

Annual statement

for the period 1 July 2020 to 30 June 2021

Account details

Product	BT Panorama Investments Compact
Account ID	120267158
Account name	Massee Super Investments Pty Ltd ATF Massee Family Superannuation Fund
Adviser	Susan Howard
Accountant	Joseph Hoang +61 (7) 5635 4352

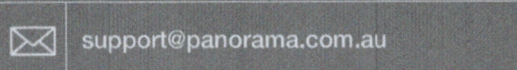
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\$192,944.17

Portfolio value as at 30 Jun 2021

For more information



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

Annual statement created 9 Sep 2021

Your statement at a glance

Total portfolio opening balance 1 Jul 2020	\$164,983.95
Inflows	\$12,972.64
Deposits to Transaction account	\$12,972.64
Asset transfers in	\$0.00
Outflows	\$0.00
Payments from Transaction account	\$0.00
Asset transfers out	\$0.00
Expenses	-\$14,772.87
Fees	-\$1,800.23
Insurance premiums	-\$12,972.64
Taxes	\$0.00
Income on investments	\$2,980.02
Market movement	\$26,780.43
Total portfolio closing balance 30 Jun 2021	\$192,944.17

Portfolio valuation

Transaction account

	Balance \$	Total portfolio %
Transaction account	\$15,583.50	8.08%
Total transaction account balance	\$15,583.50	8.08%

Managed portfolios

Investments	Market value \$	Total portfolio %
WFS6387AU • iShares Enhanced Strategic Growth Portfolio	\$177,360.67	91.92%
Total managed portfolio balance	\$177,360.67	91.92%

Total portfolio value as at 30 Jun 2021	\$192,944.17	100%
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"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.

Earnings and expenses

Income

	Amount \$
Transaction account income	\$1.16
Term deposit interest	\$0.00
Managed portfolio income	\$2,978.86
Tailored portfolio income	\$0.00
Listed security income	\$0.00
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
Total income	\$2,980.02

Market movement

	Amount \$
Realised/unrealised market movement	\$26,780.43
Total market movement	\$26,780.43

Earnings and expenses

Expenses

Fee type	Amount \$
Administration fees	-\$425.69
Investment management fees	-\$245.96
Expense Recovery - Legislative	-\$28.58
Portfolio management fees	\$0.00
Advice fees	-\$1,100.00
Adviser Establishment Fee	\$0.00
Advice fee	-\$1,100.00
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
Insurance premiums	-\$12,972.64
Insurance premium - Term Life	-\$12,972.64
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
Total expenses	-\$14,772.87

Net earnings

\$14,987.58

"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.

The indirect costs of your investment, being the amounts that have been deducted from your investment which reduce the return on your investment but not charged to you directly as a fee, are zero.

"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).

For further information regarding the fees and costs for each underlying managed investment offered through Panorama Investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging into your account, on request from your adviser (if you have one) or by contacting us. Please also refer to the 'Example of fees and costs' section that illustrates the combined effect of the fees and costs of this product and an underlying investment.

Earnings and expenses

Example of total fees and costs

This table illustrates the combined effect of fees and costs of Panorama Investments and the fees and costs for an investment in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments over a 1 year period. This example is illustrative only and the fees and costs may vary depending on your actual investment.

EXAMPLE – Schroder Real Return CPI Plus 5% Fund – WC

**Balance of \$50,000¹ with a
contribution of \$5,000¹ during
the year**

Cost of Panorama Investments

\$695²

PLUS Fees and costs for an investment in Schroder
Real Return CPI Plus 5% Fund – WC 0.85% (Management costs)³

And, for every \$50,000 you have in the
Schroder Real Return CPI Plus 5% Fund –
WC you will be charged \$425 each year.

EQUALS Total cost of Investing in the Schroder Real
Return CPI Plus 5% Fund – WC through Panorama
Investments

If you had an investment of \$50,000 at the
beginning of the year and you put in an
additional \$5,000 during that year, you would
be charged fees of \$1,120⁴.

**What it costs you will depend on the
investment option you choose and the
fees you negotiate with your adviser.**

1. The example above assumes that the entire account balance of \$50,000 is invested in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the \$50,000 balance only.
2. The cost of Panorama Investments is based on the management costs for Panorama Investments, assuming all investments are in the Schroder Real Return CPI Plus 5% Fund – WC. Please refer to the 'Fees and costs' section of the applicable Investor Guide for details of each of these fees and costs and the 'fee schedule' available through the Fees section by logging into your account. Management costs include Administration fees but do not include listed security transaction fees.
3. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the Schroder Real Return CPI Plus 5% Fund – WC. The indirect costs are an estimate based on the fees and costs for the Schroder Real Return CPI Plus 5% Fund – WC in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Fees and costs of underlying investments' in the Investor Guide.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional information on fees' section of the Additional Information and Terms Booklet for the information about fees and other costs that may apply.

