

**Everwise Super Fund A/C**

Your Advisor: Raymond Chan

**A/C Number: 530687**

**01 July 2018 to 30 June 2019**

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 \$
<b>ASSESSABLE INCOME</b>			<b>CAPITAL GAINS/LOSSES</b>		
<b>Interest Income</b>			<b>Realised Capital Gains/Losses</b>		
Gross Interest:	11C	1,962	Total Short Gains: (held < 12 months)	11A	0
Tax Withheld:	13(H3)	0	Total Discount Gains :	11A	447
<b>Australian Dividend Income</b>			(Total Long Gains of \$671 discounted at 33.33%)		
Unfranked:	11J	0	Total Long Gains (available for discounting):		671
Franked:	11K	4,667	Total Indexed Gains:	11A	0
Franking Credits:	11L+13(E1)	2,000	Total Realised Losses:	11A	4,280
Tax Withheld:	13(H3)	0	<b>DEDUCTIBLE EXPENSES (INCL GST)</b>		
			Wealth+ Management Fees:	12J1/12J2	689

## Income Reconciliation

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<b>Interest Income</b>	Gross Interest Income:	1,962.10	
	Interest on Options Margin:	0.00	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>1,962.10</b>
<b>Australian Dividend Income</b>	Gross Unfranked:	0.00	
	Franked:	4,667.17	
	Less: TFN/Withholding Tax:	0.00	
<b>Total</b>			<b>4,667.17</b>
<b>Total Income Received:</b>			<b>6,629.27</b>

**INTEREST INCOME**

Date	Description	Amount Received \$	Gross Income \$	TFN / Withholding Tax Deducted \$
31/07/2018	Primary CMA Interest	22.52	22.52	
07/08/2018	Primary CMA Interest	8.18	8.18	
31/08/2018	Primary CMA Interest	24.76	24.76	
28/09/2018	Primary CMA Interest	23.84	23.84	
31/10/2018	Primary CMA Interest	26.02	26.02	
30/11/2018	Primary CMA Interest	31.93	31.93	
31/12/2018	Primary CMA Interest	45.00	45.00	
31/01/2019	Primary CMA Interest	45.82	45.82	
28/02/2019	Primary CMA Interest	41.44	41.44	
29/03/2019	Primary CMA Interest	48.24	48.24	
30/04/2019	Primary CMA Interest	52.93	52.93	
31/05/2019	Primary CMA Interest	55.18	55.18	
28/06/2019	Primary CMA Interest	45.87	45.87	
05/07/2018	Qube Holdings Limited Subordinated Notes	251.75	251.75	
05/10/2018	Qube Holdings Limited Subordinated Notes	255.37	255.37	
07/01/2019	Qube Holdings Limited Subordinated Notes	255.02	255.02	
05/04/2019	Qube Holdings Limited Subordinated Notes	244.27	244.27	
22/08/2018	Suncorp Group Limited Subordinated Notes	241.74	241.74	
22/11/2018	Suncorp Group Limited Subordinated Notes	242.22	242.22	
<b>TOTAL INTEREST INCOME</b>		<b>1,962.10</b>	<b>1,962.10</b>	

**AUSTRALIAN DIVIDEND INCOME**

Date	Security Name	Amount Received \$	Gross Unfranked \$	TFN / Withholding Tax Deducted \$	Franked \$	Franking Credits \$	LIC Capital Gains (Gross) \$
28/09/2018	Commonwealth Bank of Australia Limited FPO	621.39			621.39	266.31	
28/03/2019	Commonwealth Bank of Australia Limited FPO	538.00			538.00	230.57	
27/09/2018	Insurance Australia Group Ltd FPO	130.00			130.00	55.71	
26/11/2018	Insurance Australia Group Ltd FPO	35.75			35.75	15.32	
20/03/2019	Insurance Australia Group Ltd FPO	76.20			76.20	32.66	
05/07/2018	National Australia Bank Ltd FPO	252.45			252.45	108.19	
14/12/2018	National Australia Bank Ltd FPO	252.45			252.45	108.19	
20/09/2018	Rio Tinto Limited FPO	51.25			51.25	21.97	
18/04/2019	Rio Tinto Limited FPO	176.88			176.88	75.80	
16/10/2018	Wagners Holding Company Ltd FPO	84.00			84.00	36.00	
16/04/2019	Wagners Holding Company Ltd FPO	52.80			52.80	22.63	
27/09/2018	Wesfarmers Limited FPO	279.60			279.60	119.83	
10/04/2019	Wesfarmers Limited FPO	932.00			932.00	399.43	
04/07/2018	Westpac Banking Corporation FPO	394.80			394.80	169.20	
20/12/2018	Westpac Banking Corporation FPO	394.80			394.80	169.20	
24/06/2019	Westpac Banking Corporation FPO	394.80			394.80	169.20	
<b>TOTAL AUSTRALIAN DIVIDEND INCOME</b>		<b>4,667.17</b>			<b>4,667.17</b>	<b>2,000.22</b>	

**REALISED CAPITAL GAINS / LOSSES**

(\* CGT discount factor for this account is 33.33%.)

