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DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

Your Annual tax statement

Hi Wilton,

Enclosed is your BT Panorama Investments tax statement for the year ending 30 June 2022. Please review and keep it for your records.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

To access the Panorama Tax Guide go to panoramainvestor.com.au/documents/guides.

For additional information or if you have any questions, please contact Craig Abela at cabela@spwealth.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments



Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120543509
Account name	W J BOWDEN PTY LTD ATF DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Entity type	SMSF
Adviser	Craig Abela

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For more information



1300 881 716



support@panorama.com.au

Please read the Panorama tax guide where the information contained in this statement is further explained

Summary of assessable income

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Item	Amount \$
Gross interest	3.27
Unfranked dividends from shares	436.60
Franked dividends from shares	649.12
Franking credits from shares	278.19
Franked distributions from trusts	3,549.95
Distributions from trusts	1,757.97
Net capital gain	19,929.45
Foreign income	7,056.68
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	5,890.47
Total assessable income	\$39,551.70

4302.92 [

Deductions and credits summary

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Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	8,062.94
Loss on sale of traditional security	0.00
Total deductions/expenses	\$8,062.94

Total taxable income from investment assets

\$31,488.76

Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	0.00
Franking credits from trust distributions (after 45 day rule)	278.19
Australian franking credits from a New Zealand franking company	1,437.59
Foreign income tax offset (including CG offset)	0.00
Non-resident withholding tax on non-MIT distributions	633.82
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

\$1715.78

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Total tax credits

\$2,349.60

Deductions and credits summary

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Additional information for non-residents

Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

Interest schedule

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Cash

Date	Investment	Amount \$
Transaction Account		
31 Jul 2021	Cash Management Account	
31 Aug 2021	Cash Management Account	0.07
30 Sep 2021	Cash Management Account	0.18
31 Oct 2021	Cash Management Account	0.13
30 Nov 2021	Cash Management Account	0.14
31 Dec 2021	Cash Management Account	0.13
31 Jan 2022	Cash Management Account	0.14
28 Feb 2022	Cash Management Account	0.20
31 Mar 2022	Cash Management Account	0.20
30 Apr 2022	Cash Management Account	0.25
31 May 2022	Cash Management Account	0.25
30 Jun 2022	Cash Management Account	0.25
Subtotal		1.33
Total cash		\$3.27
		\$3.27
Total interest		\$3.27

Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
ANZ ANZ Banking Grp Ltd	1 Jul 2021	440	0.00	0.00	308.00	132.00	132.00	0.00
ANZ ANZ Banking Grp Ltd	16 Dec 2021	440	0.00	0.00	316.80	135.77	135.77	0.00
Subtotal			\$0.00	\$0.00	\$624.80	\$267.77	\$267.77	\$0.00
CSL CSL Limited	30 Sep 2021	153	0.00	218.90	24.32	10.42	10.42	0.00
CSL CSL Limited	6 Apr 2022	153	0.00	217.70	0.00	0.00	0.00	0.00
Subtotal			\$0.00	\$436.60	\$24.32	\$10.42	\$10.42	\$0.00
Total			\$0.00	\$436.60	\$649.12	\$278.19	\$278.19	\$0.00

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days). If you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.

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Foreign income schedule



Security	Date	Quantity	Foreign income \$	Foreign tax creditable \$	Additional tax withheld but not creditable \$	Australian franking credits from a NZ company \$	Franking credit allowed \$
AMC Amcor PLC Cdi 1:1 Foreign Exempt Nyse	28 Sep 2021	1,147	182.72	0.00	0.00	0.00	0.00
AMC Amcor PLC Cdi 1:1 Foreign Exempt Nyse	14 Dec 2021	1,147	183.63	0.00	0.00	0.00	0.00
AMC Amcor PLC Cdi 1:1 Foreign Exempt Nyse	15 Mar 2022	1,147	193.27	0.00	0.00	0.00	0.00
AMC Amcor PLC Cdi 1:1 Foreign Exempt Nyse	14 Jun 2022	1,147	191.32	0.00	0.00	0.00	0.00
Subtotal			750.94	\$0.00	\$0.00	\$0.00	\$0.00
Total			\$750.94	\$0.00	\$0.00	\$0.00	\$0.00

Foreign income is recorded on a cash basis, based on the pay date, and grossed-up for any withholding tax deducted. Foreign income included here is received from direct holdings, and not through trust distributions. Foreign tax offsets are generally available to non-residents only to the extent that foreign income is included in their Australian assessable income.

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Distributions schedule - summary

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Description	Total distribution \$	Less 2021 entitlement ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
ANT0002AU Fairview Equity Partners Emerging Companies Fund	1,615.43	1,615.43	380.23	380.23
CRM0008AU Cromwell Phoenix Property Securities Fund	1,414.68	360.34	1,012.80	2,067.14
ETL0276AU Partners Group Global Value Fund (AUD)	10.55	10.55	405.09	405.09
GSF0002AU Epoch Global Equity Shareholder Yield (Unhedged) Fund	1,984.36	1,689.33	2,178.46	2,473.49
MAL0018AU BlackRock Global Allocation Fund Aust - Class D	6,751.65	6,751.65	28.25	28.25
MAQ0404AU IFP Global Franchise Fund	987.42	987.42	2,122.86	2,122.86
MGE0001AU Magellan Global Fund	2,427.02	1,168.52	1,258.50	2,517.00
MGE0006AU Magellan Infrastructure Fund (Unhedged)	776.43	393.41	372.63	755.65
MGF Magellan Global Fund	2,545.02	1,272.51	1,272.51	2,545.02
PLA0002AU Platinum International Fund	1,034.66	1,034.66	3,675.03	3,675.03
QUAL Vaneck MSCI International Quality ETF	1,004.98	1,004.98	473.99	473.99
RFA0059AU Pandal Focus Australian Share Fund	2,752.31	2,148.90	2,871.90	3,475.31
RFA0061AU Pandal MicroCap Opportunities Fund	5,142.69	5,142.69	2,235.88	2,235.88
RFA0819AU Pandal Smaller Companies Fund	1,927.83	1,857.97	2,048.95	2,118.81
WFS0377AU Pandal Short Term Income Securities Fund	823.44	376.94	607.91	1,054.41
YOC0018AU Australian Unity Diversified Property Fund	4,259.49	1,474.57	1,408.01	4,192.93
Total	\$35,457.96	\$27,289.87	\$22,353.00	\$30,521.09

1. Income you received during the year ended 30 June 2022 which was included in your 30 June 2021 tax return.

2. Income you received after 30 June 2022 which is required to be included in your 30 June 2022 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

Distributions schedule - detail

1-10

Description	Total \$	ANT0002AU	CRM0008AU	ETL0276AU
Interest - Australian	932.48	0.00	28.45	0.00
Dividends				
Unfranked amount	32.32	0.00	20.06	0.00
Unfranked CFI amount	119.00	0.00	5.51	0.00
Franked amount	2,112.36	0.00	354.29	0.00
Franking credits (before 45 day rule)	1,437.59	56.29	181.04	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	674.17	0.00	334.05	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.50	0.00	0.00	0.00
Discounted capital gains - TAP	4,096.27	3.28	121.36	0.00
Discounted capital gains - Non TAP	10,850.43	183.87	495.05	0.00
Gross foreign income	6,305.74	0.25	93.90	405.09
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$26,560.86	\$243.69	\$1,633.71	\$405.09
Other non-taxable items				
CGT concession	5,920.39	187.14	614.47	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	111.25	5.96	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	1,437.59	56.29	181.04	0.00
Foreign income tax offset	620.58	0.10	0.00	0.00
Foreign income tax offset - capital gain	13.24	0.17	0.00	0.00
Total distribution	\$30,521.09	\$380.23	\$2,067.14	\$405.09
Includes non-cash attributions	1,718.71	0.01	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$28,802.38	\$380.22	\$2,067.14	\$405.09
AMIT Cost base increase / decrease	10,633.66	-5.96	1.95	0.00

Distributions schedule - detail

1-11

Description	GSF0002AU	MAL0018AU	MAQ0404AU	MGE0001AU
Interest – Australian	0.00	0.05	0.07	0.00
Dividends				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.06	0.00	0.00	0.00
Franking credits (before 45 day rule)	0.26	0.00	0.00	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	9.54	27.70	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.50	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	946.04	0.00	883.06	2,265.22
Gross foreign income	702.86	0.00	392.45	361.74
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$1,658.76	\$28.25	\$1,275.58	\$2,626.96
Other non-taxable items				
CGT concession	946.01	0.00	883.05	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.26	0.00	0.00	0.00
Foreign income tax offset	131.02	0.00	35.77	109.96
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$2,473.49	\$28.25	\$2,122.86	\$2,517.00
Includes non-cash attributions	0.00	0.00	0.00	179.94
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$2,473.49	\$28.25	\$2,122.86	\$2,337.06
AMIT Cost base increase / decrease	0.00	0.00	0.00	2,445.18

Distributions schedule - detail

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Description	MGE0006AU	MGF	PLA0002AU	QUAL
Interest - Australian	16.69	0.00	0.06	0.00
Dividends				
Unfranked amount	1.85	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	4.76	0.00	1.89	0.00
Franking credits (before 45 day rule)	4.68	0.00	0.90	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	10.20	0.00	28.67	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	366.46	1,231.54	419.14	28.58
Gross foreign income	395.21	436.87	2,885.55	416.79
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$799.85	\$1,668.41	\$3,336.21	\$445.37
Other non-taxable items				
CGT concession	26.20	1,009.41	419.14	28.58
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				67.59
Franking credits (after 45 day rule)	4.68	0.00	0.90	0.00
Foreign income tax offset	65.72	132.80	66.35	67.55
Foreign income tax offset - capital gain	0.00	0.00	13.07	0.00
Total distribution	\$755.65	\$2,545.02	\$3,675.03	\$473.99
Includes non-cash attributions	-0.01	0.00	0.00	-0.01
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$755.66	\$2,545.02	\$3,675.03	\$474.00
AMIT Cost base increase / decrease	340.26	222.13	0.00	-67.59

Distributions schedule - detail

1-13

Description	RFA0059AU	RFA0061AU	RFA0819AU	WFS0377AU
Interest – Australian	2.34	0.00	0.79	883.53
Dividends				
Unfranked amount	0.00	0.00	10.41	0.00
Unfranked CFI amount	106.77	0.00	6.72	0.00
Franked amount	1,675.76	0.00	75.60	0.00
Franking credits (before 45 day rule)	829.08	264.02	101.32	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	31.55	0.00	0.86	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	8.63	2.17	0.00
Discounted capital gains - Non TAP	805.20	2,227.25	999.02	0.00
Gross foreign income	13.48	0.00	30.67	170.88
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$3,464.18	\$2,499.90	\$1,227.56	\$1,054.41
Other non-taxable items				
CGT concession	805.20	0.00	1,001.19	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	35.01	0.00	2.69	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	829.08	264.02	101.32	0.00
Foreign income tax offset	0.00	0.00	11.31	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$3,475.31	\$2,235.88	\$2,118.81	\$1,054.41
Includes non-cash attributions	0.02	0.00	-0.01	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$3,475.29	\$2,235.88	\$2,118.82	\$1,054.41
AMIT Cost base increase / decrease	-35.01	2,235.88	-2.69	0.00

Distributions schedule - detail

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Description	YOC0018AU
Interest - Australian	0.50
Dividends	
Unfranked amount	0.00
Unfranked CFI amount	0.00
Franked amount	0.00
Franking credits (before 45 day rule)	0.00
Franking credits denied	0.00
Other Australian income	231.60
Gains not eligible for discount - TAP	0.00
Gains not eligible for discount - Non TAP	0.00
Discounted capital gains - TAP	3,960.83
Discounted capital gains - Non TAP	0.00
Gross foreign income	0.00
Australian franking credits from a New Zealand franking company	0.00
Foreign trust and CFC income	0.00
Total taxable income	\$4,192.93
Other non-taxable items	
CGT concession	0.00
Tax free amounts	0.00
Non-assessable non-exempt income	0.00
Tax deferred amounts / Return of capital	0.00
Other non-assessable amounts	0.00
Assessable credits / offsets	
Franking credits (after 45 day rule)	0.00
Foreign income tax offset	0.00
Foreign income tax offset - capital gain	0.00
Total distribution	\$4,192.93
Includes non-cash attributions	1,538.77
Taxes withheld	
Non-resident withholding tax on interest	0.00
Non-resident withholding tax on unfranked dividends	0.00
Non-resident withholding tax on MIT	0.00
Non-resident withholding tax on non-MIT	0.00
TFN tax withheld	0.00
Cash distribution	\$2,654.16
AMIT Cost base increase / decrease	5,499.51