This example is illustrative only and assumes you have chosen the Full menu. For information regarding the fees and costs of underlying managed investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained on request and free of charge from your adviser 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 2020							\$6,896.91
2 Jul 2020	2 Jul 2020	Expense	Administration fee for the period 01/06/2020 to 30/06/2020		\$34.25		\$6,862.66
2 Jul 2020	2 Jul 2020	Expense	Ongoing advice fee for the period 01/06/2020 to 30/06/2020		\$270.49		\$6,592.17
13 Jul 2020	13 Jul 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$891.69	\$7,483.86
31 Jul 2020	31 Jul 2020	Income	Interest payment for Cash Management Account			\$0.06	\$7,483.92
4 Aug 2020	4 Aug 2020	Expense	Administration fee for the period 01/07/2020 to 31/07/2020		\$35.62		\$7,448.30
4 Aug 2020	4 Aug 2020	Expense	Ongoing advice fee for the period 01/07/2020 to 31/07/2020		\$279.51		\$7,168.79
13 Aug 2020	13 Aug 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$1.16	\$7,169.95
31 Aug 2020	31 Aug 2020	Income	Interest payment for Cash Management Account			\$0.07	\$7,170.02
3 Sep 2020	3 Sep 2020	Expense	Administration fee for the period 01/08/2020 to 31/08/2020		\$35.82		\$7,134.20
7 Sep 2020	7 Sep 2020	Expense	Ongoing advice fee for the period 01/08/2020 to 31/08/2020		\$279.51		\$6,854.69
26 Sep 2020	26 Sep 2020	Expense	Expense recovery - Legislative		\$28.58		\$6,826.11
30 Sep 2020	30 Sep 2020	Income	Interest payment for Cash Management Account			\$0.07	\$6,826.18
5 Oct 2020	5 Oct 2020	Expense	Administration fee for the period 01/09/2020 to 30/09/2020		\$34.48		\$6,791.70
7 Oct 2020	7 Oct 2020	Expense	Ongoing advice fee for the period 01/09/2020 to 30/09/2020		\$270.49		\$6,521.21

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
13 Oct 2020	13 Oct 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$205.34	\$6,726.55
21 Oct 2020	21 Oct 2020	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$499.38	\$7,225.93
31 Oct 2020	31 Oct 2020	Income	Interest payment for Cash Management Account			\$0.05	\$7,225.98
4 Nov 2020	4 Nov 2020	Expense	Administration fee for the period 01/10/2020 to 31/10/2020		\$35.99		\$7,189.99
17 Nov 2020	17 Nov 2020	Drawdown	Drawdown Sell WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$7,782.65	\$14,972.64
23 Nov 2020	13 Nov 2020	Insurance premium	Insurance premium - Term Life		\$12,972.64		\$2,000.00
30 Nov 2020	30 Nov 2020	Income	Interest payment for Cash Management Account			\$0.06	\$2,000.06
3 Dec 2020	3 Dec 2020	Expense	Administration fee for the period 01/11/2020 to 30/11/2020		\$34.95		\$1,965.11
3 Dec 2020	3 Dec 2020	Deposit	Direct Credit from BT Insurance ,YL894469			\$12,972.64	\$14,937.75
31 Dec 2020	31 Dec 2020	Income	Interest payment for Cash Management Account			\$0.11	\$14,937.86
6 Jan 2021	6 Jan 2021	Expense	Administration fee for the period 01/12/2020 to 31/12/2020		\$36.04		\$14,901.82
6 Jan 2021	6 Jan 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$268.96	\$15,170.78
18 Jan 2021	18 Jan 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$350.55	\$15,521.33
31 Jan 2021	31 Jan 2021	Income	Interest payment for Cash Management Account			\$0.13	\$15,521.46
3 Feb 2021	3 Feb 2021	Expense	Administration fee for the period 01/01/2021 to 31/01/2021		\$36.30		\$15,485.16

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
18 Feb 2021	18 Feb 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$0.32	\$15,485.48
28 Feb 2021	28 Feb 2021	Income	Interest payment for Cash Management Account			\$0.11	\$15,485.59
3 Mar 2021	3 Mar 2021	Expense	Administration fee for the period 01/02/2021 to 28/02/2021		\$32.95		\$15,452.64
18 Mar 2021	18 Mar 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$0.25	\$15,452.89
31 Mar 2021	31 Mar 2021	Income	Interest payment for Cash Management Account			\$0.13	\$15,453.02
7 Apr 2021	7 Apr 2021	Expense	Administration fee for the period 01/03/2021 to 31/03/2021		\$36.39		\$15,416.63
15 Apr 2021	15 Apr 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$98.63	\$15,515.26
16 Apr 2021	16 Apr 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$62.80	\$15,578.06
19 Apr 2021	19 Apr 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$77.56	\$15,655.62
30 Apr 2021	30 Apr 2021	Income	Interest payment for Cash Management Account			\$0.12	\$15,655.74
5 May 2021	5 May 2021	Expense	Administration fee for the period 01/04/2021 to 30/04/2021		\$35.79		\$15,619.95
17 May 2021	17 May 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$0.26	\$15,620.21
31 May 2021	31 May 2021	Income	Interest payment for Cash Management Account			\$0.13	\$15,620.34
3 Jun 2021	3 Jun 2021	Expense	Administration fee for the period 01/05/2021 to 31/05/2021		\$37.11		\$15,583.23
18 Jun 2021	18 Jun 2021	Transfer	Income Transfer from WFS6387AU iShares Enhanced Strategic Growth Portfolio			\$0.15	\$15,583.38

