



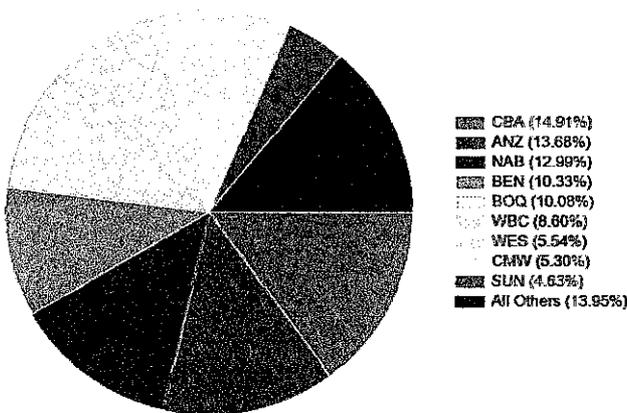
FINANCIAL YEAR SUMMARY

1 JULY 2021 - 30 JUNE 2022

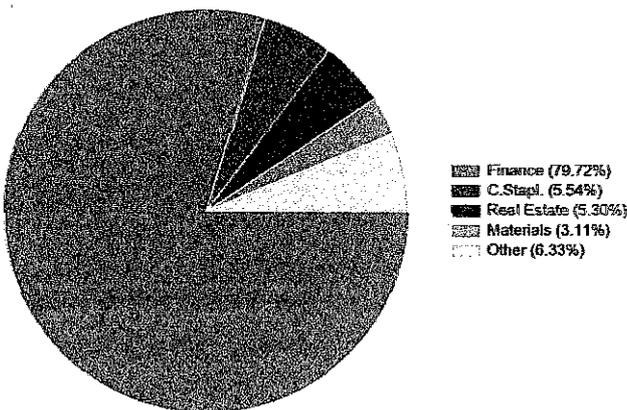
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	6125562	MR RALPH BARBIERI + MRS GIUSEPPINA BARBIERI <R & J BARBIERI S/F A/C>	\$446,096.74
DIY Super Working Account	305411	ATF R & J BARBIERI SUPERFUND	\$27,164.80
TOTAL PORTFOLIO VALUE			\$473,261.54

Allocation as at 30 June 2022

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$24,293.73 ✓
Est. Unfranked Dividends	\$2,067.92 ✓
Est. Franking Credits	\$10,411.61 ✓
Est. Interest Received from Interest Rate Securities	\$0.00
DIY Super Working Account Interest	\$2.35 ✓
TOTAL INCOME	\$26,364.00

Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$85.28
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
TOTAL FEES & CHARGES	\$85.28

NOTE:
 The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The interest amount in the Estimated Interest and Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (ALISIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESSE statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).



PORTFOLIO VALUATION

30 JUNE 2022

SHARES - 6125562 - HIN 60641366

MR RALPH BARBIERI + MRS GIUSEPPINA BARBIERI <R & J BARBIERI S/F A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)	2,770 ✓	\$22.0300 ✓	\$61,023.10	12.89%
ARG - ARGO INVESTMENTS FPO (ORDINARY FULLY PAID)	1,883 ✓	\$8.8000 ✓	\$16,570.40	3.50%
BEN - BENDIGO AND ADELAIDE FPO (ORDINARY FULLY PAID)	5,080 ✓	\$9.0700 ✓	\$46,075.60	9.74%
BOQ - BANK OF QUEENSLAND FPO (ORDINARY FULLY PAID)	6,740 ✓	\$6.6700 ✓	\$44,955.80	9.50%
CBA - COMMONWEALTH BANK FPO (ORDINARY FULLY PAID)	736 ✓	\$90.3800 ✓	\$66,519.68	14.06%
CMW - CROMWELL PROP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)	31,300 ✓	\$0.7550 ✓	\$23,631.50	4.99%
COL - COLES GROUP FPO (ORDINARY FULLY PAID)	590 ✓	\$17.8100 ✓	\$10,507.90	2.22%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	791 ✓	\$17.5300 ✓	\$13,866.23	2.93%
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	2,115 ✓	\$27.3900 ✓	\$57,929.85	12.24%
SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)	1,880 ✓	\$10.9800 ✓	\$20,642.40	4.36%
VUK - VIRGIN MONEY UK PLC CDI 1:1 (CDI 1:1 FOREIGN EXEMPT LSE)	528 ✓	\$2.2100 ✓	\$1,166.88	0.25%
WAM - WAM CAPITAL LIMITED FPO (ORDINARY FULLY PAID)	11,700 ✓	\$1.7200 ✓	\$20,124.00	4.25%
WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)	1,967 ✓	\$19.5000 ✓	\$38,356.50	8.10%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	590 ✓	\$41.9100 ✓	\$24,726.90	5.22%
		Sub Total	\$446,096.74	94.26%

Cash Account	Portfolio Value	% of Portfolio
WBC DIY SUPER WORKING - 305411	\$27,164.80	5.74%
TOTAL	\$473,261.54	100.00%

NOTE:
 The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable).
 The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable).
 Please refer to your CIA, or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

DISCLAIMER
 This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.
 Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 9am and 7pm (AEST).



