



See Page 5 for reconciliation to TB

Ian Whiting
WHITING FAMILY PENSION FUND
Po Box 5258
MANLY QLD 4179

3 September 2023
Client reference number: P01360555S
Account number: Y17016288

Dear Mr Whiting

MyNorth Investment annual statement

Thank you for your continued investment with MyNorth. Please find enclosed your MyNorth Investment annual statement for the period 1 July 2022 to 30 June 2023.

The Independent Auditor's Review report will shortly be available at North Online. Once you have logged in, go to Statements & correspondence. The audit review report is designed to provide you with information about NMMT Limited and the management of the preparation of annual investor statements. The audit review report is for your information only and no action is required.

North Online

You can also access a copy of your MyNorth Investment annual statement and other up-to-date information on your MyNorth account online at North Online at any time. Simply visit northonline.com.au and log onto North Online using your user ID and password.

Can we help?

For any enquiries regarding your account please contact your financial adviser, Ryan Morse on 07 4957 2977, North Service Centre on 1800 667 841 or email north@amp.com.au. Alternatively you can access your MyNorth account details by logging onto North Online via northonline.com.au.

Yours sincerely



Jac Collier
Head of North Operations



Track your investments on the go
Download the North app today!



Client details

Trust name: WHITING FAMILY PENSION FUND

Client reference number: P01360555S

Address:

Postal: Po Box 5258
MANLY QLD 4179

Contacts:

A/H: Not supplied

B/H: Not supplied

M: +61408020234

Email: ianclivewhiting@gmail.com

Report period: 1 July 2022 to 30 June 2023

Date prepared: 3 September 2023

Adviser name: Ryan Morse

Adviser phone: 07 4957 2977

Account summary

Opening account value as at 1 July 2022	\$1,040,488.97
ADD	
Deposits/Transfers	\$795,000.00
Income received	\$49,472.68
LESS	
Fees and expenses	\$(11,770.87)
Change in investment earnings	\$169,439.59
Closing account value as at 30 June 2023	\$2,042,630.37

Account valuation

Account valuation as at 30 June 2023

Investment	No. of units	Pending Units	Effective date	Unit price \$	Pending \$	Value \$
Cash Account	41,051.80	0.00	30/06/2023	1.00	0.00	41,051.80
ANZ Group Holdings Limited Ordinary Fully Paid	328.00	0.00	30/06/2023	23.71	0.00	7,776.88
Ardea Real Outcome Fund	169,342.28	0.00	30/06/2023	0.88	0.00	149,817.12
Barrow Hanley Global Share Fund	19,966.00	0.00	30/06/2023	1.56	0.00	31,206.67
Bennelong ex-20 Australian Equities Fund	54,149.48	0.00	30/06/2023	2.31	0.00	124,960.75
Bentham Global Income Fund (W)	138,532.03	0.00	30/06/2023	0.96	0.00	133,641.85
Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	10,398.00	0.00	30/06/2023	10.02	0.00	104,187.96
Betashares NASDAQ 100 Etf	985.00	0.00	30/06/2023	35.05	0.00	34,524.25
Betashares NASDAQ 100 Etf						
BHP Group Limited Ordinary Fully Paid	274.00	0.00	30/06/2023	44.99	0.00	12,327.26
Brambles Limited Ordinary Fully Paid	1,903.00	0.00	30/06/2023	14.41	0.00	27,422.23
Challenger Limited Ordinary Fully Paid	1,170.00	0.00	30/06/2023	6.48	0.00	7,581.60
Collins Foods Limited Ordinary Fully Paid	2,293.00	0.00	30/06/2023	9.83	0.00	22,540.19
Commonwealth Bank Of Australia Ordinary Fully Paid	293.00	0.00	30/06/2023	100.27	0.00	29,379.11
CSL Limited Ordinary Fully Paid	177.00	0.00	30/06/2023	277.38	0.00	49,096.26
Goodman Group Fully Paid Ordinary/ Units Stapled Securities	1,734.00	0.00	30/06/2023	20.07	0.00	34,801.38