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.12	\$15,583.50
Subtotal					\$14,526.91	\$23,213.50	

Closing balance as at 30 Jun 2021

\$15,583.50

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.

Managed accounts history – Cash

WFS6387AU iShares Enhanced Strategic Growth Portfolio

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2020							\$4,884.60
2 Jul 2020	2 Jul 2020	Expense	Investment management fee for the period 01/06/2020 to 30/06/2020		\$19.50		\$4,865.10
13 Jul 2020	1 Jul 2020	Income	Dividend 13 iShares Treasury ETF Units (IGB) @ \$1.747694			\$22.72	\$4,887.82
13 Jul 2020	1 Jul 2020	Income	Dividend 171 iShares Edge MSCI World Multifactor ETF (WDMF) @ \$0.286028			\$48.91	\$4,936.73
13 Jul 2020	1 Jul 2020	Income	Dividend 168 iShares Core Composite Bond ETF (IAF) @ \$0.828107			\$139.12	\$5,075.85
13 Jul 2020	1 Jul 2020	Income	Dividend 185 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$0.262311			\$48.53	\$5,124.38
13 Jul 2020	1 Jul 2020	Income	Dividend 30 iShares S&P 500 ETF (IVV) @ \$1.675649			\$50.27	\$5,174.65
13 Jul 2020	1 Jul 2020	Income	Dividend 95 iShares Europe ETF (IEU) @ \$0.608424			\$57.80	\$5,232.45
13 Jul 2020	1 Jul 2020	Income	Dividend 2,599 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.089964			\$233.82	\$5,466.27
13 Jul 2020	1 Jul 2020	Income	Dividend 23 iShares China ETF (IZZ) @ \$0.449859			\$10.35	\$5,476.62
13 Jul 2020	1 Jul 2020	Income	Dividend 28 iShares MSCI Japan ETF (JP) @ \$0.564007			\$15.79	\$5,492.41
13 Jul 2020	1 Jul 2020	Income	Dividend 18 iShares MSCI South Korea ETF (IKO) @ \$1.353220			\$24.36	\$5,516.77
13 Jul 2020	1 Jul 2020	Income	Dividend 131 iShares MSCI Emerging Market ETF (IEM) @ \$0.304282			\$39.86	\$5,556.63

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
13 Jul 2020	1 Jul 2020	Income	Dividend 39 iShares MSCI EAFE ETF (IVE) @ \$1.066386			\$41.59	\$5,598.22
13 Jul 2020	1 Jul 2020	Income	Dividend 29 iShares Enhanced Cash ETF (ISEC) @ \$0.034015			\$0.99	\$5,599.21
13 Jul 2020	1 Jul 2020	Income	Dividend 107 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$0.298945			\$31.99	\$5,631.20
13 Jul 2020	1 Jul 2020	Income	Dividend 12 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$7.250077			\$87.00	\$5,718.20
13 Jul 2020	1 Jul 2020	Income	Dividend 138 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$0.511442			\$70.58	\$5,788.78
13 Jul 2020	13 Jul 2020	Transfer	Income transfer to Cash Management Account		\$891.69		\$4,897.09
31 Jul 2020	31 Jul 2020	Income	Interest payment for MP Cash			\$0.03	\$4,897.12
4 Aug 2020	4 Aug 2020	Expense	Investment management fee for the period 01/07/2020 to 31/07/2020		\$20.37		\$4,876.75
13 Aug 2020	11 Aug 2020	Buy	Buy 9 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$114.58. Transaction fee \$1.86.	9.0000	\$1,033.08		\$3,843.67
13 Aug 2020	11 Aug 2020	Buy	Buy 4 iShares S&P 500 ETF (IVV) @ \$470.63. Transaction fee \$3.39.	4.0000	\$1,885.91		\$1,957.76
13 Aug 2020	11 Aug 2020	Buy	Buy 11 iShares Treasury ETF Units (IGB) @ \$113.59. Transaction fee \$2.25.	11.0000	\$1,251.71		\$706.05
13 Aug 2020	11 Aug 2020	Sell	Sell 226 iShares Core S&P/ASX 200 ETF (IOZ) @ \$25.22. Transaction fee \$10.26.	-226.0000		\$5,689.06	\$6,395.11
13 Aug 2020	11 Aug 2020	Buy	Buy 13 iShares Core Composite Bond ETF (IAF) @ \$116.12. Transaction fee \$2.72.	13.0000	\$1,512.33		\$4,882.78