Other income schedule

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Miscellaneous income

Date	Description	Assessable amount \$	Non-assessable amount \$
12 Nov 2021	Good Value Claim	74.19	0.00
22 Feb 2022	Good Value Claim	5,460.50	0.00
18 Mar 2022	Management Fee Rebate	0.42	0.00
25 May 2022	Good Value Claim	355.36	0.00
	Total	\$5,890.47	\$0.00

Insurance refunds have been disclosed as 'non assessable'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

Net capital gain/loss schedule



	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	0.00	0.00	0.00
Net capital gain from distributions			
TAP			
Non TAP	0.00	0.00	8,192.54
On platform losses brought forward		0.50	21,700.86
Subtotal	0.00		
Application of losses	\$0.00	\$0.50	\$29,893.40
Subtotal	0.00	0.00	0.00
CGT discount	\$0.00	\$0.50	\$29,893.40
Net capital gain/loss	\$0.00	\$0.50	\$19,928.95
			-9,964.45

Please refer to the Panama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Unrealised gain/loss schedule as at 30 Jun 2022

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Unrealised gains/losses	\$18,382.75	\$0.00	\$121,488.10
Application of losses	-18,382.75	0.00	-18,382.75
Subtotal	\$0.00	\$0.00	\$103,105.35
CGT discount			-34,368.45

Net unrealised gain/loss **\$0.00** **\$0.00** **\$68,736.90**

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
12 Jan 2011	AMC Amcor PLC Cdi 1:1 Foreign Exempt Nyse	1,147,0000	20,691.88	6,926.15	6,926.15	0.00	0.00	13,765.73
3 Apr 2013	ANT0002AU Fairview Equity Partners Emerging Companies Fund	5,310.3900	9,412.67	10,453.56	10,453.56	1,040.89	0.00	0.00
12 Jan 2011	ANZ ANZ Banking Grp Ltd	440.0000	9,693.20	10,053.40	10,053.40	360.20	0.00	0.00
23 Dec 2015	CRM0008AU Cromwell Phoenix Property Securities Fund	15,855.4000	17,504.09	19,508.17	19,508.17	2,004.08	0.00	0.00
30 Nov 2016	CRM0008AU Cromwell Phoenix Property Securities Fund	7,854.2500	8,670.94	9,771.76	9,771.76	1,100.82	0.00	0.00
12 Jan 2011	CSL CSL Limited	153.0000	41,166.18	5,509.81	5,509.81	0.00	0.00	35,656.37
31 Dec 2018	ETL0276AU Partners Group Global Value Fund (AUD)	9,427.2900	28,965.85	20,000.00	20,000.00	0.00	0.00	8,965.85
2 Jan 2020	ETL0276AU Partners Group Global Value Fund (AUD)	4,099.3700	12,595.53	10,000.00	10,000.00	0.00	0.00	2,595.53

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Unrealised gain/loss schedule as at 30 Jun 2022



Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
15 Mar 2013	GSF0002AU Epoch Global Equity Shareholder Yield (Unhedged) Fund	20,418.5800	23,593.87	20,030.36	20,030.36	0.00	0.00	3,563.51
30 Oct 2006	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	12,363.1500	13,003.43	14,092.03	14,092.03	1,088.60	0.00	0.00
2 Jul 2007	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	1,826.4600	1,921.05	2,005.92	2,005.92	84.87	0.00	0.00
1 Jul 2008	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	1,880.3900	1,977.77	1,871.69	1,871.69	0.00	0.00	0.00
1 Jan 2010	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	78.1000	82.14	77.31	77.31	0.00	0.00	106.08
1 Jul 2010	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	342.0800	359.80	327.63	327.63	0.00	0.00	4.83
1 Jul 2011	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	2,711.3400	2,851.76	2,613.65	2,613.65	0.00	0.00	32.17
1 Jul 2012	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	282.5500	297.18	271.63	271.63	0.00	0.00	288.11
1 Jul 2014	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	492.8400	518.36	612.88	612.88	94.52	0.00	25.55
1 Jul 2015	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	1,053.6300	1,108.20	1,360.52	1,360.52	252.32	0.00	0.00
1 Jul 2016	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	1,017.2400	1,069.92	1,218.92	1,218.92	149.00	0.00	0.00
1 Jan 2017	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	100.1600	105.35	128.83	128.83	23.48	0.00	0.00
1 Jul 2017	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	2,899.1400	3,049.28	3,469.71	3,469.71	420.43	0.00	0.00
1 Jul 2018	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	1,620.0400	1,703.94	1,888.19	1,888.19	184.25	0.00	0.00
1 Jul 2019	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	1,160.4200	1,220.52	1,397.40	1,397.40	176.88	0.00	0.00
1 Jul 2020	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	2,349.6700	2,471.36	2,752.19	2,752.19	280.83	0.00	0.00
23 Jul 2021	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	5,518.2757	5,804.06	6,751.66	6,751.66	947.60	0.00	0.00
18 Mar 2013	MA00404AU IFF Global Franchise Fund	7,066.6400	15,184.75	10,030.50	10,030.50	0.00	0.00	0.00
3 Apr 2013	MGE0001AU Magellan Global Fund	7,610.9300	17,329.33	12,105.79	12,105.79	0.00	0.00	5,154.25
26 Aug 2015	MGE0001AU Magellan Global Fund	15,301.4400	34,839.85	34,202.80	34,202.80	0.00	0.00	5,223.54
								637.05

Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
2 Oct 2020	MGE0006AU Magellan Infrastructure Fund (Unhedged)	10,380.0200	19,205.11	17,652.17	17,652.17	0.00	0.00	1,552.94
12 Oct 2017	MGF Magellan Global Fund	21,250.0000	28,475.00	25,967.82	25,967.82	0.00	0.00	2,507.18
1 Mar 2021	MGF Magellan Global Fund	13,518.0000	18,114.12	21,565.21	21,565.21	3,451.09	0.00	0.00
12 Oct 2017	MGFO Magellan Global Fund Option Expiry 1-March 2024	10,625.0000	53.13	0.00	0.00	0.00	0.00	53.13
1 Mar 2021	MGFO Magellan Global Fund Option Expiry 1-March 2024	13,518.0000	67.59	0.00	0.00	0.00	0.00	67.59
21 Apr 2006	PLA0002AU Platinum International Fund	2,120.4900	3,818.71	4,849.44	4,849.44	1,030.73	0.00	0.00
3 Jul 2006	PLA0002AU Platinum International Fund	288.9400	520.34	558.49	558.49	38.15	0.00	0.00
2 Jul 2007	PLA0002AU Platinum International Fund	253.6100	456.72	472.11	472.11	15.39	0.00	0.00
1 Jul 2008	PLA0002AU Platinum International Fund	196.5400	353.94	286.01	286.01	0.00	0.00	67.93
1 Jul 2009	PLA0002AU Platinum International Fund	626.9800	1,129.10	884.32	884.32	0.00	0.00	244.78
25 Jun 2010	PLA0002AU Platinum International Fund	12,664.6400	22,807.26	20,031.13	20,031.13	0.00	0.00	2,776.13
16 Nov 2018	QJAL Vaneck MSCI International Quality ETF	847.0000	29,831.34	21,898.27	21,898.27	0.00	0.00	7,933.07
15 Nov 2019	QJAL Vaneck MSCI International Quality ETF	338.0000	11,904.36	10,768.81	10,768.81	0.00	0.00	1,135.55
22 Nov 2018	RFA0059AU Pental Focus Australian Share Fund	12,937.9500	27,506.31	24,866.81	24,866.81	0.00	0.00	2,639.50
15 Nov 2019	RFA0059AU Pental Focus Australian Share Fund	4,302.1900	9,146.53	9,962.27	9,962.27	815.74	0.00	0.00
30 Oct 2006	RFA0061AU Pental MicroCap Opportunities Fund	5,162.1300	14,744.62	7,701.67	7,701.67	0.00	0.00	7,042.95
1 Jul 2009	RFA0061AU Pental MicroCap Opportunities Fund	186.0600	531.44	232.38	232.38	0.00	0.00	299.06
1 Jul 2014	RFA0061AU Pental MicroCap Opportunities Fund	191.7400	547.67	461.53	461.53	0.00	0.00	86.14
1 Jul 2015	RFA0061AU Pental MicroCap Opportunities Fund	870.5800	2,486.64	2,184.59	2,184.59	0.00	0.00	302.05
1 Jul 2016	RFA0061AU Pental MicroCap Opportunities Fund	809.8300	2,313.12	2,162.57	2,162.57	0.00	0.00	150.55

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Unrealised gain/loss schedule as at 30 Jun 2022



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Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
1 Jul 2017	RFA0061AU Pental MicroCap Opportunities Fund	1,062.6100	3,035.14	2,855.50	2,855.50	0.00	0.00	179.64
1 Jul 2018	RFA0061AU Pental MicroCap Opportunities Fund	1,170.3100	3,342.76	3,292.04	3,292.04	0.00	0.00	50.72
8 Jul 2021	RFA0061AU Pental MicroCap Opportunities Fund	1,207.2900	3,448.39	3,256.27	3,256.27	0.00	0.00	192.12
23 Jun 2010	RFA0819AU Pental Smaller Companies Fund	1,425.6341	4,072.05	5,406.43	5,406.43	1,334.38	0.00	0.00
17 Dec 2015	WFS0377AU Pental Short Term Income Securities Fund	6,985.9300	11,532.39	13,704.20	13,704.20	2,171.81	0.00	0.00
7 Dec 2016	WFS0377AU Pental Short Term Income Securities Fund	37,795.4300	39,735.96	39,989.26	39,989.26	253.30	0.00	0.00
25 Jan 2021	WFS0377AU Pental Short Term Income Securities Fund	20,862.9700	21,934.14	22,030.50	22,030.50	96.36	0.00	0.00
31 Oct 2006	YOC0018AU Australian Unity Diversified Property Fund	80,876.5700	85,029.02	85,996.05	85,996.05	967.03	0.00	0.00
2 Jan 2007	YOC0018AU Australian Unity Diversified Property Fund	9,884.9800	11,565.43	5,433.27	5,433.27	0.00	0.00	0.00
2 Apr 2007	YOC0018AU Australian Unity Diversified Property Fund	222.9300	260.83	119.36	119.36	0.00	0.00	6,132.16
2 Jul 2007	YOC0018AU Australian Unity Diversified Property Fund	214.2300	250.65	119.75	119.75	0.00	0.00	141.47
2 Oct 2007	YOC0018AU Australian Unity Diversified Property Fund	211.3400	247.27	129.54	129.54	0.00	0.00	130.90
2 Jan 2008	YOC0018AU Australian Unity Diversified Property Fund	189.9500	222.24	119.12	119.12	0.00	0.00	117.73
1 Apr 2008	YOC0018AU Australian Unity Diversified Property Fund	196.8100	230.27	159.05	159.05	0.00	0.00	103.12
1 Jul 2008	YOC0018AU Australian Unity Diversified Property Fund	171.3500	200.48	139.20	139.20	0.00	0.00	71.22
1 Oct 2008	YOC0018AU Australian Unity Diversified Property Fund	186.7600	218.51	142.61	142.61	0.00	0.00	61.28
1 Jan 2009	YOC0018AU Australian Unity Diversified Property Fund	205.4500	240.38	148.20	148.20	0.00	0.00	75.90
1 Apr 2009	YOC0018AU Australian Unity Diversified Property Fund	264.8800	309.91	143.00	143.00	0.00	0.00	92.18
1 Jul 2009	YOC0018AU Australian Unity Diversified Property Fund	277.0500	324.15	153.69	153.69	0.00	0.00	166.91
		301.6900	352.98	162.31	162.31	0.00	0.00	170.46
						0.00	0.00	190.67

Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
1 Oct 2009	YOC0018AU Australian Unity Diversified Property Fund	238.1400	278.62	134.15	134.15	0.00	0.00	144.47
1 Jan 2010	YOC0018AU Australian Unity Diversified Property Fund	240.4000	281.27	140.14	140.14	0.00	0.00	141.13
1 Apr 2010	YOC0018AU Australian Unity Diversified Property Fund	219.0000	256.23	131.59	131.59	0.00	0.00	124.64
13 Jun 2012	YOC0018AU Australian Unity Diversified Property Fund	19,743.2600	23,099.61	12,725.35	12,725.34	0.00	0.00	10,374.26
	Subtotal					\$18,382.75	\$0.00	\$121,488.10

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect. Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.

