

Annual statement

for the period 1 July 2020 to 30 June 2021

Account details

Product BT Panorama Investments
Account ID 120459185
Account name G AND K SUPERANNUATION PTY.
LTD. ATF G and K Bridges
Superannuation Fund
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\$203,972.11

Portfolio value as at 30 Jun 2021

For more information



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

Annual statement created 8 Sep 2021

Your statement at a glance

Total portfolio opening balance 1 Jul 2020	\$169,653.06
Inflows	\$21,211.67
Deposits to Transaction account	\$21,211.67
Asset transfers in	\$0.00
Outflows	-\$5,545.37
Payments from Transaction account	-\$5,545.37
Asset transfers out	\$0.00
Expenses	-\$2,544.30
Fees	-\$2,544.30
Taxes	\$0.00
Income on investments	\$4,973.65
Market movement	\$16,223.40
Total portfolio closing balance 30 Jun 2021	\$203,972.11

Portfolio valuation

Transaction account

	Balance \$	Total portfolio %
Transaction account	\$8,435.85	4.14%
Total transaction account balance	\$8,435.85	4.14%

Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
AAA • Betashares Australian High Interest Cash ETF	156	\$50.09	\$7,814.04	3.83%
BNDS • Betashares Legg Mason Australian Bond Fund	440	\$26.74	\$11,765.60	5.77%
IAF • iShares Core Composite Bond ETF	138	\$113.32	\$15,638.16	7.67%
MGOC • Magellan Global Fund (Open Class) (Managed Fund)	5,053	\$2.75	\$13,895.75	6.81%
MICH • Magellan Infrastructure Fund	3,953	\$2.93	\$11,582.29	5.68%
MVW • Vaneck Equal Weight ETF Units	355	\$33.16	\$11,771.80	5.77%
QOZ • BETASHARES FTSE RAFI AUSTRALIA 200 ETF	904	\$15.16	\$13,704.64	6.72%
QUAL • Vaneck Vectors MSCI World ex Aust Quality ETF	306	\$39.22	\$12,001.32	5.88%
REIT • VanEck Vectors FTSE International Property (Hedged) ETF	286	\$20.10	\$5,748.60	2.82%
STW • SPDR S&P/ASX 200 Fund	373	\$67.79	\$25,285.67	12.40%
VAP • Vanguard Australian Property Securities Index ETF	70	\$90.49	\$6,334.30	3.11%
VCF • Vanguard International Credit Securities Index (hedged) ETF	214	\$45.57	\$9,751.98	4.78%
VGAD • Vanguard MSCI Index International Shares (Hedged) ETF	303	\$91.74	\$27,797.22	13.62%
VGE • Vanguard FTSE Emerging Markets Shares ETF	140	\$80.61	\$11,285.40	5.53%

Portfolio valuation

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
VIF • Vanguard International Fixed Interest (Hedged) ETF	247	\$44.36	\$10,956.92	5.37%
Total listed securities balance			\$195,333.69	95.76%
Total income accrued			\$202.57	0.10%
Total portfolio value as at 30 Jun 2021			\$203,972.11	100%

"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	\$1.56
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$4,972.09
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
Total income	\$4,973.65

Market movement	
	Amount \$
Realised/unrealised market movement	\$16,223.40
Total market movement	\$16,223.40

Earnings and expenses

Expenses

Fee type	Amount \$
Administration fees	-\$785.19
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$28.58
Portfolio management fees	\$0.00
Advice fees	-\$1,730.53
Adviser Establishment Fee	\$0.00
Advice fee	-\$1,730.53
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
Total expenses	-\$2,544.30

Net earnings

\$18,652.75

"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 \$50,000¹ with a
contribution of \$5,000¹ during
the year**

