

WEI & LEI'S MUTUAL BENEFICIAL  
SUPERANNUATION FUND  
Mr Qing Wei  
51A DONALD Street  
HURSTVILLE NSW 2220

## Your Annual statement - Part 2

Hi Qing,

We previously communicated to you about the migration of your BT Wrap account M05666207 to Panorama which occurred on 22 May 2021. This year, your annual statement is made up of two parts:

1. the enclosed document covering the period from 22 May 2021 to 30 June 2021, which is generated by the Panorama operating system; and
2. a separate document covering the period from 1 July 2020 to 22 May 2021, which is generated by the Wrap operating system. You'll receive the Wrap document separately.

### Things you need to be aware of

- The zero opening balance and entries labelled as "Asset Migration from Wrap" reflect the migration of your assets from the Wrap operating system to the Panorama operating system. This doesn't mean that the quantity and value of your assets have changed or is zero. It simply means the administration of your account has changed operating systems. This doesn't apply to your BT Cash Management Account (BT CMA).
- In relation to your BT CMA, your Wrap transaction account was replaced with your CMA during migration. At this point, the balance of your Wrap transaction account was transferred to your new BT CMA, which is reflected in the enclosed document.
- The value of your account and quantity of assets at the end of the year is shown in the enclosed document.
- An updated guide to your Annual Investor Statements, including further details of the changes for this year is available at [panoramainvestor.com.au](http://panoramainvestor.com.au) or by contacting your financial adviser. It's important you read this document to understand both parts of your statement and the changes that have been made during migration.
- You may have been receiving a combined BT Wrap Annual Investor and Tax Statement. You'll receive a separate annual statement and an annual tax statement going forward.
- The net earnings total provided in the Earnings and expenses section reflects the revenue including market movement minus expenses in the period from 22 May 2021 to 30 June 2021. The total gain after fees for the period from 1 July 2020 to 22 May 2021 can be found in the Annual Income & Expense section of your BT Wrap Annual Investor and Tax Statement.

### 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](http://panoramainvestor.com.au) and sign in using your existing username and password.

**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 Nigel Tsa at [nt@tkadvisers.com.au](mailto:nt@tkadvisers.com.au).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Kathy Vincent', written in a cursive style.

Kathy Vincent  
General Manager Platforms & Investments

# Annual statement

for the period 22 May 2021 to 30 June 2021

## Account details

Product	BT Panorama Investments
Account ID	121402366
Account name	Qing Wei & Jining Lei ATF WEI & LEI'S MUTUAL BENEFICIAL SUPERANNUATION FUND
Adviser	Nigel Tsa

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# \$189,972.50

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

<b>Total portfolio opening balance 22 May 2021</b>	<b>\$0.00</b>
<b>Inflows</b>	<b>\$180,940.14</b>
Deposits to Transaction account	\$14,366.29
Asset transfers in	\$166,573.85
<b>Outflows</b>	<b>\$0.00</b>
Payments from Transaction account	\$0.00
Asset transfers out	\$0.00
<b>Expenses</b>	<b>-\$85.41</b>
Fees	-\$85.41
Taxes	\$0.00
<b>Income on investments</b>	<b>\$3,737.96</b>
<b>Market movement</b>	<b>\$5,379.81</b>
<b>Total portfolio closing balance 30 Jun 2021</b>	<b>\$189,972.50</b>

# Portfolio valuation

## Transaction account

	Balance \$	Total portfolio %
Transaction account	\$3,407.52	1.79%
<b>Total transaction account balance</b>	<b>\$3,407.52</b>	<b>1.79%</b>

## Listed securities

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>99L</b> • 99 Loyalty Limited	49,500	\$0.06	\$3,069.00	1.62%
<b>AGI</b> • Ainsworth Game Technology Limited	5,000	\$1.24	\$6,175.00	3.25%
<b>BLU</b> • Blue Energy Limited	103,000	\$0.06	\$6,592.00	3.47%
<b>COL</b> • Coles Group Limited	381	\$17.09	\$6,511.29	3.43%
<b>LYC</b> • Lynas Rare Earths Limited	8,260	\$5.71	\$47,164.60	24.84%
<b>MPL</b> • Medibank Private Limited	1,600	\$3.16	\$5,056.00	2.66%
<b>NAB</b> • National Australia Bank Limited	340	\$26.22	\$8,914.80	4.69%
<b>ROBO</b> • ETFS ROBO Global Robotics and Automation ETF	65	\$82.93	\$5,390.45	2.84%
<b>STO</b> • Santos Limited	919	\$7.09	\$6,515.71	3.43%
<b>WBCPI</b> • Westpac Banking Corp Cn 3M Per Q Rd T-24	200	\$105.00	\$21,000.00	11.05%
<b>WES</b> • Wesfarmers Limited	381	\$59.10	\$22,517.10	11.85%
<b>Total listed securities balance</b>			<b>\$138,905.95</b>	<b>73.13%</b>