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Miscellaneous expenses schedule

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Payment date	Description	Deductible \$	Not deductible \$
5 Jul 2021	Administration fee	138.16	0.00
5 Jul 2021	Custodial holdings option fee	24.66	0.00
7 Jul 2021	Advice fee	435.62	0.00
4 Aug 2021	Administration fee	141.28	0.00
4 Aug 2021	Custodial holdings option fee	25.48	0.00
6 Aug 2021	Advice fee	450.14	0.00
3 Sep 2021	Administration fee	79.62	0.00
3 Sep 2021	Custodial holdings option fee	13.97	0.00
7 Sep 2021	Advice fee	450.14	0.00
5 Oct 2021	Administration fee	140.32	0.00
5 Oct 2021	Custodial holdings option fee	24.66	0.00
11 Oct 2021	Expense Recovery - Legislative	22.69	0.00
3 Nov 2021	Administration fee	143.74	0.00
3 Nov 2021	Custodial holdings option fee	25.48	0.00
3 Dec 2021	Administration fee	141.08	0.00
3 Dec 2021	Custodial holdings option fee	24.66	0.00
7 Dec 2021	Advice fee	689.67	0.00
6 Jan 2022	Administration fee	145.58	0.00
6 Jan 2022	Custodial holdings option fee	25.48	0.00
10 Jan 2022	Advice fee	712.65	0.00
3 Feb 2022	Administration fee	144.58	0.00
3 Feb 2022	Custodial holdings option fee	25.48	0.00
7 Feb 2022	Advice fee	712.65	0.00
4 Mar 2022	Custodial holdings option fee	23.01	0.00
4 Mar 2022	Administration fee	128.51	0.00
7 Mar 2022	Advice fee	643.69	0.00

Miscellaneous expenses schedule

1-23

Payment date	Description	Deductible \$	Not deductible \$
5 Apr 2022	Administration fee	139.71	0.00
7 Apr 2022	Advice fee	712.65	0.00
4 May 2022	Administration fee	136.20	0.00
6 May 2022	Advice fee	689.67	0.00
3 Jun 2022	Administration fee	139.06	0.00
7 Jun 2022	Advice fee	712.65	0.00
Total		\$8,062.94	\$0.00

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

Complaints

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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



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Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2021 - 30 Jun 2022 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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BT 000996 000



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

Your Annual statement

Hi Wilton,

Enclosed is your BT Panorama Investments statement for the year ending 30 June 2022. Please review and keep it for your records.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

The information contained in this statement is further explained in the Annual Statement Guide. This can be found in the Document Library once you sign into your account.

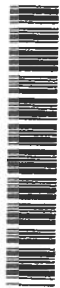
For additional information or if you have any questions, please contact Craig Abela at cabela@spwealth.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments

POSTED



Annual statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120543509
Account name	W J BOWDEN PTY LTD ATF DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Adviser	Craig Abela


Contents


Your statement at a glance	2
Portfolio valuation	3
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Transaction history	8
Complaints	17

\$731,250.59

Portfolio value as at 30 Jun 2022

For more information

 1300 881 716

 support@panorama.com.au

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

Annual statement created 2 Sep 2022

Your statement at a glance

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Total portfolio opening balance 1 Jul 2021

\$772,139.24

Inflows *Refund of FUE BT* **B** **\$5,624.03**

Deposits to Transaction account \$5,624.03
 Asset transfers in \$0.00

Outflows **\$0.00**

Payments from Transaction account \$0.00
 Asset transfers out \$0.00

Expenses **C** **-\$8,062.94**

Fees -\$8,062.94
 Taxes \$0.00

Income on investments **A** **\$36,517.88**

Market movement **-\$74,967.62**

Total portfolio closing balance 30 Jun 2022

\$731,250.59

C 8662.94
 B - 5624.03

 D \$ 2438.91 # 375

Reference number: TP-20403117

338690



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21 February 2022



000489 000



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
54 PASCOE RD
ORMEAU QLD 4208

Dear Client,

You've received a payment

We're writing to let you know we've completed a review regarding the shares held in your BT WRAP Investment account.

In our review we found you could have missed opportunities to make risk-free gains, as you may not have received notifications affecting the shares. We apologise for this and we're making a payment to you.

It was our responsibility to do this review of all financial advisers who were employed by us during the review period of January 2005 to June 2019.

About this review

- Shares in one or more publicly listed companies were allocated to your BT WRAP Investment account. These companies issued certain notifications to shareholders, called corporate actions.
- BT WRAP informed BT Financial Advice of these notifications and we were required to share them with you.
- Some of these notifications could have offered opportunities to make risk-free gains if you took certain investment actions.
- While you may have chosen not to do anything, we have assumed if you were made aware of these opportunities you would have taken part in them.
- Our review does not include consideration of any advice that may have been provided to you.
- We're sorry if you didn't receive notifications when you should have. We've already paid an amount to you for these missed opportunities plus interest, for a total of \$5,624.03, **so you don't need to do anything** to receive this payment.

Your Payment

Your payment has been made directly to your bank account ending in 3509.

If this is a joint account, **total payment** amount below is the total refund for the joint account.

Below is a summary of your payment:

Your payment summary	
Value of missed opportunities	\$4,126.93
Interest	\$1,497.10
Total payment	\$5,624.03

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We're here to help

Please don't hesitate to contact us if you need any further information about this review.

You can reach us on **1800 630 374**, Monday to Friday, between 8.30am and 5.30pm (Sydney time), or email us at adviceenquiry@btfinancialgroup.com.

If you'd like to speak to an adviser about the outcome of this review and you don't have one, we have a dedicated team that can answer your questions and arrange the help you need.

Yours sincerely,



Nathan Peters

Head of Customer Care | BT Advice Reviews



Portfolio valuation

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Transaction account

	Balance \$	Total portfolio %
Transaction account	\$29,259.98	4.00%
Total transaction account balance	\$29,259.98	4.00%

Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
AMC • Amcor PLC Cdi 1:1 Foreign Exempt Nyse	1,147	\$18.04	\$20,691.88	2.83%
ANZ • ANZ Banking Grp Ltd	440	\$22.03	\$9,693.20	1.33%
CSL • CSL Limited	153	\$269.06	\$41,166.18	5.63%
MGF • Magellan Global Fund	34,768	\$1.34	\$46,589.12	6.37%
MGFO • Magellan Global Fund Option Expiry 1-March 2024	24,143	\$0.01	\$120.72	0.02%
QUAL • Vaneck MSCI International Quality ETF	1,185	\$35.22	\$41,735.70	5.71%
Total listed securities balance			\$159,996.80	21.89%

Managed funds

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
ANT0002AU • Fairview Equity Partners Emerging Companies Fund	5,310.3900	\$1.77	\$9,412.67	1.29%
CRM0008AU • Cromwell Phoenix Property Securities Fund	23,709.6300	\$1.10	\$26,175.03	3.58%
ETL0276AU • Partners Group Global Value Fund (AUD)	13,526.6600	\$3.07	\$41,561.38	5.68%
GSF0002AU • Epoch Global Equity Shareholder Yield (Unhedged) Fund	20,418.5800	\$1.16	\$23,593.87	3.23%
MAL0018AU • BlackRock Global Allocation Fund Aust - Class D	35,695.4857	\$1.05	\$37,544.12	5.13%
MAQ0404AU • IFP Global Franchise Fund	7,066.6400	\$2.15	\$15,184.75	2.08%
MGE0001AU • Magellan Global Fund	22,912.3700	\$2.28	\$52,169.18	7.13%
MGE0006AU • Magellan Infrastructure Fund (Unhedged)	10,380.0200	\$1.85	\$19,205.11	2.63%
PLA0002AU • Platinum International Fund	16,151.2000	\$1.80	\$29,086.07	3.98%
RFA0059AU • Pental Focus Australian Share Fund	17,240.1400	\$2.13	\$36,652.85	5.01%

Portfolio valuation

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Investments	Quantity	Last price \$	Market value \$	Total portfolio %
RFA0061AU • Pandal MicroCap Opportunities Fund	12,086.1841	\$2.86	\$34,521.84	4.72%
RFA0819AU • Pandal Smaller Companies Fund	6,985.9300	\$1.65	\$11,532.39	1.58%
WFS0377AU • Pandal Short Term Income Securities Fund	139,534.9700	\$1.05	\$146,699.11	20.05%
YOC0018AU • Australian Unity Diversified Property Fund	32,768.2200	\$1.17	\$38,338.82	5.24%
Total managed funds balance			\$521,677.19	71.33%

Total income accrued	H 618	E	\$20,316.62	2.78%
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Total portfolio value as at 30 Jun 2022 **\$731,250.59** **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.

1-31 A	747	681673.99	A
1-31 A	604	29259.98	B
1-32 E	618	20316.62	C
		<u> </u>	
		\$ 731250.59	D
		<u> </u>	

Earnings and expenses

1-33

Income

	Amount \$
Transaction account income	\$3.27
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$4,840.78
Managed fund income	\$25,783.36
Accrued interest	\$0.00
Other income	\$5,890.47
Total income	\$36,517.88

Market movement

	Amount \$
Realised/unrealised market movement	-\$74,967.62
Total market movement	-\$74,967.62

Earnings and expenses

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Expenses	
Fee type	Amount \$
Administration fees	-\$1,617.84
Custodial holdings option fee	-\$212.88
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$22.69
Portfolio management fees	\$0.00
Advice fees	-\$6,209.53
Adviser Establishment Fee	\$0.00
Advice fee	-\$6,209.53
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	-\$8,062.94
Net earnings	-\$46,512.68

"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.

"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).

Fees and costs summary

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Description	Amount
-------------	--------

Fees deducted directly from your account

\$8,062.94

This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.

Fees and costs deducted from your investment

\$0.00

This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.

Total fees and costs you paid

\$8,062.94

This approximate amount includes all the fees and costs that affected your investment during the period.

Other fees and costs (investment options)

\$10,481.78

This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.

These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.

Total fees and costs you paid - with investment options fees and costs

\$18,544.72

This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.

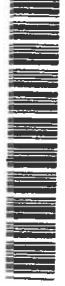
Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) 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 2021							
5 Jul 2021	5 Jul 2021	Expense	Administration fee for the period 01/06/2021 to 30/06/2021		\$138.16		\$27,391.98
5 Jul 2021	5 Jul 2021	Expense	Custodial holdings option fee for the period 01/06/2021 to 30/06/2021		\$24.66		\$27,253.82
7 Jul 2021	7 Jul 2021	Expense	Advice fee for the period 01/06/2021 to 30/06/2021		\$435.62		\$26,793.54
8 Jul 2021	8 Jul 2021	Buy	Reinvest - Buy Pandal MicroCap Opportunities Fund (RFA061AU) for \$5,142.69	1,425.6341	\$5,142.69		\$21,650.85
21 Jul 2021	1 Jul 2021	Income	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366			\$1,272.51	\$22,923.36
21 Jul 2021	1 Jul 2021	Income	Reversal Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366		\$1,272.51		\$21,650.85
21 Jul 2021	1 Jul 2021	Income	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366			\$1,272.51	\$22,923.36
22 Jul 2021	22 Jul 2021	Buy	Reinvest - Buy BlackRock Global Allocation Fund Aust - Class (MAL0018AU) for \$6,751.66	5,518.2757	\$6,751.66		\$16,171.70
23 Jul 2021	1 Jul 2021	Income	Dividend 1,185 Vaneck MSCI International Quality ETF (QUAL) @ \$0.38			\$450.30	\$16,622.00
31 Jul 2021	31 Jul 2021	Income	Interest payment for Cash Management Account			\$0.07	\$16,622.07
4 Aug 2021	4 Aug 2021	Expense	Administration fee for the period 01/07/2021 to 31/07/2021		\$141.28		\$16,480.79
4 Aug 2021	4 Aug 2021	Expense	Custodial holdings option fee for the period 01/07/2021 to 31/07/2021		\$25.48		\$16,455.31
6 Aug 2021	6 Aug 2021	Expense	Advice fee for the period 01/07/2021 to 31/07/2021		\$450.14		\$16,005.17

