

Asgard Open eWRAP
Annual Investment Report
1 July 2020 – 30 June 2021

Your investment
total at 30 June 2021
\$201,521.89

Account No: 0362477



IR 036

MRS NOELA WILTON
N & W WILTON ATF WILTON FAMILY SUPERANNUATION FUND
11 RISE PLACE
UPPER KEDRON QLD 4055

CONTACT US

- 1800 731 812
- asgard.investor.services@asgard.com.au
- www.asgard.com.au
- PO Box 7490, Cloisters Square WA 6850

CONTACT YOUR ADVISER

- CROSBIE WEALTH 02 4923 4000

Asgard Open eWRAP Investment Account

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

Email: Not Supplied

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

Previous total (1 July 2020)		\$184,871.07
\$ Increases in Account Value		+\$0.03
Deposits	\$0.03	
\$ Decreases in Account Value		-\$14,665.38
Withdrawals	\$12,000.00	
Fees and Costs	\$2,665.38	
Earnings on Investments		+\$31,316.17
Total at 30 June 2021 ¹		\$201,521.89

Asgard

For more details see over

Your Investment Details

1. Net Earnings on Investments²: \$30,567.92

	\$ over last 12 months
Change in Investment Value ³	19,062.67
Cash Account Income	33.20
Income from Managed Investments	12,220.30
Earnings on Investments	\$31,316.17
Less : Administration Fees ⁴	748.25
Net Earnings on Investments	\$30,567.92

2. Fees and Costs

	\$ over last 12 months
Fees and Costs ⁵	2,665.38
Total Fees You Paid	\$2,665.38
Other Costs	\$1,449.73
Fee Rebates (passed on to you as a rebate on fees) ⁶	-\$3.84
Total Fees and Costs You Paid	\$4,111.27

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

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

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

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

Performance of your investment (*net rate of return*)⁷

	June 17	June 18	June 19	June 20	June 21
Performance for individual years	3.8%	6.7%	5.8%	-1.8%	17.2%
over the last 6 months :	7.4%				
over the last 1 year :	17.2%				
over the last 3 years ⁸ :	6.6%				
over the last 5 years ⁸ :	6.1%				

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

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 30 June 2020	11.2%	10.2%	15.9%	20.8%	36.8%	5.0%	0.1%	100%
Current Asset Allocation at 30 June 2021	8.3%	7.9%	18.1%	20.7%	39.9%	5.0%	0.1%	100%

Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.
More up-to-date information is available online at www.investoronline.info.

Asset Value

	Number of Units	\$ Unit Price ⁹	\$ Pending Transactions	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ¹⁰
Cash Account	10297.23	1.000000	0.02	10,297.25	4.8%	
Managed Investments						
AB Man Vol Equities	5519.74	1.780900		9,830.11	4.9%	531
Bennelong WSP ex-20	9316.97	1.902200		17,722.74	8.8%	3,105
Bentham Global Incom	11594.37	1.061100		12,302.78	6.1%	-225
Fidelity Gbl Em Mkt	404.46	23.675600		9,575.92	4.8%	2,818
Hyperion Aus Gwth Co	3492.65	5.306000		18,532.00	9.2%	3,827
Janus Hend Tac Inc	3329.45	1.073000		3,572.50	1.8%	8
Lazard Gb List Infst	10011.43	1.346200		13,477.39	6.7%	-354
Magellan WSP Global	11386.59	1.762100		20,064.31	10.0%	5,354
Nikko AM Aust Bond	14071.14	1.032700		14,531.27	7.2%	-462
PIMCO WSP Gbl Bond	16608.07	0.979300		16,264.28	8.1%	-174
Res Cap Gbl Prop Se	5268.93	1.864100		9,821.81	4.9%	1,966
T.Rowe Price Gbl Eq	9641.03	2.122800		20,465.97	10.2%	3,851
Vang Int'l Sh Idx-H	18212.45	0.981600		17,877.35	8.9%	1,805
iShares Global Bond	7012.51	1.024770		7,186.21	3.6%	-77
Total at 30 June 2021				\$201,521.89		\$21,973