Cost of Panorama Investments

\$695²

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

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 \$1,120⁴.
**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 \$
Opening balance as at 1 Jul 2020							\$25,419.33
2 Jul 2020	2 Jul 2020	Expense	Administration fee for the period 01/06/2020 to 30/06/2020		\$62.07		\$25,357.26
2 Jul 2020	2 Jul 2020	Expense	Ongoing advice fee for the period 01/06/2020 to 30/06/2020		\$135.25		\$25,222.01
8 Jul 2020	6 Jul 2020	Buy	Rebalance Buy 74 Betashares Australian High Interest Cash ETF (AAA) @ \$50.08. Transaction fee \$12.50.	74.0000	\$3,718.05		\$21,503.96
8 Jul 2020	6 Jul 2020	Buy	Rebalance Buy 33 Vanguard International Fixed Interest (Hedged (VIF) @ \$50.63. Transaction fee \$12.50.	33.0000	\$1,683.29		\$19,820.67
8 Jul 2020	6 Jul 2020	Buy	Rebalance Buy 30 iShares Core Composite Bond ETF (IAF) @ \$115.51. Transaction fee \$12.50.	30.0000	\$3,477.70		\$16,342.97
13 Jul 2020	1 Jul 2020	Income	Dividend 213 iShares Core Composite Bond ETF (IAF) @ \$0.828107			\$176.39	\$16,519.36
15 Jul 2020	15 Jul 2020	Deposit	Direct Credit from ATO , ATO001100012197644			\$995.34	\$17,514.70
15 Jul 2020	15 Jul 2020	Deposit	Direct Credit from ATO , ATO001100012197643			\$135.19	\$17,649.89
16 Jul 2020	1 Jul 2020	Income	Dividend 551 Betashares Australian High Interest Cash ETF (AAA) @ \$0.029450			\$16.23	\$17,666.12
16 Jul 2020	1 Jul 2020	Income	Dividend 674 BETASHARES FTSE RAFI AUSTRALIA 200 ETF (QOZ) @ \$0.120273			\$81.06	\$17,747.18
16 Jul 2020	1 Jul 2020	Income	Dividend 214 Vanguard International Fixed Interest (Hedged (VIF) @ \$1.323652			\$283.26	\$18,030.44
16 Jul 2020	1 Jul 2020	Income	Dividend 115 Vanguard International Credit Securities Inde (VCF) @ \$0.379355			\$43.63	\$18,074.07

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
16 Jul 2020	1 Jul 2020	Income	Dividend 70 Vanguard Australian Property Securities Index (VAP) @ \$0.754453			\$52.81	\$18,126.88
16 Jul 2020	1 Jul 2020	Income	Dividend 188 Vanguard Msci Index International Shares ETF (VGS) @ \$0.635546			\$119.48	\$18,246.36
16 Jul 2020	1 Jul 2020	Income	Dividend 89 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.369087			\$32.85	\$18,279.21
24 Jul 2020	1 Jul 2020	Income	Dividend 185 Vaneck Vectors MSCI World ex Aust Quality ETF (QUAL) @ \$0.35			\$64.75	\$18,343.96
24 Jul 2020	1 Jul 2020	Income	Dividend 180 Vaneck Equal Weight ETF Units (MVW) @ \$0.51			\$91.80	\$18,435.76
28 Jul 2020	1 Jul 2020	Income	Dividend 1,587 Magellan Infrastructure Fund (MICH) @ \$0.07			\$111.09	\$18,546.85
28 Jul 2020	1 Jul 2020	Income	Dividend 2,103 Magellan Global Equities ETF (MGE) @ \$0.16			\$336.48	\$18,883.33
31 Jul 2020	31 Jul 2020	Income	Interest payment for Cash Management Account			\$0.16	\$18,883.49
4 Aug 2020	4 Aug 2020	Expense	Administration fee for the period 01/07/2020 to 31/07/2020		\$65.02		\$18,818.47
4 Aug 2020	4 Aug 2020	Expense	Ongoing advice fee for the period 01/07/2020 to 31/07/2020		\$139.75		\$18,678.72
18 Aug 2020	3 Aug 2020	Income	Dividend 625 Betashares Australian High Interest Cash ETF (AAA) @ \$0.028248			\$17.66	\$18,696.38
19 Aug 2020	19 Aug 2020	Deposit	Direct Credit from ATO , ATO002000013338954			\$172.64	\$18,869.02
19 Aug 2020	19 Aug 2020	Deposit	Direct Credit from ATO , ATO002000013338955			\$995.34	\$19,864.36
19 Aug 2020	19 Aug 2020	Deposit	Direct Credit from ClickSuper , p_vu_cc_9905842403			\$171.00	\$20,035.36