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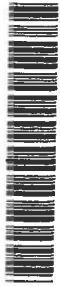
Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
6 Aug 2021	30 Jul 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$16,169.01
31 Aug 2021	31 Aug 2021	Income	Interest payment for Cash Management Account			\$0.18	\$16,169.19
3 Sep 2021	3 Sep 2021	Expense	Administration fee for the period 15/08/2021 to 31/08/2021		\$79.62		\$16,089.57
3 Sep 2021	3 Sep 2021	Expense	Custodial holdings option fee for the period 15/08/2021 to 31/08/2021		\$13.97		\$16,075.60
7 Sep 2021	7 Sep 2021	Expense	Advice fee for the period 01/08/2021 to 31/08/2021		\$450.14		\$15,625.46
7 Sep 2021	31 Aug 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$15,789.30
28 Sep 2021	7 Sep 2021	Income	Dividend 1,147 Arncor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1593			\$182.72	\$15,972.02
30 Sep 2021	2 Sep 2021	Income	Dividend 153 CSL Limited (CSL) @ \$1.589654			\$243.22	\$16,215.24
30 Sep 2021	30 Sep 2021	Income	Interest payment for Cash Management Account			\$0.13	\$16,215.37
5 Oct 2021	5 Oct 2021	Expense	Administration fee for the period 01/09/2021 to 30/09/2021		\$140.32		\$16,075.05
5 Oct 2021	5 Oct 2021	Expense	Custodial holdings option fee for the period 01/09/2021 to 30/09/2021		\$24.66		\$16,050.39
7 Oct 2021	30 Sep 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$16,214.23
7 Oct 2021	30 Sep 2021	Income	Distribution 139,534.9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.0012			\$167.44	\$16,381.67

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Oct 2021	30 Sep 2021	Income	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.003881			\$79.25	\$16,460.92
11 Oct 2021	11 Oct 2021	Expense	Expense recovery - Legislative		\$22.69		\$16,438.23
14 Oct 2021	30 Sep 2021	Income	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012695			\$300.98	\$16,739.21
31 Oct 2021	31 Oct 2021	Income	Interest payment for Cash Management Account			\$0.14	\$16,739.35
3 Nov 2021	3 Nov 2021	Expense	Administration fee for the period 01/10/2021 to 31/10/2021		\$143.74		\$16,595.61
3 Nov 2021	3 Nov 2021	Expense	Custodial holdings option fee for the period 01/10/2021 to 31/10/2021		\$25.48		\$16,570.13
8 Nov 2021	29 Oct 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$16,733.97
12 Nov 2021	12 Nov 2021	Income	Good value payment			\$74.19	\$16,808.16
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$0.13	\$16,808.29
3 Dec 2021	3 Dec 2021	Expense	Administration fee for the period 01/11/2021 to 30/11/2021		\$141.08		\$16,667.21
3 Dec 2021	3 Dec 2021	Expense	Custodial holdings option fee for the period 01/11/2021 to 30/11/2021		\$24.66		\$16,642.55
7 Dec 2021	7 Dec 2021	Expense	Advice fee for the period 01/11/2021 to 30/11/2021		\$689.67		\$15,952.88
8 Dec 2021	30 Nov 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$16,116.72
14 Dec 2021	23 Nov 2021	Income	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1601			\$183.63	\$16,300.35



Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
16 Dec 2021	8 Nov 2021	Income	Dividend 440 ANZ Banking Grp Ltd (ANZ) @ \$0.72			\$316.80	\$16,617.15
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$0.14	\$16,617.29
5 Jan 2022	5 Jan 2022	Deposit	Direct Credit from Westpac Banking , BT Corp/Actions Rem			\$5,624.03	\$22,241.32
6 Jan 2022	6 Jan 2022	Expense	Administration fee for the period 01/12/2021 to 31/12/2021		\$145.58		\$22,095.74
6 Jan 2022	6 Jan 2022	Expense	Custodial holdings option fee for the period 01/12/2021 to 31/12/2021		\$25.48		\$22,070.26
7 Jan 2022	31 Dec 2021	Income	Distribution 17,240.1400 Pandal Focus Australian Share Fund (RFA0059AU) @ \$0.035			\$603.40	\$22,673.66
7 Jan 2022	31 Dec 2021	Income	Distribution 6,985.930000 Pandal Smaller Companies Fund (RFA0819AU) @ \$0.01			\$69.86	\$22,743.52
7 Jan 2022	31 Dec 2021	Income	Distribution 139,534.9700 Pandal Short Term Income Securities Fund (WFS0377AU) @ \$0.001			\$139.53	\$22,883.05
10 Jan 2022	10 Jan 2022	Expense	Advice fee for the period 01/12/2021 to 31/12/2021		\$712.65		\$22,170.40
10 Jan 2022	31 Dec 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046			\$150.73	\$22,321.13
10 Jan 2022	31 Dec 2021	Income	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.006272			\$128.07	\$22,449.20
18 Jan 2022	31 Dec 2021	Income	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012946			\$306.95	\$22,756.15
19 Jan 2022	4 Jan 2022	Income	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366			\$1,272.51	\$24,028.66

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
19 Jan 2022	31 Dec 2021	Income	Distribution 22,912.3700000 Magellan Global Fund (MGE0001AU) @ \$0.051			\$1,168.53	\$25,197.19
19 Jan 2022	31 Dec 2021	Income	Distribution 10,380.0200 Magellan Infrastructure Fund (Unhedged) (MGE0006AU) @ \$0.0369			\$383.02	\$25,580.21
31 Jan 2022	31 Jan 2022	Income	Interest payment for Cash Management Account			\$0.20	\$25,580.41
3 Feb 2022	3 Feb 2022	Expense	Administration fee for the period 01/01/2022 to 31/01/2022		\$144.58		\$25,435.83
3 Feb 2022	3 Feb 2022	Expense	Custodial holdings option fee for the period 01/01/2022 to 31/01/2022		\$25.48		\$25,410.35
7 Feb 2022	7 Feb 2022	Expense	Advice fee for the period 01/01/2022 to 31/01/2022		\$712.65		\$24,697.70
7 Feb 2022	31 Jan 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046			\$150.73	\$24,848.43
22 Feb 2022	22 Feb 2022	Income	Good value payment			\$5,460.50	\$30,308.93
28 Feb 2022	28 Feb 2022	Income	Interest payment for Cash Management Account			\$0.20	\$30,309.13
4 Mar 2022	4 Mar 2022	Expense	Custodial holdings option fee for the period 01/02/2022 to 28/02/2022		\$23.01		\$30,286.12
4 Mar 2022	4 Mar 2022	Expense	Administration fee for the period 01/02/2022 to 28/02/2022		\$128.51		\$30,157.61
7 Mar 2022	7 Mar 2022	Expense	Advice fee for the period 01/02/2022 to 28/02/2022		\$643.69		\$29,513.92
7 Mar 2022	28 Feb 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046			\$150.73	\$29,664.65
15 Mar 2022	22 Feb 2022	Income	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1685			\$193.27	\$29,857.92



Transaction account history - Cash

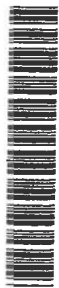
Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
18 Mar 2022	11 Mar 2022	Income	Management fee rebate YOC0018AU for Mar 2022			\$0.42	\$29,858.34
31 Mar 2022	31 Mar 2022	Income	Interest payment for Cash Management Account			\$0.25	\$29,858.59
5 Apr 2022	5 Apr 2022	Expense	Administration fee for the period 01/03/2022 to 31/03/2022		\$139.71		\$29,718.88
6 Apr 2022	7 Mar 2022	Income	Dividend 153 CSL Limited (CSL) @ \$1.422903			\$217.70	\$29,936.58
6 Apr 2022	31 Mar 2022	Income	Distribution 139,534.9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.001			\$139.53	\$30,076.11
7 Apr 2022	7 Apr 2022	Expense	Advice fee for the period 01/03/2022 to 31/03/2022		\$712.65		\$29,363.46
7 Apr 2022	31 Mar 2022	Income	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.004295			\$87.71	\$29,451.17
8 Apr 2022	31 Mar 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.004600			\$150.73	\$29,601.90
14 Apr 2022	31 Mar 2022	Income	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.018828			\$446.41	\$30,048.31
30 Apr 2022	30 Apr 2022	Income	Interest payment for Cash Management Account			\$0.25	\$30,048.56
4 May 2022	4 May 2022	Expense	Administration fee for the period 01/04/2022 to 30/04/2022		\$136.20		\$29,912.36
6 May 2022	6 May 2022	Expense	Advice fee for the period 01/04/2022 to 30/04/2022		\$689.67		\$29,222.69
9 May 2022	29 Apr 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0052			\$170.39	\$29,393.08
25 May 2022	25 May 2022	Income	Good value payment			\$355.36	\$29,748.44

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 May 2022	31 May 2022	Income	Interest payment for Cash Management Account			\$0.25	\$29,748.69
3 Jun 2022	3 Jun 2022	Expense	Administration fee for the period 01/05/2022 to 31/05/2022		\$139.06		\$29,609.63
7 Jun 2022	7 Jun 2022	Expense	Advice fee for the period 01/05/2022 to 31/05/2022		\$712.65		\$28,896.98
14 Jun 2022	24 May 2022	Income	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1668			\$191.32	\$29,088.30
14 Jun 2022	31 May 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005199			\$170.35	\$29,258.65
30 Jun 2022	30 Jun 2022	Income	Interest payment for Cash Management Account			\$1.33	\$29,259.98
1 Jul 2022	9 May 2022	Income	Dividend 440 ANZ Banking Grp Ltd (ANZ) @ \$0.72			\$316.80	\$29,576.78
5 Jul 2022	30 Jun 2022	Income	Distribution 5,310.3900 Fairview Equity Partners Emerging Companies F (ANT0002AU) @ \$0.0716			\$380.22	\$29,957.00
7 Jul 2022	30 Jun 2022	Income	Distribution 139,534.9700 Pandal Short Term Income Securities Fund (WFS0377AU) @ \$0.004357			\$607.91	\$30,564.91
7 Jul 2022	30 Jun 2022	Income	Distribution 12,086.1841 Pandal MicroCap Opportunities Fund (RFA0061AU) @ \$0.184994			\$2,235.88	\$32,800.79
7 Jul 2022	30 Jun 2022	Income	Distribution 17,240.1400 Pandal Focus Australian Share Fund (RFA0059AU) @ \$0.166582			\$2,871.89	\$35,672.68
7 Jul 2022	30 Jun 2022	Income	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.106690			\$2,178.46	\$37,851.14
11 Jul 2022	30 Jun 2022	Income	Distribution 6,985.930000 Pandal Smaller Companies Fund (RFA0819AU) @ \$0.293298			\$2,048.96	\$39,900.10

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
11 Jul 2022	30 Jun 2022	Income	Distribution 7,066.6400 IFP Global Franchise Fund (MAQ0404AU) @ \$0.300406			\$2,122.86	\$42,022.96
14 Jul 2022	30 Jun 2022	Income	Distribution 16,151.200000 Platinum International Fund (PLA0002AU) @ \$0.227539			\$3,675.03	\$45,697.99
18 Jul 2022	30 Jun 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0272			\$891.30	\$46,589.29
19 Jul 2022	30 Jun 2022	Income	Distribution 35,695.4857 BlackRock Global Allocation Fund Aust - Class (MAL0018AU) @ \$0.000791			\$28.25	\$46,617.54
21 Jul 2022	30 Jun 2022	Income	Distribution 10,360.0200 Magellan Infrastructure Fund (Unhedged) (MGE0006AU) @ \$0.0369			\$372.64	\$46,990.18
21 Jul 2022	30 Jun 2022	Income	Distribution 22,912.3700000 Magellan Global Fund (MGE0001AU) @ \$0.051			\$1,168.53	\$48,158.71
21 Jul 2022	30 Jun 2022	Income	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.042717			\$1,012.80	\$49,171.51

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
15 Aug 2022	30 Jun 2022	Income	Distribution 13,526,6600 Partners Group Global Value Fund (AUD) (ETL0276AU) @ \$0.029947			\$405.09	\$49,576.60
Subtotal					\$21,229.80	\$43,414.42	

Closing balance as at 30 Jun 2022

\$49,576.60

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.

