

Bensi Superannuation Fund

# Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>INVESTMENTS</b>			
Australian Listed Shares	12	63,617	57,612
Australian Listed Unit Trust	13	175,983	128,609
Unit Trusts (Unlisted)	14	259,800 <sup>68</sup>	224,206
Property - Residential	15	145,000 <sup>68</sup>	145,000
Overseas Unit Trusts	16	84,175 <sup>68</sup>	49,057
		<b>728,575</b>	<b>604,484</b>
<b>OTHER ASSETS</b>			
Cash at Bank	17	103,658 <sup>68</sup>	161,002
Sundry Debtors - Fund Level	18	16,288 <sup>68</sup>	11,245
		<b>119,946</b>	<b>172,247</b>
<b>TOTAL ASSETS</b>		<b>848,521</b>	<b>776,731</b>
<b>LIABILITIES</b>			
Provisions for Tax - Fund	19	(2,240) <sup>67</sup>	411
Financial Position Rounding		2	-
		<b>(2,238)</b>	<b>411</b>
<b>TOTAL LIABILITIES</b>		<b>(2,238)</b>	<b>411</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>850,759</b>	<b>776,320</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	20	850,759	776,320
		<b>850,759</b>	<b>776,320</b>

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

Bensi Superannuation Fund

# Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>REVENUE</b>			
<b>Investment Revenue</b>			
Australian Listed Shares	2	1,205	2,247
Australian Listed Unit Trust	3	267	631
Unit Trusts (Unlisted)	4	24,515	20,693
Property - Residential	5	2,250	3,750
Miscellaneous Rebates	6	4	23
		<b>28,241</b>	<b>27,344</b>
<b>Contribution Revenue</b>			
Member Non-Concessional Contributions		9,000	-
Co-Contribution Financed Benefits		-	2,250
		<b>9,000</b>	<b>2,250</b>
<b>Other Revenue</b>			
Cash at Bank	7	18	189
Market Movement Non-Realised	8	65,005	(9,003)
Market Movement Realised	9	(889)	(7,631)
		<b>64,134</b>	<b>(16,445)</b>
<b>Total Revenue</b>		<b>101,375</b>	<b>13,149</b>
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	10	8,587	11,593
		<b>8,587</b>	<b>11,593</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>92,788</b>	<b>1,556</b>
<b>Tax Expense</b>			
Fund Tax Expenses	11	(2,650)	(2,731)
		<b>(2,650)</b>	<b>(2,731)</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>95,438</b>	<b>4,287</b>

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

Bensi Superannuation Fund

# Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax Expenses	Less: Member Withdrawals	Distributions	Closing Balance
<b>Bensi, Leanne (64)</b>								
<b>Accumulation</b>								
Accum (00002)	131,652.54	135,839.54	-	(131,685.69)	-	135,839.54	33.15	-
<b>Pension</b>								
ABP (00008) - 9.65%	-	-	-	131,685.69	-	135,839.54	4,153.85	-
	<b>131,652.54</b>	<b>135,839.54</b>	-	<b>131,685.69</b>	-	<b>135,839.54</b>	<b>4,153.85</b>	-
								<b>4,187.00</b>
<b>Bensi, Orlando (68)</b>								
<b>Accumulation</b>								
Accum (00003)	74,320.14	408,238.46	-	(482,512.48)	-	-	(46.12)	-
<b>Pension</b>								
ABP (00005) - 7.63%	272,352.80	-	-	-	-	272,398.92	46.12	-
ABP (00007) - 10.47%	-	-	-	346,672.94	-	8,670.00	38,769.60	376,772.54
DBIS (00009) - 9.65%	-	-	-	135,839.54	-	3,330.00	10,130.47	142,640.01
	<b>272,352.80</b>	-	-	<b>482,512.48</b>	-	<b>284,398.92</b>	<b>48,946.19</b>	<b>519,412.55</b>
	<b>346,672.94</b>	<b>408,238.46</b>	-	-	-	<b>284,398.92</b>	<b>48,900.07</b>	<b>519,412.55</b>
<b>Hildebrandt, Ian (66)</b>								
<b>Accumulation</b>								
Accum (00001)	297,994.10	330,486.09	-	(628,934.80)	-	-	454.61	-
<b>Pension</b>								
ABP (00006) - 5.60%	-	-	-	297,994.10	-	330,486.09	32,491.99	-
ABP (00010) - 8.16%	-	-	-	330,940.70	-	-	405.56	331,346.26
	-	-	-	<b>628,934.80</b>	-	<b>330,486.09</b>	<b>32,897.55</b>	<b>331,346.26</b>
	<b>297,994.10</b>	<b>330,486.09</b>	-	-	-	<b>330,486.09</b>	<b>33,352.16</b>	<b>331,346.26</b>
<b>Reserve</b>	-	-	-	-	-	-	-	-
<b>TOTALS</b>	<b>776,319.58</b>	<b>874,564.09</b>	-	-	-	<b>886,564.09</b>	<b>86,439.23</b>	<b>850,758.81</b>

CALCULATED FUND EARNING RATE: 11.1373 %  
 APPLIED FUND EARNING RATE: 11.1373 %

## Bensi Superannuation Fund

## Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
<b>106</b>	<b>Pension Member Balance</b>					
106 00005	Bensi, Orlando (00003) ACCOUNT RETIREMENT PENSION			272,352.80		284,603.55
<b>125</b>	<b>Accumulation Member Balance</b>					
125 00001	Hildebrandt, Ian Maxwell Murray			297,994.10		296,413.75
125 00002	Bensi, Leanne Margaret			131,652.54		130,658.56
125 00003	Bensi, Orlando			74,320.14		2,158.18
<b>205</b>	<b>Australian Listed Shares</b>					
205 2753	Macquarie Group Capital Notes	192.0000	20,211.84		19,522.56	
205 2823	Unibail-Rodamco-Westfield	1,210.0000	6,872.80		4,888.40	
205 2838	Maquarie Group Ltd Capital Note 4	150.0000	16,156.50		15,388.20	
205 2839	Qualitas Real Estate Income Fund	12,500.0000	20,375.00		17,812.50	
<b>207</b>	<b>Australian Listed Unit Trust</b>					
207 0086	Stockland Stapled	6,859.0000	31,962.94		22,703.29	
207 0097	VNGD AUS Shares ETF Units	472.0000	44,386.88		35,451.92	
207 0098	VNGD Us Total Market CDI 1:1	100.0000	29,661.00		22,437.00	
207 0102	Walter Scott Global Equity Fund	6,404.5700	22,366.78		18,350.37	
207 0115	Vanguard Australian Fixed Interest Index	408.0000	20,632.56		21,550.56	
207 0144	Vngd Aus Prop Sec	117.0000	10,587.33		8,116.29	
207 8389	Magellan Global Fund (Open Class) (Managed Fund)	5,958.0000	16,384.50		-	
<b>208</b>	<b>Unit Trusts (Unlisted)</b>					
208 1466	Ausbil Inv Tst - Aust Active Eq Fund	3,835.3769	15,940.43		12,136.08	
208 2010	BT Institutional Enhanced Cash	14,099.0693	14,959.11		-	
208 3564	Fairview Equity Partners Emerging Co	4,112.6877	9,429.98		-	
208 3565	Fidelity Australian Equities	418.5055	16,333.74		12,988.91	

Bensi Superannuation Fund

# Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
208 3653	Hyperion Australian Growth Companies					
		3,513.3500	15,596.67		13,424.51	
208 5354	Lazard Select Australian Equity W CI		-		9,567.99	
208 7325	Schroder Hybrid Securities					
		19,195.5092	19,708.45		19,690.75	
208 8359	Magellan Global Equities Fund		-		15,609.56	
208 8361	CC JCB Active Bond Fund					
		40,983.6066	41,435.86		42,831.97	
208 8363	PIMCO Global Bond Fund - Whl Class					
		40,176.7778	40,060.79		39,884.73	
208 8364	RARE Infrastructure Value Fund - Unhedged					
		8,169.9346	10,362.11		-	
208 8366	Eley Griffiths Group Emerging Companies Fund					
		4,781.4844	9,613.32		-	
208 8377	Solaris Australian Equity Long Short Fund					
		33,537.6268	46,654.19		40,476.56	
208 8378	Talaria Global Equity Fund		-		17,593.40	
208 8384	Franklin Australian Absolute Return Bond Fund - W Class					
		19,085.7902	19,706.08		-	
<b>211</b>	<b>Property - Residential</b>					
211 0001	Land and Building		145,000.00		145,000.00	
<b>229</b>	<b>Overseas Unit Trusts</b>					
229 0278	Arrowstreet Gbl Eq Hedged					
		10,885.8000	11,951.52		11,317.97	
229 0730	Franklin Global Growth W					
		13,530.8820	32,765.03		25,305.46	
229 0766	IFP Global Franchise Fund					
		5,835.5200	14,230.50		12,433.74	
229 1721	Vanguard International Shares Index Hdgd					
		15,111.8278	14,149.93		-	
229 1811	Fairlight Global Small & Mid Cap Unhedged					
		6,884.6816	11,077.45		-	
<b>290</b>	<b>Cash at Bank</b>					
290 0001	Cash at Bank		20,886.67		2,879.11	
290 0005	Cash at Bank - Other (Fund)		82,770.77		158,122.84	
<b>300</b>	<b>Sundry Debtors - Fund Level</b>					
300 0001	Sundry Debtors		16,288.17		11,245.24	
<b>450</b>	<b>Provisions for Tax - Fund</b>					
450 0006	Provision for Deferred Tax			1,040.15		2,321.55

## Bensi Superannuation Fund

## Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
450 0009	Provision for Income Tax			(3,280.06)		(1,911.22)
<b>605</b>	<b>Australian Listed Shares</b>					
605 2820	Macquarie Group Ltd Capital Note 3			665.79		806.18
605 2823	Unibail-Rodamco-Westfield			-		790.11
605 2838	Maquarie Group Ltd Capital Note 4			539.32		650.83
<b>607</b>	<b>Australian Listed Unit Trust</b>					
607 0098	VNGD Us Total Market CDI 1:1 - Dividends			267.21		631.43
<b>608</b>	<b>Unit Trusts (Unlisted)</b>					
608 8298	Managed Investments			24,514.89		20,692.85
<b>611</b>	<b>Property - Residential</b>					
611 0001	Asset Income for LandB			2,250.00		3,750.00
<b>636</b>	<b>Miscellaneous Rebates</b>					
636 0001	Miscellaneous Rebate			4.49		22.72
<b>690</b>	<b>Cash at Bank</b>					
690 0001	Cash at Bank - Bank Interest			3.07		13.27
690 0005	Cash at Bank - Other (Fund)			15.18		176.10
<b>700</b>	<b>Member Non-Concessional Contributions</b>					
700 00001	Hildebrandt, Ian Maxwell Murray			9,000.00		-
<b>705</b>	<b>Member Rollovers Received</b>					
705 00001	Hildebrandt, Ian Maxwell Murray			321,486.09		-
705 00002	Bensi, Leanne Margaret			135,839.54		-
705 00003	Bensi, Orlando			408,238.46		71,198.54
<b>707</b>	<b>Co-Contribution Financed Benefits</b>					
707 00001	Hildebrandt, Ian Maxwell Murray			-		800.00
707 00002	Bensi, Leanne Margaret			-		650.00
707 00003	Bensi, Orlando			-		800.00
<b>780</b>	<b>Market Movement Non-Realised</b>					
780 0007	Market Movement Non-Realised - Other Managed Investments			2,471.04		(2,095.17)
780 0009	Market Movement Non-Realised - Overseas Assets			10,117.26		2,411.97
780 0013	Market Movement Non-Realised - Real Property			-		25,000.00
780 0014	Market Movement Non-Realised Public Securities			(918.00)		301.92
780 0015	Market Movement Non-Realised Listed Shares and Options			16,415.96		(21,124.71)
780 0017	Market Movement Non-Realised - Trusts - Non-Public & Non-PST			4,923.78		(4,330.97)
780 0018	Market Movement Non-Realised Unit Trusts			31,994.75		(9,166.21)
<b>785</b>	<b>Market Movement Realised</b>					

Bensi Superannuation Fund

# Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
785 0007	Market Movement Realised - Other Managed Investments			(3,752.83)		-
785 0015	Market Movement Realised Listed Shares and Options			1,140.86		(5,927.03)
785 0017	Market Movement Realised - Trusts - Non-Public & Non-PST			1,723.13		(2,923.12)
785 0018	Market Movement Realised Unit Trusts			-		1,218.64
<b>801</b>	<b>Fund Administration Expenses</b>					
801 0004	Administration Costs		1,292.97			-
801 0011	Professional Fees		-		2,596.00	
801 0016	Adviser Fee (Admin)		-		7,103.96	
801 0017	Bank Charges		28.58		1,374.96	
801 0019	Subscriptions and Registrations		-		518.00	
801 0023	Advisor Advice Fee		7,265.36			-
<b>860</b>	<b>Fund Tax Expenses</b>					
860 0004	Income Tax Expense		(1,368.84)		(1,912.32)	
860 0008	Tax Accrued During Period		(1,281.40)		(818.79)	
<b>906</b>	<b>Pension Member Payments</b>					
906 00005	Bensi, Orlando (00003) ACCOUNT RETIREMENT PENSION		272,398.92		13,000.00	
906 00006	Hildebrandt, Ian Maxwell Murray (00001) ACCOUNT RETIREMENT PENSION		32,491.99		-	
906 00007	Bensi, Orlando (00003) ACCOUNT RETIREMENT PENSION		(338,002.94)		-	
906 00008	Bensi, Leanne Margaret (00002) ACCOUNT RETIREMENT PENSION		4,153.85		-	
906 00009	Bensi, Orlando (00003) ACCOUNT DEATH PENSION		(132,509.54)		-	
906 00010	Hildebrandt, Ian Maxwell Murray (00001) ACCOUNT RETIREMENT PENSION		(330,940.70)		-	
<b>925</b>	<b>Accumulation Member Payments</b>					
925 00001	Hildebrandt, Ian Maxwell Murray		628,934.80		-	
925 00002	Bensi, Leanne Margaret		267,525.23		-	
925 00003	Bensi, Orlando		482,512.48		-	
			<b>1,741,019.66</b>	<b>1,741,019.66</b>	<b>798,591.72</b>	<b>798,591.72</b>

# Tax Reconciliation

For the year ended 30 June 2021

**INCOME**

<b>Gross Interest Income</b>		18.00	
<b>Gross Dividend Income</b>			
Imputation Credits	1,368.84		
Franked Amounts	539.32		
Unfranked Amounts	-	1,908.00	
<b>Gross Rental Income</b>		2,250.00	
<b>Gross Foreign Income</b>		3,596.00	
<b>Gross Trust Distributions</b>		267.00	
<b>Gross Assessable Contributions</b>			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	-	-	
<b>Gross Capital Gain</b>			
Net Capital Gain	633.00		
Pension Capital Gain Revenue	14,331.00	14,964.00	
<b>Non-arm's length income</b>		-	
<b>Net Other Income</b>		8,587.00	
<b>Gross Income</b>			<b>31,590.00</b>
Less Exempt Current Pension Income		30,956.00	
<b>Total Income</b>			<b>634.00</b>
<b>LESS DEDUCTIONS</b>			
<b>Other Deduction</b>		3,025.00	
Add back net exempt pension income loss offset		2,391.00	
<b>Total Deductions</b>			<b>634.00</b>
<b>Current Year Loss</b>			-
<b>TAXABLE INCOME</b>			-
Gross Income Tax Expense (15% of Standard Component)		-	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-		
<b>Tax Assessed</b>			-
Less Imputed Tax Credit		1,368.84	
Less Amount Already paid (for the year)		-	1,368.84
<b>TAX DUE OR REFUNDABLE</b>			<b>(1,368.84)</b>
<b>Supervisory Levy</b>			<b>259.00</b>
<b>AMOUNT DUE OR REFUNDABLE</b>			<b>(1,109.84)</b>

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

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

**Note: Refund of imputation credits will be \$ 1,368.84**

2021 Tax (1368.84)  
 + 2020 Tax (1911)  
 = 3,279.84



## Bensi Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

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### Note 1: Summary of Significant Accounting Policies

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The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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

#### a. Measurement of Investments

The fund initially recognises:

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

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

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

Market values have been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

Interest revenue

## Bensi Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Contributions and Transfers

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

### Remeasurement changes in market values

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

### d. Expenses

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

### e. Benefits Paid

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

### f. Liability for Accrued Benefits

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

### g. Income Tax

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

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

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

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

## Bensi Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

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

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

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

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

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

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

### h. Goods and Services Tax (GST)

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

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

### i. Critical Accounting Estimates and Judgments

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

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

### j. Events Subsequent to Balance Date

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

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

**Bensi Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Note 2: Australian Listed Shares</b>		
Macquarie Group Ltd Capital Note 3	666	806
Maquarie Group Ltd Capital Note 4	539	651
Unibail-Rodamco-Westfield	-	790
	<b>1,205</b>	<b>2,247</b>
<b>Note 3: Australian Listed Unit Trust</b>		
VNGD Us Total Market CDI 1:1 - Dividends	267	631
	<b>267</b>	<b>631</b>
<b>Note 4: Unit Trusts (Unlisted)</b>		
Managed Investments	24,515	20,693
	<b>24,515</b>	<b>20,693</b>
<b>Note 5: Property - Residential</b>		
Asset Income for LandB	2,250	3,750
	<b>2,250</b>	<b>3,750</b>
<b>Note 6: Miscellaneous Rebates</b>		
Miscellaneous Rebate	4	23
	<b>4</b>	<b>23</b>
<b>Note 7: Cash at Bank</b>		
Cash at Bank - Bank Interest	3	13
Cash at Bank - Other (Fund)	15	176
	<b>18</b>	<b>189</b>
<b>Note 8: Market Movement Non-Realised</b>		
Market Movement Non-Realised - Other Managed Investments	2,471	(2,095)
Market Movement Non-Realised - Overseas Assets	10,117	2,412
Market Movement Non-Realised - Real Property	-	25,000
Market Movement Non-Realised - Trusts - Non-Public & Non-PST	4,924	(4,331)
Market Movement Non-Realised Listed Shares and Options	16,416	(21,125)
Market Movement Non-Realised Public Securities	(918)	302
Market Movement Non-Realised Unit Trusts	31,995	(9,166)
	<b>65,005</b>	<b>(9,003)</b>
<b>Note 9: Market Movement Realised</b>		
Market Movement Realised - Other Managed Investments	(3,753)	-
Market Movement Realised - Trusts - Non-Public & Non-PST	1,723	(2,923)
Market Movement Realised Listed Shares and Options	1,141	(5,927)
Market Movement Realised Unit Trusts	-	1,219
	<b>(889)</b>	<b>(7,631)</b>

**Bensi Superannuation Fund**

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Note 10: Fund Administration Expenses</b>		
Administration Costs	1,293	-
Adviser Fee (Admin)	-	7,104
Advisor Advice Fee	7,265	-
Bank Charges	29	1,375
Professional Fees	-	2,596
Subscriptions and Registrations	-	518
	<b>8,587</b>	<b>11,593</b>
<b>Note 11: Fund Tax Expenses</b>		
Income Tax Expense	(1,369) 74	(1,912)
Tax Accrued During Period	(1,281)	(819)
	<b>(2,650)</b>	<b>(2,731)</b>
<b>Note 12: Australian Listed Shares</b>		
Macquarie Group Capital Notes	20,212 49	19,523
Maquarie Group Ltd Capital Note 4	16,157 49	15,388
Qualitas Real Estate Income Fund	20,375 49	17,813
Unibail-Rodamco-Westfield	6,873 49	4,888
	<b>63,617</b>	<b>57,612</b>
<b>Note 13: Australian Listed Unit Trust</b>		
Magellan Global Fund (Open Class) (Managed Fund)	16,385 49	-
Stockland Stapled	31,963 48	22,703
Vanguard Australian Fixed Interest Index	20,633 49	21,551
Vngd Aus Prop Sec	10,587 49	8,116
VNGD AUS Shares ETF Units	44,387 48	35,452
VNGD Us Total Market CDI 1:1	29,661 48	22,437
Walter Scott Global Equity Fund	22,367 48	18,350
	<b>175,983</b>	<b>128,609</b>

**Bensi Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Note 14: Unit Trusts (Unlisted)</b>		
Ausbil Inv Tst - Aust Active Eq Fund	15,940 48	12,136
BT Institutional Enhanced Cash	14,959 49	-
CC JCB Active Bond Fund	41,436 48	42,832
Eley Griffiths Group Emerging Companies Fund	9,613 48	-
Fairview Equity Partners Emerging Co	9,430 49	-
Fidelity Australian Equities	16,334 48	12,989
Franklin Australian Absolute Return Bon Fund - W Class	19,706 49	-
Hyperion Australian Growth Companies	15,597 49	13,425
Lazard Select Australian Equity W CI	-	9,568
Magellan Global Equities Fund	-	15,610
PIMCO Global Bond Fund - Whl Class	40,061 48	39,885
RARE Infrastructure Value Fund - Unhedged	10,362 48	-
Schroder Hybrid Securities	19,708 49	19,691
Solaris Australian Equity Long Short Fund	46,654 49	40,477
Talaria Global Equity Fund	-	17,593
	<b>259,800</b>	<b>224,206</b>
<b>Note 15: Property - Residential</b>		
Land and Building	145,000 49	145,000
	<b>145,000</b>	<b>145,000</b>
<b>Note 16: Overseas Unit Trusts</b>		
Arrowstreet Gbl Eq Hedged	11,952 49	11,318
Fairlight Global Small & Mid Cap Unhedged	11,077 49	-
Franklin Global Growth W	32,765 49	25,305
IFP Global Franchise Fund	14,231 49	12,434
Vanguard International Shares Index Hdgd	14,150 49	-
	<b>84,175</b>	<b>49,057</b>
<b>Note 17: Cash at Bank</b>		
Cash at Bank	20,887 2	2,879
Cash at Bank - Other (Fund)	82,771 6	158,123
	<b>103,658</b>	<b>161,002</b>
<b>Note 18: Sundry Debtors - Fund Level</b>		
Sundry Debtors	16,288 38	11,245
	<b>16,288</b>	<b>11,245</b>

**Bensi Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Note 19: Provisions for Tax - Fund</b>		
Provision for Deferred Tax	1,040 <sup>52.</sup>	2,322
Provision for Income Tax	(3,280) <sup>74.</sup>	(1,911)
	<b>(2,240)</b>	<b>411</b>
<b>Note 20A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	776,320	713,834
Add: Increase (Decrease) in Members' Benefits	95,439	4,287
Add: Members Transfers	135,840	71,199
Less: Benefit Paid	156,840	13,000
<b>Liability for Members' Benefits End</b>	<b>850,759</b>	<b>776,320</b>
<b>Note 20B: Members' Other Details</b>		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	131,653
Total Vested Benefits	850,759	776,320

# Net Capital Gain/Loss Summary

For the year ended 30 June 2021

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## CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
PLUS Deferred notional capital gain (realised)	633.87
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	633.87

## PENSION REVENUE SUMMARY

Current year CG revenue - discount method	8,275.43
Current year CG revenue - indexation method	-
Current year CG revenue - other method	6,055.58
Pension capital gain revenue	14,331.01



Bensi Superannuation Fund

# Notes to the Tax Reconciliation

## Other Deductions

For the year ended 30 June 2021

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
<b>TOTALS</b>										
-										

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# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2021

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
<b>Assessable Revenue Accounts</b>							
S 605 2820	Macquarie Group Ltd Capital Note 3	30/06/2021	665.79	-	-	-	
S 605 2838	Maquarie Group Ltd Capital Note 4	30/06/2021	539.32	-	-	-	
S 607 0098	VNGD US Total Market CDI 1:1 - Dividends	30/06/2021	267.21	-	-	-	
S 608 8298	Managed Investments	30/06/2021	24,514.89	-	-	-	
S 611 0001	Asset Income for LandB	30/06/2021	2,250.00	-	-	-	
S 636 0001	Miscellaneous Rebate	30/06/2021	4.49	-	-	-	
S 690 0001	Cash at Bank - Bank Interest	30/06/2021	3.07	-	-	-	
S 690 0005	Cash at Bank - Other (Fund)	30/06/2021	15.18	-	-	-	
	<b>Total Assessable Revenue</b>		<b>28,259.95</b>	-	-	-	
<b>Non-assessable Revenue Accounts</b>							
	<b>Total Non-assessable Revenue</b>		-	-	-	-	
	<b>Total Revenue</b>		<b>28,259.95</b>	-	-	-	

**Notes:**

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

S - Segregated pension revenue

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# Notes to the Tax Reconciliation

## Trust Distributions - Assessable Amounts

For the year ended 30 June 2021

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 607 0098	VNGD Us Total Market CDI 1:1 - Dividends	30/06/2021	-	-	-	-	-	-	-	267.21	267.21
<b>TOTALS</b>			-	-	-	-	-	-	-	<b>267.21</b>	<b>267.21</b>

**Bensi Superannuation Fund**

# Notes to the Tax Reconciliation

## Non-Trust Income - Assessable Amounts

For the year ended 30 June 2021

Account	Description	Date	Rent	Unfranked	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 605 2820	Macquarie Group Ltd Capital Note 3	30/06/2021	-	-	-	-	-	-	-	-	665.79	665.79
S 605 2838	Maquarie Group Ltd Capital Note 4	30/06/2021	-	-	-	539.32	231.14	-	-	-	-	770.46
S 608 8298	Managed Investments	30/06/2021	-	-	-	-	1,137.70	-	-	-	7,916.97	9,054.67
S 611 0001	Asset Income for LandB	30/06/2021	2,250.00	-	-	-	-	-	-	-	-	2,250.00
S 636 0001	Miscellaneous Rebate	30/06/2021	-	-	-	-	-	-	-	-	4.49	4.49
S 690 0001	Cash at Bank - Bank Interest	30/06/2021	-	-	-	-	-	-	-	3.07	-	3.07
S 690 0005	Cash at Bank - Other (Fund)	30/06/2021	-	-	-	-	-	-	-	15.18	-	15.18
<b>TOTALS</b>			<b>2,250.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>539.32</b>	<b>1,368.84</b>	<b>-</b>	<b>18.25</b>	<b>8,587.25</b>	<b>12,763.66</b>

S - Segregated pension revenue

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**Bensi Superannuation Fund**

# Notes to the Tax Reconciliation

## Non-Trust Income - Non-Assessable Amounts

For the year ended 30 June 2021

<b>Account</b>	<b>Description</b>	<b>Date</b>	<b>Tax exempted</b>	<b>Tax free trust</b>	<b>Tax deferred/ Cost base adj</b>	<b>Total</b>
S 608 8298	Managed Investments	30/06/2021	710.09	-	(1,828.73)	(1,118.64)
<b>TOTALS</b>			<b>710.09</b>	<b>-</b>	<b>(1,828.73)</b>	<b>(1,118.64)</b>

S - Segregated pension revenue

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# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

---

### EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.00000000.

Gross Income which may be exempted:

Gross Income	31,590.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
LESS Realised Deferred Notional Capital Gain remaining	<u>633.87</u>
	30,956.13

### Exempt Current Pension Income

Gross Income which may be exempted	30,956.13
x Pension Exempt Factor	<u>1.0000000000</u>
	30,956.13

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**Bensi Superannuation Fund**

# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

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### APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

**Fund Income:**

Gross Income	31,590.00
PLUS Non-assessable Contributions	9,000.00
PLUS Rollins	-
	<u>40,590.00</u>

**Reduced Fund Income:**

Fund Income	40,590.00
LESS Exempt Current Pension Income	<u>30,956.13</u>
	9,633.87

**Apportionment Factor:**

<u>Reduced Fund Income</u>	<u>9,633.87</u>
Fund Income	40,590.00
	<u>0.2373458980</u>

---

### APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

**Assessable Investment Income:**

Gross Income	31,590.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	<u>30,956.13</u>
	633.87

**Total Investment Income:**

Gross Income	31,590.00
LESS Gross Taxable Contributions	-
	<u>31,590.00</u>

**Apportionment Factor:**

<u>Assessable Investment Income</u>	<u>633.87</u>
Total Investment Income	31,590.00
	<u>0.0200655271</u>

**Bensi Superannuation Fund**

# Notes to the Tax Reconciliation

## Foreign Income

For the year ended 30 June 2021

Account	Description	Date	Interest Income	Tax Paid on Interest	Modified passive income	Tax Paid on passive income	Other assessable income	Tax Paid on Other	Total Net Income	Total Tax Paid	Total Gross Income
S 608 8298	Managed Investments	30/06/2021	-	-	-	-	3,385.55	210.62	3,385.55	210.62	3,596.17
<b>TOTALS</b>			-	-	-	-	<b>3,385.55</b>	<b>210.62</b>	<b>3,385.55</b>	<b>210.62</b>	<b>3,596.17</b>

S - Segregated pension revenue



**Bensi Superannuation Fund**

# Notes to the Tax Reconciliation

## Capital Gains Revenue

For the year ended 30 June 2021

<b>Account</b>	<b>Description</b>	<b>Date</b>	<b>CG - Discount</b>	<b>CG - Indexation</b>	<b>CG - Other</b>
S 608 8298	Managed Investments	30/06/2021	8,275.43	-	6,055.58
<b>TOTALS</b>			<b>8,275.43</b>	<b>-</b>	<b>6,055.58</b>

S - Segregated pension revenue

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Bensi Superannuation Fund

# Accrued Capital Gains

For the year ended 30 June 2021

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>								
205 2753	13/04/2017	192,000	20,211.84	19,988.04	-	N/A	19,988.04	- \$
		<b>192,000</b>	<b>20,211.84</b>	<b>19,988.04</b>	-		<b>19,988.04</b>	-
205 2823	30/05/2018	400,000	2,272.00	5,376.02	-	N/A	5,376.02	- \$
	7/11/2018	810,000	4,600.80	10,024.10	-	N/A	10,024.10	- \$
		<b>1,210,000</b>	<b>6,872.80</b>	<b>15,400.12</b>	-		<b>15,400.12</b>	-
205 2838	21/03/2019	150,000	16,156.50	15,000.00	-	N/A	15,000.00	- \$
		<b>150,000</b>	<b>16,156.50</b>	<b>15,000.00</b>	-		<b>15,000.00</b>	-
205 2839	8/11/2018	6,250,000	10,187.50	10,000.00	-	N/A	10,000.00	- \$
	30/06/2020	6,250,000	10,187.50	10,000.00	-	N/A	10,000.00	- \$
		<b>12,500,000</b>	<b>20,375.00</b>	<b>20,000.00</b>	-		<b>20,000.00</b>	-
207 0086	13/04/2017	2,046,000	9,534.36	9,996.98	-	N/A	9,996.98	- \$
	3/08/2018	4,813,000	22,428.58	19,995.92	-	N/A	19,995.92	- \$
		<b>6,859,000</b>	<b>31,962.94</b>	<b>29,992.90</b>	-		<b>29,992.90</b>	-
207 0097	26/07/2018	54,000	5,078.16	4,286.91	-	N/A	4,286.91	- \$
	9/10/2019	300,000	28,212.00	24,924.39	-	N/A	24,924.39	- \$
	18/10/2019	118,000	11,096.72	10,038.96	-	N/A	10,038.96	- \$
		<b>472,000</b>	<b>44,386.88</b>	<b>39,250.26</b>	-		<b>39,250.26</b>	-
207 0098	26/07/2018	100,000	29,661.00	19,647.59	-	N/A	19,647.59	- \$
		<b>100,000</b>	<b>29,661.00</b>	<b>19,647.59</b>	-		<b>19,647.59</b>	-
207 0102	30/06/2017	6,404,5700	22,366.78	13,513.64	-	N/A	13,513.64	- \$
		<b>6,404,5700</b>	<b>22,366.78</b>	<b>13,513.64</b>	-		<b>13,513.64</b>	-
207 0115	13/04/2017	408,000	20,632.56	19,969.06	-	N/A	19,969.06	- \$
		<b>408,000</b>	<b>20,632.56</b>	<b>19,969.06</b>	-		<b>19,969.06</b>	-

S = segregated pension asset

R = tax parcels reset for Capital Gains Tax relief (2017). Refer to section 'Capital Gains Tax Assets - CGT Relief Applied (2017)' for additional deferred notional capital gains (if applicable).