GQG Partners Global Equities	15,582.80	0.00	30/06/2023	2.07	0.00	32,314.05
GQG Partners Inc. Cdi 1:1 US Person Prohibited Excluding Qib	15,094.00	0.00	30/06/2023	1.39	0.00	20,905.19
Greencape Broadcap Fund (W)	24,105.10	0.00	30/06/2023	1.65	0.00	39,720.38
Hyperion Global Growth Companies Fund - Class B	9,766.82	0.00	30/06/2023	3.99	0.00	39,002.81
Ishares Asia 50 Etf Ishares Asia 50 Etf	552.00	0.00	30/06/2023	90.30	0.00	49,845.60
Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	4,379.00	0.00	30/06/2023	29.17	0.00	127,735.43
Ishares Global 100 Etf Ishares Global 100 Etf	1,019.00	0.00	30/06/2023	113.86	0.00	116,023.34
Ishares S&P 500 Etf	3,030.00	0.00	30/06/2023	44.45	0.00	134,683.50
Lazard Global Listed Infrastructure Fund	29,454.20	0.00	30/06/2023	1.38	0.00	40,540.76
Macquarie Group Limited Ordinary Fully Paid	156.00	0.00	30/06/2023	177.62	0.00	27,708.72
Macquarie Technology Group Limited Ordinary Fully Paid	658.00	0.00	30/06/2023	68.32	0.00	44,954.56
Mader Group Limited Ordinary Fully Paid	6,349.00	0.00	30/06/2023	5.70	0.00	36,189.30
Partners Group Global Value Fund	17,661.60	0.00	30/06/2023	3.41	0.00	60,296.70
Platinum International Fund	14,260.98	0.00	30/06/2023	2.05	0.00	29,252.12
Sonic Healthcare Limited Ordinary Fully Paid	1,027.00	0.00	30/06/2023	35.57	0.00	36,530.39
Technology One Limited Ordinary Fully Paid	1,913.00	0.00	30/06/2023	15.65	0.00	29,938.45
Transurban Group Fully Paid Ordinary/ Units Stapled Securities	835.00	0.00	30/06/2023	14.25	0.00	11,898.75

Vaneck Msci International Quality Etf	3,595.00	0.00	30/06/2023	44.50	0.00	159,977.50
Vaneck Msci International Qualit						
Vanguard Australian Government Bond Index Etf Vanguard Australian Gove	1,427.00	0.00	30/06/2023	45.71	0.00	65,228.17
Vanguard International Fixed Interest Index (Hedged) Etf Vanguard Intl	632.00	0.00	30/06/2023	38.45	0.00	24,300.40
Walter Scott Global Equity Fund	15,971.35	0.00	30/06/2023	3.86	0.00	61,612.68
Westpac Banking Corporation Ordinary Fully Paid	1,121.00	0.00	30/06/2023	21.34	0.00	23,922.14
Woodside Energy Group Ltd Ordinary Fully Paid	573.00	0.00	30/06/2023	34.44	0.00	19,734.12

0.00 2,042,630.37

Account value

2,042,630.37

Market values change constantly and the market value of your assets may have changed since the date of this report.

All values and units displayed have been rounded to two decimal places.

Less Receivables
Plus: Aus Unity
Charter Hall

16,757.13
41,014.19 *
54,751.09 *
\$2,121,638.52

See attached
separate
reports

Note: Receivables is the MV difference due to North Report using CUM and Class using Ex Dist

Investments \$2,080,586.74
Cash 41,051.80
TB \$2,121,638.54

Transaction details - cash account

Date	Type	Description	Amount	Balance
Opening value as at 1 July 2022				\$10,461.89
01/07/2022	Distribution	CASHACCT - Cash Account	\$6.02	\$10,467.91
04/07/2022	Distribution	ANZ - ANZ Group Holdings Limited Ordinary Fully Paid	\$236.16	\$10,704.07
05/07/2022	Distribution	MQG - Macquarie Group Limited Ordinary Fully Paid	\$546.00	\$11,250.07
11/07/2022	Distribution	MAQ0410 - Walter Scott Global Equity Fund	\$1,791.18	\$13,041.25
12/07/2022	Distribution	HOW0098 - Ardea Real Outcome Fund	\$4,469.37	\$17,510.62
13/07/2022	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$230.99	\$17,741.61
14/07/2022	Distribution	IVV - Ishares S&P 500 Etf	\$172.99	\$17,914.60
14/07/2022	Distribution	IAA - Ishares Asia 50 Etf Ishares Asia 50 Etf	\$179.92	\$18,094.52
14/07/2022	Distribution	IOO - Ishares Global 100 Etf Ishares Global 100 Etf	\$659.00	\$18,753.52
14/07/2022	Distribution	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	\$970.67	\$19,724.19
14/07/2022	Distribution	PLA0002 - Platinum International Fund	\$3,244.93	\$22,969.12
15/07/2022	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$596.90	\$23,566.02
15/07/2022	Distribution	BFL0004 - Bennelong ex-20 Australian Equities Fund	\$1,320.43	\$24,886.45
19/07/2022	Distribution	VIF - Vanguard International Fixed Interest Index (Hedged) Etf Vanguard Intl	\$219.13	\$25,105.58

