

PortfolioCare eWRAP
Annual Investment Report
1 July 2017 – 30 June 2018

Your investment
total at 30 June 2018
\$242,948.39

Account No: 1086519



IR
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CONTACT YOUR ADVISER

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PortfolioCare eWRAP - Investment Account

Tax File Number: You have supplied a valid Tax File or Australian Business Number

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Phone (mobile): 0411 355 805

Previous total (1 July 2017)	\$148,896.77
\$ Increases in Account Value	+\$74,000.00
Deposits	\$74,000.00
\$ Decreases in Account Value	-\$2,623.54
Withdrawals	\$0.00
Fees and Costs	\$2,623.54
Net Earnings on Investments	+\$22,675.16
Total at 30 June 2018 ¹	\$242,948.39

Your Investment Details

1. Net Earnings on Investments²: \$22,675.16

	\$ over last 12 months
Change in Investment Value ³	14,390.02
Cash Account Income	138.98
Income from Managed Investments	8,146.16
Total Earnings	\$22,675.16

2. Fees and Costs

	\$ over last 12 months
Fees and Costs ⁴	2,623.54
Total Fees You Paid	\$2,623.54
Other Costs	\$1,871.47
Total Fees and Costs You Paid	\$4,495.01

Total fees you paid - This approximate amount includes all the fees and costs which affected your investment during the period. This does not include fees and costs relating to your underlying investment.

Other costs - This approximate amount has been deducted from the investments you have chosen and covers amounts that have reduced the return on these investments but are not charged to you directly as a fee. This amount only incorporates the management fees and performance fees associated with the underlying managed funds. The transaction costs, borrowing costs, buy/sell spreads and other indirect costs are excluded.

Total fees and costs you paid - This approximate amount includes all the fees and costs which affected your investment during the period. This includes fees or costs relating to your underlying investments.

You can find an up-to-date list of the underlying investment option fees and costs in the Investment Options document available on amp.com.au/portfoliocare. For more detailed information about fees and costs of a particular investment option, refer to the underlying investment option's PDS. Visit investoronline.info or call the Customer Relations team on 1800 004 594 or your financial adviser to obtain up-to-date copies of the relevant PDS free of charge.

Performance of your investment (*net rate of return*)⁵

	June 14	June 15	June 16	June 17	June 18
Performance for individual years	-	3.3%	1.4%	8.2%	11.1%

Performance of your investment⁶

over the last 6 months :	4.0%
over the last 1 year :	11.1%
over the last 3 years :	7.5%

Changes to where your money is invested (*through reinvestments and changes in value*)

	Cash	Aust Fixed Interest	Int'l Fixed Interest	Aust Shares	Int'l Shares	Property	Other	Total
Previous Asset Allocation at 30 June 2017	10.7%	0.0%	0.0%	35.0%	45.6%	8.7%	0.0%	100%
Current Asset Allocation at 30 June 2018	8.7%	0.0%	0.0%	34.3%	48.6%	8.3%	0.1%	100%

Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.
More up-to-date information is available online at www.investoronline.info.

Asset Value

	Number of Units	\$ Unit Price ⁷	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ⁸
Cash Account	9346.45	1.000000	9,346.45	3.7%	
Managed Investments					
Fidelity Aust Eq Fd	776.82	33.935600	26,361.78	10.9%	2,940
MFS Global Equity	11382.31	2.199700	25,037.66	10.3%	462
Magellan Infrs Fd	5244.53	1.301900	6,827.85	2.8%	73
NovaPort Smaller Com	6044.86	2.694700	16,289.10	6.7%	876
Pengana Aus Equities	9036.09	1.984800	17,934.83	7.4%	-77
Perp WS Share-Plus	5615.61	2.915655	16,373.18	6.7%	1,368
Res Cap Gbl Prop Se	4134.52	1.683000	6,958.39	2.9%	473
Robeco Em Con Eq Fd	6286.48	1.426900	8,970.18	3.7%	33
State St Au Eq	12390.00	1.481000	18,349.59	7.6%	237
T.Rowe Price Gbl Eqt	15579.49	1.575700	24,548.61	10.1%	4,428
Vang Int'l Sh Index	11682.39	2.215500	25,882.34	10.7%	2,251
Walter Scott Glb Eq	10591.63	2.493198	26,407.03	10.9%	3,484
Zurich Inv Aus Prop	10873.45	1.256400	13,661.40	5.6%	141
Total at 30 June 2018			\$242,948.39		\$16,689