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Aug 2020	31 Aug 2020	Income	Interest payment for Cash Management Account			\$0.17	\$20,035.53
2 Sep 2020	2 Sep 2020	Deposit	Direct Credit from ATO , ATO008000013362342			\$1,244.18	\$21,279.71
2 Sep 2020	2 Sep 2020	Deposit	Direct Credit from ATO , ATO008000013362341			\$168.99	\$21,448.70
3 Sep 2020	3 Sep 2020	Expense	Administration fee for the period 01/08/2020 to 31/08/2020		\$65.35		\$21,383.35
7 Sep 2020	7 Sep 2020	Expense	Ongoing advice fee for the period 01/08/2020 to 31/08/2020		\$139.75		\$21,243.60
16 Sep 2020	1 Sep 2020	Income	Dividend 625 Betashares Australian High Interest Cash ETF (AAA) @ \$0.027191			\$16.99	\$21,260.59
22 Sep 2020	22 Sep 2020	Deposit	Direct Credit from ClickSuper , p_vu_cc_9905877470			\$427.50	\$21,688.09
26 Sep 2020	26 Sep 2020	Expense	Expense recovery - Legislative		\$28.58		\$21,659.51
30 Sep 2020	30 Sep 2020	Income	Interest payment for Cash Management Account			\$0.16	\$21,659.67
5 Oct 2020	5 Oct 2020	Expense	Administration fee for the period 01/09/2020 to 30/09/2020		\$63.17		\$21,596.50
7 Oct 2020	7 Oct 2020	Expense	Ongoing advice fee for the period 01/09/2020 to 30/09/2020		\$135.25		\$21,461.25
12 Oct 2020	29 Sep 2020	Income	Dividend 258 SPDR S&P/ASX 200 Fund (STW) @ \$0.429682			\$110.86	\$21,572.11
15 Oct 2020	13 Oct 2020	Buy	Rebalance Buy 54 Betashares Australian High Interest Cash ETF (AAA) @ \$50.08. Transaction fee \$12.50.	54.0000	\$2,716.82		\$18,855.29
15 Oct 2020	13 Oct 2020	Buy	Rebalance Buy 18 iShares Core Composite Bond ETF (IAF) @ \$116.63. Transaction fee \$12.50.	18.0000	\$2,111.84		\$16,743.45