* Rounding differences may occur

Transactions from 1 July 2020 to 30 June 2021⁵

Cash Account Transactions		\$ Debits	\$ Credits	\$ Balance
01/07/20	Opening Balance			11,743.31
10/07/20	Adviser Fee Ongoing - Cash	2.66		11,740.65
10/07/20	Adviser Fee Ongoing - Managed Funds	148.15		11,592.50
10/07/20	Administration Fee	61.50		11,531.00
16/07/20	Income Distribution - Nikko AM Aust Bond		192.86	11,723.86
16/07/20	Income Distribution - AB Man Vol Equities		19.79	11,743.65
16/07/20	Income Distribution - T.Rowe Price Gbl Eq		2,011.78	13,755.43
17/07/20	Income Distribution - Bentham Global Incom		101.06	13,856.49
17/07/20	Income Distribution - Lazard Gb List Infst		986.08	14,842.57
20/07/20	Regular Cash Transfer to External Linked Account	1,000.00		13,842.57
21/07/20	Income Distribution - Pandal WSP Prop Sec		151.56	13,994.13
21/07/20	Income Distribution - Magellan WSP Global		2,198.47	16,192.60
22/07/20	Income Distribution - Fidelity Gbl Em Mkt		55.45	16,248.05
22/07/20	Income Distribution - Janus Hend Tac Inc		81.25	16,329.30
24/07/20	Income Distribution - Fidelity WSP Aus Eq		864.89	17,194.19
24/07/20	Income Distribution - Res Cap Gbl Prop Se		47.99	17,242.18
28/07/20	Income Distribution - Eley Griffith Sml Co		97.32	17,339.50
29/07/20	Income Distribution - PIMCO WSP Gbl Bond		268.62	17,608.12
30/07/20	Income Distribution - Bennelong WSP ex-20		1,183.70	18,791.82
31/07/20	Bank Interest		3.71	18,795.53
11/08/20	Adviser Fee Ongoing - Cash	3.35		18,792.18
11/08/20	Adviser Fee Ongoing - Managed Funds	151.30		18,640.88
11/08/20	Administration Fee	63.55		18,577.33
13/08/20	Fee Rebate - T.Rowe Price Gbl Eq		2.74	18,580.07
14/08/20	Income Distribution - Bentham Global Incom		39.92	18,619.99
20/08/20	Regular Cash Transfer to External Linked Account	1,000.00		17,619.99