Transaction details - cash account

Date	Type	Description	Amount	Balance
19/07/2022	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$35.04	\$25,140.62
19/07/2022	Distribution	NDQ - Betashares NASDAQ 100 Etf Betashares NASDAQ 100 Etf	\$376.19	\$25,516.81
21/07/2022	Distribution	MGE0001 - Magellan Global Fund	\$1,042.34	\$26,559.15
26/07/2022	Distribution	QUAL - Vaneck Msci International Quality Etf Vaneck Msci International Qualit	\$881.20	\$27,440.35
31/07/2022	Administration fees	Account fee	\$(7.58)	\$27,432.77
31/07/2022	Administration fees	Administration fee	\$(159.08)	\$27,273.69
31/07/2022	Adviser fees	Client advice fee - ongoing	\$(768.75)	\$26,504.94
01/08/2022	Distribution	CASHACCT - Cash Account	\$20.96	\$26,525.90
08/08/2022	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$317.87	\$26,843.77
15/08/2022	Distribution	ETL0276 - Partners Group Global Value Fund	\$528.92	\$27,372.69
17/08/2022	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$40.00	\$27,412.69
24/08/2022	Distribution	TCL - Transurban Group Fully Paid Ordinary/Units Stapled Securities	\$217.10	\$27,629.79
26/08/2022	Distribution	GMG - Goodman Group Fully Paid Ordinary/Units Stapled Securities	\$260.10	\$27,889.89
31/08/2022	Administration fees	Account fee	\$(7.58)	\$27,882.31
31/08/2022	Administration fees	Administration fee	\$(159.08)	\$27,723.23
31/08/2022	Adviser fees	Client advice fee - ongoing	\$(768.75)	\$26,954.48
01/09/2022	Distribution	CASHACCT - Cash Account	\$43.53	\$26,998.01
02/09/2022	Corporate Action	ANZ Rights	\$90.20	\$27,088.21
07/09/2022	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$324.45	\$27,412.66
14/09/2022	Deposit	Deposit	\$275,000.00	\$302,412.66
19/09/2022	Brokerage	Brokerage: IAA - 301 units	\$(27.43)	\$302,385.23

Transaction details - cash account

Date	Type	Description	Amount	Balance
19/09/2022	Switch	IAA - Ishares Asia 50 Etf Ishares Asia 50 Etf: 301.00 units @ 82.870000	\$(24,943.87)	\$277,441.36
19/09/2022	Brokerage	Brokerage: IOZ - 1780 units	\$(54.96)	\$277,386.40
19/09/2022	Switch	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf: 1,780.00 units @ 28.080000	\$(49,982.40)	\$227,404.00
19/09/2022	Brokerage	Brokerage: NDQ - 538 units	\$(18.49)	\$227,385.51
19/09/2022	Switch	NDQ - Betashares NASDAQ 100 Etf Betashares NASDAQ 100 Etf: 538.00 units @ 27.890000	\$(15,004.82)	\$212,380.69
19/09/2022	Brokerage	Brokerage: QUAL - 1392 units	\$(54.95)	\$212,325.74
19/09/2022	Switch	QUAL - Vaneck Msci International Quality Etf Vaneck Msci International Qualit: 1,392.00 units @ 35.900000	\$(49,972.80)	\$162,352.94
19/09/2022	Brokerage	Brokerage: IOO - 518 units	\$(54.93)	\$162,298.01
19/09/2022	Switch	IOO - Ishares Global 100 Etf Ishares Global 100 Etf: 518.00 units @ 96.440000	\$(49,955.92)	\$112,342.09
19/09/2022	Brokerage	Brokerage: IVV - 119 units	\$(76.89)	\$112,265.20
19/09/2022	Switch	IVV - Ishares S&P 500 Etf: 119.00 units @ 587.700000	\$(69,936.30)	\$42,328.90
19/09/2022	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$45.77	\$42,374.67
23/09/2022	Distribution	CGF - Challenger Limited Ordinary Fully Paid	\$134.55	\$42,509.22
23/09/2022	Distribution	SHL - Sonic Healthcare Limited Ordinary Fully Paid	\$616.20	\$43,125.42
26/09/2022	Distribution	BHP - BHP Group Limited Ordinary Fully Paid	\$699.20	\$43,824.62
30/09/2022	Administration fees	Account fee	\$(7.58)	\$43,817.04
30/09/2022	Administration fees	Administration fee	\$(159.08)	\$43,657.96
30/09/2022	Adviser fees	Client advice fee - ongoing	\$(768.75)	\$42,889.21
30/09/2022	Distribution	CBA - Commonwealth Bank Of Australia Ordinary Fully Paid	\$615.30	\$43,504.51
01/10/2022	Distribution	CASHACCT - Cash Account	\$153.25	\$43,657.76