Code	Security Name	Purchase Date	Sale Date	Tax Lot Method	Quantity	Cost Base \$	Sale Amount \$	Gross Result \$	Short Gain <12 months \$	Discounted Gain \$*	Indexed Gain \$	Pre CGT Gain/Loss \$	CGT Loss \$
COL	Coles Group Limited FPO	27/05/2015	28/11/2018	FI	123	1,583.08	1,501.95	(81.13)					(81.13)
		13/07/2015	28/11/2018	FI	110	1,291.40	1,343.20	51.80		34.54			
Total for COL					233	2,874.48	2,845.15	(29.33)		34.54			(81.13)
QUB	Qube Holdings Limited FPO	28/08/2015	02/08/2018	FI	1,600	3,589.22	4,036.79	447.57		298.38			
		24/03/2016	02/08/2018	FI	364	746.20	918.37	172.17		114.78			
Total for QUB					1,964	4,335.42	4,955.16	619.74		413.16			
WGN	Wagners Holding Company Ltd FPO	02/08/2018	20/03/2019	FI	2,400	10,045.30	5,845.50	(4,199.80)					(4,199.80)
Total for WGN					2,400	10,045.30	5,845.50	(4,199.80)					(4,199.80)
<b>TOTALS</b>						<b>17,255.20</b>	<b>13,645.81</b>	<b>(3,609.39)</b>		<b>447.70</b>			<b>(4,280.93)</b>
						<b>Cost Base</b>	<b>Sale Amount</b>	<b>Gross Result</b>	<b>Short Gain &lt;12 months</b>	<b>Discounted Gain*</b>	<b>Indexed Gain</b>	<b>Pre CGT Gain/Loss</b>	<b>CGT Loss</b>
<b>GRAND TOTALS ALL REALISED CAPITAL GAINS/LOSSES</b>						<b>17,255.20</b>	<b>13,645.81</b>	<b>(3,609.39)</b>		<b>447.70</b>			<b>(4,280.93)</b>

**EXPENSE SUMMARY**

	Description	Amount \$ (incl GST)	GST \$
<b>Wealth+ Management Fee</b>			
	Annual Wealth+ Management Fees	689.20	62.65
	<b>Total Wealth+ Management Fee:</b>	<b>689.20</b>	<b>62.65</b>

**PORTFOLIO ASSET POSITION AS AT 30 June 2019**

Security Code		Quantity	Cost Base \$ 30/06/19	Average Cost \$	Price \$ as at 30/06/2019	Closing Market Value \$ 30/06/19
<b>Australian Equities</b>						
CBA	Commonwealth Bank of Australia Limited FPO	269.00	21,623.91	80.39	82.78	22,267.82
IAG	Insurance Australia Group Ltd FPO	635.00	3,750.26	5.91	8.26	5,245.10
NAB	National Australia Bank Ltd FPO	255.00	8,602.47	33.74	26.72	6,813.60
RIO	Rio Tinto Limited FPO	30.00	2,045.70	68.19	103.76	3,112.80
WES	Wesfarmers Limited FPO	466.00	14,511.07	31.14	36.16	16,850.56
WBC	Westpac Banking Corporation FPO	420.00	13,798.53	32.85	28.36	11,911.20
<b>Sub Total Australian Equities</b>			<b>64,331.94</b>			<b>66,201.08</b>
<b>Australian Fixed Interest</b>						
<b>Subordinated Debt Securities</b>						
QUBHA	Qube Holdings Limited Subordinated Notes	170.00	17,175.49	101.03	107.05	18,198.50
<b>Sub Total Australian Fixed Interest</b>			<b>17,175.49</b>			<b>18,198.50</b>
<b>Cash</b>						
	Macquarie Cash Management A/C	0.00	46,807.17	0.00	0.00	46,807.17
<b>Sub Total Cash</b>			<b>46,807.17</b>			<b>46,807.17</b>
<b>Total Portfolio Assets</b>			<b>128,314.60</b>			<b>131,206.75</b>

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 \$
01/07/2018	Opening Balance			24,582.81
04/07/2018	Westpac Banking Corporation FPO - Dividend/Distribution Payment		394.80	24,977.61
05/07/2018	National Australia Bank Ltd FPO - Dividend/Distribution Payment		252.45	25,230.06
05/07/2018	Qube Holdings Limited Subordinated Notes - Interest Payment		251.75	25,481.81
31/07/2018	Interest Earned - Macquarie CMA		22.52	25,504.33
31/07/2018	Wealth+ fees - July 2018	57.50		25,446.83