Transactions continued

25/08/20	Expense Recovery - Legislative	3.33		17,616.66
31/08/20	Bank Interest		4.81	17,621.47
08/09/20	Adviser Fee Ongoing - Cash	4.26		17,617.21
08/09/20	Adviser Fee Ongoing - Managed Funds	151.13		17,466.08
08/09/20	Administration Fee	63.55		17,402.53
09/09/20	Fee Rebate - Aberdeen Emg Opp Fd		0.53	17,403.06
11/09/20	Income Distribution - Bentham Global Incom		40.42	17,443.48
21/09/20	Regular Cash Transfer to External Linked Account	1,000.00		16,443.48
23/09/20	Managed Fund Purchase - Hyperion Aus Gwth Co	12,319.15		4,124.33
23/09/20	Managed Fund Purchase - Res Cap Gbl Prop Se	3,537.09		587.24
23/09/20	Managed Fund Purchase - PIMCO WSP Gbl Bond	451.56		135.68
23/09/20	Managed Fund Purchase - AB Man Vol Equities	30.88		104.80
30/09/20	Managed Fund Sale - Bennelong WSP ex-20		43.15	147.95
30/09/20	Bank Interest		3.25	151.20
01/10/20	Managed Fund Sale - MFS Fully Hdg Gbl Eq		18,362.31	18,513.51
01/10/20	Managed Fund Sale - Fidelity WSP Aus Eq		12,094.59	30,608.10
01/10/20	Managed Fund Sale - Pandal WSP Prop Sec		3,759.00	34,367.10
01/10/20	Managed Fund Sale - Bentham Global Incom		1,802.27	36,169.37
02/10/20	Managed Fund Sale - Fidelity Gbl Em Mkt		491.60	36,660.97
02/10/20	Managed Fund Purchase - Vang Int'l Sh Idx-H	17,598.79		19,062.18
02/10/20	Managed Fund Purchase - Fid Future Leaders	10,559.27		8,502.91
02/10/20	Managed Fund Purchase - Magellan WSP Global	2,993.48		5,509.43
02/10/20	Managed Fund Purchase - Nikko AM Aust Bond	2,816.81		2,692.62
02/10/20	Managed Fund Purchase - T.Rowe Price Gbl Eq	1,931.85		760.77
02/10/20	Managed Fund Purchase - Janus Hend Tac Inc	212.07		548.70
05/10/20	Managed Fund Purchase - iShares Global Bond	356.36		192.34
06/10/20	Managed Fund Sale - Eley Griffith Sml Co		11,919.20	12,111.54
07/10/20	Managed Fund Purchase - Lazard Gb List Infst	1,110.80		11,000.74
13/10/20	Adviser Fee Ongoing - Cash	3.15		10,997.59
13/10/20	Adviser Fee Ongoing - Managed Funds	149.65		10,847.94
13/10/20	Administration Fee	61.50		10,786.44
19/10/20	Income Distribution - Bentham Global Incom		35.60	10,822.04
20/10/20	Income Distribution - AB Man Vol Equities		3.30	10,825.34
20/10/20	Regular Cash Transfer to External Linked Account	1,000.00		9,825.34
21/10/20	Income Distribution - Janus Hend Tac Inc		26.87	9,852.21
21/10/20	Income Distribution - Hyperion Aus Gwth Co		22.92	9,875.13
22/10/20	Income Distribution - Lazard Gb List Infst		73.31	9,948.44
23/10/20	Income Distribution - PIMCO WSP Gbl Bond		109.19	10,057.63
23/10/20	Income Distribution - Nikko AM Aust Bond		44.02	10,101.65
31/10/20	Bank Interest		2.64	10,104.29
10/11/20	Adviser Fee Ongoing - Cash	2.44		10,101.85
10/11/20	Adviser Fee Ongoing - Managed Funds	159.63		9,942.22
10/11/20	Administration Fee	63.55		9,878.67
16/11/20	Income Distribution - Bentham Global Incom		35.65	9,914.32
20/11/20	Regular Cash Transfer to External Linked Account	1,000.00		8,914.32
24/11/20	Fee Rebate - Magellan WSP Global		0.47	8,914.79
24/11/20	Fee Rebate - Magellan WSP Global		0.08	8,914.87
30/11/20	Bank Interest		2.44	8,917.31
08/12/20	Adviser Fee Ongoing - Cash	2.16		8,915.15
08/12/20	Adviser Fee Ongoing - Managed Funds	157.30		8,757.85
08/12/20	Administration Fee	61.50		8,696.35
14/12/20	Income Distribution - Bentham Global Incom		35.86	8,732.21
21/12/20	Regular Cash Transfer to External Linked Account	1,000.00		7,732.21
31/12/20	Bank Interest		2.20	7,734.41
12/01/21	Adviser Fee Ongoing - Cash	1.95		7,732.46
12/01/21	Adviser Fee Ongoing - Managed Funds	164.57		7,567.89