* Rounding differences may occur

Transactions from 1 July 2017 to 30 June 2018

Cash Account Transactions		\$ Debits	\$ Credits	\$ Balance
01/07/17	Opening Balance			9,314.92
11/07/17	Adviser Fee Ongoing - Managed Funds	99.77		9,215.15
11/07/17	Administration Fee	75.07		9,140.08
20/07/17	Regular Direct Debit from External Account		5,000.00	14,140.08
20/07/17	Regular Purchase - Res Cap Gbl Prop Se	147.00		13,993.08
20/07/17	Regular Purchase - IBark Karara Aus Sh	649.25		13,343.83
20/07/17	Regular Purchase - Walter Sc Gb Eq (Hg)	539.00		12,804.83
20/07/17	Regular Purchase - RARE Infrst Val Hdgd	147.00		12,657.83
20/07/17	Regular Purchase - T.Rowe Price Gbl Eqt	539.00		12,118.83
20/07/17	Regular Purchase - Walter Scott Glb Eq	588.00		11,530.83
20/07/17	Regular Purchase - Fidelity Aust Eq Fd	502.25		11,028.58
20/07/17	Regular Purchase - Perp WS Share-Plus	502.25		10,526.33
20/07/17	Regular Purchase - NovaPort Smaller Com	453.25		10,073.08
20/07/17	Regular Purchase - Van Aus Prop Sec In	294.00		9,779.08
20/07/17	Regular Purchase - Vang Int'l Sh Index	539.00		9,240.08
31/07/17	Bank Interest		12.54	9,252.62
08/08/17	Adviser Fee Ongoing - Managed Funds	104.49		9,148.13
08/08/17	Administration Fee	78.39		9,069.74
21/08/17	Regular Direct Debit from External Account		5,000.00	14,069.74
21/08/17	Regular Purchase - Res Cap Gbl Prop Se	147.00		13,922.74
21/08/17	Regular Purchase - IBark Karara Aus Sh	649.25		13,273.49
21/08/17	Regular Purchase - Walter Sc Gb Eq (Hg)	539.00		12,734.49
21/08/17	Regular Purchase - RARE Infrst Val Hdgd	147.00		12,587.49
21/08/17	Regular Purchase - T.Rowe Price Gbl Eqt	539.00		12,048.49
21/08/17	Regular Purchase - Walter Scott Glb Eq	588.00		11,460.49
21/08/17	Regular Purchase - Fidelity Aust Eq Fd	502.25		10,958.24
21/08/17	Regular Purchase - Perp WS Share-Plus	502.25		10,455.99

