate in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Additional explanation of fees and other costs' section of the PDS.
3. 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 establishment fees, other advice fees, transaction fees, transaction costs, any applicable buy/sell spread charges, Family Law Act fees, or Government or bank fees. The actual fees and other costs incurred are dependent on the investments and or transactions you decide to transact in. Refer to 'Additional explanation of fees and costs' in the PDS for information about the fees and other costs that may apply.

## Tax Reports

Most Tax Reports are generally sent in August. However, delays can occur as we need to receive tax information from the investment managers of all investments held in your account during the year before a report can be produced.

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### NOTES ON REPORT

- 1 *Cash dividends and/or distributions are included as part of 'Income from Share Investments'. This income is paid directly to any external bank account or your eWRAP Cash account. Where the income is paid to an external account, the amount included in 'Income from Share Investments' is then subtracted as 'Share Cash Dividends' as it does not form part of your final balance. Where the income is paid to your eWRAP Investment cash account, the amount is subtracted as 'Share Cash Dividends' and is then credited back as a deposit to your Account.*
- 2 *Corporate actions cash represents net cash amounts paid or received as a result of a corporate action event.*
- 3 *Any distributions paid by investment managers and yet to be processed by us by 30 June 2020 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 731 812.*
- 4 *Net Earnings is the investment return on the assets in your account after payment of any transaction costs, government charges, taxes and duties and charges relating to the management of the investment of the assets in your account.*
- 5 *Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.*
- 6 *Where applicable this amount includes share transaction fees.*
- 7 *Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), operator fees, GST, reduced input tax credits (on managed investments only) and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.*
- 8 *Fee rebates include discounts from investment managers and other rebates. They are included as part of your income. Any investment manager may vary the amount of an investment fee rebate or may cease to pay a rebate at any time.*
- 9 *These percentages represent the net earnings rate of your investment after deducting fees (excluding adviser fees) relating to the management of your investments. The Net Rate of Return shows the net earnings rate of your investment after deducting fees relating to the management of your investments. The methodology used to calculate Net Rate of Return takes into account the opening and closing balances, the value and timing of the transactions and the length of time the transactions stayed in the account. All these factors together may, in certain scenarios, generate large positive or small negative percentages and/or percentages with opposite signs to the reported Net Earnings on Investments.*

- 10 *The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2020 due to non availability at date of producing this report or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.*
- 11 *This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2020.*
- 12 *You can request a copy of your executed CHESSE Sponsorship Agreement by calling Asgard eWRAP.*
- 13 *Other costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your Investments but are not charged as a fee.*

## Additional Information

This section contains information we think is important for you to know. Please take a moment to review the information about your account, the type of product you hold and more. If you have any questions, call us on 1800 731 812 or talk to your financial adviser (if you have one).

### Your account at your fingertips

Did you know that when you opened your account you were automatically given access to our secure *Investor Online* website? Once logged in you'll find your account value, asset allocation, insurance held, contact details, transaction details, product disclosure statements and much more. You can also access:

- news about changes to funds you're invested in
- actions and changes on your account
- copies of your Investor Reports and other communications.

You can access your account in a few simple steps. Visit <https://www.investoronline.info/>, enter the first seven digits of your account number and your PIN then click 'Login'. If you've forgotten your PIN or need to reset it, click the 'Forgotten PIN?' link on the login screen or give us a call so we can help you.

### Complaints

If you have a complaint about your Account, please call Customer Relations on 1800 731 812 or write to us. If you're not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority:

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

### Report Copies

Copies of prior period reports are available online [www.investoronline.info](http://www.investoronline.info). If you prefer a copy of your Investor Report to be sent to you please call Customer Relations. For further information in relation to your Account please contact your financial adviser (if you have one) or call us.

### eStatements

Thank you for choosing eStatements -the secure, 'green' way to receive your correspondence online. The email address we hold for you is on page 1 of this report. To update your details at any time simply login to [www.investoronline.info](http://www.investoronline.info) and select Account > Manage my account.

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The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the EU; and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us *online* or for our fraud detection and prevention purposes).

Please refer to our EU Data Protection Policy on our website at <https://www.westpac.com.au/privacy/eu-data-protection-policy/> for information about how we manage your personal data under the GDPR.