Transactions continued

12/01/21	Administration Fee	63.55		7,504.34
15/01/21	Income Distribution - Lazard Gb List Infst		42.22	7,546.56
20/01/21	Regular Cash Transfer to External Linked Account	1,000.00		6,546.56
21/01/21	Income Distribution - Vang Int'l Sh Idx-H		706.21	7,252.77
27/01/21	Income Distribution - Bentham Global Incom		36.59	7,289.36
27/01/21	Income Distribution - Fid Future Leaders		15.66	7,305.02
28/01/21	Income Distribution - Nikko AM Aust Bond		178.20	7,483.22
28/01/21	Income Distribution - Res Cap Gbl Prop Se		101.11	7,584.33
28/01/21	Income Distribution - Janus Hend Tac Inc		19.52	7,603.85
31/01/21	Bank Interest		1.97	7,605.82
02/02/21	Income Distribution - PIMCO WSP Gbl Bond		156.90	7,762.72
02/02/21	Income Distribution - Bennelong WSP ex-20		9.23	7,771.95
09/02/21	Adviser Fee Ongoing - Cash	1.76		7,770.19
09/02/21	Adviser Fee Ongoing - Managed Funds	165.50		7,604.69
09/02/21	Administration Fee	63.55		7,541.14
15/02/21	Income Distribution - AB Man Vol Equities		61.75	7,602.89
22/02/21	Regular Cash Transfer to External Linked Account	1,000.00		6,602.89
25/02/21	Income Distribution - Bentham Global Incom		36.93	6,639.82
28/02/21	Bank Interest		1.73	6,641.55
09/03/21	Adviser Fee Ongoing - Cash	1.54		6,640.01
09/03/21	Adviser Fee Ongoing - Managed Funds	151.72		6,488.29
09/03/21	Administration Fee	57.40		6,430.89
22/03/21	Regular Cash Transfer to External Linked Account	1,000.00		5,430.89
23/03/21	Managed Fund Purchase - Hyperion Aus Gwth Co	2,385.26		3,045.63
23/03/21	Managed Fund Purchase - Magellan WSP Global	795.80		2,249.83
23/03/21	Managed Fund Purchase - iShares Global Bond	290.55		1,959.28
23/03/21	Managed Fund Purchase - Janus Hend Tac Inc	91.61		1,867.67
23/03/21	Managed Fund Purchase - AB Man Vol Equities	13.77		1,853.90
30/03/21	Managed Fund Sale - Nikko AM Aust Bond		4,215.20	6,069.10
30/03/21	Managed Fund Sale - T.Rowe Price Gbl Eq		2,028.50	8,097.60
30/03/21	Managed Fund Sale - Vang Int'l Sh Idx-H		1,685.76	9,783.36
31/03/21	Managed Fund Sale - Res Cap Gbl Prop Se		719.03	10,502.39
31/03/21	Managed Fund Sale - Bentham Global Incom		381.20	10,883.59
31/03/21	Managed Fund Sale - Lazard Gb List Infst		270.14	11,153.73
31/03/21	Income Distribution - Bentham Global Incom		37.18	11,190.91
31/03/21	Managed Fund Purchase - PIMCO WSP Gbl Bond	5,851.25		5,339.66
31/03/21	Bank Interest		1.42	5,341.08
01/04/21	Managed Fund Sale - Fid Future Leaders		10,738.24	16,079.32
01/04/21	Managed Fund Sale - Fidelity Gbl Em Mkt		1,400.18	17,479.50
06/04/21	Managed Fund Purchase - Bennelong WSP ex-20	5,598.23		11,881.27
13/04/21	Adviser Fee Ongoing - Cash	1.43		11,879.84
13/04/21	Adviser Fee Ongoing - Managed Funds	164.85		11,714.99
13/04/21	Administration Fee	63.55		11,651.44
20/04/21	Regular Cash Transfer to External Linked Account	1,000.00		10,651.44
21/04/21	Income Distribution - Vang Int'l Sh Idx-H		1,465.67	12,117.11
21/04/21	Income Distribution - Bentham Global Incom		104.77	12,221.88
21/04/21	Income Distribution - Lazard Gb List Infst		16.53	12,238.41
26/04/21	Income Distribution - Res Cap Gbl Prop Se		33.78	12,272.19
26/04/21	Income Distribution - Janus Hend Tac Inc		32.89	12,305.08
28/04/21	Income Distribution - Nikko AM Aust Bond		128.83	12,433.91
28/04/21	Income Distribution - Hyperion Aus Gwth Co		15.10	12,449.01
29/04/21	Income Distribution - iShares Global Bond		71.37	12,520.38
29/04/21	Income Distribution - PIMCO WSP Gbl Bond		6.36	12,526.74
30/04/21	Bank Interest		3.08	12,529.82
11/05/21	Adviser Fee Ongoing - Cash	2.75		12,527.07
11/05/21	Adviser Fee Ongoing - Managed Funds	157.35		12,369.72