Transactions continued

21/08/17	Regular Purchase - NovaPort Smaller Com	453.25		10,002.74
21/08/17	Regular Purchase - Van Aus Prop Sec In	294.00		9,708.74
21/08/17	Regular Purchase - Vang Int'l Sh Index	539.00		9,169.74
31/08/17	Bank Interest		12.42	9,182.16
08/09/17	Adviser Fee Ongoing - Managed Funds	109.65		9,072.51
08/09/17	Administration Fee	81.38		8,991.13
20/09/17	Regular Purchase - Res Cap Gbl Prop Se	147.00		8,844.13
20/09/17	Regular Purchase - IBark Karara Aus Sh	649.25		8,194.88
20/09/17	Regular Purchase - Walter Sc Gb Eq (Hg)	539.00		7,655.88
20/09/17	Regular Purchase - RARE Infrst Val Hdgd	147.00		7,508.88
20/09/17	Regular Purchase - T.Rowe Price Gbl Eqt	539.00		6,969.88
20/09/17	Regular Purchase - Walter Scott Glb Eq	588.00		6,381.88
20/09/17	Regular Purchase - Fidelity Aust Eq Fd	502.25		5,879.63
20/09/17	Regular Purchase - Perp WS Share-Plus	502.25		5,377.38
20/09/17	Regular Purchase - NovaPort Smaller Com	453.25		4,924.13
20/09/17	Regular Purchase - Van Aus Prop Sec In	294.00		4,630.13
20/09/17	Regular Purchase - Vang Int'l Sh Index	539.00		4,091.13
21/09/17	Regular Direct Debit from External Account		5,000.00	9,091.13
30/09/17	Bank Interest		11.71	9,102.84
10/10/17	Adviser Fee Ongoing - Managed Funds	110.05		8,992.79
10/10/17	Administration Fee	81.03		8,911.76
19/10/17	Regular Direct Debit from External Account		5,000.00	13,911.76
20/10/17	Regular Purchase - Res Cap Gbl Prop Se	147.00		13,764.76
20/10/17	Regular Purchase - IBark Karara Aus Sh	649.25		13,115.51
20/10/17	Regular Purchase - Walter Sc Gb Eq (Hg)	539.00		12,576.51
20/10/17	Regular Purchase - RARE Infrst Val Hdgd	147.00		12,429.51
20/10/17	Regular Purchase - T.Rowe Price Gbl Eqt	539.00		11,890.51
20/10/17	Regular Purchase - Walter Scott Glb Eq	588.00		11,302.51
20/10/17	Regular Purchase - Fidelity Aust Eq Fd	502.25		10,800.26
20/10/17	Regular Purchase - Perp WS Share-Plus	502.25		10,298.01
20/10/17	Regular Purchase - NovaPort Smaller Com	453.25		9,844.76
20/10/17	Regular Purchase - Van Aus Prop Sec In	294.00		9,550.76
20/10/17	Regular Purchase - Vang Int'l Sh Index	539.00		9,011.76
31/10/17	Bank Interest		12.45	9,024.21
08/11/17	Adviser Fee Ongoing - Managed Funds	120.58		8,903.63
08/11/17	Administration Fee	87.71		8,815.92
20/11/17	Regular Purchase - Res Cap Gbl Prop Se	147.00		8,668.92
20/11/17	Regular Purchase - IBark Karara Aus Sh	649.25		8,019.67
20/11/17	Regular Purchase - Walter Sc Gb Eq (Hg)	539.00		7,480.67
20/11/17	Regular Purchase - RARE Infrst Val Hdgd	147.00		7,333.67
20/11/17	Regular Purchase - T.Rowe Price Gbl Eqt	539.00		6,794.67
20/11/17	Regular Purchase - Walter Scott Glb Eq	588.00		6,206.67
20/11/17	Regular Purchase - Fidelity Aust Eq Fd	502.25		5,704.42
20/11/17	Regular Purchase - Perp WS Share-Plus	502.25		5,202.17
20/11/17	Regular Purchase - NovaPort Smaller Com	453.25		4,748.92
20/11/17	Regular Purchase - Van Aus Prop Sec In	294.00		4,454.92
20/11/17	Regular Purchase - Vang Int'l Sh Index	539.00		3,915.92
21/11/17	Regular Direct Debit from External Account		5,000.00	8,915.92
30/11/17	Bank Interest		11.09	8,927.01
07/12/17	Managed Fund Purchase - Robeco Em Con Eq Fd	7,046.65		1,880.36
07/12/17	Managed Fund Purchase - Fidelity Aust Eq Fd	1,766.88		113.48
08/12/17	Adviser Fee Ongoing - Managed Funds - Reversed	124.54		-11.06
08/12/17	Administration Fee	89.43		-100.49
08/12/17	Adviser Fee Ongoing - Managed Funds - Reversal		124.54	24.05
14/12/17	Managed Fund Sale - Van Aus Prop Sec In		10,341.45	10,365.50
14/12/17	Managed Fund Sale - Perp WS Share-Plus		5,740.02	16,105.52