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
13 Aug 2020	11 Aug 2020	Buy	Buy 16 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$31.71. Transaction fee \$0.91.	16.0000	\$508.24		\$4,374.54
13 Aug 2020	11 Aug 2020	Sell	Sell 29 iShares Enhanced Cash ETF (ISEC) @ \$100.44. Transaction fee \$5.24.	-29.0000		\$2,907.52	\$7,282.06
13 Aug 2020	11 Aug 2020	Sell	Sell 22 iShares Europe ETF (IEU) @ \$59.71. Transaction fee \$2.36.	-22.0000		\$1,311.25	\$8,593.31
13 Aug 2020	11 Aug 2020	Buy	Buy 27 iShares MSCI Emerging Market ETF (IEM) @ \$62.09. Transaction fee \$3.02.	27.0000	\$1,679.45		\$6,913.86
13 Aug 2020	11 Aug 2020	Buy	Buy 4 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$402.15. Transaction fee \$2.90.	4.0000	\$1,611.51		\$5,302.35
13 Aug 2020	3 Aug 2020	Income	Dividend 29 iShares Enhanced Cash ETF (ISEC) @ \$0.039984			\$1.16	\$5,303.51
13 Aug 2020	13 Aug 2020	Transfer	Income transfer to Cash Management Account		\$1.16		\$5,302.35
31 Aug 2020	31 Aug 2020	Income	Interest payment for MP Cash			\$0.05	\$5,302.40
4 Sep 2020	4 Sep 2020	Expense	Investment management fee for the period 01/08/2020 to 31/08/2020		\$20.57		\$5,281.83
30 Sep 2020	30 Sep 2020	Income	Interest payment for MP Cash			\$0.05	\$5,281.88
6 Oct 2020	6 Oct 2020	Expense	Investment management fee for the period 01/09/2020 to 30/09/2020		\$19.72		\$5,262.16
12 Oct 2020	8 Oct 2020	Buy	Buy 10 iShares Core Composite Bond ETF (IAF) @ \$116.85. Transaction fee \$2.10.	10.0000	\$1,170.60		\$4,091.56
12 Oct 2020	8 Oct 2020	Sell	Sell 94 iShares Core S&P/ASX 200 ETF (IOZ) @ \$25.12. Transaction fee \$4.25.	-94.0000		\$2,357.03	\$6,448.59
12 Oct 2020	8 Oct 2020	Buy	Buy 9 iShares MSCI Emerging Market ETF (IEM) @ \$63.37. Transaction fee \$1.03.	9.0000	\$571.40		\$5,877.19

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
12 Oct 2020	8 Oct 2020	Buy	Buy 3 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$112.06. Transaction fee \$0.61.	3.0000	\$336.78		\$5,540.41
12 Oct 2020	8 Oct 2020	Sell	Sell 171 iShares Edge MSCI World Multifactor ETF (WDMF) @ \$33.48. Transaction fee \$10.31.	-171.0000		\$5,714.77	\$11,255.18
12 Oct 2020	8 Oct 2020	Buy	Buy 31 iShares China ETF (IZZ) @ \$60.02. Transaction fee \$3.35.	31.0000	\$1,864.06		\$9,391.12
12 Oct 2020	8 Oct 2020	Buy	Buy 11 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$407.37. Transaction fee \$8.07.	11.0000	\$4,489.14		\$4,901.98
12 Oct 2020	8 Oct 2020	Buy	Buy 51 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$32.02. Transaction fee \$2.94.	51.0000	\$1,635.87		\$3,266.11
12 Oct 2020	8 Oct 2020	Sell	Sell 18 iShares MSCI South Korea ETF (IKO) @ \$94.01. Transaction fee \$3.05.	-18.0000		\$1,689.10	\$4,955.21
13 Oct 2020	1 Oct 2020	Income	Dividend 116 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$1.260446			\$146.21	\$5,101.42
13 Oct 2020	1 Oct 2020	Income	Dividend 34 iShares S&P 500 ETF (IVV) @ \$1.739198			\$59.13	\$5,160.55
13 Oct 2020	13 Oct 2020	Transfer	Income transfer to Cash Management Account		\$205.34		\$4,955.21
21 Oct 2020	9 Oct 2020	Income	Dividend 191 iShares Core Composite Bond ETF (IAF) @ \$0.425969			\$81.36	\$5,036.57
21 Oct 2020	9 Oct 2020	Income	Dividend 24 iShares Treasury ETF Units (IGB) @ \$0.223396			\$5.36	\$5,041.93
21 Oct 2020	9 Oct 2020	Income	Dividend 2,279 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.181072			\$412.66	\$5,454.59
21 Oct 2020	21 Oct 2020	Transfer	Income transfer to Cash Management Account		\$499.38		\$4,955.21

