

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

Your investment
total at 30 June 2021
\$1,632,870.27

Account No: 3500074



IR
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CONTACT YOUR ADVISER

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Asgard eWRAP - Investment Account

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

Email: kwarnest@gmail.com

Phone (mobile): You haven't supplied your mobile phone number

Previous total (1 July 2020)	\$1,491,796.92
\$ Increases in Account Value	+\$142.52
Deposits	\$142.52
\$ Decreases in Account Value	-\$18,429.09
Withdrawals	\$0.00
Share Cash Dividends ¹	\$142.52
Fees and Costs	\$16,653.27
Share Transaction Fees	\$1,633.30
Earnings on Investments	+\$159,359.92
Total at 30 June 2021²	\$1,632,870.27

Asgard

For more details see over

Your Investment Details

1. Net Earnings on Investments³: \$153,785.18

	\$ over last 12 months
Change in Investment Value ⁴	107,249.51
Cash Account Income	11.17
Income from Managed Investments	51,956.72
Income from Share Investments	142.52
Earnings on Investments	\$159,359.92
Less : Administration Fees ⁵	5,574.74
Net Earnings on Investments	\$153,785.18

2. Fees and Costs

	\$ over last 12 months
Fees and Costs ⁶	16,653.27
Share Transaction Fees	1,633.30
Total Fees You Paid	\$18,286.57
Other Costs	\$7,335.05
Fee Rebates (passed on to you as a rebate on fees) ⁷	-\$34.03
Total Fees and Costs You Paid	\$25,587.59

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*)⁸

	June 17	June 18	June 19	June 20	June 21
Performance for individual years	8.5%	8.6%	6.0%	-2.3%	10.4%
over the last 6 months :	4.5%				
over the last 1 year :	10.4%				
over the last 3 years ⁹ :	4.6%				

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	12.3%	27.4%	24.0%	17.8%	12.3%	6.2%	0.0%	100%
Current Asset Allocation at 30 June 2021	11.7%	11.1%	17.3%	33.0%	26.2%	0.7%	0.0%	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	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ⁴⁰
Cash Account	10022.16	1.000000	10,022.16	0.5%	
Share Investments¹¹					
Betashares Aus Int Cash ETF - AAA	3485	50.090	174,563.65	10.7%	-161
Betashares FTSE RAFI Aust 200 - QOZ	5396	15.160	81,803.36	5.0%	1,699
Betashares Legg Mason Aust BondFd -	5964	26.740	159,477.36	9.8%	254
IShares CORE Composite Bond ETF - IAF	1548	113.320	175,419.36	10.7%	471
Magellan Global Fund (Open Class) -	30508	2.750	83,897.00	5.1%	3,884
Magellan Infrastr Fund (Hedged) - MICH	27072	2.930	79,320.96	4.9%	-352
Market Vectors MSCI World AustETF -	1750	39.220	68,635.00	4.2%	4,624
SPDR S&P/ASX 200 Fund - STW	2413	67.790	163,577.27	10.0%	3,600
Vaneck Vectors Aus EquIWghtETF - MVW	2016	33.160	66,850.56	4.1%	2,838
Vaneck Vectors FTSE Int Prop ETF - REIT	3291	20.100	66,149.10	4.1%	2,106
Vanguard FTSE Emerging Mkts - VGE	635	80.610	51,187.35	3.1%	3,202
Vanguard Intl Cr Sec (Hedged) ETF - VCF	2814	45.570	128,233.98	7.9%	1,136
Vanguard Intl Fix Interest Hedge ETF -	3596	44.360	159,518.56	9.8%	448
Vanguard MSCI Int Hedged ETF - VGAD	1790	91.740	164,214.60	10.1%	3,953
Total at 30 June 2021			\$1,632,870.27		\$27,702