Transactions continued

14/12/17	Managed Fund Sale - RARE Infrst Val Hdgd		5,305.52	21,411.04
14/12/17	Managed Fund Sale - T.Rowe Price Gbl Eqt		2,018.65	23,429.69
14/12/17	Adviser Fee Ongoing - Managed Funds	124.54		23,305.15
15/12/17	Managed Fund Sale - Walter Sc Gb Eq (Hg)		20,684.58	43,989.73
15/12/17	Managed Fund Sale - Walter Scott Glb Eq		2,085.59	46,075.32
15/12/17	Managed Fund Sale - NovaPort Smaller Com		604.49	46,679.81
15/12/17	Managed Fund Purchase - MFS Global Equity	19,378.29		27,301.52
18/12/17	Managed Fund Sale - IBark Karara Aus Sh		25,711.82	53,013.34
18/12/17	Managed Fund Purchase - State St Au Eq	14,093.30		38,920.04
18/12/17	Managed Fund Purchase - Zurich Inv Aus Prop	10,569.98		28,350.06
19/12/17	Managed Fund Purchase - Pengana Aus Equities	14,085.94		14,264.12
19/12/17	Managed Fund Purchase - Magellan Infrs Fd	5,284.99		8,979.13
21/12/17	Regular Direct Debit from External Account		7,000.00	15,979.13
22/12/17	Regular Purchase - State St Au Eq	540.00		15,439.13
22/12/17	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,169.13
22/12/17	Regular Purchase - Magellan Infrs Fd	202.50		14,966.63
22/12/17	Regular Purchase - Pengana Aus Equities	540.00		14,426.63
22/12/17	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,224.13
22/12/17	Regular Purchase - T.Rowe Price Gbl Eqt	675.00		13,549.13
22/12/17	Regular Purchase - Walter Scott Glb Eq	742.50		12,806.63
22/12/17	Regular Purchase - Zurich Inv Aus Prop	405.00		12,401.63
22/12/17	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,659.13
22/12/17	Regular Purchase - Perp WS Share-Plus	472.50		11,186.63
22/12/17	Regular Purchase - NovaPort Smaller Com	472.50		10,714.13
22/12/17	Regular Purchase - MFS Global Equity	742.50		9,971.63
22/12/17	Regular Purchase - Vang Int'l Sh Index	742.50		9,229.13
31/12/17	Bank Interest		12.02	9,241.15
31/12/17	Bank Interest	0.12		9,241.03
10/01/18	Adviser Fee Ongoing - Managed Funds	132.18		9,108.85
10/01/18	Administration Fee	94.43		9,014.42
19/01/18	Regular Direct Debit from External Account		7,000.00	16,014.42
22/01/18	Regular Purchase - State St Au Eq	540.00		15,474.42
22/01/18	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,204.42
22/01/18	Regular Purchase - Magellan Infrs Fd	202.50		15,001.92
22/01/18	Regular Purchase - Pengana Aus Equities	540.00		14,461.92
22/01/18	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,259.42
22/01/18	Regular Purchase - T.Rowe Price Gbl Eqt	675.00		13,584.42
22/01/18	Regular Purchase - Walter Scott Glb Eq	742.50		12,841.92
22/01/18	Regular Purchase - Zurich Inv Aus Prop	405.00		12,436.92
22/01/18	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,694.42
22/01/18	Regular Purchase - Perp WS Share-Plus	472.50		11,221.92
22/01/18	Regular Purchase - NovaPort Smaller Com	472.50		10,749.42
22/01/18	Regular Purchase - MFS Global Equity	742.50		10,006.92
22/01/18	Regular Purchase - Vang Int'l Sh Index	742.50		9,264.42
31/01/18	Bank Interest		11.69	9,276.11
08/02/18	Adviser Fee Ongoing - Managed Funds	139.64		9,136.47
08/02/18	Administration Fee	98.76		9,037.71
21/02/18	Regular Direct Debit from External Account		7,000.00	16,037.71
22/02/18	Regular Purchase - State St Au Eq	540.00		15,497.71
22/02/18	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,227.71
22/02/18	Regular Purchase - Magellan Infrs Fd	202.50		15,025.21
22/02/18	Regular Purchase - Pengana Aus Equities	540.00		14,485.21
22/02/18	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,282.71
22/02/18	Regular Purchase - T.Rowe Price Gbl Eqt	675.00		13,607.71
22/02/18	Regular Purchase - Walter Scott Glb Eq	742.50		12,865.21
22/02/18	Regular Purchase - Zurich Inv Aus Prop	405.00		12,460.21