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docId: 61895:ABEN01:ee3ad677-2681-95bf-9714-7c63e0cd3ec4

Bensi Superannuation Fund

# Accrued Capital Gains

For the year ended 30 June 2021

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
207 0144 Vngd Aus Prop Sec (VAP)	3/08/2018	117.0000	10,587.33	9,461.66	-	N/A	9,461.66	- \$
		<b>117.0000</b>	<b>10,587.33</b>	<b>9,461.66</b>	-		<b>9,461.66</b>	-
207 8389 Magellan Global Fund (Open Class) (Managed Fund) (MGOC)	30/11/2020	5,958.0000	16,384.50	11,856.73	-	N/A	11,856.73	- \$
		<b>5,958.0000</b>	<b>16,384.50</b>	<b>11,856.73</b>	-		<b>11,856.73</b>	-
208 1466 Ausbill Inv Tst - Aust. Active Eq Fund (AAP0103AU)	30/06/2017	161.8000	672.47	568.32	-	N/A	568.32	- \$
	30/06/2017	513.6400	2,134.77	1,804.16	-	N/A	1,804.16	- \$
	30/06/2017	95.4300	396.62	335.20	-	N/A	335.20	- \$
	30/06/2017	179.5100	746.07	630.53	-	N/A	630.53	- \$
	30/06/2017	181.2000	753.10	636.47	-	N/A	636.47	- \$
	30/06/2017	153.1500	636.52	537.94	-	N/A	537.94	- \$
	30/06/2017	76.9800	319.94	270.39	-	N/A	270.39	- \$
	30/06/2017	260.6800	1,083.43	915.64	-	N/A	915.64	- \$
	30/06/2017	422.9000	1,757.64	1,485.44	-	N/A	1,485.44	- \$
	30/06/2017	171.6100	713.24	602.78	-	N/A	602.78	- \$
	30/06/2017	261.9200	1,088.58	919.99	-	N/A	919.99	- \$
	30/06/2017	134.7200	559.92	473.20	-	N/A	473.20	- \$
	30/06/2017	287.9100	1,196.60	1,011.28	-	N/A	1,011.28	- \$
	30/06/2017	95.1400	395.42	334.18	-	N/A	334.18	- \$
	30/06/2017	160.0200	665.07	562.07	-	N/A	562.07	- \$
	30/06/2017	149.8200	622.68	526.24	-	N/A	526.24	- \$
	30/06/2017	179.4400	745.78	630.28	-	N/A	630.28	- \$
	30/06/2017	286.9500	1,192.61	1,007.91	-	N/A	1,007.91	- \$
	30/06/2017	62.5569	260.00	219.73	-	N/A	219.73	- \$
		<b>3,835.3769</b>	<b>15,940.46</b>	<b>13,471.75</b>	-		<b>13,471.75</b>	-
208 2010 BT Institutional Enhanced Cash (WFS0377AU)	16/03/2021	14,099.0693	14,959.11	15,000.00	-	N/A	15,000.00	- \$
		<b>14,099.0693</b>	<b>14,959.11</b>	<b>15,000.00</b>	-		<b>15,000.00</b>	-
208 3564 Fairview Equity Partners Emerging Co (ANT0002AU)	16/03/2021	4,112.6877	9,429.98	10,000.00	-	N/A	10,000.00	- \$
		<b>4,112.6877</b>	<b>9,429.98</b>	<b>10,000.00</b>	-		<b>10,000.00</b>	-

S = segregated pension asset  
R = tax parcels reset for Capital Gains Tax relief (2017). Refer to section 'Capital Gains Tax Assets - CGT Relief Applied (2017)' for additional deferred notional capital gains (if applicable).



**Bensi Superannuation Fund**

# Accrued Capital Gains

For the year ended 30 June 2021

	<b>Date Acquired</b>	<b>Units</b>	<b>Market Value</b>	<b>Cost Base Used</b>	<b>Cost Base Adjustment</b>	<b>Gain Method</b>	<b>Adjusted Cost</b>	<b>Gain/Loss</b>
208 3565 Fidelity Australian Equities (FID0008AU)	30/06/2017	418.5055	16,333.74	12,698.17	-	N/A	12,698.17	- R\$
		<b>418.5055</b>	<b>16,333.74</b>	<b>12,698.17</b>	-		<b>12,698.17</b>	-
208 3653 Hyperion Australian Growth Companies (BNT0003AU)	30/06/2017	3,513.3500	15,596.67	12,462.91	-	N/A	12,462.91	- R\$
		<b>3,513.3500</b>	<b>15,596.67</b>	<b>12,462.91</b>	-		<b>12,462.91</b>	-
208 7325 Schroder Hybrid Securities (SCH0103AU)	6/08/2018	19,195.5092	19,708.45	19,853.92	-	N/A	19,853.92	- S
		<b>19,195.5092</b>	<b>19,708.45</b>	<b>19,853.92</b>	-		<b>19,853.92</b>	-
208 8361 CCJCB Active Bond Fund (CHN0005AU)	6/08/2018	40,983.6066	41,435.86	40,000.00	-	N/A	40,000.00	- S
		<b>40,983.6066</b>	<b>41,435.86</b>	<b>40,000.00</b>	-		<b>40,000.00</b>	-
208 8363 PIMCO Global Bond Fund - Wtl Class (ETL0018AU)	6/08/2018	40,176.7778	40,060.79	40,000.00	-	N/A	40,000.00	- S
		<b>40,176.7778</b>	<b>40,060.79</b>	<b>40,000.00</b>	-		<b>40,000.00</b>	-
208 8364 RARE Infrastructure Value Fund - Unhedged (TGP0034AU)	16/03/2021	8,169.9346	10,362.11	10,000.00	-	N/A	10,000.00	- S
		<b>8,169.9346</b>	<b>10,362.11</b>	<b>10,000.00</b>	-		<b>10,000.00</b>	-
208 8366 Eley Griffiths Group Emerging Companies Fund (PIM5346AU)	16/03/2021	4,781.4844	9,613.32	10,000.00	-	N/A	10,000.00	- S
		<b>4,781.4844</b>	<b>9,613.32</b>	<b>10,000.00</b>	-		<b>10,000.00</b>	-
208 8377 Solaris Australian Equity Long Short Fund (WHT3859AU)	7/10/2019	21,117.8379	29,377.02	30,000.00	-	N/A	30,000.00	- S
	16/10/2019	12,419.7889	17,277.17	18,000.00	-	N/A	18,000.00	- S
		<b>33,537.6268</b>	<b>46,654.19</b>	<b>48,000.00</b>	-		<b>48,000.00</b>	-
208 8384 Franklin Australian Absolute Return Bon Fund - W Class (FRT0027AU)	16/03/2021	19,085.7902	19,706.08	20,000.00	-	N/A	20,000.00	- S
		<b>19,085.7902</b>	<b>19,706.08</b>	<b>20,000.00</b>	-		<b>20,000.00</b>	-
211 0001 Land and Building	13/02/2008	-	145,000.00	103,511.36	-	N/A	103,511.36	- S
		<b>-</b>	<b>145,000.00</b>	<b>103,511.36</b>	-		<b>103,511.36</b>	-
229 0278 Arrowstreet Gbl Eq Hedged (MAQ0079AU)	25/09/2014	10,885.8000	11,951.52	12,791.69	-	N/A	12,791.69	- S

S = segregated pension asset

R = tax parcels reset for Capital Gains Tax relief (2017). Refer to section 'Capital Gains Tax Assets - CGT Relief Applied (2017)' for additional deferred notional capital gains (if applicable).

Bensi Superannuation Fund

# Accrued Capital Gains

For the year ended 30 June 2021

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
229 0730 Franklin Global Growth W (FRT0009AU)		<b>10,885.8000</b>	<b>11,951.52</b>	<b>12,791.69</b>	-		<b>12,791.69</b>	-
	8/11/2018	13,530.8820	32,765.03	20,000.00	-	N/A	20,000.00	- \$
		<b>13,530.8820</b>	<b>32,765.03</b>	<b>20,000.00</b>	-		<b>20,000.00</b>	-
229 0766 IFP Global Franchise Fund (MAQ0404AU)		5,835.5200	14,230.50	12,967.11	-	N/A	12,967.11	- R\$
	30/06/2017	<b>5,835.5200</b>	<b>14,230.50</b>	<b>12,967.11</b>	-		<b>12,967.11</b>	-
229 1721 Vanguard International Shares Index Hdgd (VAN0105AU)		15,111.8278	14,149.93	15,000.00	-	N/A	15,000.00	- \$
	16/03/2021	<b>15,111.8278</b>	<b>14,149.93</b>	<b>15,000.00</b>	-		<b>15,000.00</b>	-
229 1811 Fairlight Global Small & Mid Cap Unhedged (PIM7802AU)		6,884.6816	11,077.45	10,000.00	-	N/A	10,000.00	- \$
	16/03/2021	<b>6,884.6816</b>	<b>11,077.45</b>	<b>10,000.00</b>	-		<b>10,000.00</b>	-
<b>TOTALS</b>			<b>728,573.32</b>	<b>639,836.91</b>	-		<b>639,836.91</b>	<b>0.00</b>
<b>Capital Gains Tax Assets - CGT Relief Applied (2017) - Notional Capital Gains</b>								
<b>Deferred</b>								
2070102 Walter Scott Global Equity Fund (MAQ410AU)		6,404.5700	-	-	-		-	2,546.46
	30/06/2017							
2081466 Ausbil Inv Tst - Aust Active Eq Fund (AAP0103AU)		161.8000	-	-	-		-	3.30
	30/06/2017	513.6400	-	-	-		-	28.48
	30/06/2017	95.4300	-	-	-		-	21.37
	30/06/2017	179.5100	-	-	-		-	95.01
	30/06/2017	181.2000	-	-	-		-	84.59
	30/06/2017	153.1500	-	-	-		-	34.06
	30/06/2017	76.9800	-	-	-		-	24.42
	30/06/2017	260.6800	-	-	-		-	118.33
	30/06/2017	422.9000	-	-	-		-	585.47
	30/06/2017	171.6100	-	-	-		-	77.11
	30/06/2017	261.9200	-	-	-		-	86.19
	30/06/2017	134.7200	-	-	-		-	35.21
	30/06/2017	287.9100	-	-	-		-	26.65
	30/06/2017	95.1400	-	-	-		-	7.28

S = segregated pension asset

R = tax parcels reset for Capital Gains Tax relief (2017). Refer to section 'Capital Gains Tax Assets - CGT Relief Applied (2017)' for additional deferred notional capital gains (if applicable).

Fund: ABEND01

docId: 61895:ABEN01:ee3ad677-2681-95bf-9714-7c63e0cd3ec4

Bensi Superannuation Fund

# Accrued Capital Gains

For the year ended 30 June 2021

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
	30/06/2017	160.0200	-	-	-	-	-	11.65
	30/06/2017	149.8200	-	-	-	-	-	11.81
	30/06/2017	179.4400	-	-	-	-	-	19.06
	30/06/2017	286.9500	-	-	-	-	-	61.16
	30/06/2017	62.5569	-	-	-	-	-	7.10
2083565 Fidelity Australian Equities (FID0008AU)								
2083653 Hyperion Australian Growth Companies (BNT0003AU)	30/06/2017	418.5055	-	-	-	-	-	302.66
2290766 IFP Global Franchise Fund (MAQ00404AU)	30/06/2017	3,513.3500	-	-	-	-	-	382.98
	30/06/2017	5,835.5200	-	-	-	-	-	2,364.01
<b>TOTALS</b>								<b>6,934.36</b>
<b>GRAND TOTAL</b>								<b>6,934.36</b>

**Provision for Deferred Income Tax = 6,934.36 x 0.15 = 1,040.15**

S = segregated pension asset

R = tax parcels reset for Capital Gains Tax relief (2017). Refer to section 'Capital Gains Tax Assets - CGT Relief Applied (2017)' for additional deferred notional capital gains (if applicable).

Bensi Superannuation Fund

# Market Value Movements

From 01/07/2020 to 30/06/2021

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
<b>Domestic Shares</b>									
2052753	Macquarie Group Capital Notes	MQGPC	19,522.56	-	-	-	20,211.84	-	689.28
2052823	Unibail-Rodamco-Westfield	URW	4,888.40	-	-	-	6,872.80	-	1,984.40
2052838	Maquarie Group Ltd Capital Note 4	MQGPD	15,388.20	-	-	-	16,156.50	-	768.30
2052839	Qualitas Real Estate Income Fund	QRI	17,812.50	-	-	-	20,375.00	-	2,562.50
2078389	Magellan Global Fund (Open Class)	MGOC	-	11,856.73	-	-	16,384.50	-	4,527.77
2088377	Solaris Australian Equity Long Short Fund	WHT3859AU	40,476.56	-	-	-	46,654.19	-	6,177.63
2088378	Talaria Global Equity Fund	AUS0035AU	17,593.40	-	18,734.26	-	19,706.08	1,140.86	-
2088384	Franklin Australian Absolute Return Bon	FRT0027AU	-	20,000.00	-	-	19,706.08	-	(293.92)
			<b>115,681.62</b>	<b>31,856.73</b>	<b>18,734.26</b>	-	<b>146,360.91</b>	<b>1,140.86</b>	<b>16,415.96</b>
<b>Fixed Interest Securities</b>									
2070115	Vanguard Australian Fixed Interest Index	VAF	21,550.56	-	-	-	20,632.56	-	(918.00)
			<b>21,550.56</b>	-	-	-	<b>20,632.56</b>	-	<b>(918.00)</b>
<b>Foreign Assets</b>									
2290278	Arrowstreet Gbl Eq Hedged	MAQ0079AU	11,317.97	-	-	-	11,951.52	-	633.55
2290730	Franklin Global Growth W	FRT0009AU	25,305.46	-	-	-	32,765.03	-	7,459.57
2290766	IFP Global Franchise Fund	MAQ0404AU	12,433.74	-	-	-	14,230.50	-	1,796.76
2291721	Vanguard International Shares Index Hdgd	VAN0105AU	-	15,000.00	-	-	14,149.93	-	(850.07)
2291811	Fairlight Global Small & Mid Cap Unhedged	PIM7802AU	-	10,000.00	-	-	11,077.45	-	1,077.45
			<b>49,057.17</b>	<b>25,000.00</b>	-	-	<b>84,174.43</b>	-	<b>10,117.26</b>
<b>Other Investments</b>									
2070144	Vngd Aus Prop Sec	VAP	8,116.29	-	-	-	10,587.33	-	2,471.04
2088359	Magellan Global Equities Fund	MGE	15,609.56	-	11,856.73	-	-	(3,752.83)	-
			<b>23,725.85</b>	-	<b>11,856.73</b>	-	<b>10,587.33</b>	<b>(3,752.83)</b>	<b>2,471.04</b>
<b>Non-public &amp; Non-pst Trusts</b>									
2082010	BT Institutional Enhanced Cash	WFS0377AU	-	15,000.00	-	-	14,959.11	-	(40.89)
2083564	Fairview Equity Partners Emerging Co	ANT0002AU	-	10,000.00	-	-	9,429.98	-	(570.02)
2083565	Fidelity Australian Equities	FID0008AU	12,988.91	-	-	-	16,333.74	-	3,344.83
2083653	Hyperion Australian Growth Companies	BNT0003AU	13,424.51	-	-	-	15,596.67	-	2,172.16
2085354	Lazard Select Australian Equity W CI	LAZ0013AU	9,567.99	-	11,291.12	-	-	1,723.13	-
2087325	Schroder Hybrid Securities	SCH0103AU	19,690.75	-	-	-	19,708.45	-	17.70
			<b>55,672.16</b>	<b>25,000.00</b>	<b>11,291.12</b>	-	<b>76,027.95</b>	<b>1,723.13</b>	<b>4,923.78</b>
<b>Property</b>									
2110001	Land and Building		145,000.00	-	-	-	145,000.00	-	-
			<b>145,000.00</b>	-	-	-	<b>145,000.00</b>	-	-
<b>Unit Trusts</b>									
2070086	Stockland Stapled	SGP	22,703.29	-	-	-	31,962.94	-	9,259.65
2070097	VNGD AUS Shares ETF Units	VAS	35,451.92	-	-	-	44,386.88	-	8,934.96
2070098	VNGD Us Total Market CDI 1:1	VTS	22,437.00	-	-	-	29,661.00	-	7,224.00

Bensi Superannuation Fund

# Market Value Movements

From 01/07/2020 to 30/06/2021

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
2070102	Walter Scott Global Equity Fund	MAQ410AU	18,350.37	-	-	-	22,366.78	-	4,016.41
2081466	Ausbil Inv Tst - Aust Active Eq Fund	AAP0103AU	12,136.08	-	-	-	15,940.43	-	3,804.35
2088361	CCJCB Active Bond Fund	CHN0005AU	42,831.97	-	-	-	41,435.86	-	(1,396.11)
2088363	PIMCO Global Bond Fund - Whl Class	ETL0018AU	39,884.73	-	-	-	40,060.79	-	176.06
2088364	RARE Infrastructure Value Fund - Unhedged	TGP0034AU	-	10,000.00	-	-	10,362.11	-	362.11
2088366	Eley Griffiths Group Emerging Companies	PIM5346AU	-	10,000.00	-	-	9,613.32	-	(386.68)
			<b>193,795.36</b>	<b>20,000.00</b>	<b>41,882.11</b>	<b>-</b>	<b>245,790.11</b>	<b>(888.84)</b>	<b>31,994.75</b>
	<b>TOTALS</b>		<b>604,482.72</b>	<b>101,856.73</b>	<b>41,882.11</b>	<b>-</b>	<b>728,573.29</b>	<b>(888.84)</b>	<b>65,004.79</b>