Friday, 2 August 2019 CONFIDENTIAL PAGE 7

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

## CASH ACCOUNT TRANSACTION ACTIVITY

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
06/08/2018	Qube Holdings Limited FPO - On Market Sale - 1,964 securities		4,955.16	30,401.99
06/08/2018	Wagners Holding Company Ltd FPO - On Market Purchase - 2,400 securities	10,045.30		20,356.69
07/08/2018	Interest Earned - Macquarie CMA		8.18	20,364.87
22/08/2018	Suncorp Group Limited Subordinated Notes - Interest Payment		241.74	20,606.61
31/08/2018	Interest Earned - Macquarie CMA		24.76	20,631.37
31/08/2018	Wealth+ fees - August 2018	63.61		20,567.76
20/09/2018	Rio Tinto Limited FPO - Dividend/Distribution Payment		51.25	20,619.01
27/09/2018	Wesfarmers Limited FPO - Dividend/Distribution Payment		279.60	20,898.61
27/09/2018	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		130.00	21,028.61
28/09/2018	Commonwealth Bank of Australia Limited FPO - Dividend/Distribution Payment		621.39	21,650.00
28/09/2018	Interest Earned - Macquarie CMA		23.84	21,673.84
28/09/2018	Wealth+ fees - September 2018	53.76		21,620.08
05/10/2018	Qube Holdings Limited Subordinated Notes - Interest Payment		255.37	21,875.45
16/10/2018	Wagners Holding Company Ltd FPO - Dividend/Distribution Payment		84.00	21,959.45
31/10/2018	Interest Earned - Macquarie CMA		26.02	21,985.47
31/10/2018	Wealth+ fees - October 2018	62.72		21,922.75
22/11/2018	Suncorp Group Limited Subordinated Notes - Other Corporate Action Redemption		20,000.00	41,922.75
22/11/2018	Suncorp Group Limited Subordinated Notes - Interest Payment		242.22	42,164.97
26/11/2018	Insurance Australia Group Ltd FPO - Capital Return		126.75	42,291.72
26/11/2018	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		35.75	42,327.47
30/11/2018	Interest Earned - Macquarie CMA		31.93	42,359.40
30/11/2018	Wesfarmers Limited FPO - On Market Purchase - 233 securities	7,442.97		34,916.43
30/11/2018	Wealth+ fees - November 2018	55.70		34,860.73
03/12/2018	Coles Group Limited FPO - On Market Sale - 233 securities		2,845.15	37,705.88
14/12/2018	National Australia Bank Ltd FPO - Dividend/Distribution Payment		252.45	37,958.33
20/12/2018	Westpac Banking Corporation FPO - Dividend/Distribution Payment		394.80	38,353.13
31/12/2018	Interest Earned - Macquarie CMA		45.00	38,398.13
31/12/2018	Wealth+ fees - December 2018	49.39		38,348.74
07/01/2019	Qube Holdings Limited Subordinated Notes - Interest Payment		255.02	38,603.76
31/01/2019	Interest Earned - Macquarie CMA		45.82	38,649.58
31/01/2019	Wealth+ fees - January 2019	62.55		38,587.03
28/02/2019	Interest Earned - Macquarie CMA		41.44	38,628.47
28/02/2019	Wealth+ fees - February 2019	53.72		38,574.75

Friday, 2 August 2019 CONFIDENTIAL PAGE 8

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



## CASH ACCOUNT TRANSACTION ACTIVITY

DATE	DESCRIPTION	DEBIT \$	CREDIT \$	BALANCE \$
20/03/2019	Insurance Australia Group Ltd FPO - Dividend/Distribution Payment		76.20	38,650.95
22/03/2019	Wagners Holding Company Ltd FPO - On Market Sale - 2,400 securities		5,845.50	44,496.45
28/03/2019	Commonwealth Bank of Australia Limited FPO - Dividend/Distribution Payment		538.00	45,034.45
29/03/2019	Interest Earned - Macquarie CMA		48.24	45,082.69
29/03/2019	Wealth+ fees - March 2019	55.34		45,027.35
05/04/2019	Qube Holdings Limited Subordinated Notes - Interest Payment		244.27	45,271.62
10/04/2019	Wesfarmers Limited FPO - Dividend/Distribution Payment		932.00	46,203.62
16/04/2019	Wagners Holding Company Ltd FPO - Dividend/Distribution Payment		52.80	46,256.42
18/04/2019	Rio Tinto Limited FPO - Dividend/Distribution Payment		176.88	46,433.30
30/04/2019	Interest Earned - Macquarie CMA		52.93	46,486.23
30/04/2019	Wealth+ fees - April 2019	50.80		46,435.43
31/05/2019	Interest Earned - Macquarie CMA		55.18	46,490.61
31/05/2019	Wealth+ fees - May 2019	69.11		46,421.50
24/06/2019	Westpac Banking Corporation FPO - Dividend/Distribution Payment		394.80	46,816.30
28/06/2019	Interest Earned - Macquarie CMA		45.87	46,862.17
28/06/2019	Wealth+ fees - June 2019	55.00		46,807.17
<b>CLOSING BALANCE</b>				46,807.17