Transactions continued

22/02/18	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,717.71
22/02/18	Regular Purchase - Perp WS Share-Plus	472.50		11,245.21
22/02/18	Regular Purchase - NovaPort Smaller Com	472.50		10,772.71
22/02/18	Regular Purchase - MFS Global Equity	742.50		10,030.21
22/02/18	Regular Purchase - Vang Int'l Sh Index	742.50		9,287.71
28/02/18	Bank Interest		10.10	9,297.81
09/03/18	Adviser Fee Ongoing - Managed Funds	128.08		9,169.73
09/03/18	Administration Fee	90.33		9,079.40
21/03/18	Regular Direct Debit from External Account		7,000.00	16,079.40
22/03/18	Regular Purchase - State St Au Eq	540.00		15,539.40
22/03/18	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,269.40
22/03/18	Regular Purchase - Magellan Infrs Fd	202.50		15,066.90
22/03/18	Regular Purchase - Pengana Aus Equities	540.00		14,526.90
22/03/18	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,324.40
22/03/18	Regular Purchase - T.Rowe Price Gbl Eqt	675.00		13,649.40
22/03/18	Regular Purchase - Walter Scott Glb Eq	742.50		12,906.90
22/03/18	Regular Purchase - Zurich Inv Aus Prop	405.00		12,501.90
22/03/18	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,759.40
22/03/18	Regular Purchase - Perp WS Share-Plus	472.50		11,286.90
22/03/18	Regular Purchase - NovaPort Smaller Com	472.50		10,814.40
22/03/18	Regular Purchase - MFS Global Equity	742.50		10,071.90
22/03/18	Regular Purchase - Vang Int'l Sh Index	742.50		9,329.40
31/03/18	Bank Interest		11.22	9,340.62
10/04/18	Adviser Fee Ongoing - Managed Funds	148.23		9,192.39
10/04/18	Administration Fee	103.73		9,088.66
19/04/18	Regular Direct Debit from External Account		7,000.00	16,088.66
23/04/18	Regular Purchase - State St Au Eq	540.00		15,548.66
23/04/18	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,278.66
23/04/18	Regular Purchase - Magellan Infrs Fd	202.50		15,076.16
23/04/18	Regular Purchase - Pengana Aus Equities	540.00		14,536.16
23/04/18	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,333.66
23/04/18	Regular Purchase - T.Rowe Price Gbl Eqt	675.00		13,658.66
23/04/18	Regular Purchase - Walter Scott Glb Eq	742.50		12,916.16
23/04/18	Regular Purchase - Zurich Inv Aus Prop	405.00		12,511.16
23/04/18	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,768.66
23/04/18	Regular Purchase - Perp WS Share-Plus	472.50		11,296.16
23/04/18	Regular Purchase - NovaPort Smaller Com	472.50		10,823.66
23/04/18	Regular Purchase - MFS Global Equity	742.50		10,081.16
23/04/18	Regular Purchase - Vang Int'l Sh Index	742.50		9,338.66
30/04/18	Bank Interest		11.69	9,350.35
08/05/18	Adviser Fee Ongoing - Managed Funds	147.61		9,202.74
08/05/18	Administration Fee	102.80		9,099.94
21/05/18	Regular Direct Debit from External Account		7,000.00	16,099.94
22/05/18	Regular Purchase - State St Au Eq	540.00		15,559.94
22/05/18	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,289.94
22/05/18	Regular Purchase - Magellan Infrs Fd	202.50		15,087.44
22/05/18	Regular Purchase - Pengana Aus Equities	540.00		14,547.44
22/05/18	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,344.94
22/05/18	Regular Purchase - T.Rowe Price Gbl Eqt	675.00		13,669.94
22/05/18	Regular Purchase - Walter Scott Glb Eq	742.50		12,927.44
22/05/18	Regular Purchase - Zurich Inv Aus Prop	405.00		12,522.44
22/05/18	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,779.94
22/05/18	Regular Purchase - Perp WS Share-Plus	472.50		11,307.44
22/05/18	Regular Purchase - NovaPort Smaller Com	472.50		10,834.94
22/05/18	Regular Purchase - MFS Global Equity	742.50		10,092.44
22/05/18	Regular Purchase - Vang Int'l Sh Index	742.50		9,349.94

Transactions continued

31/05/18	Bank Interest		11.25	9,361.19
12/06/18	Adviser Fee Ongoing - Managed Funds	163.23		9,197.96
12/06/18	Administration Fee	112.43		9,085.53
21/06/18	Regular Direct Debit from External Account		7,000.00	16,085.53
22/06/18	Regular Purchase - State St Au Eq	540.00		15,545.53
22/06/18	Regular Purchase - Robeco Em Con Eq Fd	270.00		15,275.53
22/06/18	Regular Purchase - Magellan Infrs Fd	202.50		15,073.03
22/06/18	Regular Purchase - Pengana Aus Equities	540.00		14,533.03
22/06/18	Regular Purchase - Res Cap Gbl Prop Se	202.50		14,330.53
22/06/18	Regular Purchase - T.Rowe Price Gbl Eq	675.00		13,655.53
22/06/18	Regular Purchase - Walter Scott Gbl Eq	742.50		12,913.03
22/06/18	Regular Purchase - Zurich Inv Aus Prop	405.00		12,508.03
22/06/18	Regular Purchase - Fidelity Aust Eq Fd	742.50		11,765.53
22/06/18	Regular Purchase - Perp WS Share-Plus	472.50		11,293.03
22/06/18	Regular Purchase - NovaPort Smaller Com	472.50		10,820.53
22/06/18	Regular Purchase - MFS Global Equity	742.50		10,078.03
22/06/18	Regular Purchase - Vang Int'l Sh Index	742.50		9,335.53
30/06/18	Bank Interest		10.92	9,346.45
30/06/18	Closing Balance			\$9,346.45