* Rounding differences may occur

Transactions from 1 July 2020 to 30 June 2021⁶

Cash Account Transactions		\$ Debits	\$ Credits	\$ Balance
01/07/20	Opening Balance			57,543.90
09/07/20	Income Distribution - Schroder Aust Equity		1,689.06	59,232.96
10/07/20	Adviser Fee Ongoing - Cash	39.10		59,193.86
10/07/20	Adviser Fee Ongoing - Managed Funds	973.56		58,220.30
10/07/20	Administration Fee	326.80		57,893.50
10/07/20	Income Distribution - Vang Shrt Trm Fxd In		374.94	58,268.44
15/07/20	Income Distribution - Perp WS Share-Plus		1,692.70	59,961.14
15/07/20	Income Distribution - iShares Australian B		6,694.82	66,655.96
15/07/20	Income Distribution - iShares Aus Lis Prop		540.52	67,196.48
15/07/20	Income Distribution - AMP Ca Gbl Pro Sec F		349.65	67,546.13
16/07/20	Income Distribution - PIMCO Aust Bond Fund		2,779.54	70,325.67
16/07/20	Income Distribution - Platinum Int Cl C		1,368.96	71,694.63
21/07/20	Income Distribution - Magellan WSP Global		7,104.59	78,799.22
24/07/20	Income Distribution - Fidelity WSP Aus Eq		7,072.69	85,871.91
29/07/20	Income Distribution - PIMCO WSP Gbl Bond		3,384.84	89,256.75
31/07/20	Income Distribution - Macq WS Plus Int Inf		4,897.70	94,154.45
31/07/20	Bank Interest		0.59	94,155.04
11/08/20	Adviser Fee Ongoing - Cash	49.86		94,105.18
11/08/20	Adviser Fee Ongoing - Managed Funds	992.79		93,112.39
11/08/20	Administration Fee	336.05		92,776.34
12/08/20	Income Distribution - Vang Shrt Trm Fxd In		215.74	92,992.08
25/08/20	Expense Recovery - Legislative	3.33		92,988.75
31/08/20	Bank Interest		0.79	92,989.54
08/09/20	Adviser Fee Ongoing - Cash	65.21		92,924.33
08/09/20	Adviser Fee Ongoing - Managed Funds	990.05		91,934.28
08/09/20	Administration Fee	335.71		91,598.57