Bensi Superannuation Fund

# Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
Cash at Bank	-	-	-	-	20,886.67	20,886.67	-	-	2.51
Cash at Bank - Other (Fund)	-	-	-	-	82,770.77	82,770.77	-	-	9.95
					<b>103,657.44</b>	<b>103,657.44</b>			<b>12.46</b>
<b>Domestic Shares</b>									
Franklin Australian Absolute Return Bon	FRT0027AU	19,085.7902	1.0479	1.0325	20,000.00	19,706.08	(293.92)	(1.47)	2.37
Macquarie Group Capital Notes	MQGPC	192.0000	104.1044	105.2700	19,988.04	20,211.84	223.80	1.12	2.43
Magellan Global Fund (Open Class) (Man	MGOC	5,958.0000	1.9901	2.7500	11,856.73	16,384.50	4,527.77	38.19	1.97
Maquarie Group Ltd Capital Note 4	MQGPD	150.0000	100.0000	107.7100	15,000.00	16,156.50	1,156.50	7.71	1.94
Qualitas Real Estate Income Fund	QRI	12,500.0000	1.6000	1.6300	20,000.00	20,375.00	375.00	1.88	2.45
Solaris Australian Equity Long Short Fund	WHT3859AU	33,537.6268	1.4312	1.3911	48,000.00	46,654.19	(1,345.81)	(2.80)	5.61
Unibail-Rodamco-Westfield	URW	1,210.0000	12.7274	5.6800	15,400.12	6,872.80	(8,527.32)	(55.37)	0.83
					<b>150,244.89</b>	<b>146,360.91</b>	<b>(3,883.98)</b>	<b>(2.59)</b>	<b>17.59</b>
<b>Fixed Interest Securities</b>									
Vanguard Australian Fixed Interest Index	VAF	408.0000	48.9438	50.5700	19,969.06	20,632.56	663.50	3.32	2.48
					<b>19,969.06</b>	<b>20,632.56</b>	<b>663.50</b>	<b>3.32</b>	<b>2.48</b>
<b>Foreign Assets</b>									
Arrowstreet Gbl Eq Hedged	MAQ0079AU	10,885.8000	1.1751	1.0979	12,791.69	11,951.52	(840.17)	(6.57)	1.44
Fairlight Global Small & Mid Cap Unhedg	PIM7802AU	6,884.6816	1.4525	1.6090	10,000.00	11,077.45	1,077.45	10.77	1.33
Franklin Global Growth W	FRT0009AU	13,530.8820	1.4781	2.4215	20,000.00	32,765.03	12,765.03	63.83	3.94
IIF Global Franchise Fund	MAQ0404AU	5,835.5200	2.2221	2.4386	12,967.11	14,230.50	1,263.39	9.74	1.71
Vanguard International Shares Index Hdg	VAN0105AU	15,111.8278	0.9926	0.9363	15,000.00	14,149.93	(850.07)	(5.67)	1.70
					<b>70,758.80</b>	<b>84,174.43</b>	<b>13,415.63</b>	<b>18.96</b>	<b>10.11</b>
<b>Non-Public &amp; Non-PST Trusts</b>									
BT Institutional Enhanced Cash	WFS0377AU	14,099.0693	1.0639	1.0610	15,000.00	14,959.11	(40.89)	(0.27)	1.80
Fairview Equity Partners Emerging Co	ANT0002AU	4,112.6877	2.4315	2.2929	10,000.00	9,429.98	(570.02)	(5.70)	1.13
Fidelity Australian Equities	FID0008AU	418.5055	30.3417	39.0287	12,698.17	16,333.74	3,635.57	28.63	1.96
Hyperion Australian Growth Companies	BNT0003AU	3,513.3500	3.5473	4.4393	12,462.91	15,596.67	3,133.76	25.14	1.87
Schroder Hybrid Securities	SCH0103AU	19,195.5092	1.0343	1.0267	19,853.92	19,708.45	(145.47)	(0.73)	2.37
					<b>70,015.00</b>	<b>76,027.95</b>	<b>6,012.95</b>	<b>8.59</b>	<b>9.14</b>
<b>Other Investments</b>									
Vngd Aus Prop Sec	VAP	117.0000	80.8689	90.4900	9,461.66	10,587.33	1,125.67	11.90	1.27
					<b>9,461.66</b>	<b>10,587.33</b>	<b>1,125.67</b>	<b>11.90</b>	<b>1.27</b>
<b>Property</b>									
Land and Building	-	-	-	-	103,511.36	145,000.00	41,488.64	40.08	17.42
					<b>103,511.36</b>	<b>145,000.00</b>	<b>41,488.64</b>	<b>40.08</b>	<b>17.42</b>

# Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Unit Trusts</b>									
Ausbil Inv Tst - Aust Active Eq Fund	AAP0103AU	3,835,3769	20	4.1562	13,471.75	15,940.43	20	18.32	1.92
CCJCB Active Bond Fund	CHN0005AU	40,983,6066	20	1.0110	40,000.00	41,435.86	20	3.59	4.98
Eley Griffiths Group Emerging Companie	PIM5346AU	4,781,4844	19	2.0105	10,000.00	9,613.32	19	(3.87)	1.16
PIMCO Global Bond Fund - Whl Class	ETL0018AU	40,176,7778	20	0.9971	40,000.00	40,060.79	20	0.15	4.81
RARE Infrastructure Value Fund - Unhedg	TGP0034AU	8,169,9346	19	1.2683	10,000.00	10,362.11	19	3.62	1.25
Stockland Stapled	SGP	6,859,0000	20	4.6600	29,992.90	31,962.94	20	6.57	3.84
VNGD AUS Shares ETF Units	VAS	472,0000	20	94.0400	39,250.26	44,386.88	20	13.09	5.33
VNGD US Total Market CDI 1:1	VTS	100,0000	20	296.6100	19,647.59	29,661.00	20	50.97	3.56
Walter Scott Global Equity Fund	MAQ410AU	6,404,5700	19	3.4923	13,513.64	22,366.78	19	65.51	2.69
					<b>215,876.14</b>	<b>245,790.11</b>		<b>13.86</b>	<b>29.53</b>
<b>Total Investments</b>					<b>743,494.35</b>	<b>832,230.73</b>		<b>11.94</b>	<b>100.00</b>

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

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

Orbost & District  
Real Estate  
5154 2115

30<sup>TH</sup> June 2020

To Whom It May Concern

**Re: PROPERTY APPRAISAL**

**Requested By: Bensi Superannuation Fund**

**Property: 128 Nicholson Street Orbost Vic 3888**

**Description: Commerical / Retail Building  
Located in the centre of Orbost  
Connected to town water and sewerage**

Thank you for the opportunity to appraise your property.

Careful consideration has been taken to provide you with an appraisal for your property. ↵  
The median house price in Orbost township is approximately \$215,000 and Marlo is \$355,000 with an average of 2 sales per year in Marlo.

Land sales are minimal due to availability and market conditions. To establish a market value, I have carefully considered premises and size, the location and along with current market conditions. The demand during the current climate has been for lower prices houses. However there has been some activity in the area of Marlo in the past year and listed below are some comparisons.

**My estimate market appraisal for the above property is approximately \$145,000.**

Should you require further information or wish to view any recent property sales please do not hesitate to contact me and arrange a time at the office.

Yours Faithfully



**Anna Curren  
Principal/Licensee  
Orbost & District Real Estate**



**Australian Government**  
**Australian Taxation Office**

**Agent** WALKER PARTNERS (AUST) PTY LTD  
**Client** THE TRUSTEE FOR BENSI SUPERANNUATION FUND  
**ABN** 46 056 802 518  
**TFN** 99 095 820

## Income tax 551

<b>Date generated</b>	23/05/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

2 results found - from 23 May 2020 to 23 May 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jul 2021	4 Aug 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,653.32		\$0.00
30 Jul 2021	30 Jul 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$1,653.32	\$1,653.32 CR



**Australian Government**  
**Australian Taxation Office**

**Agent** WALKER PARTNERS (AUST) PTY LTD  
**Client** THE TRUSTEE FOR BENSI SUPERANNUATION FUND  
**ABN** 46 056 802 518  
**TFN** 99 095 820

## Activity statement 001

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<b>Date generated</b>	23/05/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.54 CR

## Transactions

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0 results found - from 23 May 2020 to 23 May 2022 sorted by processed date ordered newest to oldest

47A

# Annual tax statement

for the period 1 July 2020 to 30 June 2021

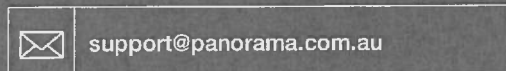
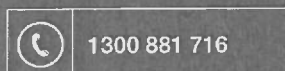
## Account details

Product	BT Panorama Investments
Account ID	120114103
Account name	Orlando Bensi & Ian Hildebrandt ATF Bensi Superannuation Fund
Entity type	SMSF
Adviser	Robert Campbell

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For more information



Please read the Panorama tax guide where the information contained in this statement is further explained

# Summary of assessable income

Item	Amount \$
Gross interest	15.18
Unfranked dividends from shares	723.07
Franked dividends from shares	482.05
Franking credits from shares	206.60
Franked distributions from trusts	2,574.55
Distributions from trusts	6,480.12
Net capital gain	10,886.85
Foreign income	3,977.91
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
<b>Total assessable income</b>	<b>\$25,346.33</b>

# Deductions and credits summary

## Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	8,586.91
Loss on sale of traditional security	0.00
<b>Total deductions/expenses</b>	<b>\$8,586.91</b>

**Total taxable income from investment assets** **\$16,759.42**

## Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	206.60
Franking credits from trust distributions (after 45 day rule)	1,137.70
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	267.89
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

**Total tax credits** **\$1,612.19**



# Deductions and credits summary

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## Additional information for non-residents

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Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

\*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

# Interest schedule

<b>Cash</b>		
<b>Date</b>	<b>Investment</b>	<b>Amount \$</b>
<b>Transaction Account</b>		
31 Jul 2020	Cash Management Account	1.41
31 Aug 2020	Cash Management Account	1.42
30 Sep 2020	Cash Management Account	1.37
31 Oct 2020	Cash Management Account	1.44
30 Nov 2020	Cash Management Account	1.38
31 Dec 2020	Cash Management Account	1.43
31 Jan 2021	Cash Management Account	1.46
28 Feb 2021	Cash Management Account	1.31
31 Mar 2021	Cash Management Account	1.20
30 Apr 2021	Cash Management Account	0.93
31 May 2021	Cash Management Account	0.96
30 Jun 2021	Cash Management Account	0.87
<b>Subtotal</b>		<b>\$15.18</b>
<b>Total cash</b>		<b>\$15.18</b>

**Total interest**

**\$15.18**

Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Sep 2020	192	0.00	101.63	67.75	29.04	29.04	0.00
MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Dec 2020	192	0.00	100.35	66.90	28.67	28.67	0.00
MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Mar 2021	192	0.00	97.44	64.96	27.84	27.84	0.00
MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	15 Jun 2021	192	0.00	100.06	66.71	28.59	28.59	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$399.48</b>	<b>\$266.32</b>	<b>\$114.14</b>	<b>\$114.14</b>	<b>\$0.00</b>
MQGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Sep 2020	150	0.00	82.31	54.87	23.52	23.52	0.00
MQGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Dec 2020	150	0.00	81.23	54.16	23.21	23.21	0.00
MQGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Mar 2021	150	0.00	79.00	52.67	22.57	22.57	0.00

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# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
MQGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	10 Jun 2021	150	0.00	81.05	54.03	23.16	23.16	0.00
<b>Subtotal</b>			\$0.00	\$323.59	\$215.73	\$92.46	\$92.46	\$0.00
<b>Total</b>			\$0.00	\$723.07	\$482.05	\$206.60	\$206.60	\$0.00

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days), if you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.

# Foreign income schedule

Security	Date	Quantity	Foreign income \$	Foreign tax creditable \$	Additional tax withheld but not creditable \$	Australian franking credits from a NZ company \$	Franking credit allowed \$
VTS Vanguard US Total Market Shares Index ETF	24 Jul 2020	100	99.57	14.94	14.93	0.00	0.00
VTS Vanguard US Total Market Shares Index ETF	26 Oct 2020	100	95.05	14.26	14.26	0.00	0.00
VTS Vanguard US Total Market Shares Index ETF	28 Jan 2021	100	100.57	15.09	15.08	0.00	0.00
VTS Vanguard US Total Market Shares Index ETF	27 Apr 2021	100	86.55	12.98	12.99	0.00	0.00
<b>Subtotal</b>			<b>381.74</b>	<b>\$57.27</b>	<b>\$57.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Total** **\$381.74** **\$57.27** **\$57.26** **\$0.00** **\$0.00**

Foreign income is recorded on a cash basis, based on the pay date, and grossed-up for any withholding tax deducted. Foreign income included here is received from direct holdings, and not through trust distributions. Foreign tax offsets are generally available to non-residents only to the extent that foreign income is included in their Australian assessable income.

# Distributions schedule - summary

Description	Total distribution \$	Less 2020 entitlement <sup>1</sup> \$	Add 2021 entitlement <sup>2</sup> \$	Total income <sup>3</sup> \$
AAP0103AU Ausbil Australian Active Equity Fund	655.17	554.29	665.75	766.63
ANT0002AU Fairview Equity Partners Emerging Companies Fund	0.00	0.00	1,251.07	1,251.07
AUS0035AU Talaria Global Equity Fund	1,290.98	772.40	0.00	518.58
BNT0003AU Hyperion Australian Growth Companies Fund	1,850.40	1,808.24	3,045.17	3,087.33
CHN0005AU CC JCB Active Bond Fund	1,229.72	822.10	195.29	602.91
ETL0018AU PIMCO Global Bond Fund - Wholesale Class	2,136.02	1,087.52	51.70	1,100.20
FID0008AU Fidelity Australian Equities Fund	799.53	671.53	581.41	709.41
FRT0009AU Franklin Global Growth Fund (W Class)	1,622.49	1,622.49	0.00	0.00
FRT0027AU Franklin Australian Absolute Return Bond Fund	186.49	0.00	174.43	360.92
LAZ0013AU Lazard Select Australian Equity Fund - W Class	53.62	0.00	0.00	53.62
MAQ0079AU Arrowstreet Global Equity Fund Hedged	250.87	220.42	4,550.11	4,580.56
MAQ0404AU IFP Global Franchise Fund	1,480.93	1,480.93	815.39	815.39
MAQ0410AU Walter Scott Global Equity Fund	247.52	247.52	174.10	174.10
MGE Magellan Global Equities ETF	916.96	627.52	0.00	289.44
MGOC Magellan Global Fund (Open Class) (Managed Fund)	0.00	0.00	303.86	303.86
PIM5346AU Eley Griffiths Group Emerging Companies Fund	0.00	0.00	1,270.27	1,270.27
PIM7802AU Fairlight Global Small & Mid Cap Fund	0.00	0.00	174.33	174.33
QRI Qualitas Real Estate Income Fund	1,225.23	99.06	104.69	1,230.86
SCH0103AU Schroder Absolute Return Income Fund Wholesale Class	2,147.25	56.06	189.43	2,280.62
ST.STPLD Stockland Trust (Stapled Security Underlying)	1,782.25	1,007.18	912.25	1,687.32
TGP0034AU Clearbridge RARE Infrastructure Value Fund - Unhedged Class A Units	102.13	0.00	216.32	318.45
VAF Vanguard Australian Fixed Interest Index ETF	709.08	309.02	185.17	585.23

# Distributions schedule - summary

Description	Total distribution \$	Less 2020 entitlement <sup>1</sup> \$	Add 2021 entitlement <sup>2</sup> \$	Total income <sup>3</sup> \$
VAN0105AU Vanguard International Shares Index Fund (Hedged)	1,216.14	0.00	683.84	1,899.98
VAP Vanguard Australian Property Securities Index ETF	254.17	88.82	320.88	486.23
VAS Vanguard Australian Shares Index ETF	943.33	106.69	296.73	1,133.37
WFS0377AU Pental Short Term Income Securities Fund	28.20	0.00	38.09	66.29
WHT3859AU Solaris Australian Equity Long Short Fund	224.79	0.00	285.08	509.87
<b>Total</b>	<b>\$21,353.27</b>	<b>\$11,581.79</b>	<b>\$16,485.36</b> - 197.36	<b>\$26,256.84</b>

1. Income you received during the year ended 30 June 2021 which was included in your 30 June 2020 tax return. = 6,288 .
2. Income you received after 30 June 2021 which is required to be included in your 30 June 2021 tax return.
3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