Transaction details - cash account

Date	Type	Description	Amount	Balance
06/10/2022	Distribution	CSL - CSL Limited Ordinary Fully Paid	\$311.22	\$43,968.98
06/10/2022	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$62.84	\$44,031.82
07/10/2022	Distribution	WDS - Woodside Energy Group Ltd Ordinary Fully Paid	\$916.53	\$44,948.35
07/10/2022	Distribution	HOW0098 - Ardea Real Outcome Fund	\$332.58	\$45,280.93
13/10/2022	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$321.09	\$45,602.02
14/10/2022	Distribution	IVV - Ishares S&P 500 Etf	\$487.51	\$46,089.53
14/10/2022	Distribution	BXB - Brambles Limited Ordinary Fully Paid	\$328.27	\$46,417.80
19/10/2022	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$45.87	\$46,463.67
19/10/2022	Distribution	VIF - Vanguard International Fixed Interest Index (Hedged) Etf Vanguard Intl	\$39.96	\$46,503.63
20/10/2022	Deposit	Deposit	\$300,000.00	\$346,503.63
20/10/2022	Distribution	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	\$2,035.20	\$348,538.83
24/10/2022	Switch	HOW0098 - Ardea Real Outcome Fund: 56,312.65 units @ 0.887900	\$(50,000.00)	\$298,538.83
24/10/2022	Switch	BFL0004 - Bennelong ex-20 Australian Equities Fund: 21,798.84 units @ 2.293700	\$(50,000.00)	\$248,538.83
24/10/2022	Switch	CSA0038 - Bentham Global Income Fund (W): 50,926.87 units @ 0.981800	\$(50,000.00)	\$198,538.83
25/10/2022	Brokerage	Brokerage: HBRD - 8937 units	\$(98.95)	\$198,439.88
25/10/2022	Switch	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac: 8,937.00 units @ 10.070000	\$(89,995.59)	\$108,444.29

Transaction details - cash account

Date	Type	Description	Amount	Balance
25/10/2022	Brokerage	Brokerage: GQG - 15094 units	\$(21.91)	\$108,422.38
25/10/2022	Switch	GQG - GQG Partners Inc. Cdi 1: 1 US Person Prohibited Excluding Qib: 15,094.00 units @ 1.320000	\$(19,924.08)	\$88,498.30
25/10/2022	Brokerage	Brokerage: MAQ - 346 units	\$(21.93)	\$88,476.37
25/10/2022	Switch	MAQ - Macquarie Telecom Group Limited Ordinary Fully Paid: 346.00 units @ 57.625000	\$(19,938.25)	\$68,538.12
25/10/2022	Brokerage	Brokerage: CKF - 2293 units	\$(22.02)	\$68,516.10
25/10/2022	Switch	CKF - Collins Foods Limited Ordinary Fully Paid: 2,293.00 units @ 8.734795	\$(20,028.89)	\$48,487.21
25/10/2022	Brokerage	Brokerage: MAD - 6349 units	\$(22.06)	\$48,465.15
25/10/2022	Switch	MAD - Mader Group Limited Ordinary Fully Paid: 6,349.00 units @ 3.159239	\$(20,058.01)	\$28,407.14
31/10/2022	Administration fees	Account fee	\$(7.58)	\$28,399.56
31/10/2022	Administration fees	Administration fee	\$(159.08)	\$28,240.48
31/10/2022	Adviser fees	Client advice fee - ongoing	\$(768.75)	\$27,471.73
01/11/2022	Distribution	CASHACCT - Cash Account	\$195.49	\$27,667.22
14/11/2022	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$584.08	\$28,251.30
17/11/2022	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$378.55	\$28,629.85
30/11/2022	Administration fees	Account fee	\$(7.58)	\$28,622.27
30/11/2022	Administration fees	Administration fee	\$(159.08)	\$28,463.19
30/11/2022	Adviser fees	Client advice fee - ongoing	\$(768.75)	\$27,694.44
01/12/2022	Distribution	CASHACCT - Cash Account	\$72.53	\$27,766.97
07/12/2022	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$583.55	\$28,350.52
14/12/2022	Distribution	MQG - Macquarie Group Limited Ordinary Fully Paid	\$468.00	\$28,818.52
16/12/2022	Distribution	ANZ - ANZ Group Holdings Limited Ordinary Fully Paid	\$242.72	\$29,061.24

