

Everwise Super Fund A/C

Your Advisor: Raymond Chan

A/C Number: 530687

01 July 2019 to 30 June 2020

The details provided are based on the portfolio type being recorded as "Superannuation Fund" for taxation reporting purposes.

	Tax Return Reference	Amount \$		Tax Return Reference	Amount \$
ASSESSABLE INCOME			DEDUCTIBLE EXPENSES (INCL GST)		
Interest Income			Wealth+ Management Fees:	12J1/12J2	713
Gross Interest:	11C	1,209			
Tax Withheld:	13(H3)	0			
Australian Dividend Income					
Unfranked:	11J	57			
Franked:	11K	2,962			
Franking Credits:	11L+13(E1)	1,269			
Tax Withheld:	13(H3)	0			

Income Reconciliation

Interest Income	Gross Interest Income:	1,209.62	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
Total			1,209.62
Australian Dividend Income	Gross Unfranked:	57.15	
	Franked:	2,962.21	
	Less: TFN/Withholding Tax:	0.00	
Total			3,019.36
Total Income Received:			4,228.98

INTEREST INCOME

Date	Description	Amount Received \$	Gross Income \$	TFN / Withholding Tax Deducted \$
03/03/2020	Macquarie CMA Rebate of Adviser Commission	9.77	9.77	
02/04/2020	Macquarie CMA Rebate of Adviser Commission	10.45	10.45	
04/05/2020	Macquarie CMA Rebate of Adviser Commission	10.34	10.34	
02/06/2020	Macquarie CMA Rebate of Adviser Commission	10.69	10.69	
31/07/2019	Primary CMA Interest	37.44	37.44	
30/08/2019	Primary CMA Interest	36.01	36.01	
30/09/2019	Primary CMA Interest	34.98	34.98	
31/10/2019	Primary CMA Interest	27.80	27.80	
29/11/2019	Primary CMA Interest	25.85	25.85	
31/12/2019	Primary CMA Interest	31.11	31.11	
31/01/2020	Primary CMA Interest	31.29	31.29	
28/02/2020	Primary CMA Interest	29.28	29.28	
31/03/2020	Primary CMA Interest	19.85	19.85	
30/04/2020	Primary CMA Interest	10.25	10.25	
29/05/2020	Primary CMA Interest	10.59	10.59	
30/06/2020	Primary CMA Interest	10.24	10.24	
05/07/2019	Qube Holdings Limited Subordinated Notes	238.61	238.61	
08/10/2019	Qube Holdings Limited Subordinated Notes	222.50	222.50	
06/01/2020	Qube Holdings Limited Subordinated Notes	198.48	198.48	
06/04/2020	Qube Holdings Limited Subordinated Notes	204.09	204.09	
TOTAL INTEREST INCOME		1,209.62	1,209.62	

AUSTRALIAN DIVIDEND INCOME

Date	Security Name	Amount Received \$	Gross Unfranked \$	TFN / Withholding Tax Deducted \$	Franked \$	Franking Credits \$	LIC Capital Gains (Gross) \$
26/09/2019	Commonwealth Bank of Australia Limited FPO	621.39			621.39	266.31	
31/03/2020	Commonwealth Bank of Australia Limited FPO	538.00			538.00	230.57	
30/09/2019	Insurance Australia Group Ltd FPO	127.00	38.10		88.90	38.10	
25/03/2020	Insurance Australia Group Ltd FPO	63.50	19.05		44.45	19.05	
03/07/2019	National Australia Bank Ltd FPO	211.65			211.65	90.71	
12/12/2019	National Australia Bank Ltd FPO	211.65			211.65	90.71	
19/09/2019	Rio Tinto Limited FPO	92.27			92.27	39.55	
16/04/2020	Rio Tinto Limited FPO	104.92			104.92	44.97	
09/10/2019	Wesfarmers Limited FPO	363.48			363.48	155.78	
31/03/2020	Wesfarmers Limited FPO	349.50			349.50	149.79	
20/12/2019	Westpac Banking Corporation FPO	336.00			336.00	144.00	
TOTAL AUSTRALIAN DIVIDEND INCOME		3,019.36	57.15		2,962.21	1,269.52	

EXPENSE SUMMARY

	Description	Amount \$ (incl GST)	GST \$
Wealth+ Management Fee			
	Annual Wealth+ Management Fees	713.41	64.86
	Total Wealth+ Management Fee:	713.41	64.86