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Complaints

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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

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jul 2021 - 31 Dec 2021

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007261 000



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

BT Cash Management Account bank statement

Account summary

Opening balance	+\$2,071.61
Total credits	+\$30,683.91
Total debits	-\$16,138.23
Closing balance	+\$16,617.29

Interest rate summary

Effective date	Interest rate
7 Apr 2020	0.01% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jul 2021	Opening balance			\$2,071.61
1 Jul 2021	Dividend 440 ANZ Banking Grp Ltd (ANZ) @ \$0.70	\$308.00		\$2,379.61
5 Jul 2021	Administration fee for the period 01/06/2021 to 30/06/2021		\$138.16	\$2,241.45
5 Jul 2021	Custodial holdings option fee for the period 01/06/2021 to 30/06/2021		\$24.66	\$2,216.79

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

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W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jul 2021 - 31 Dec 2021

Date	Description	Credit	Debit	Balance
5 Jul 2021	Distribution 5,310.3900 Fairview Equity Partners Emerging Companies F (ANT0002AU) @ \$0.3042	\$1,615.42		\$3,832.21
6 Jul 2021	Distribution 10,660.5500 Pental MicroCap Opportunities Fund (RFA0061AU) @ \$0.482404	\$5,142.69		\$8,974.90
6 Jul 2021	Distribution 17,240.1400 Pental Focus Australian Share Fund (RFA0059AU) @ \$0.124645	\$2,148.90		\$11,123.80
6 Jul 2021	Distribution 139,534.9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.002701	\$376.94		\$11,500.74
7 Jul 2021	Advice fee for the period 01/06/2021 to 30/06/2021		\$435.62	\$11,065.12
7 Jul 2021	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.082735	\$1,689.33		\$12,754.45
8 Jul 2021	Reinvest - Buy Pental MicroCap Opportunities Fund (RFA0061AU) for \$5,142.69		\$5,142.69	\$7,611.76
9 Jul 2021	Distribution 7,066.6400 IFP Global Franchise Fund (MAQ0404AU) @ \$0.139730	\$987.42		\$8,599.18
9 Jul 2021	Distribution 6,985.930000 Pental Smaller Companies Fund (RFA0819AU) @ \$0.265957	\$1,857.96		\$10,457.14
12 Jul 2021	Distribution 30,177.2100 BlackRock Global Allocation Fund Aust - Class (MAL0018AU) @ \$0.223734	\$6,751.66		\$17,208.80
13 Jul 2021	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.045	\$1,474.57		\$18,683.37
14 Jul 2021	Distribution 16,151.200000 Platinum International Fund (PLA0002AU) @ \$0.064061	\$1,034.66		\$19,718.03
16 Jul 2021	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.015198	\$360.34		\$20,078.37
21 Jul 2021	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366	\$1,272.51		\$21,350.88
21 Jul 2021	Reversal Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366		\$1,272.51	\$20,078.37
21 Jul 2021	Distribution 22,912.3700 Magellan Global Fund (MGE0001AU) @ \$0.051	\$1,168.53		\$21,246.90

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the Issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

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W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jul 2021 - 31 Dec 2021

Date	Description	Credit	Debit	Balance
21 Jul 2021	Distribution 10,380.0200 Magellan Infrastructure Fund (Unhedged) (MGE0006AU) @ \$0.0379	\$393.40		\$21,640.30
21 Jul 2021	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366	\$1,272.51		\$22,912.81
22 Jul 2021	Reinvest - Buy BlackRock Global Allocation Fund Aust - Class (MAL0018AU) for \$6,751.66		\$6,751.66	\$16,161.15
23 Jul 2021	Dividend 1,185 Vaneck MSCI International Quality ETF (QUAL) @ \$0.38	\$450.30		\$16,611.45
31 Jul 2021	Interest payment for Cash Management Account	\$0.07		\$16,611.52
4 Aug 2021	Administration fee for the period 01/07/2021 to 31/07/2021		\$141.28	\$16,470.24
4 Aug 2021	Custodial holdings option fee for the period 01/07/2021 to 31/07/2021		\$25.48	\$16,444.76
6 Aug 2021	Advice fee for the period 01/07/2021 to 31/07/2021		\$450.14	\$15,994.62
6 Aug 2021	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005	\$163.84		\$16,158.46
17 Aug 2021	Distribution 13,526.6600 Partners Group Global Value Fund (AUD) (ETL0276AU) @ \$0.000780	\$10.55		\$16,169.01
31 Aug 2021	Interest payment for Cash Management Account	\$0.18		\$16,169.19
3 Sep 2021	Administration fee for the period 15/08/2021 to 31/08/2021		\$79.62	\$16,089.57
3 Sep 2021	Custodial holdings option fee for the period 15/08/2021 to 31/08/2021		\$13.97	\$16,075.60
7 Sep 2021	Advice fee for the period 01/08/2021 to 31/08/2021		\$450.14	\$15,625.46
7 Sep 2021	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005	\$163.84		\$15,789.30
28 Sep 2021	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1593	\$182.72		\$15,972.02
30 Sep 2021	Dividend 153 CSL Limited (CSL) @ \$1.589654	\$243.22		\$16,215.24
30 Sep 2021	Interest payment for Cash Management Account	\$0.13		\$16,215.37

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

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**W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF**
BT Panorama Investments
BSB: 262-786
Account No.: 120543609
Statement period: 1 Jul 2021 - 31 Dec 2021

Date	Description	Credit	Debit	Balance
5 Oct 2021	Administration fee for the period 01/09/2021 to 30/09/2021		\$140.32	\$16,075.05
5 Oct 2021	Custodial holdings option fee for the period 01/09/2021 to 30/09/2021		\$24.66	\$16,050.39
7 Oct 2021	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005	\$163.84		\$16,214.23
7 Oct 2021	Distribution 139,534.9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.0012	\$167.44		\$16,381.67
7 Oct 2021	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.003881	\$79.25		\$16,460.92
11 Oct 2021	Expense recovery - Legislative		\$22.69	\$16,438.23
14 Oct 2021	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012695	\$300.98		\$16,739.21
31 Oct 2021	Interest payment for Cash Management Account	\$0.14		\$16,739.35
3 Nov 2021	Administration fee for the period 01/10/2021 to 31/10/2021		\$143.74	\$16,595.61
3 Nov 2021	Custodial holdings option fee for the period 01/10/2021 to 31/10/2021		\$25.48	\$16,570.13
8 Nov 2021	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005	\$163.84		\$16,733.97
12 Nov 2021	Good value payment	\$74.19		\$16,808.16
30 Nov 2021	Interest payment for Cash Management Account	\$0.13		\$16,808.29
3 Dec 2021	Administration fee for the period 01/11/2021 to 30/11/2021		\$141.08	\$16,667.21
3 Dec 2021	Custodial holdings option fee for the period 01/11/2021 to 30/11/2021		\$24.66	\$16,642.55
7 Dec 2021	Advice fee for the period 01/11/2021 to 30/11/2021		\$689.67	\$15,952.88
8 Dec 2021	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005	\$163.84		\$16,116.72
14 Dec 2021	Dividend 1,147 Amcor PLC Cdd 1:1 Foreign Exempt Nyse (AMC) @ \$0.1601	\$183.63		\$16,300.35

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The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
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W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jul 2021 - 31 Dec 2021

Date	Description	Credit	Debit	Balance
16 Dec 2021	Dividend 440 ANZ Banking Grp Ltd (ANZ) @ \$0.72	\$316.80		\$16,617.15
31 Dec 2021	Interest payment for Cash Management Account	\$0.14		\$16,617.29

Closing balance as at 31 Dec 2021

\$16,617.29

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 is the issuer of the Cash Management Account.

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Panorama Support on 1300 881 716 from Australia or +61 8 8377 9021 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

Due to the late timing of deposits or as a result of your account undergoing administrative amendments, the closing balance provided on the statement for this period may differ to the opening balance, which will be provided in the statement for the next period. To access the prevailing value of your account at any time, please log onto Panorama.com.au.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

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

For more information

 1300 881 716

 support@panorama.com.au



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

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W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jan 2022 - 30 Jun 2022

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DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

BT Cash Management Account bank statement

Account summary

Opening balance	+\$16,617.29
Total credits	+\$17,734.26
Total debits	-\$5,091.57
Closing balance	+\$29,259.98

Interest rate summary

Effective date	Interest rate
7 Apr 2020	0.01% p.a.
15 Jun 2022	0.10% p.a.

Transactions

Date	Description	Credit	Debit	Balance
1 Jan 2022	Opening balance			\$16,617.29
5 Jan 2022	Direct Credit from Westpac Banking , BT CorpActions Rem Receipt no. 219316312	\$5,624.03		\$22,241.32
6 Jan 2022	Administration fee for the period 01/12/2021 to 31/12/2021		\$145.58	\$22,095.74

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Westpac Banking Corporation ABN 33 007 457 141
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BT Portfolio Services Limited holds the CMA on trust for you

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**W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments**
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jan 2022 - 30 Jun 2022

Date	Description	Credit	Debit	Balance
6 Jan 2022	Custodial holdings option fee for the period 01/12/2021 to 31/12/2021		\$25.48	\$22,070.26
7 Jan 2022	Distribution 17,240.1400 Pandal Focus Australian Share Fund (RFA0059AU) @ \$0.035	\$603.40		\$22,673.66
7 Jan 2022	Distribution 6,985.930000 Pandal Smaller Companies Fund (RFA0819AU) @ \$0.01	\$69.86		\$22,743.52
7 Jan 2022	Distribution 139,534.9700 Pandal Short Term Income Securities Fund (WFS0377AU) @ \$0.001	\$139.53		\$22,883.05
10 Jan 2022	Advice fee for the period 01/12/2021 to 31/12/2021		\$712.65	\$22,170.40
10 Jan 2022	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046	\$150.73		\$22,321.13
10 Jan 2022	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedged) (GSF0002AU) @ \$0.006272	\$128.07		\$22,449.20
18 Jan 2022	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012946	\$306.95		\$22,756.15
19 Jan 2022	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366	\$1,272.51		\$24,028.66
19 Jan 2022	Distribution 22,912.3700000 Magellan Global Fund (MGE0001AU) @ \$0.051	\$1,168.53		\$25,197.19
19 Jan 2022	Distribution 10,380.0200 Magellan Infrastructure Fund (Unhedged) (MGE0006AU) @ \$0.0369	\$383.02		\$25,580.21
31 Jan 2022	Interest payment for Cash Management Account	\$0.20		\$25,580.41
3 Feb 2022	Administration fee for the period 01/01/2022 to 31/01/2022		\$144.58	\$25,435.83
3 Feb 2022	Custodial holdings option fee for the period 01/01/2022 to 31/01/2022		\$25.48	\$25,410.35
7 Feb 2022	Advice fee for the period 01/01/2022 to 31/01/2022		\$712.65	\$24,697.70
7 Feb 2022	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046	\$150.73		\$24,848.43
22 Feb 2022	Good value payment	\$5,460.50		\$30,308.93
28 Feb 2022	Interest payment for Cash Management Account	\$0.20		\$30,309.13

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AFSL and Australian credit licence 233714
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W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jan 2022 - 30 Jun 2022

Date	Description	Credit	Debit	Balance
4 Mar 2022	Custodial holdings option fee for the period 01/02/2022 to 28/02/2022		\$23.01	\$30,286.12
4 Mar 2022	Administration fee for the period 01/02/2022 to 28/02/2022		\$128.51	\$30,157.61
7 Mar 2022	Advice fee for the period 01/02/2022 to 28/02/2022		\$643.69	\$29,513.92
7 Mar 2022	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046	\$150.73		\$29,664.65
15 Mar 2022	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1685	\$193.27		\$29,857.92
18 Mar 2022	Management fee rebate YOC0018AU for Mar 2022	\$0.42		\$29,858.34
31 Mar 2022	Interest payment for Cash Management Account	\$0.25		\$29,858.59
5 Apr 2022	Administration fee for the period 01/03/2022 to 31/03/2022		\$139.71	\$29,718.88
6 Apr 2022	Dividend 153 CSL Limited (CSL) @ \$1.422903	\$217.70		\$29,936.58
6 Apr 2022	Distribution 139,534.9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.001	\$139.53		\$30,076.11
7 Apr 2022	Advice fee for the period 01/03/2022 to 31/03/2022		\$712.65	\$29,363.46
7 Apr 2022	Distribution 20,418.5800 Epoch Global Equity Shareholder Yield (Unhedg (GSF0002AU) @ \$0.004295	\$87.71		\$29,451.17
8 Apr 2022	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.004600	\$150.73		\$29,601.90
14 Apr 2022	Distribution 23,709.6300 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.018828	\$446.41		\$30,048.31
30 Apr 2022	Interest payment for Cash Management Account	\$0.25		\$30,048.56
4 May 2022	Administration fee for the period 01/04/2022 to 30/04/2022		\$136.20	\$29,912.36
6 May 2022	Advice fee for the period 01/04/2022 to 30/04/2022		\$689.67	\$29,222.69
9 May 2022	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0052	\$170.39		\$29,393.08

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Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



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W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jan 2022 - 30 Jun 2022

Date	Description	Credit	Debit	Balance
25 May 2022	Good value payment	\$355.36		\$29,748.44
31 May 2022	Interest payment for Cash Management Account	\$0.25		\$29,748.69
3 Jun 2022	Administration fee for the period 01/05/2022 to 31/05/2022		\$139.06	\$29,609.63
7 Jun 2022	Advice fee for the period 01/05/2022 to 31/05/2022		\$712.65	\$28,896.98
14 Jun 2022	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1668	\$191.32		\$29,088.30
14 Jun 2022	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005199	\$170.35		\$29,258.65
30 Jun 2022	Interest payment for Cash Management Account	\$1.33		\$29,259.98
Closing balance as at 30 Jun 2022				\$29,259.98

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 is the issuer of the Cash Management Account.