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
15 Oct 2020	13 Oct 2020	Buy	Rebalance Buy 436 Magellan Global Equities ETF (MGE) @ \$4.12. Transaction fee \$12.50.	436.0000	\$1,808.82		\$14,934.63
15 Oct 2020	13 Oct 2020	Buy	Rebalance Buy 23 Vanguard Msci Index International Shares ETF (VGS) @ \$82.90. Transaction fee \$12.50.	23.0000	\$1,919.20		\$13,015.43
16 Oct 2020	1 Oct 2020	Income	Dividend 247 Vanguard International Fixed Interest (Hedged (VIF) @ \$1.483558			\$366.44	\$13,381.87
16 Oct 2020	1 Oct 2020	Income	Dividend 188 Vanguard Msci Index International Shares ETF (VGS) @ \$0.345002			\$64.86	\$13,446.73
16 Oct 2020	1 Oct 2020	Income	Dividend 115 Vanguard International Credit Securities Inde (VCF) @ \$2.294867			\$263.91	\$13,710.64
16 Oct 2020	1 Oct 2020	Income	Dividend 89 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.48681			\$43.33	\$13,753.97
16 Oct 2020	1 Oct 2020	Income	Dividend 70 Vanguard Australian Property Securities Index (VAP) @ \$0.13261			\$9.28	\$13,763.25
16 Oct 2020	1 Oct 2020	Income	Dividend 625 Betashares Australian High Interest Cash ETF (AAA) @ \$0.026238			\$16.40	\$13,779.65
20 Oct 2020	20 Oct 2020	Deposit	Direct Credit from ATO , ATO002000013948681			\$995.34	\$14,774.99
20 Oct 2020	20 Oct 2020	Deposit	Direct Credit from ATO , ATO002000013948680			\$135.19	\$14,910.18
20 Oct 2020	20 Oct 2020	Payment	BPAY payment to TAX OFFICE PAYMENTS		\$921.00		\$13,989.18
21 Oct 2020	9 Oct 2020	Income	Dividend 243 iShares Core Composite Bond ETF (IAF) @ \$0.425969			\$103.51	\$14,092.69
28 Oct 2020	28 Oct 2020	Deposit	Direct Credit from ATO , ATO007000013625756			\$995.34	\$15,088.03
28 Oct 2020	28 Oct 2020	Deposit	Direct Credit from ATO , ATO007000013625755			\$135.19	\$15,223.22

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
29 Oct 2020	29 Oct 2020	Payment	BPAY payment to TAX OFFICE PAYMENTS		\$1,681.25		\$13,541.97
30 Oct 2020	30 Oct 2020	Deposit	Direct Credit from ClickSuper , p_vu_cc_9905919902			\$433.20	\$13,975.17
31 Oct 2020	31 Oct 2020	Income	Interest payment for Cash Management Account			\$0.14	\$13,975.31
4 Nov 2020	4 Nov 2020	Expense	Administration fee for the period 01/10/2020 to 31/10/2020		\$66.12		\$13,909.19
6 Nov 2020	6 Nov 2020	Expense	Ongoing advice fee for the period 01/10/2020 to 31/10/2020		\$139.75		\$13,769.44
17 Nov 2020	2 Nov 2020	Income	Dividend 679 Betashares Australian High Interest Cash ETF (AAA) @ \$0.026105			\$17.73	\$13,787.17
19 Nov 2020	5 Nov 2020	Income	Dividend 2,539 Magellan Global Equities ETF (MGE) @ \$0.0738			\$187.38	\$13,974.55
30 Nov 2020	30 Nov 2020	Income	Interest payment for Cash Management Account			\$0.12	\$13,974.67
3 Dec 2020	3 Dec 2020	Expense	Administration fee for the period 01/11/2020 to 30/11/2020		\$64.71		\$13,909.96
4 Dec 2020	4 Dec 2020	Deposit	Direct Credit from ClickSuper , p_vu_cc_9905955172			\$613.70	\$14,523.66
7 Dec 2020	7 Dec 2020	Expense	Ongoing advice fee for the period 01/11/2020 to 30/11/2020		\$135.25		\$14,388.41
9 Dec 2020	9 Dec 2020	Deposit	Direct Credit from ATO , ATO006000014080601			\$1,244.18	\$15,632.59
9 Dec 2020	9 Dec 2020	Deposit	Direct Credit from ATO , ATO006000014080600			\$168.99	\$15,801.58
10 Dec 2020	10 Dec 2020	Deposit	Direct Credit from ClickSuper , p_vu_cc_9905959505			\$505.40	\$16,306.98
16 Dec 2020	1 Dec 2020	Income	Dividend 679 Betashares Australian High Interest Cash ETF (AAA) @ \$0.021491			\$14.59	\$16,321.57

