

Insignia SuperWrap Personal Super Plan

Investor name
Mr D G O'Shea
Investor number
M02009965
Adviser name
72 FINANCIAL PTY LTD
Adviser phone number
03 98226066

Mr D G O'Shea
6 Brock Pl
WHITEBRIDGE NSW 2290

TRANSACTION DETAILS AND COSTS SUMMARY

Date	Transaction Description	Amount (\$)
01/07/2019	Interest	7.09
01/07/2019	Account Keeping Fee for the period 01 Jun 2019 to 30 Jun 2019	-119.52
01/07/2019	Ongoing Adviser Fee for the period 01 Jun 2019 to 30 Jun 2019	-308.09
05/07/2019	Distribution Vanguard Cash Plus Index Fd VAN0102AU	56.31
05/07/2019	Distribution Vanguard Intl Prop Sec Indx VAN0018AU	187.92
06/07/2019	PAYG Instalment	-76.36
08/07/2019	Distribution Perpetual W/S Diversfd Incme F PER0260AU	376.82
08/07/2019	Distribution Perpetual W/S Plus Lng Shrt Fd PER0072AU	843.91
09/07/2019	Distribution Macq Mstr Incme Opportunts MAQ0277AU	743.80
09/07/2019	Distribution Maq Asia New Stars 1 MAQ0640AU	1,143.24
10/07/2019	Distribution Man Divers Alter MAN0004AU	2,252.27
12/07/2019	Distribution Jan Hend Tact Inc Fd IOF0145AU	165.08
12/07/2019	Distribution Platinum Asia Fd PLA0004AU	3,740.97
12/07/2019	Distribution Platinum Intl Fd PLA0002AU	5,759.10
15/07/2019	Distribution Bentham Glb Incm Fnd CSA0038AU	64.33
16/07/2019	Dividend VAS PAYMENT	357.29
29/07/2019	Dividend MAGELLAN GLOBALT	393.36
31/07/2019	Distribution RARE P Value Unhed BTA0546AU	708.93
01/08/2019	Account Keeping Fee for the period 01 Jul 2019 to 31 Jul 2019	-123.59
01/08/2019	Ongoing Adviser Fee for the period 01 Jul 2019 to 31 Jul 2019	-318.66
06/08/2019	Distribution Bentham Glb Incm Fnd CSA0038AU	56.24
07/08/2019	Distribution Vanguard Cash Plus Index Fd VAN0102AU	39.09
09/08/2019	Distribution Macq Mstr Incme Opportunts MAQ0277AU	78.80
13/08/2019	Expense Recovery - Govt Levies	-13.26
20/08/2019	Expense Recovery - Legislative	-43.68
02/09/2019	Account Keeping Fee for the period 01 Aug 2019 to 31 Aug 2019	-124.98
02/09/2019	Ongoing Adviser Fee for the period 01 Aug 2019 to 31 Aug 2019	-324.36
06/09/2019	Distribution Vanguard Cash Plus Index Fd VAN0102AU	36.37
06/09/2019	Distribution Bentham Glb Incm Fnd CSA0038AU	56.19
10/09/2019	Distribution Macq Mstr Incme Opportunts MAQ0277AU	78.80
12/09/2019	Expense Recovery - Prudential	-149.54
16/09/2019	Trade Full Redemption of 23844.62 units of Vanguard Cash Plus Fund @ \$1.0206	24,335.82
20/09/2019	Dividend NABPE SEP	260.49
20/09/2019	Dividend SPHERIA EMERGING	480.00
22/09/2019	Corporate Actions MHH Magellan High Conviction Trust	-40,000.50
01/10/2019	Interest	25.09
01/10/2019	Account Keeping Fee for the period 01 Sep 2019 to 30 Sep 2019	-118.70
01/10/2019	Ongoing Adviser Fee for the period 01 Sep 2019 to 30 Sep 2019	-304.70
03/10/2019	Distribution Macq Mstr Incme Opportunts MAQ0277AU	78.80
04/10/2019	Trade Full Redemption of 10991.32 units of Perpetual W/S Share Plus Long-Short Fund @ \$2.6529	29,158.87
04/10/2019	Trade Full Redemption of 39402.46 units of Macquarie Income Opportunities Fund @ \$1.0135	39,934.39

