

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

Your investment  
total at 30 June 2021  
**\$59,222.80**

Account No: 1055436



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DR STEPHEN WILLIAM PRYOR  
CASPRY SUPERANNUATION FUND  
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**CONTACT YOUR ADVISER**

PROSPERUM WEALTH 03 9595 3855  
David Jennings  
davidj@prosperum.com.au

**Asgard Infinity eWRAP Investment Account**

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

**Email:** steve@elthamvet.com.au

**Phone (mobile):** You have supplied your mobile phone number

Previous total (1 July 2020)	\$5,073.73
<b>\$ Increases in Account Value</b>	<b>+\$54,382.07</b>
Deposits	\$54,382.07
<b>\$ Decreases in Account Value</b>	<b>-\$279.73</b>
Withdrawals	\$0.00
Fees and Costs	\$279.73
Earnings on Investments	+\$46.73
<b>Total at 30 June 2021</b>	<b>\$59,222.80</b>

**Asgard**

*For more details see over*

# Your Investment Details

## 1. Net Earnings on Investments<sup>1</sup>: -\$232.36

	\$ over last 12 months
Change in Investment Value <sup>2</sup>	0.00
Cash Account Income	46.73
<b>Earnings on Investments</b>	<b>\$46.73</b>
Less : Administration Fees <sup>3</sup>	279.09
<b>Net Earnings on Investments</b>	<b>-\$232.36</b>

## 2. Fees and Costs

	\$ over last 12 months
Fees and Costs <sup>4</sup>	279.73
<b>Total Fees You Paid</b>	<b>\$279.73</b>
Other Costs	\$0.00
<b>Total Fees and Costs You Paid</b>	<b>\$279.73</b>

*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*)<sup>5</sup>

	June 17	June 18	June 19	June 20	June 21
Performance for individual years	6.1%	15.4%	-4.0%	-4.9%	-1.4%
over the last 6 months :	-0.3%				
over the last 1 year :	-1.4%				
over the last 3 years <sup>6</sup> :	-2.6%				
over the last 5 years <sup>6</sup> :	9.9%				

### 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	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Current Asset Allocation at 30 June 2021	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	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](http://www.investoronline.info).

### Asset Value

	Number of Units	\$ Unit Price	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss <sup>7</sup>
Cash Account	59222.80	1.000000	59,222.80	100.0%	
<b>Total at 30 June 2021</b>			<b>\$59,222.80</b>		<b>\$0</b>

\* Rounding differences may occur

### Transactions from 1 July 2020 to 30 June 2021<sup>4</sup>

Cash Account Transactions		\$ Debits	\$ Credits	\$ Balance
01/07/20	Opening Balance			5,073.73
10/07/20	Administration Fee	22.91		5,050.82
31/07/20	Bank Interest		0.04	5,050.86
11/08/20	Administration Fee	23.68		5,027.18
25/08/20	Expense Recovery - Legislative	0.64		5,026.54
31/08/20	Bank Interest		0.04	5,026.58
08/09/20	Administration Fee	23.68		5,002.90
30/09/20	Bank Interest		0.04	5,002.94
13/10/20	Administration Fee	22.91		4,980.03
31/10/20	Bank Interest		0.04	4,980.07
10/11/20	Administration Fee	23.68		4,956.39
30/11/20	Bank Interest		0.08	4,956.47
08/12/20	Administration Fee	22.91		4,933.56
31/12/20	Bank Interest		1.30	4,934.86
12/01/21	Administration Fee	23.68		4,911.18
31/01/21	Bank Interest		1.29	4,912.47
09/02/21	Administration Fee	23.74		4,888.73
28/02/21	Bank Interest		1.16	4,889.89
09/03/21	Administration Fee	21.44		4,868.45
25/03/21	Deposit - 1055436 AdviceFee Refund		27,525.28	32,393.73
31/03/21	Bank Interest		2.91	32,396.64
13/04/21	Administration Fee	23.74		32,372.90
27/04/21	Deposit - 10094600009 MLC Limited		26,856.79	59,229.69
30/04/21	Bank Interest		9.16	59,238.85
11/05/21	Administration Fee	22.98		59,215.87
31/05/21	Bank Interest		15.59	59,231.46
09/06/21	Administration Fee	23.74		59,207.72
30/06/21	Bank Interest		15.08	59,222.80
<b>30/06/21</b>	<b>Closing Balance</b>			<b>\$59,222.80</b>

### 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.

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## NOTES ON REPORT

- 1 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.
- 2 *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.*
- 3 *Where applicable this amount includes share transaction fees.*
- 4 *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.*
- 5 *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.*
- 6 *This represents the compound average return per annum over the indicated period.*
- 7 *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.*

## 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 [ewrapservicecentre@asgard.com.au](mailto:ewrapservicecentre@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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto: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](http://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

Thank you for choosing eStatements -the secure, 'green' way to receive your correspondence online. The email address we hold for you is on page 1 of this report. To update your details at any time simply login to [www.investoronline.info](http://www.investoronline.info) and select Account > Manage my account.

### Trustees

Your account has the following trustee(s).

- STEPHEN WILLIAM PRYOR
- CLARE ELIZABETH PRYOR