Transaction details - cash account

Date	Type	Description	Amount	Balance
19/12/2022	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$369.34	\$29,430.58
19/12/2022	Distribution	TNE - Technology One Limited Ordinary Fully Paid	\$245.25	\$29,675.83
21/12/2022	Distribution	WBC - Westpac Banking Corporation Ordinary Fully Paid	\$717.44	\$30,393.27
30/12/2022	Distribution	CKF - Collins Foods Limited Ordinary Fully Paid	\$275.16	\$30,668.43
31/12/2022	Administration fees	Account fee	\$(7.58)	\$30,660.85
31/12/2022	Administration fees	Administration fee	\$(159.08)	\$30,501.77
31/12/2022	Adviser fees	Client advice fee	\$(768.75)	\$29,733.02
01/01/2023	Distribution	CASHACCT - Cash Account	\$75.33	\$29,808.35
06/01/2023	Distribution	IAA - Ishares Asia 50 Etf Ishares Asia 50 Etf	\$635.71	\$30,444.06
06/01/2023	Distribution	IOO - Ishares Global 100 Etf Ishares Global 100 Etf	\$631.04	\$31,075.10
06/01/2023	Distribution	IVV - Ishares S&P 500 Etf	\$382.51	\$31,457.61
06/01/2023	Distribution	LAZ0014 - Lazard Global Listed Infrastructure Fund	\$109.89	\$31,567.50
09/01/2023	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$597.81	\$32,165.31
10/01/2023	Distribution	BFL0004 - Bennelong ex-20 Australian Equities Fund	\$460.79	\$32,626.10
10/01/2023	Distribution	HOW0098 - Ardea Real Outcome Fund	\$573.03	\$33,199.13
18/01/2023	Distribution	MGE0001 - Magellan Global Fund	\$1,042.34	\$34,241.47
19/01/2023	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$384.59	\$34,626.06

Transaction details - cash account

Date	Type	Description	Amount	Balance
19/01/2023	Distribution	NDQ - Betashares NASDAQ 100 Etf Betashares NASDAQ 100 Etf	\$30.56	\$34,656.62
19/01/2023	Distribution	VIF - Vanguard International Fixed Interest Index (Hedged) Etf Vanguard Intl	\$80.41	\$34,737.03
19/01/2023	Distribution	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	\$622.52	\$35,359.55
31/01/2023	Administration fees	Account fee	\$(7.58)	\$35,351.97
31/01/2023	Administration fees	Administration fee	\$(159.08)	\$35,192.89
31/01/2023	Adviser fees	Client advice fee	\$(768.75)	\$34,424.14
01/02/2023	Distribution	CASHACCT - Cash Account	\$92.06	\$34,516.20
07/02/2023	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$586.27	\$35,102.47
14/02/2023	Distribution	TCL - Transurban Group Fully Paid Ordinary/Units Stapled Securities	\$221.28	\$35,323.75
17/02/2023	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$421.27	\$35,745.02
27/02/2023	Distribution	GMG - Goodman Group Fully Paid Ordinary/Units Stapled Securities	\$260.10	\$36,005.12
28/02/2023	Administration fees	Account fee	\$(7.58)	\$35,997.54
28/02/2023	Administration fees	Administration fee	\$(159.08)	\$35,838.46
28/02/2023	Adviser fees	Client advice fee	\$(768.75)	\$35,069.71
01/03/2023	Distribution	CASHACCT - Cash Account	\$93.76	\$35,163.47
07/03/2023	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$607.05	\$35,770.52
17/03/2023	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$372.95	\$36,143.47
22/03/2023	Distribution	CGF - Challenger Limited Ordinary Fully Paid	\$140.40	\$36,283.87
23/03/2023	Distribution	SHL - Sonic Healthcare Limited Ordinary Fully Paid	\$431.34	\$36,715.21