# Distributions schedule - detail

Description	Total \$	AAP0103AU	ANT0002AU	AUS0035AU
Interest – Australian	3,123.80	2.50	0.00	0.00
Dividends				
Unfranked amount	125.84	4.40	0.00	0.00
Unfranked CFI amount	161.78	16.02	0.00	0.00
Franked amount	1,436.85	155.59	0.35	0.00
Franking credits (before 45 day rule)	1,137.70	116.30	45.26	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	3,068.70	4.43	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	6,055.58	0.00	556.04	518.20
Discounted capital gains - TAP	330.85	1.45	4.45	0.00
Discounted capital gains - Non TAP	4,161.90	290.15	343.11	0.19
Gross foreign income	3,596.17	0.16	0.00	18.50
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$23,199.17</b>	<b>\$591.00</b>	<b>\$949.21</b>	<b>\$536.89</b>
Other non-taxable items				
CGT concession	3,782.68	291.60	347.12	0.19
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	623.31	0.44	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	1,137.70	116.30	45.26	0.00
Foreign income tax offset	210.62	0.11	0.00	18.50
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$26,256.84</b>	<b>\$766.63</b>	<b>\$1,251.07</b>	<b>\$518.58</b>
Includes non-cash attributions	1,741.95	0.00	-0.01	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$24,514.89</b>	<b>\$766.63</b>	<b>\$1,251.08</b>	<b>\$518.58</b>
AMIT Cost base increase / decrease	1,828.73	-0.44	0.45	0.00



# Distributions schedule - detail

Description	BNT0003AU	CHN0005AU	ETL0018AU	FID0008AU
Interest – Australian	0.00	568.48	29.48	0.47
Dividends				
Unfranked amount	0.00	0.00	0.00	4.51
Unfranked CFI amount	0.00	0.00	0.00	13.85
Franked amount	0.00	0.00	0.00	155.85
Franking credits (before 45 day rule)	19.35	0.00	0.00	104.81
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	34.43	0.00	2.71
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	1,113.43	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	7.76
Discounted capital gains - Non TAP	986.95	0.00	0.00	258.04
Gross foreign income	9.19	0.00	1,070.72	0.43
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$2,128.92</b>	<b>\$602.91</b>	<b>\$1,100.20</b>	<b>\$548.43</b>
Other non-taxable items				
CGT concession	986.95	0.00	0.00	265.81
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	19.35	0.00	0.00	104.81
Foreign income tax offset	9.19	0.00	0.00	0.02
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$3,087.33</b>	<b>\$602.91</b>	<b>\$1,100.20</b>	<b>\$709.41</b>
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$3,087.33</b>	<b>\$602.91</b>	<b>\$1,100.20</b>	<b>\$709.41</b>
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.00

# Distributions schedule - detail

Description	FRT0027AU	LAZ0013AU	MAQ0079AU	MAQ0404AU
Interest – Australian	85.17	0.00	0.04	0.74
<b>Dividends</b>				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.00	53.62	0.00	0.00
Franking credits (before 45 day rule)	0.00	49.05	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	157.28	0.00	207.31	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	2,717.90	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	0.00	0.00	703.41	310.03
Gross foreign income	118.69	0.03	285.88	231.89
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$361.14</b>	<b>\$102.70</b>	<b>\$3,914.54</b>	<b>\$542.66</b>
<b>Other non-taxable items</b>				
CGT concession	0.00	0.00	703.41	310.03
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
<b>Assessable credits / offsets</b>				
Franking credits (after 45 day rule)	0.00	49.05	0.00	0.00
Foreign income tax offset	0.22	0.03	37.39	37.30
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$360.92</b>	<b>\$53.62</b>	<b>\$4,580.56</b>	<b>\$815.39</b>
Includes non-cash attributions	0.00	0.00	0.00	0.00
<b>Taxes withheld</b>				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$360.92</b>	<b>\$53.62</b>	<b>\$4,580.56</b>	<b>\$815.39</b>
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.00

# Distributions schedule - detail

Description	MAQ0410AU	MGE	MGOC	PIM5346AU
Interest – Australian	0.18	0.00	0.00	0.00
Dividends				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.00	0.00	0.00	0.00
Franking credits (before 45 day rule)	0.00	0.00	0.00	37.50
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	1,072.34
Discounted capital gains - TAP	0.00	0.00	0.00	1.71
Discounted capital gains - Non TAP	54.38	5.35	82.31	95.40
Gross foreign income	113.64	0.00	0.00	2.01
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$168.20</b>	<b>\$5.35</b>	<b>\$82.31</b>	<b>\$1,208.96</b>
Other non-taxable items				
CGT concession	54.38	5.35	82.31	97.11
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	278.74	139.24	3.71
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	37.50
Foreign income tax offset	48.48	0.00	0.00	2.01
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$174.10</b>	<b>\$289.44</b>	<b>\$303.86</b>	<b>\$1,270.27</b>
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$174.10</b>	<b>\$289.44</b>	<b>\$303.86</b>	<b>\$1,270.27</b>
AMIT Cost base increase / decrease	0.00	-278.74	-139.24	-3.71

# Distributions schedule - detail

Description	PIM7802AU	QRI	SCH0103AU	ST.STPLD
Interest – Australian	0.00	1,193.53	312.51	403.84
<b>Dividends</b>				
Unfranked amount	0.00	0.00	6.48	0.00
Unfranked CFI amount	0.00	0.00	1.68	0.00
Franked amount	0.00	0.00	6.48	0.00
Franking credits (before 45 day rule)	0.00	0.00	2.70	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	24.97	725.52	697.79
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	71.69	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	278.85
Discounted capital gains - Non TAP	51.32	0.00	0.00	0.42
Gross foreign income	5.91	0.00	1,229.99	0.00
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$128.92</b>	<b>\$1,218.50</b>	<b>\$2,285.36</b>	<b>\$1,380.90</b>
<b>Other non-taxable items</b>				
CGT concession	51.32	0.00	0.00	191.31
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	12.36	0.00	115.11
<b>Assessable credits / offsets</b>				
Franking credits (after 45 day rule)	0.00	0.00	2.70	0.00
Foreign income tax offset	5.91	0.00	2.04	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$174.33</b>	<b>\$1,230.86</b>	<b>\$2,280.62</b>	<b>\$1,687.32</b>
Includes non-cash attributions	0.00	-0.03	1,684.68	0.00
<b>Taxes withheld</b>				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$174.33</b>	<b>\$1,230.89</b>	<b>\$595.94</b>	<b>\$1,687.32</b>
AMIT Cost base increase / decrease	0.00	-12.36	1,684.69	-27.15

# Distributions schedule - detail

Description	TGP0034AU	VAF	VAN0105AU	VAP
Interest – Australian	1.12	438.40	0.00	11.92
<b>Dividends</b>				
Unfranked amount	0.00	0.00	0.00	7.19
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.00	0.00	0.00	0.00
Franking credits (before 45 day rule)	0.06	0.00	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.63	0.00	755.12	255.20
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	5.98	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	36.63
Discounted capital gains - Non TAP	123.47	0.00	734.86	87.41
Gross foreign income	81.22	93.91	238.79	0.94
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$212.48</b>	<b>\$532.31</b>	<b>\$1,728.77</b>	<b>\$399.29</b>
<b>Other non-taxable items</b>				
CGT concession	123.42	0.00	194.43	77.94
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	52.92	0.00	9.13
<b>Assessable credits / offsets</b>				
Franking credits (after 45 day rule)	0.06	0.00	0.00	0.00
Foreign income tax offset	17.39	0.00	23.22	0.13
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$318.45</b>	<b>\$585.23</b>	<b>\$1,899.98</b>	<b>\$486.23</b>
Includes non-cash attributions	0.01	23.21	0.01	-0.01
<b>Taxes withheld</b>				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$318.44</b>	<b>\$562.02</b>	<b>\$1,899.97</b>	<b>\$486.24</b>
AMIT Cost base increase / decrease	0.05	-29.72	540.43	36.96

# Distributions schedule - detail

Description	VAS	WFS0377AU	WHT3859AU
Interest – Australian	10.66	57.00	7.76
<b>Dividends</b>			
Unfranked amount	34.17	0.00	69.09
Unfranked CFI amount	78.45	0.00	51.78
Franked amount	816.94	0.00	248.02
Franking credits (before 45 day rule)	367.62	0.00	395.05
Franking credits denied	0.00	0.00	0.00
Other Australian income	115.16	0.00	88.15
Gains not eligible for discount - TAP	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00
Discounted capital gains - Non TAP	35.10	0.00	0.00
Gross foreign income	32.79	9.29	52.19
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$1,490.89</b>	<b>\$66.29</b>	<b>\$912.04</b>
<b>Other non-taxable items</b>			
CGT concession	0.00	0.00	0.00
Tax free amounts	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00
Other non-assessable amounts	11.12	0.00	0.54
<b>Assessable credits / offsets</b>			
Franking credits (after 45 day rule)	367.62	0.00	395.05
Foreign income tax offset	1.02	0.00	7.66
Foreign income tax offset – capital gain	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$1,133.37</b>	<b>\$66.29</b>	<b>\$509.87</b>
Includes non-cash attributions	34.09	0.00	0.00
<b>Taxes withheld</b>			
Non-resident withholding tax on interest	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$1,099.28</b>	<b>\$66.29</b>	<b>\$509.87</b>
AMIT Cost base increase / decrease	58.05	0.00	-0.54

# Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	1,265.74	0.00	160.03
Net capital gain from distributions			
TAP		0.00	661.70
Non TAP		6,055.58	8,323.80
On platform losses brought forward	0.00		
<b>Subtotal</b>	<b>\$1,265.74</b>	<b>\$6,055.58</b>	<b>\$9,145.53</b>
Application of losses	-1,265.74	-1,265.74	0.00
<b>Subtotal</b>	<b>\$0.00</b>	<b>\$4,789.84</b>	<b>\$9,145.53</b>
CGT discount			-3,048.52

**Net capital gain/loss**      **\$0.00**      **\$4,789.84**      **\$6,097.01**

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>AUS0035AU Talaria Global Equity Fund</b>								
AUS0035AU Talaria Global Equity Fund	16 Mar 2021	21,166.2609	18,734.26	26 Jul 2018	20,000.00	1,265.74	0.00	0.00
<b>LAZ0013AU Lazard Select Australian Equity Fund - W Class</b>								
LAZ0013AU Lazard Select Australian Equity Fund - W Class	16 Mar 2021	7,723.5950	11,291.12	26 Aug 2014	11,131.09	0.00	0.00	160.03

# Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>MGFPE01 Magellan Global Fund Partnership Entitlement Offer - MGOC</b>								
MGFPE01 Magellan Global Fund Partnership Entitlement Offer - MGOC	1 Mar 2021	3,606,0000	0.00	7 Oct 2019	0.00	0.00	0.00	0.00
<b>Subtotal</b>			<b>\$30,025.38</b>		<b>\$31,131.09</b>	<b>\$1,265.74</b>	<b>\$0.00</b>	<b>\$160.03</b>

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.



# Unrealised gain/loss schedule as at 30 Jun 2021

	Capital losses	Gains not eligible for discount	Gains eligible for discount
<b>Unrealised gains/losses</b>	<b>\$15,716.05</b>	<b>\$1,439.51</b>	<b>\$78,047.10</b>
Application of losses	-15,716.05	-1,439.51	-14,276.54
<b>Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$63,770.56</b>
CGT discount			-21,256.85

**Net unrealised gain/loss** **\$0.00** **\$0.00** **\$42,513.71**

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
16 Jun 2005	AAP0103AU Ausbil Australian Active Equity Fund	3,655.8669	15,194.36	8,208.44	8,208.44	0.00	0.00	6,985.92
1 Jun 2009	AAP0103AU Ausbil Australian Active Equity Fund	179.5100	746.07	388.48	388.48	0.00	0.00	357.59
16 Mar 2021	ANT0002AU Fairview Equity Partners Emerging Companies Fund	4,112.6877	9,429.98	10,000.45	10,000.45	570.47	0.00	0.00
28 Aug 2014	BNT0003AU Hyperion Australian Growth Companies Fund	3,513.3500	15,596.67	11,491.22	11,491.22	0.00	0.00	4,105.45
7 Aug 2018	CHN0005AU CC JCB Active Bond Fund	40,983.6066	41,435.86	40,000.00	40,000.00	0.00	0.00	1,435.86
7 Aug 2018	ETL0018AU PIMCO Global Bond Fund - Wholesale Class	40,176.7778	40,060.79	40,000.00	40,000.00	0.00	0.00	60.79
28 Aug 2014	FID0008AU Fidelity Australian Equities Fund	418.5055	16,333.74	11,885.59	11,885.59	0.00	0.00	4,448.15
9 Nov 2018	FRT0009AU Franklin Global Growth Fund (W Class)	13,530.8820	32,765.03	20,000.00	20,000.00	0.00	0.00	12,765.03

# Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
17 Mar 2021	FRT0027AU Franklin Australian Absolute Return Bond Fund	19,085.7902	19,706.08	20,000.00	20,000.00	293.92	0.00	0.00
26 Sep 2014	MAQ0079AU Arrowstreet Global Equity Fund Hedged	10,885.8000	11,951.52	12,791.69	12,791.69	840.17	0.00	0.00
29 Feb 2012	MAQ0404AU IFF Global Franchise Fund	5,835.5200	14,230.50	6,969.30	6,969.30	0.00	0.00	7,261.20
27 Feb 2012	MAQ0410AU Walter Scott Global Equity Fund	6,404.5700	22,366.78	7,052.94	7,052.94	0.00	0.00	15,313.84
7 Oct 2019	MGOC Magellan Global Fund (Open Class) (Managed Fund)	5,958.0000	16,384.50	14,837.25	14,837.25	0.00	0.00	1,547.25
7 Jun 2018	MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	48.0000	5,052.96	4,898.40	4,898.40	0.00	0.00	154.56
7 Jun 2018	MQGPC Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	144.0000	15,158.88	14,695.20	14,695.20	0.00	0.00	463.68
27 Mar 2019	MQGPD Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	150.0000	16,156.50	15,000.00	15,000.00	0.00	0.00	1,156.50
16 Mar 2021	PIM5346AU Eley Griffiths Group Emerging Companies Fund	4,781.4844	9,613.32	9,996.29	9,996.29	382.97	0.00	0.00
16 Mar 2021	PIM7802AU Fairlight Global Small & Mid Cap Fund	6,884.6816	11,077.45	10,000.00	10,000.00	0.00	1,077.45	0.00
27 Nov 2018	QRI Qualitas Real Estate Income Fund	6,250.0000	10,187.50	10,002.15	10,002.15	0.00	0.00	185.35
18 Oct 2019	QRI Qualitas Real Estate Income Fund	6,250.0000	10,187.50	9,996.31	9,996.31	0.00	0.00	191.19
7 Aug 2018	SCH0103AU Schroder Absolute Return Income Fund Wholesale Class	19,195.5092	19,708.45	20,882.11	20,882.11	1,173.66	0.00	0.00
11 Apr 2017	SGP Stockland Corporation Ltd (Stapled Security Underlying)	2,046.0000	953.44	389.88	389.88	0.00	0.00	563.56
3 Aug 2018	SGP Stockland Corporation Ltd (Stapled Security Underlying)	4,813.0000	2,242.86	1,379.72	1,379.72	0.00	0.00	863.14
11 Apr 2017	SGP Stockland Trust (Stapled Security Underlying)	2,046.0000	8,580.92	9,468.55	9,468.55	887.63	0.00	0.00
3 Aug 2018	SGP Stockland Trust (Stapled Security Underlying)	4,813.0000	20,185.72	18,630.67	18,630.67	0.00	0.00	1,555.05
16 Mar 2021	TGP0034AU Clearbridge RAPE Infrastructure Value Fund - Unhedged Class A Units	8,169.9346	10,362.11	10,000.05	10,000.05	0.00	362.06	0.00