TRANSACTION SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6125562 - HIN 60641366	Total Buys and Sells	2021 - 2022 Financial Year
MR RALPH BARBIERI + MRS GIUSEPPINA BARBIERI <R & J BARBIERI S/F A/C>	Total Buys (inc. Brokerage + GST)	\$23,149.43
	Total Sells (inc. Brokerage + GST)	\$23,197.18

EHE - ESTIA HEALTH LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Oct-2021	Sell	-6,535	\$2.1500	-\$14,050.25	\$19.95	\$1.81	37078269	-\$14,030.30
				Sub Total	\$19.95	\$1.81		-\$14,030.30

SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
25-Oct-2021	Buy	1,880	\$12.3000	\$23,124.00	\$25.43	\$2.31	37112377	\$23,149.43
				Sub Total	\$25.43	\$2.31		\$23,149.43

SXL - STHN CROSS MEDIA FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Oct-2021	Sell	-1,913	\$2.1700	-\$4,151.21	\$19.95	\$1.81	37078389	-\$4,131.26
				Sub Total	\$19.95	\$1.81		-\$4,131.26

TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Oct-2021	Sell	-1,341	\$3.7700	-\$5,055.57	\$19.95	\$1.81	37078407	-\$5,035.62
				Sub Total	\$19.95	\$1.81		-\$5,035.62

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for issuer Sponsored holdings are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
 Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
 Automic Group (<https://www.automicgroup.com.au/>)
 Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 057 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).



INTEREST & ESTIMATED DIVIDEND SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6125562 - HIN 60641366

MR RALPH BARBIERI + MRS GIUSEPPINA BARBIERI <R & J BARBIERI S/F A/C>

Estimated Dividend Summary

ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Nov-2021	16-Dec-2021	Final	\$0.7200	2,770	\$0.00	\$1,994.40	\$1,994.40	\$854.74
10-May-2021	01-Jul-2021	Interim	\$0.7000	2,770	\$0.00	\$1,939.00	\$1,939.00	\$831.00
Sub Total					\$0.00	\$3,933.40	\$3,933.40	\$1,685.74

ARG - ARGO INVESTMENTS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
18-Feb-2022	11-Mar-2022	Interim	\$0.1600	1,883	\$0.00	\$301.28	\$301.28	\$129.12
27-Aug-2021	17-Sep-2021	Final	\$0.1400	1,883	\$0.00	\$263.62	\$263.62	\$112.98
Sub Total					\$0.00	\$564.90	\$564.90	\$242.10

BEN - BENDIGO AND ADELAIDE FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Mar-2022	31-Mar-2022	Interim	\$0.2650	5,080	\$0.00	\$1,346.20	\$1,346.20	\$576.94
03-Sep-2021	30-Sep-2021	Final	\$0.2650	5,080	\$0.00	\$1,346.20	\$1,346.20	\$576.94
Sub Total					\$0.00	\$2,692.40	\$2,692.40	\$1,153.88

BOQ - BANK OF QUEENSLAND FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
04-May-2022	26-May-2022	Interim	\$0.2200	6,740	\$0.00	\$1,482.80	\$1,482.80	\$635.49
28-Oct-2021	18-Nov-2021	Final	\$0.2200	6,740	\$0.00	\$1,482.80	\$1,482.80	\$635.49
Sub Total					\$0.00	\$2,965.60	\$2,965.60	\$1,270.98

CBA - COMMONWEALTH BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Feb-2022	30-Mar-2022	Interim	\$1.7500	736	\$0.00	\$1,288.00	\$1,288.00	\$552.00
17-Aug-2021	29-Sep-2021	Final	\$2.0000	736	\$0.00	\$1,472.00	\$1,472.00	\$630.86
Sub Total					\$0.00	\$2,760.00	\$2,760.00	\$1,182.86