Transactions continued

11/05/21	Administration Fee	61.50		12,308.22
17/05/21	Income Distribution - Bentham Global Incom		106.41	12,414.63
20/05/21	Regular Cash Transfer to External Linked Account	1,000.00		11,414.63
31/05/21	Bank Interest		3.17	11,417.80
01/06/21	Deposit - 362477 UTO467 AMP C/ACTION		0.03	11,417.83
09/06/21	Adviser Fee Ongoing - Cash	2.81		11,415.02
09/06/21	Adviser Fee Ongoing - Managed Funds	162.39		11,252.63
09/06/21	Administration Fee	63.55		11,189.08
14/06/21	Income Distribution - Bentham Global Incom		105.37	11,294.45
21/06/21	Regular Cash Transfer to External Linked Account	1,000.00		10,294.45
30/06/21	Bank Interest		2.78	10,297.23
30/06/21	Closing Balance			\$10,297.23

Managed Investments Unit Transactions

		Debits	Credits	Unit Balance
AB Man Vol Equities				
01/07/20	Opening Balance			5,492.33
24/09/20	Managed Fund Purchase 19.15 units at \$1.61		19.15	5,511.49
24/03/21	Managed Fund Purchase 8.25 units at \$1.67		8.25	5,519.74
30/06/21	Closing Balance			5,519.74
Bennelong WSP ex-20				
01/07/20	Opening Balance			6,186.19
24/09/20	Managed Fund Sale 30.10 units at \$1.43	30.10		6,156.09
07/04/21	Managed Fund Purchase 3160.88 units at \$1.77		3,160.88	9,316.97
30/06/21	Closing Balance			9,316.97
Bentham Global Incom				
01/07/20	Opening Balance			13,700.81
24/09/20	Managed Fund Sale 1754.72 units at \$1.03	1,754.72		11,946.09
24/03/21	Managed Fund Sale 351.73 units at \$1.08	351.73		11,594.37
30/06/21	Closing Balance			11,594.37
Fidelity Gbl Em Mkt				
01/07/20	Opening Balance			495.00
24/09/20	Managed Fund Sale 26.06 units at \$18.86	26.06		468.94
24/03/21	Managed Fund Sale 64.47 units at \$21.72	64.47		404.46
30/06/21	Closing Balance			404.46
Hyperion Aus Gwth Co				
01/07/20	Opening Balance			0.00
24/09/20	Managed Fund Purchase 2986.17 units at \$4.13		2,986.17	2,986.17
24/03/21	Managed Fund Purchase 506.48 units at \$4.71		506.48	3,492.65
30/06/21	Closing Balance			3,492.65
Janus Hend Tac Inc				
01/07/20	Opening Balance			3,048.00
06/10/20	Managed Fund Purchase 196.63 units at \$1.08		196.63	3,244.63
24/03/21	Managed Fund Purchase 84.82 units at \$1.08		84.82	3,329.45
30/06/21	Closing Balance			3,329.45
Lazard Gb List Infst				
01/07/20	Opening Balance			9,306.17
08/10/20	Managed Fund Purchase 917.86 units at \$1.21		917.86	10,224.04
24/03/21	Managed Fund Sale 212.61 units at \$1.27	212.61		10,011.43
30/06/21	Closing Balance			10,011.43