PORTFOLIO ASSET POSITION AS AT 30 June 2020

Security Code		Quantity	Cost Base \$ 30/06/20	Average Cost \$	Price \$ as at 30/06/2020	Closing Market Value \$ 30/06/20
Australian Equities						
CBA	Commonwealth Bank of Australia Limited FPO	269.00	21,623.91	80.39	69.42	18,673.98
IAG	Insurance Australia Group Ltd FPO	635.00	3,750.26	5.91	5.77	3,663.95
NAB	National Australia Bank Ltd FPO	255.00	8,602.47	33.74	18.22	4,646.10
RIO	Rio Tinto Limited FPO	30.00	2,045.70	68.19	97.96	2,938.80
WES	Wesfarmers Limited FPO	466.00	14,511.07	31.14	44.83	20,890.78
WBC	Westpac Banking Corporation FPO	420.00	13,798.53	32.85	17.95	7,539.00
Sub Total Australian Equities			64,331.94			58,352.61
Australian Fixed Interest						
Subordinated Debt Securities						
QUBHA	Qube Holdings Limited Subordinated Notes	170.00	17,175.49	101.03	101.29	17,219.30
Sub Total Australian Fixed Interest			17,175.49			17,219.30
Cash						
	Macquarie Cash Management A/C	0.00	50,322.74	0.00	0.00	50,322.74
Sub Total Cash			50,322.74			50,322.74
Total Portfolio Assets			131,830.17			125,894.65

The closing cost base details in the above Portfolio Asset Position table are the adjusted cost bases as at the end of the Financial Year. These cost bases have been reduced by any return of capital, tax deferred or AMIT cost base decrease/increase components of distributions deemed to have been received up to and including this Financial Year. Details of these adjustments for the distributions deemed to have been received in the current Financial Year are shown in the Trust/Stapled Security Income table.

CASH ACCOUNT TRANSACTION ACTIVITY

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
01/07/2019	Opening Balance			46,807.17
03/07/2019	National Australia Bank Ltd FPO - Dividend/Distribution Payment		211.65	47,018.82
05/07/2019	Qube Holdings Limited Subordinated Notes - Interest Payment		238.61	47,257.43
31/07/2019	Interest Earned - Macquarie CMA		37.44	47,294.87
31/07/2019	Wealth+ fees - July 2019	65.58		47,229.29
30/08/2019	Interest Earned - Macquarie CMA		36.01	47,265.30

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Account Number: 530687 Portfolio Name: Everwise Super Fund A/C

CASH ACCOUNT TRANSACTION ACTIVITY

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
30/08/2019	Wealth+ fees - August 2019	59.84		47,205.46
19/09/2019	Rio Tinto Limited FPO - Dividend/Distribution Payment		92.27	47,297.73
26/09/2019	Commonwealth Bank of Australia Limited FPO - Dividend/Distribution Payment		621.39	47,919.12
30/09/2019	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		127.00	48,046.12
30/09/2019	Interest Earned - Macquarie CMA		34.98	48,081.10
30/09/2019	Wealth+ fees - September 2019	58.22		48,022.88
08/10/2019	Qube Holdings Limited Subordinated Notes - Interest Payment		222.50	48,245.38
09/10/2019	Wesfarmers Limited FPO - Dividend/Distribution Payment		363.48	48,608.86
31/10/2019	Interest Earned - Macquarie CMA		27.80	48,636.66
31/10/2019	Wealth+ fees - October 2019	66.69		48,569.97
29/11/2019	Interest Earned - Macquarie CMA		25.85	48,595.82
29/11/2019	Wealth+ fees - November 2019	58.60		48,537.22
12/12/2019	National Australia Bank Ltd FPO - Dividend/Distribution Payment		211.65	48,748.87
20/12/2019	Westpac Banking Corporation FPO - Dividend/Distribution Payment		336.00	49,084.87
31/12/2019	Interest Earned - Macquarie CMA		31.11	49,115.98
31/12/2019	Wealth+ fees - December 2019	56.12		49,059.86
06/01/2020	Qube Holdings Limited Subordinated Notes - Interest Payment		198.48	49,258.34
31/01/2020	Interest Earned - Macquarie CMA		31.29	49,289.63
31/01/2020	Wealth+ fees - January 2020	68.59		49,221.04
28/02/2020	Interest Earned - Macquarie CMA		29.28	49,250.32
28/02/2020	Wealth+ fees - February 2020	59.49		49,190.83
03/03/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		9.77	49,200.60
25/03/2020	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		63.50	49,264.10
31/03/2020	Commonwealth Bank of Australia Limited FPO - Dividend/Distribution Payment		538.00	49,802.10
31/03/2020	Wesfarmers Limited FPO - Dividend/Distribution Payment		349.50	50,151.60
31/03/2020	Interest Earned - Macquarie CMA		19.85	50,171.45
31/03/2020	Wealth+ fees - March 2020	57.62		50,113.83
02/04/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		10.45	50,124.28
06/04/2020	Qube Holdings Limited Subordinated Notes - Interest Payment		204.09	50,328.37
16/04/2020	Rio Tinto Limited FPO - Dividend/Distribution Payment		104.92	50,433.29
30/04/2020	Interest Earned - Macquarie CMA		10.25	50,443.54
30/04/2020	Wealth+ fees - April 2020	56.00		50,387.54
04/05/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		10.34	50,397.88