Transaction details - cash account

Date	Type	Description	Amount	Balance
29/03/2023	Distribution	GQG - GQG Partners Inc. Cdi 1:1 US Person Prohibited Excluding Qib	\$360.56	\$37,075.77
31/03/2023	Administration fees	Account fee	\$(7.58)	\$37,068.19
31/03/2023	Administration fees	Administration fee	\$(159.08)	\$36,909.11
31/03/2023	Adviser fees	Client advice fee	\$(768.75)	\$36,140.36
31/03/2023	Distribution	CBA - Commonwealth Bank Of Australia Ordinary Fully Paid	\$615.30	\$36,755.66
31/03/2023	Distribution	BHP - BHP Group Limited Ordinary Fully Paid	\$373.64	\$37,129.30
01/04/2023	Distribution	CASHACCT - Cash Account	\$115.63	\$37,244.93
06/04/2023	Distribution	CSL - CSL Limited Ordinary Fully Paid	\$287.00	\$37,531.93
06/04/2023	Distribution	WDS - Woodside Energy Group Ltd Ordinary Fully Paid	\$1,234.47	\$38,766.40
11/04/2023	Distribution	MAD - Mader Group Limited Ordinary Fully Paid	\$152.38	\$38,918.78
11/04/2023	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$594.91	\$39,513.69
12/04/2023	Distribution	HOW0098 - Ardea Real Outcome Fund	\$346.27	\$39,859.96
14/04/2023	Distribution	BXB - Brambles Limited Ordinary Fully Paid	\$336.26	\$40,196.22
18/04/2023	Distribution	IVV - Ishares S&P 500 Etf	\$430.82	\$40,627.04
20/04/2023	Deposit	Deposit	\$220,000.00	\$260,627.04
21/04/2023	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$429.85	\$261,056.89
21/04/2023	Distribution	VIF - Vanguard International Fixed Interest Index (Hedged) Etf Vanguard Intl	\$75.24	\$261,132.13

Transaction details - cash account

Date	Type	Description	Amount	Balance
21/04/2023	Distribution	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	\$1,233.33	\$262,365.46
26/04/2023	Switch	HOW0098 - Ardea Real Outcome Fund: 33,882.99 units @ 0.885400	\$(30,000.00)	\$232,365.46
26/04/2023	Switch	BFL0004 - Bennelong ex-20 Australian Equities Fund: 8,367.85 units @ 2.390100	\$(20,000.00)	\$212,365.46
26/04/2023	Switch	CSA0038 - Bentham Global Income Fund (W): 29,248.32 units @ 1.025700	\$(30,000.00)	\$182,365.46
26/04/2023	Switch	LAZ0014 - Lazard Global Listed Infrastructure Fund: 21,737.56 units @ 1.380100	\$(30,000.00)	\$152,365.46
26/04/2023	Switch	HOW0034 - Greencap Broadcap Fund (W): 24,105.10 units @ 1.659400	\$(40,000.00)	\$112,365.46
26/04/2023	Switch	ETL7377 - GQG Partners Global Equities: 15,582.80 units @ 1.925200	\$(30,000.00)	\$82,365.46
26/04/2023	Switch	PER0733 - Barrow Hanley Global Share Fund: 19,966.00 units @ 1.502554	\$(30,000.00)	\$52,365.46
27/04/2023	Brokerage	Brokerage: IOZ - 1017 units	\$(32.96)	\$52,332.50
27/04/2023	Switch	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf: 1,017.00 units @ 29.470000	\$(29,970.99)	\$22,361.51
27/04/2023	Brokerage	Brokerage: VGB - 746 units	\$(38.47)	\$22,323.04
27/04/2023	Switch	VGB - Vanguard Australian Government Bond Index Etf Vanguard Australian Gove: 746.00 units @ 46.910617	\$(34,995.32)	\$(12,672.28)
30/04/2023	Administration fees	Account fee	\$(7.58)	\$(12,679.86)
30/04/2023	Administration fees	Administration fee	\$(159.08)	\$(12,838.94)
30/04/2023	Adviser fees	Client advice fee	\$(768.75)	\$(13,607.69)
01/05/2023	Switch	MGE0001 - Magellan Global Fund: -20,437.97 units @ 2.569000	\$52,505.14	\$38,897.45
01/05/2023	Distribution	CASHACCT - Cash Account	\$244.11	\$39,141.56
05/05/2023	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$753.83	\$39,895.39