CMW - CROMWELL PROP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Mar-2022	20-May-2022	Interim	\$0.0163	31,300	\$508.63	\$0.00	\$508.63	\$0.00
30-Dec-2021	18-Feb-2022	Interim	\$0.0163	31,300	\$508.63	\$0.00	\$508.63	\$0.00
29-Sep-2021	19-Nov-2021	Interim	\$0.0163	31,300	\$508.63	\$0.00	\$508.63	\$0.00
29-Jun-2021	20-Aug-2021	Final	\$0.0163	31,300	\$508.63	\$0.00	\$508.63	\$0.00
Sub Total					\$2,034.52	\$0.00	\$2,034.52	\$0.00

COL - COLES GROUP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Mar-2022	31-Mar-2022	Interim	\$0.3300	590	\$0.00	\$194.70	\$194.70	\$83.44
26-Aug-2021	28-Sep-2021	Final	\$0.2800	590	\$0.00	\$165.20	\$165.20	\$70.80
Sub Total					\$0.00	\$359.90	\$359.90	\$154.24

EHE - ESTIA HEALTH LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Aug-2021	17-Sep-2021	Final	\$0.0230	6,535	\$0.00	\$150.31	\$150.31	\$64.42
Sub Total					\$0.00	\$150.31	\$150.31	\$64.42

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2022	30-Mar-2022	Interim	\$0.8600	791	\$0.00	\$680.26	\$680.26	\$291.54
06-Sep-2021	30-Sep-2021	Final	\$2.1100	791	\$0.00	\$1,669.01	\$1,669.01	\$715.29
Sub Total					\$0.00	\$2,349.27	\$2,349.27	\$1,006.83

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	2,115	\$0.00	\$1,417.05	\$1,417.05	\$607.31
13-May-2021	02-Jul-2021	Interim	\$0.6000	2,115	\$0.00	\$1,269.00	\$1,269.00	\$543.86
Sub Total					\$0.00	\$2,686.05	\$2,686.05	\$1,151.17

SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
14-Feb-2022	01-Apr-2022	Interim	\$0.2300	1,880	\$0.00	\$432.40	\$432.40	\$185.31
Sub Total					\$0.00	\$432.40	\$432.40	\$185.31

SXL - STHN CROSS MEDIA FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Sep-2021	01-Oct-2021	Final	\$0.0500	1,913	\$0.00	\$95.65	\$95.65	\$40.99
Sub Total					\$0.00	\$95.65	\$95.65	\$40.99

TLS - TELSTRA CORPORATION FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
25-Aug-2021	23-Sep-2021	Final	\$0.0800	1,341	\$0.00	\$107.28	\$107.28	\$45.98
Sub Total					\$0.00	\$107.28	\$107.28	\$45.98

VUK - VIRGIN MONEY UK PLC CDI 1:1 (CDI 1:1 FOREIGN EXEMPT LSE)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-May-2022	21-Jun-2022	Interim	\$0.0442	528	\$23.35	\$0.00	\$23.35	\$0.00
10-Feb-2022	11-Mar-2022	Final	\$0.0190	528	\$10.05	\$0.00	\$10.05	\$0.00
Sub Total					\$33.40	\$0.00	\$33.40	\$0.00

WAM - WAM CAPITAL LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Jun-2022	17-Jun-2022	Interim	\$0.0775	11,700	\$0.00	\$906.75	\$906.75	\$388.61
18-Oct-2021	29-Oct-2021	Final	\$0.0775	11,700	\$0.00	\$906.75	\$906.75	\$388.61
Sub Total					\$0.00	\$1,813.50	\$1,813.50	\$777.22

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-May-2022	24-Jun-2022	Interim	\$0.6100	1,967	\$0.00	\$1,199.87	\$1,199.87	\$514.23
05-Nov-2021	21-Dec-2021	Final	\$0.6000	1,967	\$0.00	\$1,180.20	\$1,180.20	\$505.80
Sub Total					\$0.00	\$2,380.07	\$2,380.07	\$1,020.03

WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Feb-2022	30-Mar-2022	Interim	\$0.8000	590	\$0.00	\$472.00	\$472.00	\$202.29
01-Sep-2021	07-Oct-2021	Final	\$0.9000	590	\$0.00	\$531.00	\$531.00	\$227.57
Sub Total					\$0.00	\$1,003.00	\$1,003.00	\$429.86
TOTAL					\$2,067.92	\$24,293.73	\$26,361.65	\$10,411.61

Estimated Interest Received

There are no transactions on this account for the given period.

TOTAL

\$0.00

Interest Income Summary

Account	Interest
WBC DIY SUPER WORKING - 305411	\$2.35
TOTAL	\$2.35

NOTE:
The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: Trader Pro fees, Morningstar research subscription fees and trading alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.