Transactions continued

09/09/20	Income Distribution - Vang Shrt Trm Fxd In		64.25	91,662.82
30/09/20	Bank Interest		0.75	91,663.57
13/10/20	Adviser Fee Ongoing - Cash	62.16		91,601.41
13/10/20	Adviser Fee Ongoing - Managed Funds	957.04		90,644.37
13/10/20	Administration Fee	324.74		90,319.63
13/10/20	Income Distribution - Vang Shrt Trm Fxd In		88.27	90,407.90
13/10/20	Income Distribution - PIMCO Aust Bond Fund		1,070.40	91,478.30
19/10/20	Income Distribution - iShares Australian B		610.45	92,088.75
19/10/20	Income Distribution - iShares Aus Lis Prop		144.98	92,233.73
20/10/20	Income Distribution - AMP Ca Gbl Pro Sec F		281.66	92,515.39
23/10/20	Income Distribution - PIMCO WSP Glbl Bond		1,317.29	93,832.68
23/10/20	Income Distribution - Fidelity WSP Aus Eqt		27.06	93,859.74
23/10/20	Income Distribution - Macq WS Plus Int Inf		363.74	94,223.48
31/10/20	Bank Interest		0.78	94,224.26
09/11/20	Fee Rebate - FT Globl Mltisct Bnd		29.43	94,253.69
10/11/20	Adviser Fee Ongoing - Cash	64.71		94,188.98
10/11/20	Adviser Fee Ongoing - Managed Funds	993.84		93,195.14
10/11/20	Administration Fee	336.18		92,858.96
16/11/20	Income Distribution - Vang Shrt Trm Fxd In		68.16	92,927.12
24/11/20	Fee Rebate - Magellan WSP Global		4.02	92,931.14
24/11/20	Fee Rebate - Magellan WSP Global		0.58	92,931.72
30/11/20	Bank Interest		0.76	92,932.48
08/12/20	Adviser Fee Ongoing - Cash	63.07		92,869.41
08/12/20	Adviser Fee Ongoing - Managed Funds	978.95		91,890.46
08/12/20	Administration Fee	327.47		91,562.99
14/12/20	Income Distribution - Vang Shrt Trm Fxd In		156.17	91,719.16
31/12/20	Bank Interest		0.78	91,719.94
12/01/21	Adviser Fee Ongoing - Cash	64.24		91,655.70
12/01/21	Adviser Fee Ongoing - Managed Funds	1,030.95		90,624.75
12/01/21	Administration Fee	340.79		90,283.96
22/01/21	Income Distribution - PIMCO Aust Bond Fund		877.22	91,161.18
25/01/21	Income Distribution - Schroder Aust Equity		1,405.16	92,566.34
28/01/21	Income Distribution - iShares Australian B		690.26	93,256.60
28/01/21	Income Distribution - iShares Aus Lis Prop		457.45	93,714.05
28/01/21	Income Distribution - AMP Ca Gbl Pro Sec F		281.66	93,995.71
31/01/21	Bank Interest		0.77	93,996.48
02/02/21	Income Distribution - Macq WS Plus Int Inf		363.74	94,360.22
02/02/21	Income Distribution - Fidelity WSP Aus Eqt		820.97	95,181.19
02/02/21	Income Distribution - PIMCO WSP Glbl Bond		1,892.81	97,074.00
04/02/21	Income Distribution - Perp WS Share-Plus		85.67	97,159.67
09/02/21	Adviser Fee Ongoing - Cash	64.28		97,095.39
09/02/21	Adviser Fee Ongoing - Managed Funds	1,033.97		96,061.42
09/02/21	Administration Fee	341.75		95,719.67
17/02/21	Income Distribution - Vang Shrt Trm Fxd In		432.38	96,152.05
28/02/21	Bank Interest		0.73	96,152.78
09/03/21	Adviser Fee Ongoing - Cash	60.93		96,091.85
09/03/21	Adviser Fee Ongoing - Managed Funds	935.21		95,156.64
09/03/21	Administration Fee	308.84		94,847.80
17/03/21	Income Distribution - Vang Shrt Trm Fxd In		131.46	94,979.26
31/03/21	Bank Interest		0.80	94,980.06
13/04/21	Adviser Fee Ongoing - Cash	66.71		94,913.35
13/04/21	Adviser Fee Ongoing - Managed Funds	1,036.25		93,877.10
13/04/21	Administration Fee	342.03		93,535.07
21/04/21	Income Distribution - Vang Shrt Trm Fxd In		66.06	93,601.13
26/04/21	Income Distribution - AMP Ca Gbl Pro Sec F		269.20	93,870.33
29/04/21	Income Distribution - Macq WS Plus Int Inf		358.46	94,228.79