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Complaints

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AFSL and Australian credit licence 233714
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**W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD SUPERANNUATION
FUND - SMSF**
BT Panorama Investments
BSB: 262-786
Account No.: 120543509
Statement period: 1 Jan 2022 - 30 Jun 2022

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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

For more information

 1300 881 716

 support@panorama.com.au

F 002048 000



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

Your Quarterly statement

Hi Wilton,

Enclosed is your BT Panorama Investments statement for the quarter ending 30 September 2021. Please review and keep it for your records.

Things you need to be aware of

- The opening balance for 1 July 2021 may differ from the closing balance on your last quarterly report for 30 June 2021. This is due to updated unit prices received from the fund managers and transactions that have settled after the quarterly reports were issued.
- If you participate in a Regular Investment Plan, you should be aware that at the time a financial product is acquired through the plan you may not have the current disclosure document for that financial product. You'll however be provided with a copy of the revised disclosure document.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

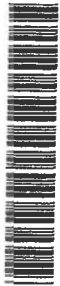
The information contained in this statement is further explained in the Quarterly Statement Guide. This can be found in the Document Library once you sign into your account.

For additional information or if you have any questions, please contact David Pamflett at dpamflett@spwealth.com.au.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Kathy Vincent". The signature is written in a cursive, slightly slanted style.

Kathy Vincent
General Manager Platforms & Investments



Quarterly statement

for the period 1 July 2021 to 30 September 2021

Account details

Product	BT Panorama Investments
Account ID	120543509
Account name	W J BOWDEN PTY LTD ATF DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Adviser	David Pamflett

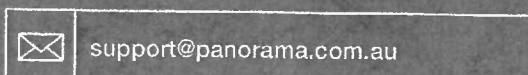
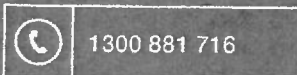
Contents

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Earnings and expenses	4
Transaction history	7
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\$785,859.46

Portfolio value as at 30 Sep 2021

For more information



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

Quarterly statement created 18 Oct 2021

Portfolio valuation

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Transaction account

Investment	Balance \$	Total portfolio %
Transaction account	\$16,215.37	2.06%
Total transaction account balance	\$16,215.37	2.06%

Listed securities

Investment	Quantity	Last price \$	Market value \$	Total portfolio %
AMC • Amcor PLC Cdi 1:1 Foreign Exempt Nyse	1,147	\$16.48	\$18,902.56	2.41%
ANZ • ANZ Banking Grp Ltd	440	\$28.15	\$12,386.00	1.58%
CSL • CSL Limited	153	\$293.40	\$44,890.20	5.71%
MGF • Magellan Global Fund	34,768	\$1.74	\$60,322.48	7.68%
MGFO • Magellan Global Fund Option Expiry 1-March 2024	24,143	\$0.02	\$362.15	0.05%
QUAL • Vaneck MSCI International Quality ETF	1,185	\$40.99	\$48,573.15	6.18%
Total listed securities balance			\$185,436.54	23.61%

Managed funds

Investment	Quantity	Last price \$	Market value \$	Total portfolio %
ANT0002AU • Fairview Equity Partners Emerging Companies Fund	5,310.3900	\$2.38	\$12,627.05	1.61%
CRM0008AU • Cromwell Phoenix Property Securities Fund	23,709.6300	\$1.39	\$32,918.45	4.19%
ETL0276AU • Partners Group Global Value Fund (AUD)	13,526.6600	\$3.12	\$42,193.71	5.37%
GSF0002AU • Epoch Global Equity Shareholder Yield (Unhedged) Fund	20,418.5800	\$1.24	\$25,386.42	3.23%
MAL0018AU • BlackRock Global Allocation Fund Aust - Class D	35,695.4857	\$1.19	\$42,613.98	5.42%
MAQ0404AU • IFP Global Franchise Fund	7,066.6400	\$2.50	\$17,671.55	2.25%
MGE0001AU • Magellan Global Fund	22,912.3700	\$2.70	\$61,847.36	7.87%
MGE0006AU • Magellan Infrastructure Fund (Unhedged)	10,380.0200	\$1.79	\$18,588.54	2.37%
PLA0002AU • Platinum International Fund	16,151.2000	\$2.14	\$34,568.41	4.40%

Portfolio valuation

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Investment	Quantity	Last price \$	Market value \$	Total portfolio %
RFA0059AU • Pental Focus Australian Share Fund	17,240.1400	\$2.55	\$43,976.15	5.60%
RFA0061AU • Pental MicroCap Opportunities Fund	12,086.1841	\$4.02	\$48,592.50	6.18%
RFA0819AU • Pental Smaller Companies Fund	6,985.9300	\$2.44	\$17,068.02	2.17%
WFS0377AU • Pental Short Term Income Securities Fund	139,534.9700	\$1.06	\$147,976.84	18.81%
YOC0018AU • Australian Unity Diversified Property Fund	32,768.2200	\$1.16	\$37,847.29	4.82%
Total managed funds balance			\$583,876.27	74.29%
Total income accrued			\$331.28	0.04%
Total portfolio value as at 30 Sep 2021			\$785,859.46	100%

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post quarter end.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post quarter end.

Earnings and expenses

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Income

Description	Amount \$
Transaction account income	\$0.38
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$2,148.75
Managed fund income	\$658.96
Accrued interest	\$0.00
Other income	\$0.00
Total income	\$2,808.09

Market movement

Description	Amount \$
Realised/unrealised market movement	\$12,671.20
Total market movement	\$12,671.20

Earnings and expenses

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Expenses

Fee type	Amount \$
Administration fees	-\$359.06
Custodial holdings option fee	-\$64.11
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
Portfolio management fees	\$0.00
Advice fees	-\$1,335.90
Adviser Establishment Fee	\$0.00
Advice fee	-\$1,335.90
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	-\$1,759.07
Net earnings	\$13,720.22

"Accrued interest" includes interest due to settle after the issuing of this statement. Any term deposit interest reported as accrued interest on your statement last quarter has also been included in your opening balance this quarter, and as such, total term deposit interest income reported this quarter might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last quarter'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.

"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).

Fees and costs summary

1-63

Description	Amount
Fees deducted directly from your account	\$1,759.07
The amount of fees and costs paid directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment	\$0.00
This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.	
Total fees and costs you paid	\$1,759.07
This approximate amount includes all the fees and costs that affected your investment during the period.	
Other fees and costs (investment options)	\$2,104.31
This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee. These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.	
Total fees and costs you paid- with investment options fees and costs	\$3,863.38

This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.

Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.



Transaction account history - Cash

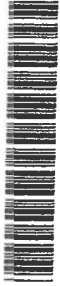
Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2021							
5 Jul 2021	5 Jul 2021	Expense	Administration fee for the period 01/06/2021 to 30/06/2021		\$138.16		\$27,391.98
5 Jul 2021	5 Jul 2021	Expense	Custodial holdings option fee for the period 01/06/2021 to 30/06/2021		\$24.66		\$27,253.82
7 Jul 2021	7 Jul 2021	Expense	Advice fee for the period 01/06/2021 to 30/06/2021		\$435.62		\$26,793.54
8 Jul 2021	8 Jul 2021	Buy	Reinvest - Buy Pendar MicroCap Opportunities Fund (RFA0061AU) for \$5,142.69	1,425.6341	\$5,142.69		\$21,650.85
21 Jul 2021	1 Jul 2021	Income	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366			\$1,272.51	\$22,923.36
21 Jul 2021	1 Jul 2021	Income	Reversal Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366		\$1,272.51		\$21,650.85
21 Jul 2021	1 Jul 2021	Income	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366			\$1,272.51	\$22,923.36
22 Jul 2021	22 Jul 2021	Buy	Reinvest - Buy BlackRock Global Allocation Fund Aust - Class (MAL0018AU) for \$6,751.66	5,518.2757	\$6,751.66		\$16,171.70
23 Jul 2021	1 Jul 2021	Income	Dividend 1,185 Vaneck MSCI International Quality ETF (QUAL) @ \$0.38			\$450.30	\$16,622.00
31 Jul 2021	31 Jul 2021	Income	Interest payment for Cash Management Account			\$0.07	\$16,622.07
4 Aug 2021	4 Aug 2021	Expense	Administration fee for the period 01/07/2021 to 31/07/2021		\$141.28		\$16,480.79

1.64

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
4 Aug 2021	4 Aug 2021	Expense	Custodial holdings option fee for the period 01/07/2021 to 31/07/2021		\$25.48		\$16,455.31
6 Aug 2021	6 Aug 2021	Expense	Advice fee for the period 01/07/2021 to 31/07/2021		\$450.14		\$16,005.17
6 Aug 2021	30 Jul 2021	Income	Distribution 32,768,2200 Australian Unity Diversified Property Fund (YOC0018AUJ) @ \$0.005			\$163.84	\$16,169.01
31 Aug 2021	31 Aug 2021	Income	Interest payment for Cash Management Account			\$0.18	\$16,169.19
3 Sep 2021	3 Sep 2021	Expense	Administration fee for the period 15/08/2021 to 31/08/2021		\$79.62		\$16,089.57
3 Sep 2021	3 Sep 2021	Expense	Custodial holdings option fee for the period 15/08/2021 to 31/08/2021		\$13.97		\$16,075.60
7 Sep 2021	7 Sep 2021	Expense	Advice fee for the period 01/08/2021 to 31/08/2021		\$450.14		\$15,625.46
7 Sep 2021	31 Aug 2021	Income	Distribution 32,768,2200 Australian Unity Diversified Property Fund (YOC0018AUJ) @ \$0.005			\$163.84	\$15,789.30
28 Sep 2021	7 Sep 2021	Income	Dividend 1,147 Amcor PLC Cdf 1:1 Foreign Exempt Nyse (AMC) @ \$0.1593			\$182.72	\$15,972.02
30 Sep 2021	2 Sep 2021	Income	Dividend 153 CSL Limited (CSL) @ \$1.589654			\$243.22	\$16,215.24
30 Sep 2021	30 Sep 2021	Income	Interest payment for Cash Management Account			\$0.13	\$16,215.37
7 Oct 2021	30 Sep 2021	Income	Distribution 32,768,2200 Australian Unity Diversified Property Fund (YOC0018AUJ) @ \$0.005			\$163.84	\$16,379.21

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Oct 2021	30 Sep 2021	Income	Distribution 139,534.9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.0012			\$167.44	\$16,546.65
Subtotal					\$14,925.93	\$4,080.60	
Closing balance as at 30 Sep 2021							\$16,546.65

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. All transactions are available to be viewed at www.pancrainvestor.com.au or are available on your Annual Statement.

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.

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Complaints

1-61

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

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

BT 007007 038



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

Your Quarterly statement

Hi Wilton,

Enclosed is your BT Panorama Investments statement for the quarter ending 31 December 2021. Please review and keep it for your records.

Things you need to be aware of

- The opening balance for 1 October 2021 may differ from the closing balance on your last quarterly report for 30 September 2021. This is due to updated unit prices received from the fund managers and transactions that have settled after the quarterly reports were issued.
- If you participate in a Regular Investment Plan, you should be aware that at the time a financial product is acquired through the plan you may not have the current disclosure document for that financial product. You'll however be provided with a copy of the revised disclosure document.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

The information contained in this statement is further explained in the Quarterly Statement Guide. This can be found in the Document Library once you sign into your account.

For additional information or if you have any questions, please contact David Pamflett at dpamflett@spwealth.com.au.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Kathy Vincent". The signature is written in a cursive, flowing style.