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Oct 2020	31 Oct 2020	Income	Interest payment for MP Cash			\$0.04	\$4,955.25
5 Nov 2020	5 Nov 2020	Expense	Investment management fee for the period 01/10/2020 to 31/10/2020		\$20.74		\$4,934.51
16 Nov 2020	12 Nov 2020	Sell	Sell 19 iShares Core S&P/ASX 200 ETF (IOZ) @ \$26.37. Transaction fee \$0.90.	-19.0000		\$500.09	\$5,434.60
16 Nov 2020	12 Nov 2020	Sell	Sell 15 iShares China ETF (IZZ) @ \$65.01. Transaction fee \$1.76.	-15.0000		\$973.43	\$6,408.03
16 Nov 2020	12 Nov 2020	Buy	Buy 4 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$425.18. Transaction fee \$3.06.	4.0000	\$1,703.78		\$4,704.25
16 Nov 2020	12 Nov 2020	Sell	Sell 11 iShares Europe ETF (IEU) @ \$62.22. Transaction fee \$1.23.	-11.0000		\$683.21	\$5,387.46
16 Nov 2020	12 Nov 2020	Buy	Buy 2 iShares S&P 500 ETF (IVV) @ \$490.88. Transaction fee \$1.77.	2.0000	\$983.53		\$4,403.93
16 Nov 2020	12 Nov 2020	Buy	Buy 18 iShares Core Composite Bond ETF (IAF) @ \$116.55. Transaction fee \$3.78.	18.0000	\$2,101.66		\$2,302.27
16 Nov 2020	12 Nov 2020	Buy	Buy 53 iShares MSCI Emerging Market ETF (IEM) @ \$66.06. Transaction fee \$6.30.	53.0000	\$3,507.29		-\$1,205.02
16 Nov 2020	12 Nov 2020	Sell	Sell 117 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$32.31. Transaction fee \$6.80.	-117.0000		\$3,773.50	\$2,568.48
16 Nov 2020	12 Nov 2020	Buy	Buy 11 iShares MSCI Japan ETF (IJP) @ \$86.59. Transaction fee \$1.71.	11.0000	\$954.25		\$1,614.23
16 Nov 2020	12 Nov 2020	Sell	Sell 33 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$111.81. Transaction fee \$6.64.	-33.0000		\$3,683.06	\$5,297.29
17 Nov 2020	13 Nov 2020	Sell	Sell 14 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$27.88. Transaction fee \$0.70.	-14.0000		\$389.62	\$5,686.91

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
17 Nov 2020	13 Nov 2020	Sell	Sell 106 iShares Core S&P/ASX 200 ETF (IOZ) @ \$26.23. Transaction fee \$5.00.	-106.0000		\$2,775.38	\$8,462.29
17 Nov 2020	13 Nov 2020	Sell	Sell 2 iShares MSCI EAFE ETF (IVE) @ \$94.62. Transaction fee \$0.34.	-2.0000		\$188.90	\$8,651.19
17 Nov 2020	13 Nov 2020	Sell	Sell 3 iShares Europe ETF (IEU) @ \$62.11. Transaction fee \$0.34.	-3.0000		\$185.99	\$8,837.18
17 Nov 2020	13 Nov 2020	Sell	Sell 9 iShares Core Composite Bond ETF (IAF) @ \$116.76. Transaction fee \$1.89.	-9.0000		\$1,048.95	\$9,886.13
17 Nov 2020	13 Nov 2020	Sell	Sell 10 iShares MSCI Emerging Market ETF (IEM) @ \$65.92. Transaction fee \$1.19.	-10.0000		\$658.01	\$10,544.14
17 Nov 2020	13 Nov 2020	Sell	Sell 1 iShares S&P 500 ETF (IVV) @ \$489.83. Transaction fee \$0.88.	-1.0000		\$488.95	\$11,033.09
17 Nov 2020	13 Nov 2020	Sell	Sell 1 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$420.33. Transaction fee \$0.76.	-1.0000		\$419.57	\$11,452.66
17 Nov 2020	13 Nov 2020	Sell	Sell 2 iShares MSCI Japan ETF (IJP) @ \$86.37. Transaction fee \$0.31.	-2.0000		\$172.43	\$11,625.09
17 Nov 2020	13 Nov 2020	Sell	Sell 4 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$32.38. Transaction fee \$0.23.	-4.0000		\$129.29	\$11,754.38
17 Nov 2020	13 Nov 2020	Sell	Sell 4 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$112.45. Transaction fee \$0.81.	-4.0000		\$448.99	\$12,203.37
17 Nov 2020	13 Nov 2020	Sell	Sell 2 iShares China ETF (IZZ) @ \$64.88. Transaction fee \$0.23.	-2.0000		\$129.53	\$12,332.90
17 Nov 2020	17 Nov 2020	Drawdown	Drawdown Sell WFS6387AU iShares Enhanced Strategic Growth Portfolio		\$7,782.65		\$4,550.25
30 Nov 2020	30 Nov 2020	Income	Interest payment for MP Cash			\$0.04	\$4,550.29