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04/10/2019	Trade Full Redemption of 43246.30 units of Perpetual W/S Diversified Income Fund @ \$0.9672	41,827.82
08/10/2019	Distribution Jan Hend Tact Inc Fd IOF0145AU	53.11
08/10/2019	Distribution Vanguard Intl Prop Sec Indx VAN0018AU	151.71
08/10/2019	Trade Full Redemption of 18376.21 units of Vanguard Intl Prop Sec Index Fd @ \$1.2757	23,442.53
08/10/2019	Trade Full Redemption of 33426.61 units of Janus Henderson Tactical Income Fund @ \$1.0827	36,190.99
08/10/2019	MAG High Convtn Trst Corporate Action : Dividend Reinvestment Plan	40,000.50
08/10/2019	Trade Full Redemption of 28473.11 units of Platinum Asia Fund @ \$2.4651	70,189.06
08/10/2019	Trade Full Redemption of 36608.23 units of Platinum International Fund @ \$1.9599	71,748.47
09/10/2019	Distribution Bentham Glb Incm Fnd CSA0038AU	55.97
09/10/2019	Distribution Perpetual W/S Diversfd Incme F PER0260AU	328.99
09/10/2019	Trade Full Redemption of 33383.92 units of RARE Infrastructure WS Plus Value Unhedg @ \$1.0288	34,345.38
09/10/2019	Trade Full Redemption of 36712.14 units of Winton Global Alpha Fund @ \$1.2347	45,328.48
10/10/2019	Trade Full Redemption of 18382.35 units of Bentham Global Income Fund @ \$1.0456	19,220.59
10/10/2019	Trade Full Redemption of 14411.30 units of Macquarie Asia New Stars No. 1 Fund @ \$1.3428	19,351.49
15/10/2019	Distribution RARE P Value Unhed BTA0546AU	527.47
16/10/2019	Dividend VAS PAYMENT	465.87
17/10/2019	RITC:Brokerage Sale of 435.00 units of VAS @ \$84.0165	2.66
17/10/2019	RITC:Brokerage Sale of 12000.00 units of SEC @ \$1.6920	2.66
17/10/2019	RITC:Brokerage Sale of 13112.00 units of MGG @ \$1.8072	2.66
17/10/2019	RITC:Brokerage Sale of 300.00 units of NABPE @ \$101.5389	2.66
17/10/2019	RITC:Brokerage Sale of 26667.00 units of MHH @ \$1.4936	2.72
17/10/2019	Trade Sale of 12000.00 units of Spheria Emerging CO @ \$1.6920	20,301.00
17/10/2019	Trade Sale of 13112.00 units of Magellan Glob Trust @ \$1.8072	23,693.72
17/10/2019	Trade Sale of 300.00 units of National Aust. Bank Conv. Pref. @ \$101.5389	30,459.00
17/10/2019	Trade Sale of 435.00 units of Vngd Aus Shares @ \$84.0165	36,544.50
17/10/2019	Trade Sale of 26667.00 units of MAG High Convtn Trst @ \$1.4936	39,827.31
19/10/2019	PAYG Instalment	-544.58
23/10/2019	Trade Full Redemption of 28713.29 units of Man Diversified Alternatives @ \$1.1169	32,069.87
25/10/2019	Account Keeping Fee for the period 01 Oct 2019 to 25 Oct 2019	-98.98
25/10/2019	Ongoing Adviser Fee for the period 01 Oct 2019 to 25 Oct 2019	-254.15
31/10/2019	Paid Interest	87.55
31/10/2019	Tax Credit	722.77
31/10/2019	Full Bank Direct	-621,319.63
	Sum of Fees shown above	2,288.85
	Indirect Costs of Your Investment	763.95
	Total Fees You Paid	3,052.80
	Other Costs	1497.10
	Total fees and costs you paid	4,549.90

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TRANSACTION DETAILS AND COSTS SUMMARY

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged as a fee. This indirect cost is the Cash Account Fee. Refer to the "Other Costs" amount for the costs that applied to your managed funds over the statement period.

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 or costs relating to your underlying investments but includes insurance premiums (if you held insurance within your account) and Expense Recovery deductions.

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 or deducted from your account. This amount only incorporates the management fees and performance-related fees associated with the underlying managed funds. The cash account fee, 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.

If your account balance is less than \$6,000 on 30 June or at time of exit, the total combined amount of administration fees, investment fees and indirect costs charged in the financial year is capped at 3% of your account balance. Any amount charged in excess of this cap will be refunded to your account.

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments.

TRANSACTION DETAILS AND COSTS SUMMARY (continued)

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 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 your balance was \$50,000, then for that year you will be charged fees of \$777.25¹ for the superannuation product.

- **PLUS fees and costs for an investment in Advance Balanced Multi-Blend Fund:**

\$475.00 (comprising 0.79%² Management costs and 0.16%³ Net transactional and operational costs) each year.

EQUALS \$1,252.25[^], being the total fees and costs of investing in the Advance Balanced Multi-Blend Fund through the product.

