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MR HUI SIK MING  
HUI SIK MING SUPERANNUATION FUND  
12 ROCKINGHAM CLOSE  
KEW VIC 3101

14 July 2020

Investor Number: C11976893

Dear Mr Ming,

**Please find enclosed your quarterly and annual statements for your investment with BT**

On your annual statement you will see a summary of your investment returns and transactions for the period of 1 July 2019 to 30 June 2020.

**BT Tax and Capital Gains Tax statement**

In the coming weeks, to assist you in completing your 2019-2020 financial year tax return, you may receive a BT Tax statement if you have received any taxable income from your investment and you may receive a BT CGT statement if you switched, withdrew or transferred units during the year.

**Benefits Now**

Please remember that as a BT customer you have access to our Benefits Now program – with a great range of discounts and deals to help you save money on the everyday things like movie tickets, holidays, and retail therapy, as well as great offers on fitness and wellbeing. Just log in to BT Online at [bt.com.au](http://bt.com.au) and click on the Benefits Now banner. New offers and partners are added all the time, so subscribe to our eNews while you're there so you know what's coming up.

**We're here to help**

If you have any questions about your statement and your investment, or if you wish to enquire about superannuation, our Customer Relations team is here to help. Please call us on 132 135 (+61 2 9155 4070 from overseas) Monday to Friday, between 8:00am and 6:30pm (Sydney time), or email us at [customer.relations@btfinancialgroup.com](mailto:customer.relations@btfinancialgroup.com).

Yours sincerely,

Melinda Howes  
General Manager, Superannuation  
BT



# QUARTERLY STATEMENT

1 April 2020 to 30 June 2020



MR HUI SIK MING  
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12 ROCKINGHAM CLOSE  
KEW VIC 3101

Investor Number C11976893

Enquiries 132 135  
Internet [bt.com.au](http://bt.com.au)

Issue Date 14 July 2020

## INVESTMENT SUMMARY

Opening balance at 1 April 2020: \$91,706.36  
Closing balance at 1 July 2020: \$99,466.46

## Transaction Details

		gross amount	rebates and fees	net amount	unit price	number of units
<b>BT Investor Choice Funds</b>						
Westpac Dynamic Growth Fund						
1 Apr 2020	opening balance	\$91,706.36		\$91,706.36	\$1.2387	74,034.36
1 Jul 2020	distribution					
	reinvested	\$2,225.49		\$2,225.49	\$1.3109	1,697.68
1 Jul 2020	closing balance	\$99,466.46		\$99,466.46	\$1.3134	75,732.04

1 Jul distribution at 3.006026 cents per unit : \$2,225.49

**Total value as at 1 July 2020** **\$99,466.46**

a = accrued income  
s = stamp duty

c = contribution fee  
t = TFN/ABN w' tax

m = more than 1 charge  
w = withdrawal fee

n = non-resident w' tax

## Access and manage your account online 24/7

Staying informed and involved is one of the most important parts of managing your investment. The best way to do this is over the internet through BT Online. You can view information regarding your investments, rate of return and total portfolio value at any time you wish. You also have the option to manage investment strategies such as starting a regular investment plan or switching your investment options.

To use BT Online, simply log onto [bt.com.au](http://bt.com.au) and enter your Investor Number and password. If you have forgotten your password, please click the 'Forgotten Your Password?' link on the 'Login to BT' web page to have one re-issued to you, or alternatively you can call us on 132 135 between 8.00am and 6.30pm (Sydney time), Monday to Friday.

## Information about commissions and rebates

There may be a rebate shown on this Statement relating to commissions invested back into your account.

This is the result of your financial adviser investing commissions they would have otherwise received back into your account (or instructing us to do so on their behalf). If you did not have a financial adviser recorded on your account, the portion of the management fee that was previously retained by us, equivalent to the value of commissions that would have otherwise been paid to a financial adviser, has been invested back into your account.

## Annual reports are online

Annual reports for each of your investment options are issued online at the end of September each year. If you'd like a copy of this year's annual report, please visit [bt.com.au](http://bt.com.au).

## SUMMARY OF DISTRIBUTION PAYMENTS

	payment method	amount
<b>BT Investor Choice Funds</b>		
Westpac Dynamic Growth Fund	distribution reinvested	\$2,225.49
<b>Total payment for June 2020 quarter</b>		<b>\$2,225.49</b>

**Distribution payments:** for more information about distributions please refer to "Information about distribution payments" in the Statement Information section.



## QUARTERLY STATEMENT

1 April 2020 to 30 June 2020

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Issue Date 14 July 2020

### STATEMENT INFORMATION

#### Adding to your investment

Please refer to our Product Disclosure Statements (PDS) available on our website [bt.com.au](http://bt.com.au) for full details of your investment and any applicable charges.