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
4 Dec 2020	4 Dec 2020	Expense	Investment management fee for the period 01/11/2020 to 30/11/2020		\$20.19		\$4,530.10
31 Dec 2020	31 Dec 2020	Income	Interest payment for MP Cash			\$0.03	\$4,530.13
6 Jan 2021	22 Dec 2020	Income	Dividend 37 iShares MSCI Japan ETF (JP) @ \$0.252886			\$9.36	\$4,539.49
6 Jan 2021	22 Dec 2020	Income	Dividend 37 iShares MSCI EAFE ETF (IVE) @ \$0.769465			\$28.47	\$4,567.96
6 Jan 2021	22 Dec 2020	Income	Dividend 59 iShares Europe ETF (IEU) @ \$0.375575			\$22.16	\$4,590.12
6 Jan 2021	22 Dec 2020	Income	Dividend 37 iShares China ETF (IZZ) @ \$0.756438			\$27.99	\$4,618.11
6 Jan 2021	22 Dec 2020	Income	Dividend 210 iShares MSCI Emerging Market ETF (IEM) @ \$0.562849			\$118.20	\$4,736.31
6 Jan 2021	22 Dec 2020	Income	Dividend 35 iShares S&P 500 ETF (IVV) @ \$1.793753			\$62.78	\$4,799.09
6 Jan 2021	6 Jan 2021	Transfer	Income transfer to Cash Management Account		\$268.96		\$4,530.13
7 Jan 2021	7 Jan 2021	Expense	Investment management fee for the period 01/12/2020 to 31/12/2020		\$20.79		\$4,509.34
18 Jan 2021	6 Jan 2021	Income	Dividend 24 iShares Treasury ETF Units (IGB) @ \$0.277183			\$6.65	\$4,515.99
18 Jan 2021	6 Jan 2021	Income	Dividend 200 iShares Core Composite Bond ETF (IAF) @ \$0.362954			\$72.59	\$4,588.58
18 Jan 2021	6 Jan 2021	Income	Dividend 171 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$0.397674			\$68.00	\$4,656.58
18 Jan 2021	6 Jan 2021	Income	Dividend 84 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$0.265192			\$22.28	\$4,678.86

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
18 Jan 2021	6 Jan 2021	Income	Dividend 2,154 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.084043			\$181.03	\$4,859.89
18 Jan 2021	18 Jan 2021	Transfer	Income transfer to Cash Management Account		\$350.55		\$4,509.34
31 Jan 2021	31 Jan 2021	Income	Interest payment for MP Cash			\$0.04	\$4,509.38
4 Feb 2021	4 Feb 2021	Expense	Investment management fee for the period 01/01/2021 to 31/01/2021		\$21.01		\$4,488.37
9 Feb 2021	5 Feb 2021	Buy	Buy 26 iShares Enhanced Cash ETF (ISEC) @ \$100.55. Transaction fee \$4.71.	26.0000	\$2,619.01		\$1,869.36
9 Feb 2021	5 Feb 2021	Buy	Buy 15 iShares Global High Yield Bond ETF (IHXY) @ \$104.72. Transaction fee \$2.83.	15.0000	\$1,573.63		\$295.73
9 Feb 2021	5 Feb 2021	Buy	Buy 18 iShares MSCI Japan ETF (JJP) @ \$90.75. Transaction fee \$2.94.	18.0000	\$1,636.41		-\$1,340.68
9 Feb 2021	5 Feb 2021	Sell	Sell 11 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$113.10. Transaction fee \$2.24.	-11.0000		\$1,241.86	-\$98.82
9 Feb 2021	5 Feb 2021	Buy	Buy 16 iShares Core Composite Bond ETF (IAF) @ \$115.22. Transaction fee \$3.32.	16.0000	\$1,846.84		-\$1,945.66
9 Feb 2021	5 Feb 2021	Buy	Buy 9 iShares S&P 500 ETF (IVV) @ \$509.75. Transaction fee \$8.26.	9.0000	\$4,596.01		-\$6,541.67
9 Feb 2021	5 Feb 2021	Sell	Sell 20 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$458.88. Transaction fee \$16.52.	-20.0000		\$9,161.08	\$2,619.41
9 Feb 2021	5 Feb 2021	Buy	Buy 155 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$31.62. Transaction fee \$8.82.	155.0000	\$4,909.15		-\$2,289.74
9 Feb 2021	5 Feb 2021	Sell	Sell 171 iShares Edge MSCI Australia Minimum Volatilit (MVOL) @ \$28.19. Transaction fee \$8.68.	-171.0000		\$4,811.81	\$2,522.07