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Dec 2020	31 Dec 2020	Income	Interest payment for Cash Management Account			\$0.13	\$16,321.70
6 Jan 2021	6 Jan 2021	Deposit	Direct Credit from ATO ATO001000014596542			\$135.19	\$16,456.89
6 Jan 2021	6 Jan 2021	Deposit	Direct Credit from ATO ATO001000014596543			\$995.34	\$17,452.23
6 Jan 2021	6 Jan 2021	Expense	Administration fee for the period 01/12/2020 to 31/12/2020		\$66.93		\$17,385.30
8 Jan 2021	8 Jan 2021	Expense	Ongoing advice fee for the period 01/12/2020 to 31/12/2020		\$139.75		\$17,245.55
13 Jan 2021	30 Dec 2020	Income	Dividend 258 SPDR S&P/ASX 200 Fund (STW) @ \$0.382029			\$98.56	\$17,344.11
13 Jan 2021	30 Dec 2020	Income	Dividend 228 SPDR Dow Jones Global Real Estate Fund (DJRE) @ \$0.171211			\$39.04	\$17,383.15
15 Jan 2021	4 Jan 2021	Income	Dividend 1,587 Magellan Infrastructure Fund (MICH) @ \$0.0595			\$94.43	\$17,477.58
18 Jan 2021	6 Jan 2021	Income	Dividend 261 iShares Core Composite Bond ETF (IAF) @ \$0.362954			\$94.73	\$17,572.31
19 Jan 2021	4 Jan 2021	Income	Dividend 180 Vaneck Equal Weight ETF Units (MVW) @ \$0.42			\$75.60	\$17,647.91
19 Jan 2021	4 Jan 2021	Income	Dividend 674 BETASHARES FTSE RAFI AUSTRALIA 200 ETF (QOZ) @ \$0.169131			\$113.99	\$17,761.90
19 Jan 2021	4 Jan 2021	Income	Dividend 70 Vanguard Australian Property Securities Index (VAP) @ \$0.752856			\$52.70	\$17,814.60
19 Jan 2021	4 Jan 2021	Income	Dividend 211 Vanguard Msci Index International Shares ETF (VGS) @ \$0.403359			\$85.11	\$17,899.71
19 Jan 2021	4 Jan 2021	Income	Dividend 679 Betashares Australian High Interest Cash ETF (AAA) @ \$0.018217			\$12.37	\$17,912.08

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
19 Jan 2021	4 Jan 2021	Income	Dividend 247 Vanguard International Fixed Interest (Hedged (VIF) @ \$0.999824			\$246.96	\$18,159.04
19 Jan 2021	4 Jan 2021	Income	Dividend 115 Vanguard International Credit Securities Inde (VCF) @ \$1.216496			\$139.90	\$18,298.94
19 Jan 2021	4 Jan 2021	Income	Dividend 89 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.361708			\$32.19	\$18,331.13
31 Jan 2021	31 Jan 2021	Income	Interest payment for Cash Management Account			\$0.14	\$18,331.27
3 Feb 2021	3 Feb 2021	Expense	Administration fee for the period 01/01/2021 to 31/01/2021		\$67.12		\$18,264.15
5 Feb 2021	5 Feb 2021	Expense	Ongoing advice fee for the period 01/01/2021 to 31/01/2021		\$140.14		\$18,124.01
16 Feb 2021	1 Feb 2021	Income	Dividend 679 Betashares Australian High Interest Cash ETF (AAA) @ \$0.016615			\$11.28	\$18,135.29
17 Feb 2021	17 Feb 2021	Deposit	Direct Credit from ClickSuper , p_vu_cc_9906032607			\$645.72	\$18,781.01
24 Feb 2021	24 Feb 2021	Deposit	Direct Credit from ClickSuper , p_vu_cc_9906040914			\$524.02	\$19,305.03
28 Feb 2021	28 Feb 2021	Income	Interest payment for Cash Management Account			\$0.14	\$19,305.17
3 Mar 2021	3 Mar 2021	Expense	Administration fee for the period 01/02/2021 to 28/02/2021		\$60.71		\$19,244.46
5 Mar 2021	5 Mar 2021	Expense	Ongoing advice fee for the period 01/02/2021 to 28/02/2021		\$126.58		\$19,117.88
5 Mar 2021	5 Mar 2021	Payment	BPAY payment to TAX OFFICE PAYMENTS		\$921.00		\$18,196.88
10 Mar 2021	10 Mar 2021	Deposit	Direct Credit from ClickSuper , p_vu_cc_9906054933			\$505.40	\$18,702.28
11 Mar 2021	11 Mar 2021	Deposit	Direct Credit from ATO , ATO008000014535881			\$168.99	\$18,871.27