Transactions continued

29/04/21	Income Distribution - iShares Australian B		724.40	94,953.19
29/04/21	Income Distribution - iShares Aus Lis Prop		350.66	95,303.85
29/04/21	Income Distribution - Fidelity WSP Aus Eqt		189.45	95,493.30
29/04/21	Income Distribution - PIMCO WSP Gbl Bond		76.74	95,570.04
30/04/21	Bank Interest		0.77	95,570.81
11/05/21	Adviser Fee Ongoing - Cash	63.96		95,506.85
11/05/21	Adviser Fee Ongoing - Managed Funds	1,016.53		94,490.32
11/05/21	Administration Fee	332.70		94,157.62
17/05/21	Income Distribution - Vang Shrt Trm Fxd In		90.76	94,248.38
19/05/21	Managed Fund Sale - Perp WS Share-Plus		99,229.26	193,477.64
20/05/21	Managed Fund Sale - Vang Shrt Trm Fxd In		341,996.55	535,474.19
20/05/21	Managed Fund Sale - iShares Australian B		170,583.31	706,057.50
20/05/21	Managed Fund Sale - PIMCO Aust Bond Fund		131,007.03	837,064.53
20/05/21	Managed Fund Sale - PIMCO WSP Gbl Bond		124,592.95	961,657.48
20/05/21	Managed Fund Sale - Fidelity WSP Aus Eqt		120,745.95	1,082,403.43
20/05/21	Managed Fund Sale - Schroder Aust Equity		119,260.06	1,201,663.49
20/05/21	Managed Fund Sale - iShares Aus Lis Prop		61,893.90	1,263,557.39
20/05/21	Managed Fund Sale - AMP Ca Gbl Pro Sec F		59,744.25	1,323,301.64
20/05/21	Managed Fund Sale - Macq WS Plus Int Inf		55,867.85	1,379,169.49
20/05/21	Managed Fund Sale - Magellan WSP Global		48,701.93	1,427,871.42
20/05/21	Managed Fund Sale - Platinum Int Cl C		35,851.36	1,463,722.78
21/05/21	Managed Fund Sale - FT Globl Mltisct Bnd		74,166.30	1,537,889.08
21/05/21	Managed Fund Sale - MFS Fully Hdg Gbl Eq		68,525.57	1,606,414.65
27/05/21	Share Buy C/N 35926604 (3,485 AAA at \$50.085 = \$174,546.23)	174,546.23		1,431,868.42
27/05/21	Brokerage	178.90		1,431,689.52
27/05/21	Share Buy C/N 35926613 (3,596 VIF at \$44.19 = \$158,907.24)	158,907.24		1,272,782.28
27/05/21	Brokerage	162.88		1,272,619.40
27/05/21	Share Buy C/N 35926614 (2,413 STW at \$66.23 = \$159,812.99)	159,812.99		1,112,806.41
27/05/21	Brokerage	163.80		1,112,642.61
27/05/21	Share Buy C/N 35926625 (30,508 MGOC at \$2.62 = \$79,930.96)	79,930.96		1,032,711.65
27/05/21	Brokerage	81.93		1,032,629.72
27/05/21	Share Buy C/N 35926627 (27,072 MICH at \$2.94 = \$79,591.68)	79,591.68		953,038.04
27/05/21	Brokerage	81.58		952,956.46
27/05/21	Share Buy C/N 35926650 (1,750 QUAL at \$36.54 = \$63,945.00)	63,945.00		889,011.46
27/05/21	Brokerage	65.54		888,945.92
27/05/21	Share Buy C/N 35926651 (1,548 IAF at \$112.90 = \$174,769.20)	174,769.20		714,176.72
27/05/21	Brokerage	179.14		713,997.58
27/05/21	Share Buy C/N 35926652 (1,790 VGAD at \$89.44 = \$160,097.60)	160,097.60		553,899.98
27/05/21	Brokerage	164.10		553,735.88
27/05/21	Share Buy C/N 35926670 (2,814 VCF at \$45.12 = \$126,967.68)	126,967.68		426,768.20
27/05/21	Brokerage	130.14		426,638.06
27/05/21	Share Buy C/N 35926675 (5,396 QOZ at \$14.83 = \$80,022.68)	80,022.68		346,615.38
27/05/21	Brokerage	82.02		346,533.36
27/05/21	Share Buy C/N 35926686 (5,964 BNDS at \$26.67 = \$159,059.88)	159,059.88		187,473.48
27/05/21	Brokerage	163.03		187,310.45
27/05/21	Share Buy C/N 35926690 (2,016 MVW at \$31.72 = \$63,947.52)	63,947.52		123,362.93
27/05/21	Brokerage	65.54		123,297.39
27/05/21	Share Buy C/N 35926696 (3,291 REIT at \$19.44 = \$63,977.04)	63,977.04		59,320.35
27/05/21	Brokerage	65.57		59,254.78
27/05/21	Share Buy C/N 35926706 (635 VGE at \$75.49 = \$47,936.15)	47,936.15		11,318.63
27/05/21	Brokerage	49.13		11,269.50
31/05/21	Bank Interest		3.57	11,273.07
09/06/21	Adviser Fee Ongoing - Cash	12.96		11,260.11
09/06/21	Adviser Fee - Ongoing	887.10		10,373.01
09/06/21	Adviser Fee Ongoing - Managed Funds	205.07		10,167.94