Transaction details - cash account

Date	Type	Description	Amount	Balance
17/05/2023	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$400.60	\$40,295.99
31/05/2023	Administration fees	Account fee	\$(7.58)	\$40,288.41
31/05/2023	Administration fees	Administration fee	\$(159.08)	\$40,129.33
31/05/2023	Adviser fees	Client advice fee	\$(768.75)	\$39,360.58
01/06/2023	Distribution	CASHACCT - Cash Account	\$135.66	\$39,496.24
07/06/2023	Distribution	CSA0038 - Bentham Global Income Fund (W)	\$756.62	\$40,252.86
19/06/2023	Distribution	TNE - Technology One Limited Ordinary Fully Paid	\$88.38	\$40,341.24
20/06/2023	Distribution	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	\$478.63	\$40,819.87
28/06/2023	Distribution	WBC - Westpac Banking Corporation Ordinary Fully Paid	\$784.70	\$41,604.57
29/06/2023	Distribution	GQG - GQG Partners Inc. Cdi 1:1 US Person Prohibited Excluding Qib	\$382.64	\$41,987.21
30/06/2023	Administration fees	Account fee	\$(7.58)	\$41,979.63
30/06/2023	Administration fees	Administration fee	\$(159.08)	\$41,820.55
30/06/2023	Adviser fees	Client advice fee	\$(768.75)	\$41,051.80
Closing value as at 30 June 2023				\$41,051.80

Note: Any cash transactions occurring after 30/06/2023 that are related to the 2022-2023 financial year, are not included in the transaction details.

Transaction details - term deposit

No term deposit transactions for the period 1 July 2022 to 30 June 2023

Transaction details - investments

Trade Date	Settlement Date	Type	Description	Quantity	Unit Price	Amount
22/07/2022	22/07/2022	Corporate Action	ANZ Rights	22.00	\$0.00	\$0.00
08/08/2022	08/08/2022	Corporate Action	ANZ Rights	22.00	\$4.10	\$(90.20)
15/09/2022	19/09/2022	Equity Buy	IAA - Ishares Asia 50 Etf Ishares Asia 50 Etf	301.00	\$82.87	\$24,943.87

Transaction details - investments

Trade Date	Settlement Date	Type	Description	Quantity	Unit Price	Amount
15/09/2022	19/09/2022	Equity Buy	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	1,780.00	\$28.08	\$49,982.40
15/09/2022	19/09/2022	Equity Buy	NDQ - Betashares NASDAQ 100 Etf Betashares NASDAQ 100 Etf	538.00	\$27.89	\$15,004.82
15/09/2022	19/09/2022	Equity Buy	QUAL - Vaneck Msci International Quality Etf Vaneck Msci International Qualit	1,392.00	\$35.90	\$49,972.80
15/09/2022	19/09/2022	Equity Buy	IOO - Ishares Global 100 Etf Ishares Global 100 Etf	518.00	\$96.44	\$49,955.92
15/09/2022	19/09/2022	Equity Buy	IVV - Ishares S&P 500 Etf	119.00	\$587.70	\$69,936.30
21/10/2022	24/10/2022	Switch	BFL0004 - Bennelong ex-20 Australian Equities Fund	21,798.84	\$2.29	\$50,000.00
21/10/2022	24/10/2022	Switch	CSA0038 - Bentham Global Income Fund (W)	50,926.87	\$0.98	\$50,000.00
21/10/2022	24/10/2022	Switch	HOW0098 - Ardea Real Outcome Fund	56,312.65	\$0.89	\$50,000.00
21/10/2022	25/10/2022	Equity Buy	HBRD - Betashares Active Australian Hybrids Fund (Managed Fund) Betashares Ac	8,937.00	\$10.07	\$89,995.59
21/10/2022	25/10/2022	Equity Buy	GQG - GQG Partners Inc. Cdi 1:1 US Person Prohibited Excluding Qib	15,094.00	\$1.32	\$19,924.08
21/10/2022	25/10/2022	Equity Buy	MAQ - Macquarie Technology Group Limited Ordinary Fully Paid	346.00	\$57.63	\$19,938.25
21/10/2022	25/10/2022	Equity Buy	CKF - Collins Foods Limited Ordinary Fully Paid	2,293.00	\$8.73	\$20,028.89
21/10/2022	25/10/2022	Equity Buy	MAD - Mader Group Limited Ordinary Fully Paid	6,349.00	\$3.16	\$20,058.01
13/12/2022	13/12/2022	Corporate Action	Unit adjustment	2,828.00	\$0.00	\$0.00
24/04/2023	26/04/2023	Switch	MGE0001 - Magellan Global Fund	20,437.97	\$2.57	\$(52,505.14)
24/04/2023	26/04/2023	Switch	BFL0004 - Bennelong ex-20 Australian Equities Fund	8,367.85	\$2.39	\$20,000.00
24/04/2023	26/04/2023	Switch	CSA0038 - Bentham Global Income Fund (W)	29,248.32	\$1.03	\$30,000.00
24/04/2023	26/04/2023	Switch	ETL7377 - GQG Partners Global Equities	15,582.80	\$1.93	\$30,000.00