Kathy Vincent
General Manager Platforms & Investments



Quarterly statement

for the period 1 October 2021 to 31 December 2021

Account details

Product	BT Panorama Investments
Account ID	120543509
Account name	W J BOWDEN PTY LTD ATF DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Adviser	David Pamflett


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\$808,885.06

Portfolio value as at 31 Dec 2021

For more information

 1300 881 716

 support@panorama.com.au

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

Quarterly statement created 5 Jan 2022

Portfolio valuation

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Transaction account

Investment	Balance \$	Total portfolio %
Transaction account	\$16,617.29	2.05%
Total transaction account balance	\$16,617.29	2.05%

Listed securities

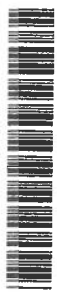
Investment	Quantity	Last price \$	Market value \$	Total portfolio %
AMC • Amcor PLC Cdi 1:1 Foreign Exempt Nyse	1,147	\$16.52	\$18,948.44	2.34%
ANZ • ANZ Banking Grp Ltd	440	\$27.51	\$12,104.40	1.50%
CSL • CSL Limited	153	\$290.72	\$44,480.16	5.50%
MGF • Magellan Global Fund	34,768	\$1.80	\$62,582.40	7.74%
MGFO • Magellan Global Fund Option Expiry 1-March 2024	24,143	\$0.01	\$289.72	0.04%
QUAL • Vaneck MSCI International Quality ETF	1,185	\$44.32	\$52,519.20	6.49%
Total listed securities balance			\$190,924.32	23.61%

Managed funds

Investment	Quantity	Last price \$	Market value \$	Total portfolio %
ANT0002AU • Fairview Equity Partners Emerging Companies Fund	5,310.3900	\$2.50	\$13,269.07	1.64%
CRM0008AU • Cromwell Phoenix Property Securities Fund	23,709.6300	\$1.46	\$34,616.06	4.28%
ETL0276AU • Partners Group Global Value Fund (AUD)	13,526.6600	\$3.22	\$43,562.61	5.39%
GSF0002AU • Epoch Global Equity Shareholder Yield (Unhedged) Fund	20,418.5800	\$1.31	\$26,846.35	3.32%
MAL0018AU • BlackRock Global Allocation Fund Aust - Class D	35,695.4857	\$1.23	\$43,835.13	5.42%
MAQ0404AU • IFP Global Franchise Fund	7,066.6400	\$2.64	\$18,677.13	2.31%
MGE0001AU • Magellan Global Fund	22,912.3700	\$2.89	\$66,166.34	8.18%
MGE0006AU • Magellan Infrastructure Fund (Unhedged)	10,380.0200	\$1.92	\$19,964.93	2.47%
PLA0002AU • Platinum International Fund	16,151.2000	\$2.14	\$34,637.86	4.28%

Portfolio valuation

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Investment	Quantity	Last price \$	Market value \$	Total portfolio %
RFA0059AU • Pental Focus Australian Share Fund	17,240.1400	\$2.58	\$44,438.18	5.49%
RFA0061AU • Pental MicroCap Opportunities Fund	12,086.1841	\$4.20	\$50,806.69	6.28%
RFA0819AU • Pental Smaller Companies Fund	6,985.9300	\$2.53	\$17,679.99	2.19%
WFS0377AU • Pental Short Term Income Securities Fund	139,534.9700	\$1.06	\$147,921.02	18.28%
YOC0018AU • Australian Unity Diversified Property Fund	32,768.2200	\$1.19	\$38,922.09	4.81%
Total managed funds balance			\$601,343.45	74.34%
Total portfolio value as at 31 Dec 2021			\$808,885.06	100%

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post quarter end.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post quarter end.

Earnings and expenses

1-73

Income

Description	Amount \$
Transaction account income	\$0.41
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$500.43
Managed fund income	\$327.68
Accrued interest	\$0.00
Other income	\$74.19
Total income	\$902.71

Market movement

Description	Amount \$
Realised/unrealised market movement	\$22,880.69
Total market movement	\$22,880.69

Earnings and expenses

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Expenses

Fee type	Amount \$
Administration fees	-\$425.14
Custodial holdings option fee	-\$74.80
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$22.69
Portfolio management fees	\$0.00
Advice fees	-\$689.67
Adviser Establishment Fee	\$0.00
Advice fee	-\$689.67
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	-\$1,212.30
Net earnings	\$22,571.10

"Accrued interest" includes interest due to settle after the issuing of this statement. Any term deposit interest reported as accrued interest on your statement last quarter has also been included in your opening balance this quarter, and as such, total term deposit interest income reported this quarter might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last quarter'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.

"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).

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Fees and costs summary

Description	Amount
Fees deducted directly from your account	\$1,212.30
The amount of fees and costs paid directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment	\$0.00
This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.	
Total fees and costs you paid	\$1,212.30
This approximate amount includes all the fees and costs that affected your investment during the period.	
Other fees and costs (investment options)	\$2,791.42
This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.	
These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.	
Total fees and costs you paid- with investment options fees and costs	\$4,003.72
This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.	
Additional explanation of fees and costs	
The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.	



Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Oct 2021							
5 Oct 2021	5 Oct 2021	Expense	Administration fee for the period 01/09/2021 to 30/09/2021		\$140.32		\$16,926.88
5 Oct 2021	5 Oct 2021	Expense	Custodial holdings option fee for the period 01/09/2021 to 30/09/2021		\$24.66		\$16,786.56
11 Oct 2021	11 Oct 2021	Expense	Expense recovery - Legislative		\$22.69		\$16,761.90
31 Oct 2021	31 Oct 2021	Income	Interest payment for Cash Management Account			\$0.14	\$16,739.35
3 Nov 2021	3 Nov 2021	Expense	Administration fee for the period 01/10/2021 to 31/10/2021		\$143.74		\$16,595.61
3 Nov 2021	3 Nov 2021	Expense	Custodial holdings option fee for the period 01/10/2021 to 31/10/2021		\$25.48		\$16,570.13
8 Nov 2021	29 Oct 2021	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$16,733.97
12 Nov 2021	12 Nov 2021	Income	Good value payment			\$74.19	\$16,808.16
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$0.13	\$16,808.29
3 Dec 2021	3 Dec 2021	Expense	Administration fee for the period 01/11/2021 to 30/11/2021		\$141.08		\$16,667.21
3 Dec 2021	3 Dec 2021	Expense	Custodial holdings option fee for the period 01/11/2021 to 30/11/2021		\$24.66		\$16,642.55
7 Dec 2021	7 Dec 2021	Expense	Advice fee for the period 01/11/2021 to 30/11/2021		\$689.67		\$15,952.88

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
8 Dec 2021	30 Nov 2021	Income	Distribution 32,768,2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005			\$163.84	\$16,116.72
14 Dec 2021	23 Nov 2021	Income	Dividend 1,147 Amcor PLC Cdf 1:1 Foreign Exempt Nyse (AMC) @ \$0.1601			\$183.63	\$16,300.35
16 Dec 2021	8 Nov 2021	Income	Dividend 440 ANZ Banking Grp Ltd (ANZ) @ \$0.72			\$316.80	\$16,617.15
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$0.14	\$16,617.29
Subtotal					\$1,212.30	\$902.71	

Closing balance as at 31 Dec 2021

\$16,617.29

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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.

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Complaints

1-78

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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

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F 006578 038



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

Your Quarterly statement

Hi Wilton,

Enclosed is your BT Panorama Investments statement for the quarter ending 31 March 2022. Please review and keep it for your records.

Things you need to be aware of

- The opening balance for 1 January 2022 may differ from the closing balance on your last quarterly report for 31 December 2021. This is due to updated unit prices received from the fund managers and transactions that have settled after the quarterly reports were issued.
- If you participate in a Regular Investment Plan, you should be aware that at the time a financial product is acquired through the plan you may not have the current disclosure document for that financial product. You'll however be provided with a copy of the revised disclosure document.

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For additional information or if you have any questions, please contact David Pamflett at dpamflett@spwealth.com.au.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Kathy Vincent". The signature is written in a cursive, flowing style.

Kathy Vincent
General Manager Platforms & Investments



Quarterly statement

for the period 1 January 2022 to 31 March 2022

Account details

Product BT Panorama Investments
Account ID 120543509
Account name W J BOWDEN PTY LTD ATF DENBOW
TRANSPORT PTY LTD
SUPERANNUATION FUND
Adviser David Pamflett

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\$779,011.24

Portfolio value as at 31 Mar 2022

For more information

 1300 881 716

 support@panorama.com.au

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

Quarterly statement created 5 Apr 2022

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Portfolio valuation

Transaction account

Investment	Balance \$	Total portfolio %
Transaction account	\$29,858.17	3.83%
Total transaction account balance	\$29,858.17	3.83%

Listed securities

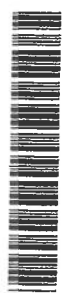
Investment	Quantity	Last price \$	Market value \$	Total portfolio %
AMC • Amcor PLC Cdi 1:1 Foreign Exempt Nyse	1,147	\$15.31	\$17,560.57	2.25%
ANZ • ANZ Banking Grp Ltd	440	\$27.60	\$12,144.00	1.56%
CSL • CSL Limited	153	\$268.15	\$41,026.95	5.27%
MGF • Magellan Global Fund	34,768	\$1.56	\$54,064.24	6.94%
MGFO • Magellan Global Fund Option Expiry 1-March 2024	24,143	\$0.01	\$217.29	0.03%
QUAL • Vaneck MSCI International Quality ETF	1,185	\$39.84	\$47,210.40	6.06%
Total listed securities balance			\$172,223.45	22.11%

Managed funds

Investment	Quantity	Last price \$	Market value \$	Total portfolio %
ANT0002AU • Fairview Equity Partners Emerging Companies Fund	5,310.3900	\$2.35	\$12,501.19	1.60%
CRM0008AU • Cromwell Phoenix Property Securities Fund	23,709.6300	\$1.40	\$33,091.53	4.25%
ETL0276AU • Partners Group Global Value Fund (AUD)	13,526.6600	\$3.20	\$43,242.03	5.55%
GSF0002AU • Epoch Global Equity Shareholder Yield (Unhedged) Fund	20,418.5800	\$1.27	\$25,962.22	3.33%
MAL0018AU • BlackRock Global Allocation Fund Aust - Class D	35,695.4857	\$1.16	\$41,338.59	5.31%
MAQ0404AU • IFP Global Franchise Fund	7,066.6400	\$2.57	\$18,154.20	2.33%
MGE0001AU • Magellan Global Fund	22,912.3700	\$2.47	\$56,623.34	7.27%
MGE0006AU • Magellan Infrastructure Fund (Unhedged)	10,380.0200	\$1.87	\$19,437.63	2.50%
PLA0002AU • Platinum International Fund	16,151.2000	\$1.98	\$31,972.92	4.10%

Portfolio valuation

1-83



Investment	Quantity	Last price \$	Market value \$	Total portfolio %
RFA0059AU • Pandal Focus Australian Share Fund	17,240.1400	\$2.59	\$44,589.90	5.72%
RFA0061AU • Pandal MicroCap Opportunities Fund	12,086.1841	\$3.85	\$46,572.90	5.98%
RFA0819AU • Pandal Smaller Companies Fund	6,985.9300	\$2.40	\$16,731.30	2.15%
WFS0377AU • Pandal Short Term Income Securities Fund	139,534.9700	\$1.06	\$147,516.37	18.94%
YOC0018AU • Australian Unity Diversified Property Fund	32,768.2200	\$1.19	\$38,977.80	5.00%
Total managed funds balance			\$576,711.92	74.03%
Total income accrued			\$217.70	0.03%
Total portfolio value as at 31 Mar 2022			\$779,011.24	100%

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post quarter end.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post quarter end.

Earnings and expenses

Income

Description	Amount \$
Transaction account income	\$0.65
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$1,683.48
Managed fund income	\$301.46
Accrued interest	\$0.00
Other income	\$5,460.50
Total income	\$7,446.09

Market movement

Description	Amount \$
Realised/unrealised market movement	-\$40,547.21
Total market movement	-\$40,547.21

Earnings and expenses

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Expenses

Fee type	Amount \$
Administration fees	-\$418.67
Custodial holdings option fee	-\$73.97
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
Portfolio management fees	\$0.00
Advice fees	-\$2,068.99
Adviser Establishment Fee	\$0.00
Advice fee	-\$2,068.99
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	-\$2,561.63
Net earnings	-\$35,662.75

"Accrued interest" includes interest due to settle after the issuing of this statement. Any term deposit interest reported as accrued interest on your statement last quarter has also been included in your opening balance this quarter, and as such, total term deposit interest income reported this quarter might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last quarter'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.

"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).