Transactions continued

Magellan WSP Global

01/07/20	Opening Balance			9,085.17
06/10/20	Managed Fund Purchase 1809.73 units at \$1.65		1,809.73	10,894.90
24/03/21	Managed Fund Purchase 491.69 units at \$1.62		491.69	11,386.59
30/06/21	Closing Balance			11,386.59

Nikko AM Aust Bond

01/07/20	Opening Balance			15,523.52
06/10/20	Managed Fund Purchase 2636.48 units at \$1.07		2,636.48	18,159.99
24/03/21	Managed Fund Sale 4088.85 units at \$1.03	4,088.85		14,071.14
30/06/21	Closing Balance			14,071.14

PIMCO WSP Gbl Bond

01/07/20	Opening Balance			10,149.32
24/09/20	Managed Fund Purchase 451.92 units at \$1.00		451.92	10,601.24
01/04/21	Managed Fund Purchase 6006.83 units at \$0.97		6,006.83	16,608.07
30/06/21	Closing Balance			16,608.07

Res Cap Gbl Prop Se

01/07/20	Opening Balance			3,361.85
24/09/20	Managed Fund Purchase 2330.71 units at \$1.52		2,330.71	5,692.56
24/03/21	Managed Fund Sale 423.63 units at \$1.70	423.63		5,268.93
30/06/21	Closing Balance			5,268.93

T.Rowe Price Gbl Eqt

01/07/20	Opening Balance			9,597.49
06/10/20	Managed Fund Purchase 1127.43 units at \$1.71		1,127.43	10,724.92
24/03/21	Managed Fund Sale 1083.89 units at \$1.87	1,083.89		9,641.03
30/06/21	Closing Balance			9,641.03

Vang Int'l Sh Idx-H

01/07/20	Opening Balance			0.00
05/10/20	Managed Fund Purchase 19941.97 units at \$0.88		19,941.97	19,941.97
24/03/21	Managed Fund Sale 1729.52 units at \$0.97	1,729.52		18,212.45
30/06/21	Closing Balance			18,212.45

iShares Global Bond

01/07/20	Opening Balance			6,390.23
07/10/20	Managed Fund Purchase 340.67 units at \$1.05		340.67	6,730.90
25/03/21	Managed Fund Purchase 281.61 units at \$1.03		281.61	7,012.51
30/06/21	Closing Balance			7,012.51

Eley Griffith Sml Co

01/07/20	Opening Balance			5,480.09
24/09/20	Managed Fund Sale 5480.09 units at \$2.18	5,480.09		0.00
30/06/21	Closing Balance			0.00

Fid Future Leaders

01/07/20	Opening Balance			0.00
06/10/20	Managed Fund Purchase 460.68 units at \$22.92		460.68	460.68
24/03/21	Managed Fund Sale 460.68 units at \$23.31	460.68		0.00
30/06/21	Closing Balance			0.00

Fidelity WSP Aus Eqt

01/07/20	Opening Balance			11,032.19
24/09/20	Managed Fund Sale 11032.19 units at \$1.10	11,032.19		0.00
30/06/21	Closing Balance			0.00

Transactions continued

MFS Fully Hdg Glb Eq

01/07/20	Opening Balance		18,802.29
24/09/20	Managed Fund Sale 18802.29 units at \$0.98	18,802.29	0.00
30/06/21	Closing Balance		0.00

Pendal WSP Prop Sec

01/07/20	Opening Balance		4,201.41
24/09/20	Managed Fund Sale 4201.41 units at \$0.89	4,201.41	0.00
30/06/21	Closing Balance		0.00