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
11 Mar 2021	11 Mar 2021	Deposit	Direct Credit from ATO ATO008000014535882			\$1,244.18	\$20,115.45
16 Mar 2021	1 Mar 2021	Income	Dividend 679 Betashares Australian High Interest Cash ETF (AAA) @ \$0.015812			\$10.74	\$20,126.19
18 Mar 2021	16 Mar 2021	Sell	Rebalance Sell 253 Betashares Australian High Interest Cash ETF (AAA) @ \$50.07. Transaction fee \$13.93.	-253.0000		\$12,653.78	\$32,779.97
18 Mar 2021	16 Mar 2021	Sell	Rebalance Sell 86 iShares Core Composite Bond ETF (IAF) @ \$112.45. Transaction fee \$12.50.	-86.0000		\$9,658.20	\$42,438.17
18 Mar 2021	16 Mar 2021	Sell	Rebalance Sell 115 Vanguard International Credit Securities Inde (VCF) @ \$47.10. Transaction fee \$12.50.	-115.0000		\$5,404.00	\$47,842.17
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 1,119 Magellan Infrastructure Fund (MICH) @ \$2.78. Transaction fee \$12.50.	1,119.0000	\$3,123.32		\$44,718.85
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 237 SPDR Dow Jones Global Real Estate Fund (DJRE) @ \$20.10. Transaction fee \$12.50.	237.0000	\$4,776.20		\$39,942.65
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 2,049 Magellan Global Fund (Open Class) (Managed Fu (MGOC) @ \$2.48. Transaction fee \$12.50.	2,049.0000	\$5,094.02		\$34,848.63
18 Mar 2021	16 Mar 2021	Sell	Rebalance Sell 211 Vanguard Msci Index International Shares ETF (VGS) @ \$87.64. Transaction fee \$20.34.	-211.0000		\$18,471.70	\$53,320.33
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 109 Vaneck Equal Weight ETF Units (MVW) @ \$31.26. Transaction fee \$12.50.	109.0000	\$3,419.84		\$49,900.49
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 51 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$75.58. Transaction fee \$12.50.	51.0000	\$3,867.08		\$46,033.41

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 197 Vaneck Vectors MSCI World ex Aust Quality ETF (QUAL) @ \$33.83. Transaction fee \$12.50.	197.0000	\$6,677.01		\$39,356.40
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 79 SPDR S&P/ASX 200 Fund (STW) @ \$64.12. Transaction fee \$12.50.	79.0000	\$5,077.98		\$34,278.42
18 Mar 2021	16 Mar 2021	Buy	Rebalance Buy 303 Vanguard MSCI Index International Shares (Hed (VGAD) @ \$85.11. Transaction fee \$28.37.	303.0000	\$25,816.70		\$8,461.72
24 Mar 2021	24 Mar 2021	Deposit	Direct Credit from ATO , ATO005000014309329			\$995.34	\$9,457.06
24 Mar 2021	24 Mar 2021	Deposit	Direct Credit from ATO , ATO005000014309328			\$135.19	\$9,592.25
31 Mar 2021	31 Mar 2021	Income	Interest payment for Cash Management Account			\$0.13	\$9,592.38
7 Apr 2021	7 Apr 2021	Expense	Administration fee for the period 01/03/2021 to 31/03/2021		\$67.88		\$9,524.50
9 Apr 2021	9 Apr 2021	Expense	Ongoing advice fee for the period 01/03/2021 to 31/03/2021		\$168.16		\$9,356.34
14 Apr 2021	30 Mar 2021	Income	Dividend 337 SPDR S&P/ASX 200 Fund (STW) @ \$0.517344			\$174.34	\$9,530.68
19 Apr 2021	7 Apr 2021	Income	Dividend 175 iShares Core Composite Bond ETF (IAF) @ \$0.337194			\$59.01	\$9,589.69
20 Apr 2021	1 Apr 2021	Income	Dividend 70 Vanguard Australian Property Securities Index (VAP) @ \$0.527758			\$36.94	\$9,626.63
20 Apr 2021	1 Apr 2021	Income	Dividend 140 Vanguard FTSE Emerging Markets Shares ETF (VGE) @ \$0.081239			\$11.37	\$9,638.00
20 Apr 2021	1 Apr 2021	Income	Dividend 247 Vanguard International Fixed Interest (Hedged (VIF) @ \$2.89998			\$716.30	\$10,354.30