Via the internet

Visit [bt.com.au](http://bt.com.au) and invest using our BT Online account management facilities. No paper application form or signature is required. Please call us if you do not have access to your account online.



By phone

Please call us on 132 135. We are open between 8.00am and 6.30pm (Sydney time), Monday to Friday.



By Post

Simply complete an additional investment form from our website and send it to us with your cheque.



BPAY<sup>®</sup>

Many investors can use their financial institutions BPAY<sup>®</sup> service to invest with BT. The Biller Code and Reference Number for the fund you hold are listed below. If you require further information on BPAY<sup>®</sup>, please call us.

<sup>®</sup> Registered to BPAY Pty Ltd ABN 69 079 137 518

**Fund**  
Westpac Dynamic Growth Fund

**Biller Code**  
858811

**Customer Reference Number**  
020711976893

Alternatively, if you would like advice about which investment options are appropriate for your circumstances, please speak to your financial adviser.

## STATEMENT INFORMATION (continued)

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### Information about distribution payments

Distributions paid on 1 July relate to income accrued in the previous financial year ended 30 June.

Distributions are not always payable for an investment option each quarterly statement period. Some investment options may distribute less frequently eg. some investment options may only distribute up to once every 12 months (annually) or up to once every 6 months (bi-annually).

Distributions can be made up of both income and realised capital gains. Regardless of how often your investment option generally distributes, the distribution amount that you receive for each of your investment options can vary in each distribution period, and it is possible for a distribution to not be paid at all.

Reasons why a distribution amount may vary or may not be paid for an investment option in a particular distribution period can include:

- Amounts available for distribution to investors will vary depending on a number of factors - for example, income received from underlying investments, interest rates, exchange rates and market conditions.
- Some funds are designed to provide long-term growth rather than a regular income stream to investors.
- A fund may not distribute if it hasn't received any income or gains in that financial year or the fund is carrying forward revenue or capital losses from a previous period. This may be the case even if positive returns are experienced by the investment option in the current period.
- Distribution payments can be affected by the timing of income payments from the underlying fund or assets (eg. where an underlying investment distributes every 6 months, the income will only be received from the underlying investment for distribution every second quarter).
- Some components of distributions are only distributed at the end of the financial year (eg. realised capital gains and currency gains from hedging).

### **Westpac Financial Services Limited (ABN 20 000 241 127, AFS Licence No. 233716 )**

Westpac Dynamic Growth Fund

The Responsible Entity listed above (referred to as the 'company') has issued this statement.

An investment in a Fund is not a deposit with, or any other liability of, Westpac Banking Corporation ABN 33 007 457 141 or any other company in the Westpac Group of companies. It is subject to investment risk, including possible delays in repayment or loss of income and principal invested. None of Westpac Banking Corporation or (any of) its related entities stands behind or otherwise guarantees the capital value or investment performance of a Fund.

The opening balances on this statement relate to the first day of the quarter and therefore include any reinvested distribution payments from the previous quarter. This statement does not include non-distribution transactions that have taken place on 1 July 2020. These will be reported on your next quarterly statement.

If you pay PAYG tax instalments, for the purposes of calculating your instalment Income, you should include any distribution amounts in the period received.



## QUARTERLY STATEMENT

1 April 2020 to 30 June 2020

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Investor Number C11976893  
Enquiries 132 135  
Internet [bt.com.au](http://bt.com.au)  
Issue Date 14 July 2020

### STATEMENT INFORMATION(continued)

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#### Expense Recovery

We're entitled to be reimbursed for expenses incurred in operating the fund generally, where such expenses are properly incurred. Expenses may include the payment of statutory charges, licensing fees, registry costs, audit fees, government duties, the cost of reports and various other disbursements. The amount charged is the actual amount of the expense incurred. These expenses may be passed on to all investors in the Fund in accordance with Corporations Law.

#### Regulatory Change Expense Recovery

Recent regulatory reforms have required BT to undertake a significant program of work to implement the reforms. To help cover the significant cost of implementing these reforms, the Fund's Indirect Cost Ratio may increase by up to 0.10%.

#### For our customers located in the European Union

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- You interact with our Westpac UK branch;
- We offer products or services to you whilst you are located in the EU; or
- We monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

Please refer to our EU Data Protection Policy on our website at <https://www.westpac.com.au/privacy/eu-data-protection-policy/> for information about how we manage your personal data under the GDPR.

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# ANNUAL STATEMENT

30 June 2020



MR HUI SIK MING  
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12 ROCKINGHAM CLOSE  
KEW VIC 3101

Investor Number C11976893

Enquiries 132 135  
Internet [bt.com.au](http://bt.com.au)

Issue Date 14 July 2020

This is not a Tax statement. Please refer to your BT Tax statement to assist in completing your return.