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
9 Feb 2021	5 Feb 2021	Sell	Sell 73 iShares MSCI Emerging Market ETF (IEM) @ \$73.30. Transaction fee \$9.63.	-73.0000		\$5,340.99	\$7,863.06
9 Feb 2021	5 Feb 2021	Buy	Buy 117 iShares Europe ETF (IEU) @ \$63.90. Transaction fee \$13.46.	117.0000	\$7,489.19		\$373.87
9 Feb 2021	5 Feb 2021	Sell	Sell 194 iShares Core S&P/ASX 200 ETF (IOZ) @ \$27.96. Transaction fee \$9.76.	-194.0000		\$5,414.48	\$5,788.35
18 Feb 2021	8 Feb 2021	Income	Dividend 26 iShares Enhanced Cash ETF (ISEC) @ \$0.012422			\$0.32	\$5,788.67
18 Feb 2021	18 Feb 2021	Transfer	Income transfer to Cash Management Account		\$0.32		\$5,788.35
28 Feb 2021	28 Feb 2021	Income	Interest payment for MP Cash			\$0.04	\$5,788.39
4 Mar 2021	4 Mar 2021	Expense	Investment management fee for the period 01/02/2021 to 28/02/2021		\$19.14		\$5,769.25
18 Mar 2021	8 Mar 2021	Income	Dividend 26 iShares Enhanced Cash ETF (ISEC) @ \$0.009665			\$0.25	\$5,769.50
18 Mar 2021	18 Mar 2021	Transfer	Income transfer to Cash Management Account		\$0.25		\$5,769.25
31 Mar 2021	31 Mar 2021	Income	Interest payment for MP Cash			\$0.05	\$5,769.30
8 Apr 2021	8 Apr 2021	Expense	Investment management fee for the period 01/03/2021 to 31/03/2021		\$21.11		\$5,748.19
15 Apr 2021	1 Apr 2021	Income	Dividend 15 iShares Global High Yield Bond ETF (IHXY) @ \$1.978476			\$29.68	\$5,777.87
15 Apr 2021	1 Apr 2021	Income	Dividend 71 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$0.971129			\$68.95	\$5,846.82
15 Apr 2021	15 Apr 2021	Transfer	Income transfer to Cash Management Account		\$98.63		\$5,748.19

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
15 Apr 2021	1 Apr 2021	Income	Dividend 44 iShares S&P 500 ETF (IVV) @ \$1.427216			\$62.80	\$5,810.99
16 Apr 2021	16 Apr 2021	Transfer	Income transfer to Cash Management Account		\$62.80		\$5,748.19
19 Apr 2021	7 Apr 2021	Income	Dividend 26 iShares Enhanced Cash ETF (ISEC) @ \$0.011791			\$0.31	\$5,748.50
19 Apr 2021	7 Apr 2021	Income	Dividend 24 iShares Treasury ETF Units (IGB) @ \$0.184029			\$4.42	\$5,752.92
19 Apr 2021	7 Apr 2021	Income	Dividend 216 iShares Core Composite Bond ETF (IAF) @ \$0.337194			\$72.83	\$5,825.75
19 Apr 2021	7 Apr 2021	Income	Dividend 1,960 iShares Core S&P/ASX 200 ETF (IOZ) @ \$0.249642			\$489.30	\$6,315.05
19 Apr 2021	19 Apr 2021	Transfer	Income transfer to Cash Management Account		\$77.56		\$6,237.49
30 Apr 2021	30 Apr 2021	Income	Interest payment for MP Cash			\$0.05	\$6,237.54
6 May 2021	6 May 2021	Expense	Investment management fee for the period 01/04/2021 to 30/04/2021		\$21.00		\$6,216.54
12 May 2021	10 May 2021	Buy	Buy 35 iShares Europe ETF (IEU) @ \$69.40. Transaction fee \$4.37.	35.0000	\$2,433.32		\$3,783.22
12 May 2021	10 May 2021	Buy	Buy 6 iShares China ETF (IZZ) @ \$58.21. Transaction fee \$0.63.	6.0000	\$349.88		\$3,433.34
12 May 2021	10 May 2021	Sell	Sell 9 iShares Enhanced Cash ETF (ISEC) @ \$100.49. Transaction fee \$1.63.	-9.0000		\$902.81	\$4,336.15
12 May 2021	10 May 2021	Buy	Buy 2 iShares S&P 500 AUD Hedged ETF (IHVV) @ \$505.00. Transaction fee \$1.82.	2.0000	\$1,011.81		\$3,324.34
12 May 2021	10 May 2021	Sell	Sell 41 iShares Core Global Corp Bond (AUD Hedged) ET (IHCB) @ \$110.52. Transaction fee \$8.16.	-41.0000		\$4,522.96	\$7,847.30