Managed Investments Unit Transactions

		Debits	Credits	Unit Balance
Fidelity Aust Eq Fd				
01/07/17	Opening Balance			463.74
20/07/17	Managed Fund Purchase: DRP 4.82 units at \$30.51		4.82	468.56
21/07/17	Regular Purchase 16.56 units at \$30.32		16.56	485.12
22/08/17	Regular Purchase 16.62 units at \$30.22		16.62	501.74
21/09/17	Regular Purchase 16.75 units at \$29.98		16.75	518.50
12/10/17	Managed Fund Purchase: DRP 2.63 units at \$30.76		2.63	521.12
23/10/17	Regular Purchase 16.00 units at \$31.39		16.00	537.12
21/11/17	Regular Purchase 15.68 units at \$32.03		15.68	552.80
08/12/17	Managed Fund Purchase 55.14 units at \$32.05		55.14	607.94
27/12/17	Regular Purchase 22.68 units at \$32.73		22.68	630.62
16/01/18	Managed Fund Purchase: DRP 5.29 units at \$32.36		5.29	635.91
23/01/18	Regular Purchase 22.91 units at \$32.41		22.91	658.82
23/02/18	Regular Purchase 23.06 units at \$32.20		23.06	681.88
23/03/18	Regular Purchase 23.76 units at \$31.25		23.76	705.64
12/04/18	Managed Fund Purchase: DRP 3.57 units at \$31.07		3.57	709.20
24/04/18	Regular Purchase 23.35 units at \$31.80		23.35	732.55
23/05/18	Regular Purchase 22.53 units at \$32.95		22.53	755.08
25/06/18	Regular Purchase 21.74 units at \$34.16		21.74	776.82
30/06/18	Closing Balance			776.82

MFS Global Equity

01/07/17	Opening Balance			0.00
15/12/17	Managed Fund Purchase 8977.67 units at \$2.16		8,977.67	8,977.67
27/12/17	Regular Purchase 346.51 units at \$2.14		346.51	9,324.17
23/01/18	Regular Purchase 338.93 units at \$2.19		338.93	9,663.11
23/02/18	Regular Purchase 343.64 units at \$2.16		343.64	10,006.75
23/03/18	Regular Purchase 357.44 units at \$2.08		357.44	10,364.18
24/04/18	Regular Purchase 344.26 units at \$2.16		344.26	10,708.44
23/05/18	Regular Purchase 336.66 units at \$2.21		336.66	11,045.10
25/06/18	Regular Purchase 337.21 units at \$2.20		337.21	11,382.31
30/06/18	Closing Balance			11,382.31

Transactions continued

Magellan Infrac Fd

01/07/17	Opening Balance		0.00
20/12/17	Managed Fund Purchase 4081.07 units at \$1.30	4,081.07	4,081.07
27/12/17	Regular Purchase 156.48 units at \$1.29	156.48	4,237.55
19/01/18	Managed Fund Purchase: DRP 40.16 units at \$1.27	40.16	4,277.71
23/01/18	Regular Purchase 159.14 units at \$1.27	159.14	4,436.85
23/02/18	Regular Purchase 164.85 units at \$1.23	164.85	4,601.70
23/03/18	Regular Purchase 165.60 units at \$1.22	165.60	4,767.30
24/04/18	Regular Purchase 161.10 units at \$1.26	161.10	4,928.40
23/05/18	Regular Purchase 159.65 units at \$1.27	159.65	5,088.05
25/06/18	Regular Purchase 156.48 units at \$1.29	156.48	5,244.53
30/06/18	Closing Balance		5,244.53

NovaPort Smaller Com

01/07/17	Opening Balance		4,010.77
19/07/17	Managed Fund Purchase: DRP 52.44 units at \$2.53	52.44	4,063.21
21/07/17	Regular Purchase 178.88 units at \$2.53	178.88	4,242.09
22/08/17	Regular Purchase 178.44 units at \$2.54	178.44	4,420.54
21/09/17	Regular Purchase 182.51 units at \$2.48	182.51	4,603.05
17/10/17	Managed Fund Purchase: DRP 13.75 units at \$2.59	13.75	4,616.80
23/10/17	Regular Purchase 176.55 units at \$2.57	176.55	4,793.35
21/11/17	Regular Purchase 172.92 units at \$2.62	172.92	4,966.26
08/12/17	Managed Fund Sale 231.69 units at \$2.61	231.69	4,734.57
27/12/17	Regular Purchase 175.78 units at \$2.69	175.78	4,910.35
19/01/18	Managed Fund Purchase: DRP 48.48 units at \$2.64	48.48	4,958.83
23/01/18	Regular Purchase 177.31 units at \$2.66	177.31	5,136.14
23/02/18	Regular Purchase 181.10 units at \$2.61	181.10	5,317.25
23/03/18	Regular Purchase 182.94 units at \$2.58	182.94	5,500.19
16/04/18	Managed Fund Purchase: DRP 10.29 units at \$2.62	10.29	5,510.48
24/04/18	Regular Purchase 181.12 units at \$2.61	181.12	5,691.60
23/05/18	Regular Purchase 179.96 units at \$2.63	179.96	5,871.56
25/06/18	Regular Purchase 173.31 units at \$2.73	173.31	6,044.86
30/06/18	Closing Balance		6,044.86