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CASH ACCOUNT TRANSACTION ACTIVITY

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
29/05/2020	Interest Earned - Macquarie CMA		10.59	50,408.47
29/05/2020	Wealth+ fees - May 2020	51.13		50,357.34
02/06/2020	Macquarie CMA Rebate of Adviser Commission - Interest Earned		10.69	50,368.03
30/06/2020	Interest Earned - Macquarie CMA		10.24	50,378.27
30/06/2020	Wealth+ fees - June 2020	55.53		50,322.74
CLOSING BALANCE				50,322.74

Dividends Declared (Information Only)
Dividends declared prior to 30 June but payable after 30 June

TRADE DATE	SECURITY NAME	DESCRIPTION	PAYMENT DATE	VALUE \$
01/05/2020	National Australia Bank Ltd FPO	Dividend at \$0.300000/share	03/07/2020	76.50
				\$76.50

The above table of dividend transactions are provided for information purposes only and are not assessable income in the current financial year and do not appear in the Australian Dividend Income section of this report. These will be reported as assessable income in the following financial year report.

ADDITIONAL INFORMATION

Traditional Securities

A traditional security is, broadly, a security that is not issued at a discount of more than 1.5%, does not bear deferred interest and is not capital indexed. Examples of traditional securities are convertible notes, bonds, debentures, deposits with financial institutions or secured or unsecured loans.

Gains on traditional securities issued after 10 May 1989 are taxed as ordinary income. Gains are treated as the difference between the payment received on disposal or redemption less the cost of the security. Unlike the taxation of capital gains no indexing or discount is applied.

If the investor makes a loss on disposal of a traditional security, the loss may be treated either as a capital loss subject to CGT rules or as an outright deduction, provided the loss was incurred in the normal course of trading on a securities market.

Investors should seek their own tax advice regarding the appropriate treatment of any losses on traditional securities.

GS007 Audit Report

A completed GS007 Audit Report for the financial year prepared by our Auditors, Pitcher Partners, is once again available for third parties who wish to verify the accuracy of the processes that the Wealth+ Managed Portfolio Service undertakes in preparing your report. A copy of this report can be obtained by contacting your Morgans adviser

DISCLAIMER

In producing this report, Morgans Financial has relied on information supplied by you the client in the first instance and other sources which we believe to be reliable. Where possible, Morgans Financial has attempted to verify the accuracy and completeness of the third party information supplied to us. Morgans Financial, its directors and employees do not accept any liability for any actions taken or not taken which are a result of inaccuracies or omissions in the report as a result of third party errors or omissions. Morgans Financial is not a licensed tax adviser and the information provided in this report is general information only and therefore we recommend that you seek your own tax advice before acting or relying on the information enclosed in this report.

You may also wish to refer to the ATO tax pack and the ATO guide to capital gains.

The information provided in this report is on the basis that you are an Australian resident for tax purposes and any trading is on capital account. The tax report only incorporates details of the investments which Morgans Financial administers within the Wealth+ managed portfolio service.

This report incorporates all transactions that were transacted through Wealth+ between 01 Jul 2019 and 30 Jun 2020 Australian Time.

END OF REPORT

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