Fees and costs summary

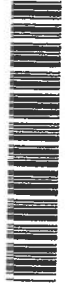
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Description	Amount
Fees deducted directly from your account	\$2,561.63
This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.	
Fees and costs deducted from your investment	\$0.00
This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.	
Total fees and costs you paid	\$2,561.63
This approximate amount includes all the fees and costs that affected your investment during the period.	
Other fees and costs (investment options)	\$2,839.21
This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.	
These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.	
Total fees and costs you paid - with investment options fees and costs	\$5,400.84

This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.

Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.



Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jan 2022							
5 Jan 2022	5 Jan 2022	Deposit	Direct Credit from Westpac Banking . BT CorpActions Rem			\$5,624.03	\$19,567.38
6 Jan 2022	6 Jan 2022	Expense	Administration fee for the period 01/12/2021 to 31/12/2021		\$145.58		\$25,191.41
6 Jan 2022	6 Jan 2022	Expense	Custodial holdings option fee for the period 01/12/2021 to 31/12/2021		\$25.48		\$25,045.83
10 Jan 2022	10 Jan 2022	Expense	Advice fee for the period 01/12/2021 to 31/12/2021		\$712.65		\$25,020.35
19 Jan 2022	4 Jan 2022	Income	Dividend 34,768 Magellan Global Fund (MGF) @ \$0.0366			\$1,272.51	\$24,307.70
31 Jan 2022	31 Jan 2022	Income	Interest payment for Cash Management Account			\$0.20	\$25,580.21
3 Feb 2022	3 Feb 2022	Expense	Administration fee for the period 01/01/2022 to 31/01/2022		\$144.58		\$25,580.41
3 Feb 2022	3 Feb 2022	Expense	Custodial holdings option fee for the period 01/01/2022 to 31/01/2022		\$25.48		\$25,435.83
7 Feb 2022	7 Feb 2022	Expense	Advice fee for the period 01/01/2022 to 31/01/2022		\$712.65		\$25,410.35
7 Feb 2022	31 Jan 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046			\$150.73	\$24,697.70
22 Feb 2022	22 Feb 2022	Income	Good value payment			\$5,460.50	\$24,848.43
28 Feb 2022	28 Feb 2022	Income	Interest payment for Cash Management Account			\$0.20	\$30,308.93
							\$30,309.13

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Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
4 Mar 2022	4 Mar 2022	Expense	Custodial holdings option fee for the period 01/02/2022 to 28/02/2022		\$23.01		\$30,286.12
4 Mar 2022	4 Mar 2022	Expense	Administration fee for the period 01/02/2022 to 28/02/2022		\$128.51		\$30,157.61
7 Mar 2022	7 Mar 2022	Expense	Advice fee for the period 01/02/2022 to 28/02/2022		\$643.69		\$29,513.92
7 Mar 2022	28 Feb 2022	Income	Distribution 32,768,2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0046			\$150.73	\$29,664.65
15 Mar 2022	22 Feb 2022	Income	Dividend 1,147 Amcor PLC Cdi 1:1 Foreign Exempt Nyse (AMC) @ \$0.1685			\$193.27	\$29,857.92
31 Mar 2022	31 Mar 2022	Income	Interest payment for Cash Management Account			\$0.25	\$29,858.17
7 Mar 2022	7 Mar 2022	Receivable	Booking Order: CSL Limited			\$217.70	\$30,075.87
Subtotal					\$2,561.63	\$13,070.12	

Closing balance as at 31 Mar 2022

\$30,075.87

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. All transactions are available to be viewed at www.panoramainvestor.com.au or are available on your Annual Statement.

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.

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Complaints

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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

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

BT 000622 000



DENBOW TRANSPORT PTY LTD SUPERANNUATION FUND
Mr Wilton Bowden
54 PASCOE Road
ORMEAU QLD 4208

Your Quarterly statement

Hi Wilton,

Enclosed is your BT Panorama Investments statement for the quarter ending 30 June 2022. Please review and keep it for your records.

Things you need to be aware of

- The opening balance for 1 April 2022 may differ from the closing balance on your last quarterly report for 31 March 2022. This is due to updated unit prices received from the fund managers and transactions that have settled after the quarterly reports were issued.
- If you participate in a Regular Investment Plan, you should be aware that at the time a financial product is acquired through the plan you may not have the current disclosure document for that financial product. You'll however be provided with a copy of the revised disclosure document.

How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to panoramainvestor.com.au and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

Need help?

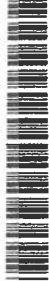
The information contained in this statement is further explained in the Quarterly Statement Guide. This can be found in the Document Library once you sign into your account.

For additional information or if you have any questions, please contact Craig Abela at cabela@spwealth.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments



Quarterly statement

for the period 1 April 2022 to 30 June 2022

Account details

Product BT Panorama Investments
 Account ID 120543509
 Account name W J BOWDEN PTY LTD ATF DENBOW
 TRANSPORT PTY LTD
 SUPERANNUATION FUND
 Adviser Craig Abela


Contents


Portfolio valuation	2
Earnings and expenses	4
Transaction history	7
Complaints	9

\$732,812.88

Portfolio value as at 30 Jun 2022

For more information

 1300 881 716

 support@panorama.com.au

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

Quarterly statement created 12 Jul 2022

Portfolio valuation

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Transaction account

Investment	Balance \$	Total portfolio %
Transaction account	\$29,259.98	3.99%
Total transaction account balance	\$29,259.98	3.99%

Listed securities

Investment	Quantity	Last price \$	Market value \$	Total portfolio %
AMC • Amcor PLC Cdi 1:1 Foreign Exempt Nyse	1,147	\$18.04	\$20,691.88	2.82%
ANZ • ANZ Banking Grp Ltd	440	\$22.03	\$9,693.20	1.32%
CSL • CSL Limited	153	\$269.06	\$41,166.18	5.62%
MGF • Magellan Global Fund	34,768	\$1.34	\$46,589.12	6.36%
MGFO • Magellan Global Fund Option Expiry 1-March 2024	24,143	\$0.01	\$120.72	0.02%
QUAL • Vaneck MSCI International Quality ETF	1,185	\$35.22	\$41,735.70	5.70%
Total listed securities balance			\$159,996.80	21.84%

Managed funds

Investment	Quantity	Last price \$	Market value \$	Total portfolio %
ANT0002AU • Fairview Equity Partners Emerging Companies Fund	5,310.3900	\$1.77	\$9,412.67	1.28%
CRM0008AU • Cromwell Phoenix Property Securities Fund	23,709.6300	\$1.15	\$27,187.83	3.71%
ETL0276AU • Partners Group Global Value Fund (AUD)	13,526.6600	\$3.22	\$43,528.79	5.94%
GSF0002AU • Epoch Global Equity Shareholder Yield (Unhedged) Fund	20,418.5800	\$1.26	\$25,772.33	3.52%
MAL0018AU • BlackRock Global Allocation Fund Aust - Class D	35,695.4857	\$1.05	\$37,572.35	5.13%
MAQ0404AU • IFP Global Franchise Fund	7,066.6400	\$2.45	\$17,307.61	2.36%
MGE0001AU • Magellan Global Fund	22,912.3700	\$2.33	\$53,337.71	7.28%
MGE0006AU • Magellan Infrastructure Fund (Unhedged)	10,380.0200	\$1.89	\$19,577.76	2.67%
PLA0002AU • Platinum International Fund	16,151.2000	\$2.03	\$32,761.09	4.47%

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Portfolio valuation



Investment	Quantity	Last price \$	Market value \$	Total portfolio %
RFA0059AU • Pandal Focus Australian Share Fund	17,240.1400	\$2.13	\$36,652.85	5.00%
RFA0061AU • Pandal MicroCap Opportunities Fund	12,086.1841	\$2.86	\$34,521.84	4.71%
RFA0819AU • Pandal Smaller Companies Fund	6,985.9300	\$1.94	\$13,581.35	1.85%
WFS0377AU • Pandal Short Term Income Securities Fund	139,534.9700	\$1.05	\$146,699.11	20.02%
YOC0018AU • Australian Unity Diversified Property Fund	32,768.2200	\$1.20	\$39,230.11	5.35%
Total managed funds balance			\$537,143.40	73.29%
Total income accrued			\$6,412.70	0.88%
Total portfolio value as at 30 Jun 2022			\$732,812.88	100%

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post quarter end.
 "Total income accrued" (if applicable) includes cash and reinvested income due to settle post quarter end.

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Earnings and expenses

Income

Description	Amount \$
Transaction account income	\$1.83
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$508.12
Managed fund income	\$6,436.64
Accrued interest	\$0.00
Other income	\$355.36
Total income	\$7,301.95

Market movement

Description	Amount \$
Realised/unrealised market movement	-\$51,179.23
Total market movement	-\$51,179.23

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Earnings and expenses

Expenses

Fee type	Amount \$
Administration fees	-\$414.97
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
Portfolio management fees	\$0.00
Advice fees	-\$2,114.97
Adviser Establishment Fee	\$0.00
Advice fee	-\$2,114.97
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	-\$2,529.94
Net earnings	-\$46,407.22

"Accrued interest" includes interest due to settle after the issuing of this statement. Any term deposit interest reported as accrued interest on your statement last quarter has also been included in your opening balance this quarter, and as such, total term deposit interest income reported this quarter might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last quarter'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.

"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).

Fees and costs summary

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Description	Amount
Fees deducted directly from your account	\$2,529.94
This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.	
Fees and costs deducted from your investment	\$0.00
This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.	
Total fees and costs you paid	\$2,529.94
This approximate amount includes all the fees and costs that affected your investment during the period.	
Other fees and costs (investment options)	\$2,746.84
This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.	
These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.	
Total fees and costs you paid - with investment options fees and costs	\$5,276.78
This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.	

Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.



Transaction account history - Cash

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Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Apr 2022							
5 Apr 2022	5 Apr 2022	Expense	Administration fee for the period 01/03/2022 to 31/03/2022		\$139.71		\$30,900.67
7 Apr 2022	7 Apr 2022	Expense	Advice fee for the period 01/03/2022 to 31/03/2022		\$712.65		\$30,048.31
30 Apr 2022	30 Apr 2022	Income	Interest payment for Cash Management Account			\$0.25	\$30,048.56
4 May 2022	4 May 2022	Expense	Administration fee for the period 01/04/2022 to 30/04/2022		\$136.20		\$29,912.36
6 May 2022	6 May 2022	Expense	Advice fee for the period 01/04/2022 to 30/04/2022		\$689.67		\$29,222.69
9 May 2022	29 Apr 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.0052			\$170.39	\$29,393.08
25 May 2022	25 May 2022	Income	Good value payment			\$355.36	\$29,748.44
31 May 2022	31 May 2022	Income	Interest payment for Cash Management Account			\$0.25	\$29,748.69
3 Jun 2022	3 Jun 2022	Expense	Administration fee for the period 01/05/2022 to 31/05/2022		\$139.06		\$29,609.63
7 Jun 2022	7 Jun 2022	Expense	Advice fee for the period 01/05/2022 to 31/05/2022		\$712.65		\$28,896.98
14 Jun 2022	24 May 2022	Income	Dividend 1,147 Amcor PLC Cdl 1:1 Foreign Exempt Nyse (AMC) @ \$0.1668			\$191.32	\$29,088.30
14 Jun 2022	31 May 2022	Income	Distribution 32,768.2200 Australian Unity Diversified Property Fund (YOC0018AU) @ \$0.005199			\$170.35	\$29,258.65

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Jun 2022	30 Jun 2022	Income	Interest payment for Cash Management Account			\$1.33	\$29,259.98
1 Jul 2022	9 May 2022	Income	Dividend 440 ANZ Banking Grp Ltd (ANZ) @ \$0.72		\$316.80		\$29,576.78
5 Jul 2022	30 Jun 2022	Income	Distribution 5,310,3900 Fairview Equity Partners Emerging Companies F (ANT002AU) @ \$0.0716		\$380.22		\$29,957.00
7 Jul 2022	30 Jun 2022	Income	Distribution 139,534,9700 Pental Short Term Income Securities Fund (WFS0377AU) @ \$0.004357		\$607.91		\$30,564.91
7 Jul 2022	30 Jun 2022	Income	Distribution 12,086,1841 Pental MicroCap Opportunities Fund (RFA0061AU) @ \$0.184994		\$2,235.88		\$32,800.79
7 Jul 2022	30 Jun 2022	Income	Distribution 17,240,1400 Pental Focus Australian Share Fund (RFA0059AU) @ \$0.166582		\$2,871.89		\$35,672.68
Subtotal					\$2,529.94	\$7,301.95	
Closing balance as at 30 Jun 2022							\$35,672.68

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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.

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Complaints

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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



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