Other Costs¹¹

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

Investment Manager Fee	\$ Fees
AB Man Vol Equities	50.36
Bennelong WSP ex-20	96.49
Bentham Global Incom	99.12
Fidelity Gbl Em Mkt	94.77
Hyperion Aus Gwth Co	120.66
Janus Hend Tac Inc	15.75
Lazard Gb List Infst	122.13
Magellan WSP Global	289.75
Nikko AM Aust Bond	51.02
PIMCO WSP Gbl Bond	78.71
Res Cap Gbl Prop Se	69.31
T.Rowe Price Gbl Eqt	176.10
Vang Int'l Sh Idx-H	28.54
iShares Global Bond	14.01
Eley Griffith Sml Co	44.05
Fid Future Leaders	54.22
Fidelity WSP Aus Eqt	15.66
MFS Fully Hdg Glb Eq	25.34
Pendal WSP Prop Sec	3.74
	\$1,449.73

Example of Total Fees and Costs

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

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

- **Cost of product:**

If you had an investment of \$50,000 at the beginning of the year and you invested an additional \$5,000 at the end of the year, you would be charged fees of \$775.00¹.

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

0.74% Management costs²

And for every \$50,000 you have in the Fund, you will be charged \$370.00 each year.

EQUALS \$1,145.00³, being the total fees and costs of investing in the Fund through the product.

1. This example assumes that \$50,000 is invested for the entire year, with \$2,000 held in your Cash Account and \$48,000 in the investment option, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Please refer to the 'Fees and other costs' section of the disclosure document for the product for the amount of each of these fees and costs. The Cost of Product amount shown above has been calculated based on the Administration fee rates set out in the current disclosure document for the product. The Cost of Product amount may be different (and potentially higher) if you are subject to different Administration fee rates.
2. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the Fund. The indirect costs are an estimate in relation to the year ended 30 June 2021. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Additional explanation of fees and other costs' section of the PDS.
3. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser establishment fees, other advice fees, transaction fees, transaction costs, any applicable buy/sell spread charges, Family Law Act fees, or Government or bank fees. The actual fees and other costs incurred are dependent on the investments and or transactions you decide to transact in. Refer to 'Additional explanation of fees and costs' in the PDS for information about the fees and other costs that may apply.

Tax Reports

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

NOTES ON REPORT

- 1 *Any distributions or dividends paid and yet to be processed by us by 30 June 2021 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 731 812.*
- 2 *Net Earnings is the investment return on the assets in your account after payment of any transaction costs, government charges, taxes and duties and charges relating to the management of the investment of the assets in your account.*
- 3 *Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.*
- 4 *Where applicable this amount includes share transaction fees.*
- 5 *Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), operator fees, GST, reduced input tax credits (on managed investments only) and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.*
- 6 *Fee rebates include discounts from investment managers and other rebates. They are included as part of your income. Any investment manager may vary the amount of an investment fee rebate or may cease to pay a rebate at any time.*
- 7 *These percentages show the net earnings rate of your investment after deducting fees relating to the management of your investments. Returns from 1 July 2018 do not include adviser fees. Returns prior to 1 July 2018 include all fees and costs including adviser fees where your account value was greater or equal to \$2000. For below \$2000 accounts returns did not include any fees and costs. The Net Rate of Return shows the net earnings rate of your investment after deducting fees relating to the management of your investments. The methodology used to calculate Net Rate of Return takes into account the opening and closing balances, the value and timing of the transactions and the length of time the transactions stayed in the account. All these factors together may in certain scenarios, generate large positive or small negative percentages and/or percentages with opposite signs to the reported Net Earnings on Investments.*
- 8 *This represents the compound average return per annum over the indicated period.*

- 9 *The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2021 due to non availability at date of producing this report or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.*
- 10 *This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2021.*
- 11 *Other costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your Investments but are not charged as a fee.*

Additional Information

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

Your account at your fingertips

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

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

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

Complaints

If you have a complaint, please call our Customer Relations team on 1800 731 812, email asgard.investor.services@asgard.com.au or write to us at PO Box 7490, Cloisters Square WA 6850. If the issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Report Copies

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

eStatements - now available

eStatements are the efficient, secure, 'green' way to receive your correspondence online. Simply login to www.investoronline.info and follow the prompts to register, talk to your financial adviser (if you have one) or call us.