## Managed funds

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>BGL0008AU</b> • iShares Global Bond Index Fund	1,966.5700	\$0.94	\$1,845.82	0.97%
<b>BTA0498AU</b> • PIMCO Wholesale Plus Global Bond Fund	2,022.0400	\$0.98	\$1,977.56	1.04%
<b>BTA0538AU</b> • T. Rowe Price Wholesale Plus Global Equity Fund	5,447.1200	\$1.47	\$8,003.62	4.21%
<b>BTA0565AU</b> • Magellan Wholesale Plus Global Fund	4,051.0900	\$1.66	\$6,737.37	3.55%
<b>CRM0008AU</b> • Cromwell Phoenix Property Securities Fund	2,896.2400	\$1.30	\$3,763.08	1.98%
<b>ETL8171AU</b> • Impax Sustainable Leaders Fund	3,494.5038	\$1.60	\$5,583.17	2.94%

# Portfolio valuation

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
<b>FID0010AU</b> • Fidelity Asia Fund	177.0300	\$27.41	\$4,852.78	2.55%
<b>VAN0003AU</b> • Vanguard International Share Index Fund	2,577.2100	\$2.77	\$7,142.82	3.76%
<b>WHT0015AU</b> • Resolution Capital Global Property Securities Fund	2,233.1400	\$1.86	\$4,146.49	2.18%
<b>Total managed funds balance</b>			<b>\$44,052.71</b>	<b>23.18%</b>

<b>Total income accrued</b>			<b>\$3,606.32</b>	<b>1.90%</b>
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**Total portfolio value as at 30 Jun 2021** **\$189,972.50** **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.

# Earnings and expenses

<b>Income</b>	
	<b>Amount \$</b>
Transaction account income	\$0.04
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$843.36
Managed fund income	\$2,894.56
Accrued interest	\$0.00
Other income	\$0.00
<b>Total income</b>	<b>\$3,737.96</b>
<b>Market movement</b>	
	<b>Amount \$</b>
Realised/unrealised market movement	\$5,379.81
<b>Total market movement</b>	<b>\$5,379.81</b>

# Earnings and expenses

<b>Expenses</b>	
<b>Fee type</b>	<b>Amount \$</b>
Administration fees	-\$20.21
Custodial holdings option fee	-\$8.22
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
Portfolio management fees	\$0.00
Advice fees	-\$56.98
Adviser Establishment Fee	\$0.00
Advice fee	-\$56.98
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
<b>Total expenses</b>	<b>-\$85.41</b>

**Net earnings**

**\$9,032.36**

"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 \$50,000<sup>1</sup> with a  
contribution of \$5,000<sup>1</sup> during  
the year**

Cost of Panorama Investments

\$695<sup>2</sup>

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

**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 \$1,120<sup>4</sup>.

**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 \$
<b>Opening balance as at 22 May 2021</b>							<b>\$0.00</b>
22 May 2021	22 May 2021	Transfer-in	Your Wrap Transaction Account balance (including income) has been withdrawn from your account in Wrap and deposited into a new BT Cash Management Account (CMA) issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL and Credit Licence number 233714). Your CMA had a zero opening balance and was credited with the Wrap Transaction Account balance (including income).			\$14,366.29	\$14,366.29
26 May 2021	26 May 2021	Buy	Buy BNP Paribas Environmental Equity Trust (ETL8171AU) for \$5,500.00. Transaction fee \$0.00.	3,494.5038	\$5,500.00		\$8,866.29
28 May 2021	26 May 2021	Buy	Buy 65 ETFs ROBO Global Robotics and Automation ETF (ROBO) @ \$84.50. Transaction fee \$12.50.	65.0000	\$5,505.00		\$3,361.29
31 May 2021	31 May 2021	Income	Interest payment for Cash Management Account			\$0.02	\$3,361.31
3 Jun 2021	3 Jun 2021	Expense	Administration fee for the period 22/05/2021 to 31/05/2021		\$20.21		\$3,341.10
3 Jun 2021	3 Jun 2021	Expense	Custodial holdings option fee for the period 22/05/2021 to 31/05/2021		\$8.22		\$3,332.88
7 Jun 2021	7 Jun 2021	Expense	Advice fee for the period 22/05/2021 to 31/05/2021		\$56.98		\$3,275.90
18 Jun 2021	9 Jun 2021	Income	Dividend 200 Westpac Banking Corp Cn 3M Per Q Rd T-24 (WBCPI) @ \$0.658			\$131.60	\$3,407.50
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$0.02	\$3,407.52
2 Jul 2021	22 May 2021	Income	Dividend 340 National Australia Bank Limited (NAB) @ \$0.60			\$204.00	\$3,611.52