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
12 May 2021	10 May 2021	Buy	Buy 12 iShares MSCI Japan ETF (IJP) @ \$88.58. Transaction fee \$1.91.	12.0000	\$1,064.87		\$6,782.43
12 May 2021	10 May 2021	Buy	Buy 50 iShares Core Composite Bond ETF (IAF) @ \$112.67. Transaction fee \$10.14.	50.0000	\$5,643.39		\$1,139.04
12 May 2021	10 May 2021	Buy	Buy 21 iShares Edge MSCI World Minimum Volatility ET (WVOL) @ \$33.02. Transaction fee \$1.25.	21.0000	\$694.72		\$444.32
12 May 2021	10 May 2021	Buy	Buy 18 iShares MSCI South Korea ETF (IKO) @ \$121.33. Transaction fee \$3.93.	18.0000	\$2,187.87		-\$1,743.55
12 May 2021	10 May 2021	Buy	Buy 18 iShares Global High Yield Bond ETF (IHXY) @ \$103.26. Transaction fee \$3.35.	18.0000	\$1,862.10		-\$3,605.65
12 May 2021	10 May 2021	Sell	Sell 27 iShares MSCI Emerging Market ETF (IEM) @ \$69.30. Transaction fee \$3.37.	-27.0000		\$1,867.67	-\$1,737.98
12 May 2021	10 May 2021	Buy	Buy 15 iShares S&P 500 ETF (IVV) @ \$541.31. Transaction fee \$14.62.	15.0000	\$8,134.27		-\$9,872.25
12 May 2021	10 May 2021	Sell	Sell 543 iShares Core S&P/ASX 200 ETF (IOZ) @ \$29.36. Transaction fee \$28.69.	-543.0000		\$15,912.79	\$6,040.54
17 May 2021	5 May 2021	Income	Dividend 26 iShares Enhanced Cash ETF (ISEC) @ \$0.009918			\$0.26	\$6,040.80
17 May 2021	17 May 2021	Transfer	Income transfer to Cash Management Account		\$0.26		\$6,040.54
31 May 2021	31 May 2021	Income	Interest payment for MP Cash			\$0.05	\$6,040.59
4 Jun 2021	4 Jun 2021	Expense	Investment management fee for the period 01/05/2021 to 31/05/2021		\$21.82		\$6,018.77
17 Jun 2021	4 Jun 2021	Income	Dividend 17 iShares Enhanced Cash ETF (ISEC) @ \$0.008945			\$0.15	\$6,018.92
18 Jun 2021	18 Jun 2021	Transfer	Income transfer to Cash Management Account		\$0.15		\$6,018.77

Managed accounts history – Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Jun 2021	30 Jun 2021	Income	Interest payment for MP Cash			\$0.05	\$6,018.82
Subtotal					\$87,338.72	\$88,472.94	

Closing balance as at 30 Jun 2021

\$6,018.82

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.

Managed portfolio holdings

WFS6387AU • iShares Enhanced Strategic Growth Portfolio

\$177,360.67

Investments	Quantity	Last price \$	Market value \$	% of managed portfolio
MP Cash	6,019	\$1.00	\$6,018.82	3.39 %
IAF • iShares Core Composite Bond ETF	266	\$113.32	\$30,143.12	17.00 %
IEM • iShares MSCI Emerging Market ETF	110	\$73.82	\$8,120.20	4.58 %
IEU • iShares Europe ETF	211	\$72.52	\$15,301.72	8.63 %
IGB • iShares Treasury ETF Units	24	\$110.22	\$2,645.28	1.49 %
IHCB • iShares Core Global Corp Bond (AUD Hedged) ETF Units	30	\$112.07	\$3,362.10	1.90 %
IHHY • iShares Global High Yield Bond ETF	33	\$104.21	\$3,438.93	1.94 %
IHVV • iShares S&P 500 AUD Hedged ETF	12	\$512.00	\$6,144.00	3.46 %
IJP • iShares MSCI Japan ETF	67	\$91.06	\$6,101.02	3.44 %
IKO • iShares MSCI South Korea ETF	18	\$126.07	\$2,269.26	1.28 %
IOZ • iShares Core S&P/ASX 200 ETF	1,417	\$30.16	\$42,736.72	24.09 %
ISEC • iShares Enhanced Cash ETF	17	\$100.51	\$1,708.67	0.96 %
IVE • iShares MSCI EAFE ETF	37	\$106.84	\$3,953.08	2.23 %
IVV • iShares S&P 500 ETF	59	\$572.74	\$33,791.66	19.05 %
IZZ • iShares China ETF	43	\$61.83	\$2,658.69	1.50 %

Managed portfolio holdings

Investments	Quantity	Last price \$	Market value \$	% of managed portfolio
WVOL • iShares Edge MSCI World Minimum Volatility ETF	260	\$34.49	\$8,967.40	5.06 %
Total managed portfolio balance			\$177,360.67	100.00 %

The last price is the latest available ex-distribution exit price for unlisted managed funds, and the latest closing price for listed securities, for the statement request date.

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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

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