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
20 Apr 2021	1 Apr 2021	Income	Dividend 426 Betashares Australian High Interest Cash ETF (AAA) @ \$0.018878			\$8.04	\$10,362.34
22 Apr 2021	22 Apr 2021	Deposit	Direct Credit from ClickSuper , p_vu_cc_9906102326			\$505.40	\$10,867.74
30 Apr 2021	30 Apr 2021	Income	Interest payment for Cash Management Account			\$0.08	\$10,867.82
5 May 2021	5 May 2021	Expense	Administration fee for the period 01/04/2021 to 30/04/2021		\$66.88		\$10,800.94
7 May 2021	7 May 2021	Expense	Ongoing advice fee for the period 01/04/2021 to 30/04/2021		\$162.74		\$10,638.20
7 May 2021	7 May 2021	Payment	BPAY payment to TAX OFFICE PAYMENTS		\$921.00		\$9,717.20
10 May 2021	10 May 2021	Payment	Direct Debit Withdrawal to 1876255-B3762233 TAL Life Limited		\$356.91		\$9,360.29
12 May 2021	12 May 2021	Deposit	Direct Credit from ATO , ATO001000015025378			\$135.19	\$9,495.48
12 May 2021	12 May 2021	Deposit	Direct Credit from ATO , ATO001000015025379			\$995.34	\$10,490.82
12 May 2021	12 May 2021	Payment	Direct Debit Withdrawal to 1841488-B4028688 TAL Life Limited		\$570.24		\$9,920.58
18 May 2021	3 May 2021	Income	Dividend 426 Betashares Australian High Interest Cash ETF (AAA) @ \$0.015260			\$6.50	\$9,927.08
19 May 2021	19 May 2021	Deposit	Direct Credit from ATO , ATO001100014208504			\$995.34	\$10,922.42
19 May 2021	19 May 2021	Deposit	Direct Credit from ATO , ATO001100014208503			\$135.19	\$11,057.61
28 May 2021	28 May 2021	Deposit	Direct Credit from ClickSuper , p_vu_cc_9906142927			\$658.52	\$11,716.13
31 May 2021	31 May 2021	Payment	BPAY payment to ASIC		\$55.00		\$11,661.13