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
8 Jul 2021	30 Jun 2021	Income	Distribution 2,577.210000 Vanguard International Share Index Fund (VAN0003AU) @ \$0.071869			\$185.22	\$3,796.74
12 Jul 2021	30 Jun 2021	Income	Distribution 1,966.5700 iShares Global Bond Index Fund (BGL0008AU) @ \$0.086162			\$169.44	\$3,966.18
14 Jul 2021	30 Jun 2021	Income	Distribution 3,494.5038 Impax Sustainable Leaders Fund (ETL8171AU) @ \$0.025217			\$88.12	\$4,054.30
14 Jul 2021	30 Jun 2021	Income	Distribution 2,233.1400 Resolution Capital Global Property Securities (WHT0015AU) @ \$0.007293			\$16.29	\$4,070.59
15 Jul 2021	30 Jun 2021	Income	Dividend 65 ETFS ROBO Global Robotics and Automation ETF (ROBO) @ \$7.811748			\$507.76	\$4,578.35
15 Jul 2021	30 Jun 2021	Income	Distribution 4,051.09000 Magellan Wholesale Plus Global Fund (BTA0565AU) @ \$0.099000			\$401.06	\$4,979.41
16 Jul 2021	30 Jun 2021	Income	Distribution 177.0300 Fidelity Asia Fund (FID0010AU) @ \$1.672308			\$296.05	\$5,275.46
16 Jul 2021	30 Jun 2021	Income	Distribution 2,896.2400 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.015198			\$44.02	\$5,319.48
29 Jul 2021	30 Jun 2021	Income	Distribution 2,022.040000 PIMCO Wholesale Plus Global Bond Fund (BTA0498AU) @ \$0.001308			\$2.65	\$5,322.13

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Jul 2021	30 Jun 2021	Income	Distribution 5,447.1200 T. Rowe Price Wholesale Plus Global Equity Fu (BTA0538AU) @ \$0.310570			\$1,691.71	\$7,013.84
<b>Subtotal</b>					<b>\$11,090.41</b>	<b>\$18,104.25</b>	

**Closing balance as at 30 Jun 2021**

**\$7,013.84**

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.

# Transaction history – Non cash

Settlement date	Trade date	Security code	Transaction type	Description	Quantity	Debit \$	Credit \$
22 May 2021	22 May 2021	WES	Transfer-in	Asset migration from Wrap	381		\$20,654.01
22 May 2021	22 May 2021	WHT0015AU	Transfer-in	Asset migration from Wrap	2,233.1400		\$3,987.72
22 May 2021	22 May 2021	BLU	Transfer-in	Asset migration from Wrap	103,000		\$8,652.00
22 May 2021	22 May 2021	CRM0008AU	Transfer-in	Asset migration from Wrap	2,896.2400		\$3,532.83
22 May 2021	22 May 2021	MPL	Transfer-in	Asset migration from Wrap	1,600		\$4,848.00
22 May 2021	22 May 2021	NNT	Transfer-in	Asset migration from Wrap	49,500		\$3,465.00
22 May 2021	22 May 2021	VAN0003AU	Transfer-in	Asset migration from Wrap	2,577.2100		\$6,896.87
22 May 2021	22 May 2021	BGL0008AU	Transfer-in	Asset migration from Wrap	1,966.5700		\$1,998.29
22 May 2021	22 May 2021	BTA0498AU	Transfer-in	Asset migration from Wrap	2,022.0400		\$1,965.83
22 May 2021	22 May 2021	BTA0538AU	Transfer-in	Asset migration from Wrap	5,447.1200		\$8,732.82
22 May 2021	22 May 2021	BTA0565AU	Transfer-in	Asset migration from Wrap	4,051.0900		\$6,703.34
22 May 2021	22 May 2021	FID0010AU	Transfer-in	Asset migration from Wrap	177.0300		\$4,845.75
22 May 2021	22 May 2021	WBCPI	Transfer-in	Asset migration from Wrap	200		\$20,960.00
22 May 2021	22 May 2021	STO	Transfer-in	Asset migration from Wrap	919		\$6,074.59
22 May 2021	22 May 2021	AGI	Transfer-in	Asset migration from Wrap	5,000		\$4,650.00
22 May 2021	22 May 2021	COL	Transfer-in	Asset migration from Wrap	381		\$6,324.60
22 May 2021	22 May 2021	LYC	Transfer-in	Asset migration from Wrap	8,260		\$43,282.40
22 May 2021	22 May 2021	NAB	Transfer-in	Asset migration from Wrap	340		\$8,999.80
8 Jun 2021	8 Jun 2021	NNT	Corporate Action	ASX code change 49,500 99 Technology Limited (NNT)	-49,500	\$3,465.00	

# Transaction history – Non cash

Settlement date	Trade date	Security code	Transaction type	Description	Quantity	Debit \$	Credit \$
8 Jun 2021	8 Jun 2021	99L	Corporate Action	ASX code change 49,500 99 Technology Limited (NNT)	49,500		\$3,465.00

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.

# 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](http://www.afca.org.au)

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

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## 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.

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