Transaction details - investments

Trade Date	Settlement Date	Type	Description	Quantity	Unit Price	Amount
24/04/2023	26/04/2023	Switch	HOW0034 - Greencap Broadcap Fund (W)	24,105.10	\$1.66	\$40,000.00
24/04/2023	26/04/2023	Switch	HOW0098 - Ardea Real Outcome Fund	33,882.99	\$0.89	\$30,000.00
24/04/2023	26/04/2023	Switch	LAZ0014 - Lazard Global Listed Infrastructure Fund	21,737.56	\$1.38	\$30,000.00
24/04/2023	26/04/2023	Switch	PER0733 - Barrow Hanley Global Share Fund	19,966.00	\$1.50	\$30,000.00
24/04/2023	27/04/2023	Equity Buy	IOZ - Ishares Core S&P/ASX 200 Etf Ishares Core S&P/ASX 200 Etf	1,017.00	\$29.47	\$29,970.99
24/04/2023	27/04/2023	Equity Buy	VGB - Vanguard Australian Government Bond Index Etf Vanguard Australian Gove	746.00	\$46.91	\$34,995.32

Fees and costs summary	Amount
Fees deducted directly from your account - This amount has been deducted directly from your account (reflected in the transactions listed on this statement). Transactions are shown under Account summary. For details of your individual transactions, please login to northonline.com.au.	\$(11,770.87)
Fees and costs deducted from your investment - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.	\$(171.94)
Total fees and costs you paid - This approximate amount includes all the fees and costs that affected your investment during the period excluding underlying investment option fees and costs.	\$(11,942.81)
Underlying investment option fees and costs - This approximate amount represents the underlying investment option fees and costs being management costs, performance fees, transaction costs and buy/sell costs.	\$(9,896.69)
Total fees and costs you paid - including underlying investment option fees and costs - This approximate amount includes all the fees and costs that affected your investment during the period including underlying investment option fees and costs.	\$(21,839.50)

Additional information

Further enquiries

If you have any enquiries or complaints in relation to your MyNorth Investment IDPS you may follow the below steps in resolving your complaint.

Resolving a complaint

1. Contact your adviser

Discuss your enquiry or complaint with your adviser.

If you are not satisfied with the outcome, go to step 2.

2. Phone us

Call us on 1800 667 841 to discuss your complaint.

If you are not satisfied with the outcome, go to step 3.

3. Write to us

Write us detailing your complaint, and post to:

North Service Centre, GPO Box 2915 Melbourne VIC 3001

Or call us on 1800 667 841 to lodge your complaint

Allow us 30 days from the time we receive your request for a final response

If you are not satisfied with the outcome, go to step 4.

4. Refer your complaint

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaint Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Your privacy

We may collect, hold, use and disclose your personal information in accordance with the privacy statement set out in our privacy policy available at www.amp.com.au/amp/privacy

For more information or to change your details

Your adviser can help you understand this statement and your investments. If you need any further information or to update your details, contact us on 1800 667 841.

Changing your investment strategy

You can choose from a range of investment options listed in the MyNorth investment options document which is available through your financial adviser or free of charge at northonline.com.au

MyNorth Investment administration fee reduction

On 1 July 2022, we lowered the maximum administration fee you'll pay as an individual client if you only hold MyNorth Investment from \$2,400 to \$2,000 per annum (including any applicable account fee).

If you hold one or more MyNorth Super or Pension accounts, the maximum administration fee you'll pay as an individual client will remain at \$2,400 per annum (including any applicable account fee).

The existing cap of \$3,300 per annum for MyNorth family groups remains unchanged.

Please refer to the MyNorth Investment IDPS Guide for more information on applicable fees and costs. This is available through your financial adviser or at northonline.com.au.