# Unrealised gain/loss schedule as at 30 Jun 2021

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
7 Jun 2018	URW Unibail-Rodamco-Westfield	18.0000	102.24	265.63	265.63	163.39	0.00	0.00
7 Jun 2018	URW Unibail-Rodamco-Westfield	249.0000	1,414.32	3,657.55	3,657.55	2,243.23	0.00	0.00
7 Jun 2018	URW Unibail-Rodamco-Westfield	133.0000	755.44	1,943.19	1,943.19	1,187.75	0.00	0.00
7 Nov 2018	URW Unibail-Rodamco-Westfield	810.0000	4,600.80	10,024.10	10,024.10	5,423.30	0.00	0.00
11 Apr 2017	VAF Vanguard Australian Fixed Interest Index ETF	408.0000	20,632.56	20,028.19	20,028.19	0.00	0.00	604.37
16 Mar 2021	VAN0105AU Vanguard International Shares Index Fund (Hedged)	15,111.8278	14,149.93	15,540.43	15,540.43	1,390.50	0.00	0.00
3 Aug 2018	VAP Vanguard Australian Property Securities Index ETF	117.0000	10,587.33	9,434.61	9,434.61	0.00	0.00	1,152.72
26 Jul 2018	VAS Vanguard Australian Shares Index ETF	472.0000	44,386.88	37,524.39	37,524.39	0.00	0.00	6,862.49
26 Jul 2018	VTS Vanguard US Total Market Shares Index ETF	100.0000	29,661.00	19,647.59	19,647.59	0.00	0.00	10,013.41
16 Mar 2021	WFS0377AU Pental Short Term Income Securities Fund	14,099.0693	14,959.11	15,000.00	15,000.00	40.89	0.00	0.00
8 Oct 2019	WHT3859AU Solaris Australian Equity Long Short Fund	21,117.8379	29,377.02	29,856.66	29,856.66	479.64	0.00	0.00
17 Oct 2019	WHT3859AU Solaris Australian Equity Long Short Fund	12,419.7889	17,277.17	17,915.70	17,915.70	638.53	0.00	0.00
<b>Subtotal</b>						<b>\$15,716.05</b>	<b>\$1,439.51</b>	<b>\$78,047.10</b>

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect. Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
2 Jul 2020	Administration fee	100.76	0.00
2 Jul 2020	Advice fee	570.96	0.00
4 Aug 2020	Administration fee	102.39	0.00
4 Aug 2020	Advice fee	588.41	0.00
3 Sep 2020	Administration fee	103.66	0.00
7 Sep 2020	Advice fee	595.31	0.00
26 Sep 2020	Expense Recovery - Legislative	28.58	0.00
5 Oct 2020	Administration fee	99.92	0.00
7 Oct 2020	Advice fee	574.50	0.00
4 Nov 2020	Administration fee	104.65	0.00
6 Nov 2020	Advice fee	604.17	0.00
3 Dec 2020	Administration fee	103.11	0.00
7 Dec 2020	Advice fee	597.62	0.00
6 Jan 2021	Administration fee	108.06	0.00
8 Jan 2021	Advice fee	624.54	0.00
3 Feb 2021	Administration fee	108.28	0.00
5 Feb 2021	Advice fee	628.98	0.00
3 Mar 2021	Administration fee	98.44	0.00
5 Mar 2021	Advice fee	573.91	0.00
7 Apr 2021	Administration fee	116.10	0.00
9 Apr 2021	Advice fee	632.76	0.00
5 May 2021	Administration fee	121.71	0.00
7 May 2021	Advice fee	626.23	0.00
3 Jun 2021	Administration fee	125.89	0.00

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
7 Jun 2021	Advice fee	647.97	0.00
<b>Total</b>		<b>\$8,586.91</b>	<b>\$0.00</b>

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

# Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](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

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2020 - 30 Jun 2021 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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# Annual statement

for the period 1 July 2020 to 30 June 2021

## Account details

Product	BT Panorama Investments
Account ID	120114103
Account name	Orlando Bensi & Ian Hildebrandt ATF Bensi Superannuation Fund
Adviser	Robert Campbell

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# \$681,646.56

Portfolio value as at 30 Jun 2021

For more information



1300 881 716



support@panorama.com.au

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

Annual statement created 17 Sep 2021

# Your statement at a glance

<b>Total portfolio opening balance 1 Jul 2020</b>	<b>\$627,844.34</b>
<b>Inflows</b>	<b>\$2,250.00</b>
Deposits to Transaction account	\$2,250.00
Asset transfers in	\$0.00
<b>Outflows</b>	<b>-\$30,000.00</b>
Payments from Transaction account	-\$30,000.00
Asset transfers out	\$0.00
<b>Expenses</b>	<b>-\$8,586.91</b>
Fees	-\$8,586.91
Taxes	\$0.00
<b>Income on investments</b>	<b>\$26,023.18</b>
<b>Market movement</b>	<b>\$64,115.95</b>
<b>Total portfolio closing balance 30 Jun 2021</b>	<b>\$681,646.56</b>



# Portfolio valuation

## Transaction account

	Balance \$	Total portfolio %
Transaction account	\$82,770.77	12.14%
<b>Total transaction account balance</b>	<b>\$82,770.77</b>	<b>12.14%</b>

## Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>MGOC</b> • Magellan Global Fund (Open Class) (Managed Fund)	5,958	\$2.75	\$16,384.50	2.40%
<b>MQGPC</b> • Macquarie Group Ltd Capital Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	192	\$105.27	\$20,211.84	2.97%
<b>MQGPD</b> • Macquarie Group Ltd Capital Note 4-Bbsw+4.15% Perp Non-Cum Red T-12-24	150	\$107.71	\$16,156.50	2.37%
<b>QRI</b> • Qualitas Real Estate Income Fund	12,500	\$1.63	\$20,375.00	2.99%
<b>SGP</b> • Stockland (Stapled Security)	6,859	\$4.66	\$31,962.94	4.69%
<b>URW</b> • Unibail-Rodamco-Westfield	1,210	\$5.68	\$6,872.80	1.01%
<b>VAF</b> • Vanguard Australian Fixed Interest Index ETF	408	\$50.57	\$20,632.56	3.03%
<b>VAP</b> • Vanguard Australian Property Securities Index ETF	117	\$90.49	\$10,587.33	1.55%
<b>VAS</b> • Vanguard Australian Shares Index ETF	472	\$94.04	\$44,386.88	6.51%
<b>VTS</b> • Vanguard US Total Market Shares Index ETF	100	\$296.61	\$29,661.00	4.35%
<b>Total listed securities balance</b>			<b>\$217,231.35</b>	<b>31.87%</b>

## Managed funds

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>AAP0103AU</b> • Ausbil Australian Active Equity Fund	3,835.3769	\$4.16	\$15,940.43	2.34%
<b>ANT0002AU</b> • Fairview Equity Partners Emerging Companies Fund	4,112.6877	\$2.29	\$9,429.98	1.38%
<b>BNT0003AU</b> • Hyperion Australian Growth Companies Fund	3,513.3500	\$4.44	\$15,596.67	2.29%
<b>CHN0005AU</b> • CC JCB Active Bond Fund	40,983.6066	\$1.01	\$41,435.86	6.08%
<b>ETL0018AU</b> • PIMCO Global Bond Fund - Wholesale Class	40,176.7778	\$1.00	\$40,060.79	5.88%
<b>FID0008AU</b> • Fidelity Australian Equities Fund	418.5055	\$39.03	\$16,333.74	2.40%

# Portfolio valuation

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>FRT0009AU</b> • Franklin Global Growth Fund (W Class)	13,530.8820	\$2.42	\$32,765.03	4.81%
<b>FRT0027AU</b> • Franklin Australian Absolute Return Bond Fund	19,085.7902	\$1.03	\$19,706.08	2.89%
<b>MAQ0079AU</b> • Arrowstreet Global Equity Fund Hedged	10,885.8000	\$1.10	\$11,951.52	1.75%
<b>MAQ0404AU</b> • IFP Global Franchise Fund	5,835.5200	\$2.44	\$14,230.50	2.09%
<b>MAQ0410AU</b> • Walter Scott Global Equity Fund	6,404.5700	\$3.49	\$22,366.78	3.28%
<b>PIM5346AU</b> • Eley Griffiths Group Emerging Companies Fund	4,781.4844	\$2.01	\$9,613.32	1.41%
<b>PIM7802AU</b> • Fairfright Global Small & Mid Cap Fund	6,884.6816	\$1.61	\$11,077.45	1.63%
<b>SCH0103AU</b> • Schroder Absolute Return Income Fund Wholesale Class	19,195.5092	\$1.03	\$19,708.45	2.89%
<b>TGP0034AU</b> • Clearbridge RARE Infrastructure Value Fund - Unhedged Class A Units	8,169.9346	\$1.27	\$10,362.11	1.52%
<b>VAN0105AU</b> • Vanguard International Shares Index Fund (Hedged)	15,111.8278	\$0.94	\$14,149.93	2.08%
<b>WFS0377AU</b> • Pental Short Term Income Securities Fund	14,099.0693	\$1.06	\$14,959.11	2.19%
<b>WHT3859AU</b> • Solaris Australian Equity Long Short Fund	33,537.6268	\$1.39	\$46,654.19	6.84%
<b>Total managed funds balance</b>			<b>\$366,341.94</b>	<b>53.75%</b>
<b>Total income accrued</b>			<b>\$15,302.50</b>	<b>2.24%</b>
<b>Total portfolio value as at 30 Jun 2021</b>			<b>\$681,646.56</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

## Income

	Amount \$
Transaction account income	\$15.18
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$7,152.16
Managed fund income	\$18,855.84
Accrued interest	\$0.00
Other income	\$0.00
<b>Total income</b>	<b>\$26,023.18</b>

## Market movement

	Amount \$
Realised/unrealised market movement	\$64,115.95
<b>Total market movement</b>	<b>\$64,115.95</b>

# Earnings and expenses

<b>Expenses</b>	
<b>Fee type</b>	<b>Amount \$</b>
Administration fees	-\$1,292.97
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$28.58
Portfolio management fees	\$0.00
Advice fees	-\$7,265.36
Adviser Establishment Fee	\$0.00
Advice fee	-\$7,265.36
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>-\$8,586.91</b>

**Net earnings**

**\$81,552.22**

\*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.

The indirect costs of your investment, being the amounts that have been deducted from your investment which reduce the return on your investment but not charged to you directly as a fee, are zero.

\*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, refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging into your account, on request from your adviser (if you have one) or by contacting us. 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.

# Earnings and expenses

## 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 Schroder Real Return CPI Plus 5% Fund – WC 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 – Schroder Real Return CPI Plus 5% Fund – WC

**Balance of \$50,000<sup>1</sup> with a  
contribution of \$5,000<sup>1</sup> during  
the year**

Cost of Panorama Investments

\$695<sup>2</sup>

**PLUS** Fees and costs for an investment in Schroder Real Return CPI Plus 5% Fund – WC 0.85% (Management costs)<sup>3</sup>

**And**, for every \$50,000 you have in the Schroder Real Return CPI Plus 5% Fund – WC you will be charged \$425 each year.

**EQUALS** Total cost of Investing in the Schroder Real Return CPI Plus 5% Fund – WC 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 \$1,120<sup>4</sup>.

**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 Schroder Real Return CPI Plus 5% Fund – WC 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 Schroder Real Return CPI Plus 5% Fund – WC. 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 Schroder Real Return CPI Plus 5% Fund – WC. The indirect costs are an estimate based on the fees and costs for the Schroder Real Return CPI Plus 5% Fund – WC 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 '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, refer to the relevant product disclosure statement or other disclosure document, which may be obtained on request and free of charge from your adviser 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 2020</b>							
2 Jul 2020	2 Jul 2020	Expense	Administration fee for the period 01/06/2020 to 30/06/2020		\$100.76		\$168,361.62
2 Jul 2020	2 Jul 2020	Expense	Ongoing advice fee for the period 01/06/2020 to 30/06/2020		\$570.96		\$167,889.90
16 Jul 2020	1 Jul 2020	Income	Dividend 117 Vanguard Australian Property Securities Index (VAP) @ \$0.754453			\$88.27	\$167,778.17
16 Jul 2020	1 Jul 2020	Income	Dividend 408 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.644919			\$263.13	\$168,041.30
16 Jul 2020	1 Jul 2020	Income	Dividend 472 Vanguard Australian Shares Index ETF (VAS) @ \$0.206023			\$97.24	\$168,138.54
28 Jul 2020	1 Jul 2020	Income	Dividend 3,922 Magellan Global Equities ETF (MGE) @ \$0.16			\$627.52	\$168,766.06
31 Jul 2020	31 Jul 2020	Income	Interest payment for Cash Management Account			\$1.41	\$168,767.47
4 Aug 2020	4 Aug 2020	Expense	Administration fee for the period 01/07/2020 to 31/07/2020		\$102.39		\$168,665.08
4 Aug 2020	4 Aug 2020	Expense	Ongoing advice fee for the period 01/07/2020 to 31/07/2020		\$588.41		\$168,076.67
5 Aug 2020	31 Jul 2020	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002590			\$49.71	\$168,126.38
17 Aug 2020	30 Jul 2020	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.007914			\$98.93	\$168,225.31
31 Aug 2020	31 Aug 2020	Income	Interest payment for Cash Management Account			\$1.42	\$168,226.73
3 Sep 2020	3 Sep 2020	Expense	Administration fee for the period 01/08/2020 to 31/08/2020		\$103.66		\$168,123.07

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Sep 2020	31 Aug 2020	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002583			\$49.58	\$168,172.65
7 Sep 2020	7 Sep 2020	Expense	Ongoing advice fee for the period 01/08/2020 to 31/08/2020		\$595.31		\$167,577.34
10 Sep 2020	1 Sep 2020	Income	Dividend 150 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MQGPD) @ \$0.9145			\$137.18	\$167,714.52
15 Sep 2020	4 Sep 2020	Income	Dividend 192 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8822			\$169.38	\$167,883.90
15 Sep 2020	28 Aug 2020	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRH) @ \$0.008469			\$105.86	\$167,989.76
26 Sep 2020	26 Sep 2020	Expense	Expense recovery - Legislative		\$28.58		\$167,961.18
30 Sep 2020	30 Sep 2020	Income	Interest payment for Cash Management Account			\$1.37	\$167,962.55
5 Oct 2020	5 Oct 2020	Expense	Administration fee for the period 01/09/2020 to 30/09/2020		\$99.92		\$167,862.63
5 Oct 2020	30 Sep 2020	Income	Distribution 40,176.777832 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.010468			\$420.55	\$168,283.18
5 Oct 2020	30 Sep 2020	Income	Distribution 21,166.2609 Talaria Global Equity Fund (AUS0035AU) @ \$0.0125			\$264.58	\$168,547.76
6 Oct 2020	30 Sep 2020	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002581			\$49.54	\$168,597.30
7 Oct 2020	7 Oct 2020	Expense	Ongoing advice fee for the period 01/09/2020 to 30/09/2020		\$574.50		\$168,022.80
7 Oct 2020	30 Sep 2020	Income	Distribution 3,513.3500 Hyperion Australian Growth Companies Fund (BNT0003AU) @ \$0.007677			\$26.97	\$168,049.77

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
15 Oct 2020	29 Sep 2020	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.007956			\$99.45	\$168,149.22
16 Oct 2020	1 Oct 2020	Income	Dividend 408 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.339368			\$138.46	\$168,287.68
16 Oct 2020	1 Oct 2020	Income	Dividend 472 Vanguard Australian Shares Index ETF (VAS) @ \$0.568418			\$268.29	\$168,555.97
16 Oct 2020	1 Oct 2020	Income	Dividend 117 Vanguard Australian Property Securities Index (VAP) @ \$0.13261			\$15.52	\$168,571.49
26 Oct 2020	28 Sep 2020	Income	Dividend 100 VANGUARD US TOTAL MARKET SHARES INDEX ETF (VTS) @ \$0.950507 Gross Amount \$95.05, Withholding Tax \$-28.52			\$66.53	\$168,638.02
31 Oct 2020	31 Oct 2020	Income	Interest payment for Cash Management Account			\$1.44	\$168,639.46
4 Nov 2020	4 Nov 2020	Expense	Administration fee for the period 01/10/2020 to 31/10/2020		\$104.65		\$168,534.81
4 Nov 2020	30 Oct 2020	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002587			\$49.65	\$168,584.46
6 Nov 2020	6 Nov 2020	Expense	Ongoing advice fee for the period 01/10/2020 to 31/10/2020		\$604.17		\$167,980.29
13 Nov 2020	5 Nov 2020	Income	Distribution 418.5055 Fidelity Australian Equities Fund (FID008AU) @ \$0.254933			\$106.69	\$168,086.98
16 Nov 2020	29 Oct 2020	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008289			\$103.61	\$168,190.59
19 Nov 2020	5 Nov 2020	Income	Dividend 3,922 Magellan Global Equities ETF (MGE) @ \$0.0738			\$289.44	\$168,480.03
30 Nov 2020	30 Nov 2020	Income	Interest payment for Cash Management Account			\$1.38	\$168,481.41
3 Dec 2020	3 Dec 2020	Expense	Administration fee for the period 01/11/2020 to 30/11/2020		\$103.11		\$168,378.30



# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Dec 2020	30 Nov 2020	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002603			\$49.97	\$168,428.27
7 Dec 2020	7 Dec 2020	Expense	Ongoing advice fee for the period 01/11/2020 to 30/11/2020		\$597.62		\$167,830.65
10 Dec 2020	1 Dec 2020	Income	Dividend 150 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MQGPD) @ \$0.9026			\$135.39	\$167,966.04
15 Dec 2020	4 Dec 2020	Income	Dividend 192 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8711			\$167.25	\$168,133.29
15 Dec 2020	27 Nov 2020	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008076			\$100.95	\$168,234.24
31 Dec 2020	31 Dec 2020	Income	Interest payment for Cash Management Account			\$1.43	\$168,235.67
6 Jan 2021	6 Jan 2021	Expense	Administration fee for the period 01/12/2020 to 31/12/2020		\$108.06		\$168,127.61
6 Jan 2021	31 Dec 2020	Income	Distribution 40,983.6066 CC-JCB Active Bond Fund (CHN0005AU) @ \$0.009946			\$407.62	\$168,535.23
6 Jan 2021	31 Dec 2020	Income	Distribution 40,176.777832 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.015123			\$607.59	\$169,142.82
6 Jan 2021	31 Dec 2020	Income	Distribution 21,166.2609 Talaria Global Equity Fund (AUS0035AU) @ \$0.012			\$254.00	\$169,396.82
7 Jan 2021	31 Dec 2020	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002602			\$49.94	\$169,446.76
8 Jan 2021	8 Jan 2021	Expense	Ongoing advice fee for the period 01/12/2020 to 31/12/2020		\$624.54		\$168,822.22
8 Jan 2021	31 Dec 2020	Income	Distribution 7,723.5950 Lazard Select Australian Equity Fund - W Clas (LAZ0013AU) @ \$0.006942			\$53.62	\$168,875.84

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
8 Jan 2021	31 Dec 2020	Income	Distribution 33,537.6266 Solaris Australian Equity Long Short Fund (WHT3859AU) @ \$0.006703			\$224.79	\$169,100.63
12 Jan 2021	31 Dec 2020	Income	Distribution 10,885.8000 Arrowstreet Global Equity Fund Hedged (MAQ0079AU) @ \$0.002797			\$30.45	\$169,131.08
15 Jan 2021	30 Dec 2020	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008373			\$104.66	\$169,235.74
15 Jan 2021	31 Dec 2020	Income	Distribution 3,835.3769 Ausbill Australian Active Equity Fund (AAP0103AU) @ \$0.026299			\$100.87	\$169,336.61
19 Jan 2021	4 Jan 2021	Income	Dividend 117 Vanguard Australian Property Securities Index (VAP) @ \$0.752856			\$88.08	\$169,424.69
19 Jan 2021	4 Jan 2021	Income	Dividend 408 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.415627			\$169.58	\$169,594.27
19 Jan 2021	4 Jan 2021	Income	Dividend 472 Vanguard Australian Shares Index ETF (VAS) @ \$0.434171			\$204.93	\$169,799.20
28 Jan 2021	29 Dec 2020	Income	Dividend 100 Vanguard US Total Market Shares Index ETF (VTS) @ \$1.005660 Gross Amount \$100.57, Withholding Tax \$-30.17			\$70.40	\$169,869.60
31 Jan 2021	31 Jan 2021	Income	Interest payment for Cash Management Account			\$1.46	\$169,871.06
3 Feb 2021	3 Feb 2021	Expense	Administration fee for the period 01/01/2021 to 31/01/2021		\$108.28		\$169,762.78
3 Feb 2021	29 Jan 2021	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002597			\$49.84	\$169,812.62
4 Feb 2021	4 Feb 2021	Deposit	Direct Credit from WILDERNESS COAST, WildernessCoastArt			\$1,125.00	\$170,937.62
5 Feb 2021	5 Feb 2021	Expense	Ongoing advice fee for the period 01/01/2021 to 31/01/2021		\$628.98		\$170,308.64

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
5 Feb 2021	5 Feb 2021	Deposit	Direct Credit from WILDERNESS COAST, WildernessCoastArt			\$1,125.00	\$171,433.64
17 Feb 2021	28 Jan 2021	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008692			\$108.65	\$171,542.29
26 Feb 2021	30 Dec 2020	Income	Dividend 6,859 Stockland (Stapled Security) (SGP) @ \$0.1113			\$775.07	\$172,317.36
28 Feb 2021	28 Feb 2021	Income	Interest payment for Cash Management Account			\$1.31	\$172,318.67
3 Mar 2021	3 Mar 2021	Expense	Administration fee for the period 01/02/2021 to 28/02/2021		\$98.44		\$172,220.23
3 Mar 2021	26 Feb 2021	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002569			\$49.69	\$172,269.92
5 Mar 2021	5 Mar 2021	Expense	Ongoing advice fee for the period 01/02/2021 to 28/02/2021		\$573.91		\$171,696.01
10 Mar 2021	1 Mar 2021	Income	Dividend 150 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MQGPD) @ \$0.8778			\$131.67	\$171,827.68
15 Mar 2021	4 Mar 2021	Income	Dividend 192 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8458			\$162.39	\$171,990.07
16 Mar 2021	16 Mar 2021	Buy	Buy Fairlight Global Small & Mid Cap Fund (PIM7802AU) for \$10,000.00. Transaction fee \$0.00.	6,884.6816	\$10,000.00		\$161,990.07
16 Mar 2021	16 Mar 2021	Buy	Buy Pental Short Term Income Securities Fund (WFS0377AU) for \$15,000.00. Transaction fee \$0.00.	14,099.0693	\$15,000.00		\$146,990.07
16 Mar 2021	16 Mar 2021	Buy	Buy Fairview Equity Partners Emerging Companies F (ANT0002AU) for \$10,000.00. Transaction fee \$0.00.	4,112.6877	\$10,000.00		\$136,990.07

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
16 Mar 2021	16 Mar 2021	Buy	Buy Clearbridge PARE Infrastructure Value Fund - (TGP0034AU) for \$10,000.00. Transaction fee \$0.00.	8,169.9346	\$10,000.00		\$126,990.07
16 Mar 2021	16 Mar 2021	Buy	Buy Eley Griffiths Group Emerging Companies Fund (PIM5346AU) for \$10,000.00. Transaction fee \$0.00.	4,781.4844	\$10,000.00		\$116,990.07
16 Mar 2021	16 Mar 2021	Buy	Buy Franklin Australian Absolute Return Bond Fund (FRT0027AU) for \$20,000.00. Transaction fee \$0.00.	19,085.7902	\$20,000.00		\$96,990.07
16 Mar 2021	16 Mar 2021	Buy	Buy Vanguard International Shares Index Fund (Hed (VAN0105AU) for \$15,000.00. Transaction fee \$0.00.	15,111.8278	\$15,000.00		\$81,990.07
16 Mar 2021	25 Feb 2021	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.00806			\$100.75	\$82,090.82
18 Mar 2021	16 Mar 2021	Sell	Sell 21,166.2609 Talania Global Equity Fund (AUS0035AU) @ \$0.8851. Transaction fee \$0.00.	-21,166.2609		\$18,734.26	\$100,825.08
19 Mar 2021	16 Mar 2021	Sell	Sell 7,723.5950 Lazard Select Australian Equity Fund - W Clas (LAZ0013AU) @ \$1.4619. Transaction fee \$0.00.	-7,723.5950		\$11,291.12	\$112,116.20
31 Mar 2021	31 Mar 2021	Income	Interest payment for Cash Management Account			\$1.20	\$112,117.40
7 Apr 2021	7 Apr 2021	Expense	Administration fee for the period 01/03/2021 to 31/03/2021		\$116.10		\$112,001.30
7 Apr 2021	31 Mar 2021	Income	Distribution 40,176.777832 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.000507			\$20.36	\$112,021.66
7 Apr 2021	31 Mar 2021	Income	Distribution 14,099.0693 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.002			\$28.20	\$112,049.86
8 Apr 2021	31 Mar 2021	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002580			\$49.52	\$112,099.38

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# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
8 Apr 2021	31 Mar 2021	Income	Distribution 3,513,3500 Hyperion Australian Growth Companies Fund (BNT0003AU) @ \$0.004324			\$15.19	\$112,114.57
9 Apr 2021	9 Apr 2021	Expense	Ongoing advice fee for the period 01/03/2021 to 31/03/2021		\$632.76		\$111,481.81
9 Apr 2021	31 Mar 2021	Income	Distribution 15,111.8278 Vanguard International Shares Index Fund (Hed (VAN0105AU) @ \$0.080476			\$1,216.14	\$112,697.95
12 Apr 2021	31 Mar 2021	Income	Distribution 8,169.9346 Clearbridge RARE Infrastructure Value Fund - (TGP0034AU) @ \$0.0125			\$102.12	\$112,800.07
12 Apr 2021	31 Mar 2021	Income	Distribution 418.5055 Fidelity Australian Equities Fund (FID0008AU) @ \$0.050913			\$21.31	\$112,821.38
12 Apr 2021	31 Mar 2021	Income	Distribution 19,085.7902 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.002020			\$38.55	\$112,859.93
19 Apr 2021	30 Mar 2021	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008163			\$102.04	\$112,961.97
20 Apr 2021	1 Apr 2021	Income	Dividend 408 Vanguard Australian Fixed Interest Index ETF (VAF) @ \$0.225512			\$92.01	\$113,053.98
20 Apr 2021	1 Apr 2021	Income	Dividend 117 Vanguard Australian Property Securities Index (VAP) @ \$0.527758			\$61.75	\$113,115.73
20 Apr 2021	1 Apr 2021	Income	Dividend 472 Vanguard Australian Shares Index ETF (VAS) @ \$0.769961			\$363.42	\$113,479.15
27 Apr 2021	26 Mar 2021	Income	Dividend 100 Vanguard US Total Market Shares Index ETF (VTS) @ \$0.865464 Gross Amount \$86.55, Withholding Tax \$-25.97			\$60.58	\$113,539.73
30 Apr 2021	30 Apr 2021	Income	Interest payment for Cash Management Account			\$0.93	\$113,540.66



# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
5 May 2021	5 May 2021	Expense	Administration fee for the period 01/04/2021 to 30/04/2021		\$121.71		\$113,418.95
5 May 2021	30 Apr 2021	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002578			\$49.52	\$113,468.47
7 May 2021	7 May 2021	Expense	Ongoing advice fee for the period 01/04/2021 to 30/04/2021		\$626.23		\$112,842.24
10 May 2021	30 Apr 2021	Income	Distribution 19,085.7902 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.002578			\$49.20	\$112,891.44
17 May 2021	29 Apr 2021	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.007927			\$99.09	\$112,990.53
31 May 2021	31 May 2021	Income	Interest payment for Cash Management Account			\$0.96	\$112,991.49
3 Jun 2021	3 Jun 2021	Expense	Administration fee for the period 01/05/2021 to 31/05/2021		\$125.89		\$112,865.60
3 Jun 2021	31 May 2021	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesal (SCH0103AU) @ \$0.002578			\$49.48	\$112,915.08
7 Jun 2021	7 Jun 2021	Expense	Advice fee for the period 01/05/2021 to 31/05/2021		\$647.97		\$112,267.11
8 Jun 2021	31 May 2021	Income	Distribution 19,085.7902 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.005173			\$98.74	\$112,365.85
10 Jun 2021	1 Jun 2021	Income	Dividend 150 Macquarie Group Ltd Capital Note 4-Bbsw+4.15% (MQGPD) @ \$0.9005			\$135.08	\$112,500.93
15 Jun 2021	3 Jun 2021	Income	Dividend 192 Macquarie Group Ltd Capital Note 3-Bbsw+4.00% (MQGPC) @ \$0.8686			\$166.77	\$112,667.70
17 Jun 2021	28 May 2021	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008176			\$102.20	\$112,769.90

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
24 Jun 2021	24 Jun 2021	Payment	Payment to Bensi Superannuation Fund Pension payments21		\$30,000.00		\$82,769.90
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.87	\$82,770.77
5 Jul 2021	30 Jun 2021	Income	Distribution 4,112.6877 Fairview Equity Partners Emerging Companies F (ANT0002AU) @ \$0.3042			\$1,251.08	\$84,021.85
6 Jul 2021	30 Jun 2021	Income	Distribution 14,099.0693 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.002701			\$38.09	\$84,059.94
7 Jul 2021	30 Jun 2021	Income	Distribution 19,195.5092 Schroder Absolute Return Income Fund Wholesale (SCH0103AU) @ \$0.002579			\$49.50	\$84,109.44
7 Jul 2021	30 Jun 2021	Income	Distribution 40,176.777832 PIMCO Global Bond Fund - Wholesale Class (ETL0018AU) @ \$0.001287			\$51.70	\$84,161.14
7 Jul 2021	30 Jun 2021	Income	Distribution 19,085.7902 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.009139			\$174.43	\$84,335.57
8 Jul 2021	30 Jun 2021	Income	Distribution 15,111.8278 Vanguard International Shares Index Fund (Hed (VAN0105AU) @ \$0.045252			\$683.83	\$85,019.40
9 Jul 2021	30 Jun 2021	Income	Distribution 5,835.5200 JFP Global Franchise Fund (MAQ0404AU) @ \$0.139730			\$815.39	\$85,834.79
9 Jul 2021	30 Jun 2021	Income	Distribution 10,885.8000 Arrowstreet Global Equity Fund Hedged (MAQ0079AU) @ \$0.417986			\$4,550.11	\$90,384.90
9 Jul 2021	30 Jun 2021	Income	Distribution 6,404.5700 Walter Scott Global Equity Fund (MAQ0410AU) @ \$0.027184			\$174.10	\$90,559.00
12 Jul 2021	30 Jun 2021	Income	Distribution 83,537.6268 Solaris Australian Equity Long Short Fund (WHT3859AU) @ \$0.008500			\$285.08	\$90,844.08

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
13 Jul 2021	30 Jun 2021	Income	Distribution 40,983.6066 CC-JCB Active Bond Fund (CHN005AU) @ \$0.004765			\$185.29	\$91,039.37
14 Jul 2021	30 Jun 2021	Income	Distribution 3,835.3769 Ausbil Australian Active Equity Fund (AAP0103AU) @ \$0.173583			\$665.76	\$91,705.13
14 Jul 2021	30 Jun 2021	Income	Reversal Distribution 3,835.3769 Ausbil Australian Active Equity Fund (AAP0103AU) @ \$0.173583		\$665.76		\$91,039.37
14 Jul 2021	30 Jun 2021	Income	Distribution 8,169.9346 Clearbridge RAPE Infrastructure Value Fund - (TGP0034AU) @ \$0.026478			\$216.32	\$91,255.69
14 Jul 2021	30 Jun 2021	Income	Distribution 3,835.3769 Ausbil Australian Active Equity Fund (AAP0103AU) @ \$0.173583			\$665.76	\$91,921.45
15 Jul 2021	29 Jun 2021	Income	Dividend 12,500 Qualitas Real Estate Income Fund (QRI) @ \$0.008376			\$104.70	\$92,026.15
16 Jul 2021	30 Jun 2021	Income	Distribution 3,513.3500 Hyperion Australian Growth Companies Fund (BNT0003AU) @ \$0.866742			\$3,045.17	\$95,071.32
16 Jul 2021	30 Jun 2021	Income	Distribution 4,781.4844 Eley Griffiths Group Emerging Companies Fund (PIM5346AU) @ \$0.265665			\$1,270.27	\$96,341.59
16 Jul 2021	30 Jun 2021	Income	Distribution 418.5055 Fidelity Australian Equities Fund (FID0008AU) @ \$1.389260			\$581.41	\$96,923.00
20 Jul 2021	30 Jun 2021	Income	Distribution 6,884.6816 Fairlight Global Small & Mid Cap Fund (PIM7802AU) @ \$0.025321			\$174.33	\$97,097.33
23 Jul 2021	25 Jun 2021	Income	Dividend 100 Vanguard US Total Market Shares Index ETF (VTS) @ \$0.908663 Gross Amount \$90.99, Withholding Tax \$-27.30			\$63.69	\$97,161.02



# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Aug 2021	29 Jun 2021	Income	Dividend 6,859 Stockland (Stapled Security) (SGIP) @ \$0.133			\$912.25	\$98,073.27
<b>Subtotal</b>					<b>\$129,252.67</b>	<b>\$58,964.32</b>	

## Closing balance as at 30 Jun 2021

**\$98,073.27**

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

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

# Transaction history – Non cash

Settlement date	Trade date	Security code	Transaction type	Description	Quantity	Debit \$	Credit \$
8 Dec 2020	27 Nov 2020	MGOC	Corporate Action	Exchange MGOC 1.519234:1 Magellan Global Equities ETF (MGE)	5,958		\$15,073.74
8 Dec 2020	27 Nov 2020	MGE	Corporate Action	Exchange MGOC 1.519234:1 Magellan Global Equities ETF (MGE)	-3,922	\$15,178.14	
18 Jan 2021	7 Dec 2020	MGFPEO1	Corporate Action	Right 5,958 Magellan Global Fund (Open Class) (Managed Fu (MGOC) @ 1.651869:1	3,606		
1 Mar 2021	1 Mar 2021	MGFPEO1	Corporate Action	Rights application 3,606 Magellan Global Fund Partnership Entitlement (MGFPEO1) @ \$1.00	-3,606	\$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.