Transactions continued

09/06/21	Administration Fee	288.38		9,879.56
17/06/21	Deposit - 001261189900 AAADST		54.38	9,933.94
17/06/21	Deposit - 001261200647 BNDS DST MAY		88.14	10,022.08
30/06/21	Bank Interest		0.08	10,022.16
30/06/21	Closing Balance			\$10,022.16

Managed Investments Unit Transactions

		Debits	Credits	Unit Balance
AMP Ca Gbl Pro Sec F				
01/07/20	Opening Balance			50,028.68
14/05/21	Managed Fund Sale 50028.68 units at \$1.19	50,028.68		0.00
30/06/21	Closing Balance			0.00

FT Globl Mltisct Bnd

01/07/20	Opening Balance			79,051.69
14/05/21	Managed Fund Sale 79051.69 units at \$0.94	79,051.69		0.00
30/06/21	Closing Balance			0.00

Fidelity WSP Aus Eq

01/07/20	Opening Balance			90,216.64
14/05/21	Managed Fund Sale 90216.64 units at \$1.34	90,216.64		0.00
30/06/21	Closing Balance			0.00

MFS Fully Hdg Glb Eq

01/07/20	Opening Balance			54,785.39
14/05/21	Managed Fund Sale 54785.39 units at \$1.25	54,785.39		0.00
30/06/21	Closing Balance			0.00

Macq WS Plus Int Inf

01/07/20	Opening Balance			52,715.46
14/05/21	Managed Fund Sale 52715.46 units at \$1.06	52,715.46		0.00
30/06/21	Closing Balance			0.00

Magellan WSP Global

01/07/20	Opening Balance			29,359.74
14/05/21	Managed Fund Sale 29359.74 units at \$1.66	29,359.74		0.00
30/06/21	Closing Balance			0.00

PIMCO Aust Bond Fund

01/07/20	Opening Balance			132,988.55
14/05/21	Managed Fund Sale 132988.55 units at \$0.99	132,988.55		0.00
30/06/21	Closing Balance			0.00

PIMCO WSP Gbl Bond

01/07/20	Opening Balance			127,892.58
14/05/21	Managed Fund Sale 127892.58 units at \$0.97	127,892.58		0.00
30/06/21	Closing Balance			0.00

Perp WS Share-Plus

01/07/20	Opening Balance			33,350.93
14/05/21	Managed Fund Sale 33350.93 units at \$2.98	33,350.93		0.00
30/06/21	Closing Balance			0.00

Platinum Int Cl C

01/07/20	Opening Balance			16,244.39
14/05/21	Managed Fund Sale 16244.39 units at \$2.21	16,244.39		0.00
30/06/21	Closing Balance			0.00

Transactions continued

Schroder Aust Equity

01/07/20	Opening Balance			9,688.69
14/05/21	Managed Fund Sale 9688.69 units at \$12.31	9,688.69		0.00
30/06/21	Closing Balance			0.00

Vang Shrt Trm Fxd In

01/07/20	Opening Balance			335,883.48
14/05/21	Managed Fund Sale 335883.48 units at \$1.02	335,883.48		0.00
30/06/21	Closing Balance			0.00

iShares Aus Lis Prop

01/07/20	Opening Balance			73,057.09
14/05/21	Managed Fund Sale 73057.09 units at \$0.85	73,057.09		0.00
30/06/21	Closing Balance			0.00

iShares Australian B

01/07/20	Opening Balance			163,025.61
14/05/21	Managed Fund Sale 163025.61 units at \$1.05	163,025.61		0.00
30/06/21	Closing Balance			0.00

Share Investments Transactions

Shares OFF Shares ON Holding Balance

Betashares Aus Int Cash ETF - AAA

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926604 (3,485 AAA at \$50.085 = \$174,546.23)		3485	3485
30/06/21	Closing Balance			3485

Betashares FTSE RAFI Aust 200 - QOZ

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926675 (5,396 QOZ at \$14.83 = \$80,022.68)		5396	5396
30/06/21	Closing Balance			5396