Pengana Aus Equities

01/07/17	Opening Balance		0.00
20/12/17	Managed Fund Purchase 7042.97 units at \$2.00	7,042.97	7,042.97
27/12/17	Regular Purchase 270.04 units at \$2.00	270.04	7,313.01
23/01/18	Regular Purchase 268.00 units at \$2.01	268.00	7,581.01
29/01/18	Managed Fund Purchase: DRP 72.23 units at \$2.03	72.23	7,653.24
23/02/18	Regular Purchase 273.03 units at \$1.98	273.03	7,926.27
23/03/18	Regular Purchase 280.14 units at \$1.93	280.14	8,206.41
24/04/18	Regular Purchase 285.43 units at \$1.89	285.43	8,491.84
23/05/18	Regular Purchase 274.18 units at \$1.97	274.18	8,766.02
25/06/18	Regular Purchase 270.07 units at \$2.00	270.07	9,036.09
30/06/18	Closing Balance		9,036.09

Perp WS Share-Plus

01/07/17	Opening Balance		5,294.71
13/07/17	Managed Fund Purchase: DRP 194.30 units at \$2.65	194.30	5,489.01
21/07/17	Regular Purchase 188.33 units at \$2.67	188.33	5,677.34
22/08/17	Regular Purchase 187.07 units at \$2.68	187.07	5,864.41
21/09/17	Regular Purchase 188.70 units at \$2.66	188.70	6,053.11
23/10/17	Regular Purchase 182.20 units at \$2.76	182.20	6,235.31
21/11/17	Regular Purchase 177.38 units at \$2.83	177.38	6,412.69
08/12/17	Managed Fund Sale 2011.80 units at \$2.85	2,011.80	4,400.89
27/12/17	Regular Purchase 161.15 units at \$2.93	161.15	4,562.04

Transactions continued

22/01/18	Managed Fund Purchase: DRP 58.41 units at \$2.87	58.41	4,620.46
23/01/18	Regular Purchase 163.53 units at \$2.89	163.53	4,783.98
23/02/18	Regular Purchase 168.97 units at \$2.80	168.97	4,952.96
23/03/18	Regular Purchase 170.92 units at \$2.76	170.92	5,123.88
24/04/18	Regular Purchase 166.00 units at \$2.85	166.00	5,289.88
23/05/18	Regular Purchase 163.17 units at \$2.90	163.17	5,453.05
25/06/18	Regular Purchase 162.56 units at \$2.91	162.56	5,615.61
30/06/18	Closing Balance		5,615.61

Res Cap Gbl Prop Se

01/07/17	Opening Balance		2,727.56
21/07/17	Regular Purchase 92.58 units at \$1.59	92.58	2,820.14
24/07/17	Managed Fund Purchase: DRP 61.72 units at \$1.59	61.72	2,881.86
22/08/17	Regular Purchase 92.19 units at \$1.59	92.19	2,974.05
21/09/17	Regular Purchase 91.71 units at \$1.60	91.71	3,065.76
23/10/17	Regular Purchase 90.32 units at \$1.63	90.32	3,156.08
21/11/17	Regular Purchase 88.74 units at \$1.66	88.74	3,244.82
27/12/17	Regular Purchase 120.92 units at \$1.67	120.92	3,365.75
19/01/18	Managed Fund Purchase: DRP 20.37 units at \$1.65	20.37	3,386.11
23/01/18	Regular Purchase 121.19 units at \$1.67	121.19	3,507.31
23/02/18	Regular Purchase 127.83 units at \$1.58	127.83	3,635.14
23/03/18	Regular Purchase 130.38 units at \$1.55	130.38	3,765.51
24/04/18	Regular Purchase 126.32 units at \$1.60	126.32	3,891.83
23/05/18	Regular Purchase 122.72 units at \$1.65	122.72	4,014.55
25/06/18	Regular Purchase 119.96 units at \$1.69	119.96	4,134.52
30/06/18	Closing Balance		4,134.52