Oct 2020			
Oct 02	REBATE OF ADVISER COMMISSION	0.59	2,882.53
Sep 2020			
Sep 30	MACQUARIE CMA INTEREST PAID	0.04	2,881.94
Sep 02	REBATE OF ADVISER COMMISSION	0.61	2,881.90
Aug 2020			
Aug 31	MACQUARIE CMA INTEREST PAID	0.05	2,881.29
Aug 04	REBATE OF ADVISER COMMISSION	0.61	2,881.24
Jul 2020			
Jul 31	MACQUARIE CMA INTEREST PAID	0.04	2,880.63
Jul 02	REBATE OF ADVISER COMMISSION	1.48	2,880.59
<b>TOTALS</b>		<b>21,000.00</b>	<b>39,007.56</b>

This transaction list isn't a statement. We recommend you review all your transactions to ensure they're accurate.

## Bensi Superannuation Fund

## Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/07/2020	925 00001	J	53	Pension for member Hildebrandt, Ian Maxwell	297,994.10	-
1/07/2020	906 00006	J	53	Pension for member Hildebrandt, Ian Maxwell	-	297,994.10
1/07/2020	906 00005	J	54	Benefit Payment - Bensi, Orlando (00003) ACC	272,398.92	-
1/07/2020	705 00003	J	55	Rollin	-	272,398.92
1/07/2020	925 00003	J	56	Pension for member Bensi, Orlando	346,672.94	-
1/07/2020	906 00007	J	56	Pension for member Bensi, Orlando	-	346,672.94
1/07/2020	925 00002	J	61	Pension for member Bensi, Leanne Margaret	131,685.69	-
1/07/2020	906 00008	J	61	Pension for member Bensi, Leanne Margaret	-	131,685.69
31/10/2020	906 00008	J	62	Benefit Payment - Bensi, Leanne Margaret (00	135,839.54	-
31/10/2020	705 00002	J	63	Rollin	-	135,839.54
31/10/2020	925 00002	C	64	Benefit Payment - Bensi, Leanne Margaret	135,839.54	-
31/10/2020	705 00003	C	65	Rollin	-	135,839.54
31/10/2020	925 00003	J	66	Pension for member Bensi, Orlando	135,839.54	-
31/10/2020	906 00009	J	66	Pension for member Bensi, Orlando	-	135,839.54
16/03/2021	290 0005	C	17	B, FRT0027AU, 19,085.7902	-	20,000.00
16/03/2021	290 0005	C	18	B,WFS0377AU, 14, 099.0693	-	15,000.00
16/03/2021	290 0005	C	19	B, VAN0105AU, 15,111.8278	-	15,000.00
16/03/2021	290 0005	C	20	B, TGP0034AU, 8,169.9346	-	10,000.00
16/03/2021	290 0005	C	21	B, PIM7802AU, 6,884.6816	-	10,000.00
16/03/2021	290 0005	C	22	B, PIM5346AU, 4,781.4844	-	10,000.00
16/03/2021	290 0005	C	23	B, ANT0002AU, 4,112.6877	-	10,000.00
16/03/2021	208 8384	C	38	B, FRT0027AU, 19,085.7902	20,000.00	-
16/03/2021	208 3564	C	39	B, ANT0002AU, 4,112.6877	10,000.00	-
16/03/2021	208 8366	C	40	B, PIM5346AU, 4,781.4844	10,000.00	-
16/03/2021	208 2010	C	41	B,WFS0377AU, 14, 099.0693	15,000.00	-
16/03/2021	229 1721	C	42	B, VAN0105AU, 15,111.8278	15,000.00	-
16/03/2021	208 8364	C	43	B, TGP0034AU, 8,169.9346	10,000.00	-
16/03/2021	229 1811	C	44	B, PIM7802AU, 6,884.6816	10,000.00	-
18/03/2021	290 0005	C	7	S, AUS0035AU, 21,166.2609, \$0.8851	18,734.26	-
18/03/2021	208 8378	C	37	S, AUS0035AU, 21,166.2609, \$0.8851	-	18,734.26
19/03/2021	290 0005	C	8	S, LAZ0013AU, 7,723.5950, \$1.4619	11,291.12	-
19/03/2021	208 5354	C	36	S, LAZ0013AU, 7,723.5950, \$1.4619	-	11,291.12
30/06/2021	290 0001	C	2	PENSION	30,000.00	-
30/06/2021	290 0001	C	3	DEPOSIT	9,000.00	-
30/06/2021	290 0001	C	4	REBATE	4.49	-
30/06/2021	290 0001	C	5	INT	3.07	-
30/06/2021	290 0001	C	6	TFR	-	21,000.00
30/06/2021	290 0005	C	9	SD	11,245.24	-
30/06/2021	290 0005	C	10	DIST	8,226.72	-
30/06/2021	290 0005	C	11	WILDERNESS COAST	2,250.00	-
30/06/2021	290 0005	C	12	DIV, MQGPC	665.79	-
30/06/2021	290 0005	C	13	DIV, MQGPD	539.32	-
30/06/2021	290 0005	C	14	DIV VTS	267.21	-
30/06/2021	290 0005	C	15	INT	15.18	-

## Bensi Superannuation Fund

## Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/07/2020	925 00001	J	53	Pension for member Hildebrandt, Ian Maxwell	297,994.10	-
1/07/2020	906 00006	J	53	Pension for member Hildebrandt, Ian Maxwell	-	297,994.10
1/07/2020	906 00005	J	54	Benefit Payment - Bensi, Orlando (00003) ACC	272,398.92	-
1/07/2020	705 00003	J	55	Rollin	-	272,398.92
1/07/2020	925 00003	J	56	Pension for member Bensi, Orlando	346,672.94	-
1/07/2020	906 00007	J	56	Pension for member Bensi, Orlando	-	346,672.94
1/07/2020	925 00002	J	61	Pension for member Bensi, Leanne Margaret	131,685.69	-
1/07/2020	906 00008	J	61	Pension for member Bensi, Leanne Margaret	-	131,685.69
31/10/2020	906 00008	J	62	Benefit Payment - Bensi, Leanne Margaret (00	135,839.54	-
31/10/2020	705 00002	J	63	Rollin	-	135,839.54
31/10/2020	925 00002	C	64	Benefit Payment - Bensi, Leanne Margaret	135,839.54	-
31/10/2020	705 00003	C	65	Rollin	-	135,839.54
31/10/2020	925 00003	J	66	Pension for member Bensi, Orlando	135,839.54	-
31/10/2020	906 00009	J	66	Pension for member Bensi, Orlando	-	135,839.54
16/03/2021	290 0005	C	17	B, FRT0027AU, 19,085.7902	-	20,000.00
16/03/2021	290 0005	C	18	B,WFS0377AU, 14, 099.0693	-	15,000.00
16/03/2021	290 0005	C	19	B, VAN0105AU, 15,111.8278	-	15,000.00
16/03/2021	290 0005	C	20	B, TGP0034AU, 8,169.9346	-	10,000.00
16/03/2021	290 0005	C	21	B, PIM7802AU, 6,884.6816	-	10,000.00
16/03/2021	290 0005	C	22	B, PIM5346AU, 4,781.4844	-	10,000.00
16/03/2021	290 0005	C	23	B, ANT0002AU, 4,112.6877	-	10,000.00
16/03/2021	208 8384	C	38	B, FRT0027AU, 19,085.7902	20,000.00	-
16/03/2021	208 3564	C	39	B, ANT0002AU, 4,112.6877	10,000.00	-
16/03/2021	208 8366	C	40	B, PIM5346AU, 4,781.4844	10,000.00	-
16/03/2021	208 2010	C	41	B,WFS0377AU, 14, 099.0693	15,000.00	-
16/03/2021	229 1721	C	42	B, VAN0105AU, 15,111.8278	15,000.00	-
16/03/2021	208 8364	C	43	B, TGP0034AU, 8,169.9346	10,000.00	-
16/03/2021	229 1811	C	44	B, PIM7802AU, 6,884.6816	10,000.00	-
18/03/2021	290 0005	C	7	S, AUS0035AU, 21,166.2609, \$0.8851	18,734.26	-
18/03/2021	208 8378	C	37	S, AUS0035AU, 21,166.2609, \$0.8851	-	18,734.26
19/03/2021	290 0005	C	8	S, LAZ0013AU, 7,723.5950, \$1.4619	11,291.12	-
19/03/2021	208 5354	C	36	S, LAZ0013AU, 7,723.5950, \$1.4619	-	11,291.12
25/06/2021	290 0001	C	2	PENSION	30,000.00	-
25/06/2021	290 0001	C	3	DEPOSIT	9,000.00	-
25/06/2021	290 0001	C	6	TFR	-	21,000.00
25/06/2021	700 00001	C	71	Contribution Member Non-Concessional Cont	-	9,000.00
25/06/2021	906 00007	C	72	Payment to Bensi, Orlando (ABEN01(00007))	8,670.00	-
25/06/2021	906 00009	C	73	Payment to Bensi, Orlando (ABEN01(00009))	3,330.00	-
25/06/2021	906 00006	C	74	Payment to Hildebrandt, Ian Maxwell Murray (	9,000.00	-
25/06/2021	906 00006	J	75	Benefit Payment - Hildebrandt, Ian Maxwell M	321,486.09	-
25/06/2021	705 00001	J	76	Rollin	-	321,486.09
25/06/2021	925 00001	J	77	Pension for member Hildebrandt, Ian Maxwell	330,940.70	-
25/06/2021	906 00010	J	77	Pension for member Hildebrandt, Ian Maxwell	-	330,940.70
30/06/2021	290 0001	C	4	REBATE	4.49	-

Bensi Superannuation Fund

# Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2021	290 0001	C	5	INT	3.07	-
30/06/2021	290 0005	C	9	SD	11,245.24	-
30/06/2021	290 0005	C	10	DIST	8,226.72	-
30/06/2021	290 0005	C	11	WILDERNESS COAST	2,250.00	-
30/06/2021	290 0005	C	12	DIV, MQGPC	665.79	-
30/06/2021	290 0005	C	13	DIV, MQGPD	539.32	-
30/06/2021	290 0005	C	14	DIV VTS	267.21	-
30/06/2021	290 0005	C	15	INT	15.18	-
30/06/2021	290 0005	C	16	TFR	-	30,000.00
30/06/2021	290 0005	C	24	ADVICE FEE	-	7,265.36
30/06/2021	290 0005	C	25	ADMIN FEE	-	1,292.97
30/06/2021	290 0005	C	26	EXP REC	-	28.58
30/06/2021	690 0001	C	27	INT	-	3.07
30/06/2021	636 0001	C	28	REBATE	-	4.49
30/06/2021	605 2838	C	29	DIV, MQGPD	-	539.32
30/06/2021	605 2820	C	30	DIV, MQGPC	-	665.79
30/06/2021	801 0004	C	32	ADMIN FEE	1,292.97	-
30/06/2021	801 0023	C	33	ADVICE FEE	7,265.36	-
30/06/2021	801 0017	C	34	EXP REC	28.58	-
30/06/2021	607 0098	C	35	DIV VTS	-	267.21
30/06/2021	690 0005	C	45	INT	-	15.18
30/06/2021	300 0001	C	47	SD	-	11,245.24
30/06/2021	290 0007	C	48	dist clear	-	8,226.72
30/06/2021	290 0007	C	49	tax dist	24,514.89	-
30/06/2021	290 0007	C	50	sd 21	-	16,288.17
30/06/2021	300 0001	C	51	sd 21	16,288.17	-
30/06/2021	608 8298	C	52	tax dist	-	24,514.89
30/06/2021	611 0001	C	60	WILDERNESS COAST	-	2,250.00
30/06/2021	208 8359	C	70	MGE TO MGOC	-	11,856.73
30/06/2021	207 8389	C	70	MGE TO MGOC	11,856.73	-
30/06/2021	860 0004	J	1	Current year tax expense	(1,368.84)	-
30/06/2021	450 0009	J	1	Current year tax expense	-	(1,368.84)
30/06/2021	860 0008	J	1	Deferred tax expense	(1,281.40)	-
30/06/2021	450 0006	J	1	Provision for deferred tax	-	(1,281.40)
30/06/2021	205 2753	J	1	Unrealised market movement	689.28	-
30/06/2021	205 2823	J	1	Unrealised market movement	1,984.40	-
30/06/2021	205 2838	J	1	Unrealised market movement	768.30	-
30/06/2021	205 2839	J	1	Unrealised market movement	2,562.50	-
30/06/2021	207 8389	J	1	Unrealised market movement	4,527.77	-
30/06/2021	208 8377	J	1	Unrealised market movement	6,177.63	-
30/06/2021	208 8378	J	1	Realised market movement	1,140.86	-
30/06/2021	208 8384	J	1	Unrealised market movement	-	293.92
30/06/2021	785 0015	J	1	Realised market movement - Domestic Shares	-	1,140.86
30/06/2021	780 0015	J	1	Unrealised market movement - Domestic Shar	-	16,415.96

## Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2021	207 0115	J	1	Unrealised market movement	-	918.00
30/06/2021	780 0014	J	1	Unrealised market movement - Fixed Interest	918.00	-
30/06/2021	229 0278	J	1	Unrealised market movement	633.55	-
30/06/2021	229 0730	J	1	Unrealised market movement	7,459.57	-
30/06/2021	229 0766	J	1	Unrealised market movement	1,796.76	-
30/06/2021	229 1721	J	1	Unrealised market movement	-	850.07
30/06/2021	229 1811	J	1	Unrealised market movement	1,077.45	-
30/06/2021	780 0009	J	1	Unrealised market movement - Foreign Assets	-	10,117.26
30/06/2021	207 0144	J	1	Unrealised market movement	2,471.04	-
30/06/2021	208 8359	J	1	Realised market movement	-	3,752.83
30/06/2021	785 0007	J	1	Realised market movement - Other Investmen	3,752.83	-
30/06/2021	780 0007	J	1	Unrealised market movement - Other Investm	-	2,471.04
30/06/2021	208 2010	J	1	Unrealised market movement	-	40.89
30/06/2021	208 3564	J	1	Unrealised market movement	-	570.02
30/06/2021	208 3565	J	1	Unrealised market movement	3,344.83	-
30/06/2021	208 3653	J	1	Unrealised market movement	2,172.16	-
30/06/2021	208 5354	J	1	Realised market movement	1,723.13	-
30/06/2021	208 7325	J	1	Unrealised market movement	17.70	-
30/06/2021	785 0017	J	1	Realised market movement - Non-Public & No	-	1,723.13
30/06/2021	780 0017	J	1	Unrealised market movement - Non-Public &	-	4,923.78
30/06/2021	207 0086	J	1	Unrealised market movement	9,259.65	-
30/06/2021	207 0097	J	1	Unrealised market movement	8,934.96	-
30/06/2021	207 0098	J	1	Unrealised market movement	7,224.00	-
30/06/2021	207 0102	J	1	Unrealised market movement	4,016.41	-
30/06/2021	208 1466	J	1	Unrealised market movement	3,804.35	-
30/06/2021	208 8361	J	1	Unrealised market movement	-	1,396.11
30/06/2021	208 8363	J	1	Unrealised market movement	176.06	-
30/06/2021	208 8364	J	1	Unrealised market movement	362.11	-
30/06/2021	208 8366	J	1	Unrealised market movement	-	386.68
30/06/2021	780 0018	J	1	Unrealised market movement - Unit Trusts	-	31,994.75

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



**Bensi Superannuation Fund**  
**Capital Gains Analysis (2017)**

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>										
211 0001	Land and Building		13/02/2008	0.0000	0.00	145,000.00	30/06/2020	N/A	103,511.36	41,488.64 <sup>S</sup>
						<u>145,000.00</u>			<u>103,511.36</u>	<u>41,488.64</u>
229 0278	Arrowstreet Gbl Eq Hedged	MAQ0079AU	25/09/2014	10.885.8000	1.52	16,544.24	28/06/2021	N/A	12,791.69	3,752.55 <sup>S</sup>
						<u>16,544.24</u>			<u>12,791.69</u>	<u>3,752.55</u>
	<b>TOTALS</b>					<u><u>161,544.24</u></u>			<u><u>116,303.05</u></u>	<u><u>45,241.19</u></u>
	<b>GRAND TOTAL</b>									<u><u>45,241.19</u></u>

The Capital Gains Tax Relief measures allow a segregated super fund with eligible CGT assets, to commute assets from pension phase to accumulation phase, on any date between 9/1/2016 and 30/06/2017. This report identifies the highest value of individual assets during this period.

S = Segregated pension asset