¹In this example it is assumed that \$50,000 is held in the Advance Balanced Multi-Blend Fund and an additional \$2,500.00 is held in your Cash Account for the entire year. The cost of the superannuation product includes:

- (a) The minimum administration fee. Administration fees may reduce as a percentage of your account balance for higher account balances due to the application of tiered administration fees.
- (b) Cash Account Fee. The exact Cash Account Fee amount deducted in relation to your account is set out in 'Indirect costs of your investment' section of this statement.
- (c) An estimated expense recovery amount, which includes the Operational Risk Financial Requirement and other expenses we recover for compliance with legislative and prudential standards, and paying compulsory government levies. The expense recovery amount deducted in relation to your account is set out in 'Transaction Details And Costs Summary' section of this statement.

Please refer to the 'Fees and costs' section of the Product Disclosure Statement and Additional Information Booklet for the amount of each of these fees and costs. **The Cost of Product amount shown above has been calculated based on the Account keeping fee rates set out in the current Product Disclosure Statement. The Cost of Product amount may be different (and potentially higher) if you are subject to different Account keeping fee rates.**

²This amount includes management fees charged by the Advance Balanced Multi-Blend Fund and estimated indirect costs such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Balanced Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2019. For more information regarding these fees and costs, please refer to the 'Fees and costs of underlying investments' section in the Additional Information Booklet.

³This amount is an estimate based on the transactional and operational costs for the Advance Balanced Multi-Blend Fund in relation to the year ended 30 June 2019. Please refer to 'Other transactional and operational costs' section of the Additional Information Booklet for further information.

[^]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, cash account 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 you decide to transact in. Refer to the 'Additional explanation of fees and costs' section of the Additional Information Booklet for information about the fees and other costs that may apply.

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TRUSTEE AND FUND CONTACT DETAILS

BT Funds Management Limited
(ABN 63 002 916 458, AFSL 233724, RSE L0001090)

SuperWrap (ABN 39 827 542 991, RSE R1001327)
GPO Box 2675
Sydney NSW 2001
Telephone enquiries: 1300 657 010

Please note the sources of any contribution(s) shown in this statement are based on the information that has been recorded by the fund. As such, for certain contributions, a third party service provider may have been shown as the source of the contribution(s). For example, if a payroll company made an employer contribution on your employers behalf, the payroll company (rather than your employer) may be identified as the source of the employer contribution(s) in this statement. We recommend that you check to ensure that any contributions that have been deducted from your salary and wages have been remitted to us and appear on your statement.

Please Note:

Generally the benefit of any deduction to which the plan is entitled will be passed onto members in the form of reduced fees or costs.

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Investor Number: M02009965

Fund	ADB	ICR	Indirect Costs	ICR Effective date
Perpetual Funds Mgmt Australian Shr Fnd	\$0.00	1.0100	\$0.00	01-11-19
Perpetual Funds Mgmt W/S Share Plus Fund	\$2,732,332.25	0.9900	\$74.11	01-11-19
Perpetual Funds Mgmt Difdiversified Income	\$3,941,684.02	0.7100	\$76.67	01-11-19
Macquarie Master Master Div Income	\$3,747,962.00	0.5100	\$52.37	01-11-19
Macquarie Master Int Intfra Secur Fun	\$0.00	1.0200	\$0.00	01-11-19
MACQUARIE MASTER Winton Global Alpha	\$4,197,757.87	2.1200	\$243.81	01-11-19
MACQUARIE MASTER Maq Asia New Stars 1	\$1,828,037.39	1.2200	\$61.10	01-11-19
BLACKROCK INV MGT AU	\$0.00	0.3000	\$0.00	01-11-19
Invesco Aust Ltd W/S Aust Share Fund	\$0.00	0.8800	\$0.00	01-11-19
DEUTSCHE IMS W/S Global Equity Themat	\$0.00	1.0300	\$0.00	01-11-19
Credit Suisse Am Global Hybrid Income	\$1,808,455.60	0.7700	\$38.15	01-11-19
Super Wrap Psp	\$14,599,125.37	1.9100	\$763.95	01-11-19
Ioof Funds Man Perennial Value Shr	\$0.00	0.9200	\$0.00	01-11-19
IOOF FUNDS MAN Perenl Tact Inc Tr	\$3,394,137.98	0.4500	\$41.85	01-11-19
Platinum Asset Mgt International Fund	\$6,760,167.28	1.3500	\$250.03	01-11-19
Platinum Asset Mgt Platinum Asia Fund	\$6,665,839.78	1.3500	\$246.54	01-11-19
Vanguard Investments Cash Plus Index	\$1,752,102.68	0.2900	\$13.92	01-11-19
Vanguard Investments Int Prop Sec Index	\$2,116,066.53	0.4000	\$23.19	01-11-19
Investors Mutual Ltd Australian Shares	\$0.00	0.9900	\$0.00	01-11-19
RARE P Value Unhed	\$3,238,073.32	1.2800	\$113.55	01-11-19
Magellan WSP Global	\$0.00	1.3200	\$0.00	01-11-19
Man Divers Alter	\$3,376,754.70	2.8300	\$261.81	01-11-19