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 May 2021	31 May 2021	Income	Interest payment for Cash Management Account			\$0.10	\$11,661.23
3 Jun 2021	3 Jun 2021	Expense	Administration fee for the period 01/05/2021 to 31/05/2021		\$69.23		\$11,592.00
3 Jun 2021	3 Jun 2021	Deposit	Direct Credit from Bridges K T & B , TAL insurance			\$356.91	\$11,948.91
4 Jun 2021	4 Jun 2021	Payment	Direct Debit Withdrawal to 1876255-B4534809 TAL Life Limited		\$118.97		\$11,829.94
7 Jun 2021	7 Jun 2021	Expense	Advice fee for the period 01/05/2021 to 31/05/2021		\$168.16		\$11,661.78
17 Jun 2021	1 Jun 2021	Income	Dividend 426 Betashares Australian High Interest Cash ETF (AAA) @ \$0.015605			\$6.65	\$11,668.43
22 Jun 2021	22 Jun 2021	Deposit	Direct Credit from ATO ATO004000014510626			\$304.18	\$11,972.61
22 Jun 2021	22 Jun 2021	Deposit	Direct Credit from ATO ATO004000014510627			\$2,239.52	\$14,212.13
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 230 BETASHARES FTSE RAFI AUSTRALIA 200 ETF (QOZ) @ \$15.22. Transaction fee \$12.50.	230.0000	\$3,513.10		\$10,699.03
24 Jun 2021	22 Jun 2021	Sell	Rebalance Sell 37 iShares Core Composite Bond ETF (IAF) @ \$113.20. Transaction fee \$12.50.	-37.0000		\$4,175.90	\$14,874.93
24 Jun 2021	22 Jun 2021	Sell	Rebalance Sell 270 Betashares Australian High Interest Cash ETF (AAA) @ \$50.07. Transaction fee \$14.87.	-270.0000		\$13,504.03	\$28,378.96
24 Jun 2021	22 Jun 2021	Sell	Rebalance Sell 853 Magellan Global Fund (Open Class) (Managed Fu (MGOC) @ \$2.71. Transaction fee \$12.50.	-853.0000		\$2,299.13	\$30,678.09
24 Jun 2021	22 Jun 2021	Sell	Rebalance Sell 465 SPDR Dow Jones Global Real Estate Fund (DJRE) @ \$22.91. Transaction fee \$12.50.	-465.0000		\$10,640.65	\$41,318.74

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
24 Jun 2021	22 Jun 2021	Sell	Rebalance Sell 76 Vaneck Vectors MSCI World ex Aust Quality ETF (QUAL) @ \$38.39. Transaction fee \$12.50.	-76.0000		\$2,905.14	\$44,223.88
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 1,247 Magellan Infrastructure Fund (MICH) @ \$2.98. Transaction fee \$12.50.	1,247.0000	\$3,728.56		\$40,495.32
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 214 Vanguard International Credit Securities Inde (VCF) @ \$45.73. Transaction fee \$12.50.	214.0000	\$9,798.72		\$30,696.60
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 36 SPDR S&P/ASX 200 Fund (STW) @ \$68.49. Transaction fee \$12.50.	36.0000	\$2,478.14		\$28,218.46
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 66 Vaneck Equal Weight ETF Units (MVW) @ \$33.11. Transaction fee \$12.50.	66.0000	\$2,197.76		\$26,020.70
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 286 VanEck Vectors FTSE International Property (H (REIT) @ \$20.32. Transaction fee \$12.50.	286.0000	\$5,824.02		\$20,196.68
24 Jun 2021	22 Jun 2021	Buy	Rebalance Buy 440 Betashares Legg Mason Australian Bond Fund (BNDS) @ \$26.70. Transaction fee \$12.92.	440.0000	\$11,760.92		\$8,435.76
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.09	\$8,435.85

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
12 Jul 2021	29 Jun 2021	Income	Dividend 373 SPDR S&P/ASX 200 Fund (STW) @ \$0.54307			\$202.57	\$8,638.42
Subtotal					\$122,678.76	\$105,897.85	

Closing balance as at 30 Jun 2021

\$8,638.42

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	MGE	Corporate Action	Exchange MGOC 1.519234:1 Magellan Global Equities ETF (MGE)	-2,539	\$9,825.93	
8 Dec 2020	27 Nov 2020	MGOC	Corporate Action	Exchange MGOC 1.519234:1 Magellan Global Equities ETF (MGE)	3,857		\$9,758.21
18 Jan 2021	7 Dec 2020	MGFPEO1	Corporate Action	Right 3,857 Magellan Global Fund (Open Class) (Managed Fu (MGOC) @ 1.651869:1	2,334		
1 Mar 2021	1 Mar 2021	MGFPEO1	Corporate Action	Rights application 2,334 Magellan Global Fund Partnership Entitlement (MGFPEO1) @ \$1.00	-2,334	\$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.

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

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

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