Betashares Legg Mason Aust BondFd - BNDS

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926686 (5,964 BNDS at \$26.67 = \$159,059.88)		5964	5964
30/06/21	Closing Balance			5964

iShares CORE Composite Bond ETF - IAF

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926651 (1,548 IAF at \$112.90 = \$174,769.20)		1548	1548
30/06/21	Closing Balance			1548

Magellan Global Fund (Open Class) - MGO

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926625 (30,508 MGO at \$2.62 = \$79,930.96)		30508	30508
30/06/21	Closing Balance			30508

Magellan Infrastr Fund (Hedged) - MICH

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926627 (27,072 MICH at \$2.94 = \$79,591.68)		27072	27072
30/06/21	Closing Balance			27072

Market Vectors MSCI World AustETF - QUAL

01/07/20	Opening Balance			0
25/05/21	Share Buy C/N 35926650 (1,750 QUAL at \$36.54 = \$63,945.00)		1750	1750
30/06/21	Closing Balance			1750

Transactions continued**SPDR S&P/ASX 200 Fund - STW**

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926614 (2,413 STW at \$66.23 = \$159,812.99)	2413	2413
30/06/21	Closing Balance		2413

Vaneck Vectors Aus EquiWghtETF - MVW

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926690 (2,016 MVW at \$31.72 = \$63,947.52)	2016	2016
30/06/21	Closing Balance		2016

Vaneck Vectors FTSE Int Prop ETF - REIT

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926696 (3,291 REIT at \$19.44 = \$63,977.04)	3291	3291
30/06/21	Closing Balance		3291

Vanguard FTSE Emerging Mkts - VGE

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926706 (635 VGE at \$75.49 = \$47,936.15)	635	635
30/06/21	Closing Balance		635

Vanguard Intl Cr Sec (Hedged) ETF - VCF

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926670 (2,814 VCF at \$45.12 = \$126,967.68)	2814	2814
30/06/21	Closing Balance		2814

Vanguard Intl Fix Interest Hedge ETF - VIF

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926613 (3,596 VIF at \$44.19 = \$158,907.24)	3596	3596
30/06/21	Closing Balance		3596

Vanguard MSCI Int Hedged ETF - VGAD

01/07/20	Opening Balance		0
25/05/21	Share Buy C/N 35926652 (1,790 VGAD at \$89.44 = \$160,097.60)	1790	1790
30/06/21	Closing Balance		1790

Other Costs¹²

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
AMP Ca Gbl Pro Sec F	434.88
FT Globl Mltisct Bnd	522.12
Fidelity WSP Aus Eq	678.42
MFS Fully Hdg Glb Eq	396.32
Macq WS Plus Int Inf	358.75
Magellan WSP Global	660.41
PIMCO Aust Bond Fund	603.52
PIMCO WSP Gbl Bond	699.01
Perp WS Share-Plus	1,118.28
Platinum Int Cl C	364.10

Schroder Aust Equity	553.20
Vang Shrt Trm Fxd In	543.11
iShares Aus Lis Prop	96.31
iShares Australian B	306.62
	\$7,335.05

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 \$846.25¹.

- **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 \$1,216.25³ being the total fees and costs of investing in the Fund through the product.

1. The example above assumes that \$50,000 is invested in the Fund through the product (with an additional \$2,000 held in the Cash Account) 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. 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 PDS 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 *Cash dividends and/or distributions are included as part of 'Income from Share Investments'. This income is paid directly to any external bank account or your eWRAP Cash account. Where the income is paid to an external account, the amount included in 'Income from Share Investments' is then subtracted as 'Share Cash Dividends' as it does not form part of your final balance. Where the income is paid to your eWRAP Investment cash account, the amount is subtracted as 'Share Cash Dividends' and is then credited back as a deposit to your Account.*
- 2 *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.*
- 3 *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.*
- 4 *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.*
- 5 *Where applicable this amount includes share transaction fees.*
- 6 *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.*
- 7 *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.*

- 8 *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.*
- 9 *This represents the compound average return per annum over the indicated period.*
- 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 *You can request a copy of your executed CHES Sponsorship Agreement by calling Asgard eWRAP.*
- 12 *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.

Trustees

Your account has the following trustee(s).

- SALMARTA PTY LIMITED