## NON-CASH TRANSACTION ACTIVITY

DATE	DESCRIPTION	QUANTITY	PRICE \$	VALUE \$
31/10/2018	Insurance Australia Group Ltd FPO - Capital Reconstruction	(15.00)	0.00	0.00
21/11/2018	Coles Group Limited FPO - Scheme Of Arrangement	233.00	12.34	2,874.48
21/11/2018	Wesfarmers Limited FPO - Scheme Of Arrangement	233.00	30.34	7,068.10
21/11/2018	Wesfarmers Limited FPO - Scheme Of Arrangement	(233.00)	42.67	(9,942.58)

Any Allotments shown above have resulted from your previous acceptance of a capital raising (where the acceptance would have previously been shown as a cash transaction in the Cash Account Transaction Activity section) or as a result of a scheme of arrangement where there is no related cash transaction.

**Dividends Declared (Information Only)**

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**Dividends declared prior to 30 June but payable after 30 June**

TRADE DATE	SECURITY NAME	DESCRIPTION	PAYMENT DATE	VALUE \$
14/05/2019	National Australia Bank Ltd FPO	Dividend at \$0.830000/share	03/07/2019	211.65
				<b>\$211.65</b>

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.

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**CORPORATE ACTIONS - PROCESSED DURING THE 2018/2019 FINANCIAL YEAR**

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**Insurance Australia Group Limited (IAG)**

Return of capital whereby shareholders at the record date of 31 October 2018 received \$0.195 per share. Shareholders reduced their cost base by the amount received. Following the return of capital there was a consolidation of capital resulting in shareholders holding 0.9760 ordinary shares for every 1 ordinary share held, with fractional shares rounded up.

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**Rio Tinto Limited (RIO)**

ATO have released Class Ruling CR 2018/57.

Rio Tinto Limited (RIO) conducted an Off-Market Share Buy-Back for shareholders who held their shares on the record date of 26 September 2018. The final Buy-Back price was \$69.69 per share, comprising:

- \$60.25 per share dividend, fully franked; and
- \$9.44 per share capital component

The total market value of the Buy-Back was calculated to be \$77.80 per share comprising of the above two components, plus \$8.11 per share, being the amount by which the market value of RIO exceeded the Buy-Back price.

**Capital Proceeds**

A CGT event occurred on 12 November 2018 and the deemed capital proceeds were \$17.55 per share (\$77.80 market value less \$60.25 dividend component). A RIO shareholder who accepted the Buy-Back made a capital gain to the extent that the amount of the capital proceeds exceeded their cost base. Similarly, a shareholder made a capital loss if this amount was less than their cost base.

**Dividend Component**

A RIO shareholder who accepted the Buy-Back received a fully franked dividend of \$60.25 per share on 12 November 2018.

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**Wesfarmers Limited (WES)**

ATO have released Class Ruling CR 2018/59.

Demerger scheme of arrangement whereby Coles Group Limited (COL) was demerged from Wesfarmers Limited (WES).

The demerger was effected by means of an in-specie distribution whereby WES shareholders received 1 COL share for every WES share held on the record date of 22 November 2018.

Friday, 2 August 2019 CONFIDENTIAL PAGE 11

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The cost base of the original WES shares was apportioned between the WES shares and the new COL shares, with respect to market value of both shares on the implementation date of 28 November 2018 with the apportionment being:

-71.09% of the original cost base remained with WES

-28.91% was allocated to the new COL shares.

A CGT event occurred as a result and demerger roll-over relief was available to disregard any capital gain or loss a WES shareholder would have ordinarily made as a result.

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## ADDITIONAL INFORMATION

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### Tax Lot Methods - Realised Capital Gains and Losses

FI = First In First Out

LI = Last In First Out

MI = Minimum Gain and Maximum Loss Method ("Min Tax")

MX = Maximum Gain and Minimum Loss Method ("Max Tax")

SP = Lot Specific Method where a specific parcel of shares already held has been allocated against a specific sale

Unless one of the above alternative methods is requested by your Morgans adviser, **First In First Out** is the default method used. Please refer to the Realised Capital Gains / Losses section of this report for details of the tax lot method used for a particular sale transaction.

### 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

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## DISCLAIMER

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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 2018 and 30 Jun 2019 Australian Time.

END OF REPORT

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