## INVESTMENT SUMMARY

Account Balance at 30 June 2019		\$103,737.78	(O)
Investments	Reinvested distributions	\$1,370.18	
	Total Investments	\$1,370.18	(I)
Deductions	Total Distributions / Flexi Payment Plan payments <sup>1</sup>	\$1,370.18	
	Total Deductions	\$1,370.18	(D)
Net Earnings <sup>2</sup>		-\$4,457.71	(N)
Account Balance at 30 June 2020		\$99,280.07	(C)
Withdrawal Value at 30 June 2020		\$99,280.07	

<sup>1</sup> Details of distributions and Flexi Payment Plan payments are contained in your Transaction Details. 1 July distribution amounts listed in your Transaction Details relate to income accrued in the previous period (that is, the previous financial year ended 30 June) and were paid this period. For Australian taxation purposes this amount is deemed to be income for the previous financial year.

### <sup>2</sup> Net Earnings

$N = C \text{ (balance 30 June 2020) } + D \text{ (deductions) } - I \text{ (investments) } - O \text{ (balance 30 June 2019)}$

Net earnings reflects the change in market value of the funds underlying investments over the period plus any distribution amounts you have been paid in the period.

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## TRANSACTION DETAILS

		gross amount	rebates and fees	net amount	unit price	number of units
<b>BT Investor Choice Funds</b>						
Westpac Dynamic Growth Fund						
30 Jun 2019	opening balance	\$103,737.78		\$103,737.78	\$1.4195	73,080.51
1 Jul 2019	distribution					
	reinvested	\$525.48		\$525.48	\$1.4123	372.07
1 Jan 2020	distribution					
	reinvested	\$844.70		\$844.70	\$1.4519	581.78
30 Jun 2020	closing balance	\$99,280.07		\$99,280.07	\$1.3410	74,034.36
<b>Net earnings for the period</b>						<b>-\$4,457.71</b>

<b>Total fees you paid</b>		
Sum of fees included above		\$0.00
Indirect costs of your investment	This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. It has been calculated based on the latest available information at the end of the reporting period. These indirect costs relate to the underlying fees and costs incurred in managing your investment. Legislation requires all superannuation and investment funds to provide more comprehensive information around indirect fees and costs with the intention of allowing you to make comparisons and also provide greater transparency of the underlying fees and costs involved in managing your investment that have been included in your investment's unit price.	\$1,926.77
Total fees you paid	This approximate amount includes all the fees and costs which affected your investment during the period.	\$1,926.77

1 Jul distribution at 0.719045 cents per unit : \$525.48

1 Jan distribution at 1.15 cents per unit : \$844.70

a = accrued income

c = contribution fee

m = more than 1 charge

n = non-resident w' tax

s = stamp duty

t = TFN/ABN w' tax

w = withdrawal fee

### Additional explanation of fees and costs:

Generally the benefit of any tax deduction to which the fund is entitled will be passed onto members in the form of reduced fees and costs.

## STATEMENT INFORMATION

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KEW VIC 3101

<b>Investor Number</b>	<b>C11976893</b>
<b>Enquiries Internet</b>	<b>132 135 <a href="http://bt.com.au">bt.com.au</a></b>
<b>Issue Date</b>	<b>14 July 2020</b>

## STATEMENT INFORMATION (continued)

Some fees and expenses are deducted from the Fund as a whole; these include the investment managers' fees and expenses we incur in managing the Fund. These fees and expenses are not directly deducted from your investment. However, when they're deducted from the value of the Fund, they reduce the price of units in the Fund and, therefore, the value of your investment. The Product Disclosure Statement (PDS) for the Fund gives you more information about these fees and expenses. A copy of the latest PDS is available from your adviser or by contacting us.

### Complaints

If you have a concern or complaint concerning your investment please call us on 132 135. If you're dissatisfied with the response, you may raise the matter directly with the Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne VIC 3001 (telephone: 1800 931 678; email: [info@afca.org.au](mailto:info@afca.org.au); online: [www.afca.org.au](http://www.afca.org.au)).

### Expense Recovery

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### Annual Investment Income Report to the ATO

From the 2017/18 financial year, the Australian Taxation Office (ATO) has issued a new regime requiring data to be reported on transactions involving shares and units in managed investment schemes. One of the main aims of this new requirement is to enable the ATO to assist taxpayers with the preparation of tax returns and activity statements. These transactions will now be reported in addition to annual investment income, and as such information appearing on your Capital Gains Tax (CGT) statement has also been forwarded to the ATO to comply with this new requirement.

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