Robeco Em Con Eq Fd

01/07/17	Opening Balance		0.00
11/12/17	Managed Fund Purchase 4992.66 units at \$1.41	4,992.66	4,992.66
28/12/17	Regular Purchase 192.66 units at \$1.40	192.66	5,185.33
24/01/18	Regular Purchase 182.72 units at \$1.48	182.72	5,368.05
26/02/18	Regular Purchase 181.81 units at \$1.49	181.81	5,549.86
26/03/18	Regular Purchase 182.25 units at \$1.48	182.25	5,732.11
26/04/18	Regular Purchase 181.38 units at \$1.49	181.38	5,913.49
24/05/18	Regular Purchase 184.63 units at \$1.46	184.63	6,098.12
26/06/18	Regular Purchase 188.36 units at \$1.43	188.36	6,286.48
30/06/18	Closing Balance		6,286.48

State St Au Eq

01/07/17	Opening Balance		0.00
19/12/17	Managed Fund Purchase 9598.38 units at \$1.47	9,598.38	9,598.38
27/12/17	Regular Purchase 370.68 units at \$1.46	370.68	9,969.05
19/01/18	Managed Fund Purchase: DRP 167.39 units at \$1.42	167.39	10,136.45
23/01/18	Regular Purchase 378.39 units at \$1.43	378.39	10,514.84
23/02/18	Regular Purchase 379.77 units at \$1.42	379.77	10,894.61
23/03/18	Regular Purchase 384.48 units at \$1.40	384.48	11,279.09
24/04/18	Regular Purchase 379.93 units at \$1.42	379.93	11,659.02
23/05/18	Regular Purchase 370.90 units at \$1.46	370.90	12,029.93
25/06/18	Regular Purchase 360.07 units at \$1.50	360.07	12,390.00
30/06/18	Closing Balance		12,390.00

T.Rowe Price Gbl Eq

01/07/17	Opening Balance		11,115.84
17/07/17	Managed Fund Purchase: DRP 698.58 units at \$1.29	698.58	11,814.42
21/07/17	Regular Purchase 420.83 units at \$1.28	420.83	12,235.25
22/08/17	Regular Purchase 420.37 units at \$1.28	420.37	12,655.62

Transactions continued

21/09/17	Regular Purchase 409.76 units at \$1.32		409.76	13,065.38
23/10/17	Regular Purchase 394.35 units at \$1.37		394.35	13,459.73
21/11/17	Regular Purchase 370.85 units at \$1.45		370.85	13,830.59
08/12/17	Managed Fund Sale 1386.44 units at \$1.46	1,386.44		12,444.15
27/12/17	Regular Purchase 471.17 units at \$1.43		471.17	12,915.32
23/01/18	Regular Purchase 448.62 units at \$1.50		448.62	13,363.95
23/02/18	Regular Purchase 447.91 units at \$1.51		447.91	13,811.85
23/03/18	Regular Purchase 458.78 units at \$1.47		458.78	14,270.63
24/04/18	Regular Purchase 447.49 units at \$1.51		447.49	14,718.13
23/05/18	Regular Purchase 433.64 units at \$1.56		433.64	15,151.76
25/06/18	Regular Purchase 427.73 units at \$1.58		427.73	15,579.49
30/06/18	Closing Balance			15,579.49

Vang Int'l Sh Index

01/07/17	Opening Balance			7,408.84
12/07/17	Managed Fund Purchase: DRP 375.84 units at \$1.96		375.84	7,784.68
21/07/17	Regular Purchase 279.48 units at \$1.93		279.48	8,064.16
22/08/17	Regular Purchase 281.33 units at \$1.92		281.33	8,345.49
21/09/17	Regular Purchase 274.85 units at \$1.96		274.85	8,620.34
10/10/17	Managed Fund Purchase: DRP 33.13 units at \$2.02		33.13	8,653.47
23/10/17	Regular Purchase 265.84 units at \$2.03		265.84	8,919.31
21/11/17	Regular Purchase 255.43 units at \$2.11		255.43	9,174.74
27/12/17	Regular Purchase 350.37 units at \$2.12		350.37	9,525.11
11/01/18	Managed Fund Purchase: DRP 52.94 units at \$2.15		52.94	9,578.05
23/01/18	Regular Purchase 341.87 units at \$2.17		341.87	9,919.91
23/02/18	Regular Purchase 348.10 units at \$2.13		348.10	10,268.01
23/03/18	Regular Purchase 360.35 units at \$2.06		360.35	10,628.36
18/04/18	Managed Fund Purchase: DRP 33.91 units at \$2.13		33.91	10,662.28
24/04/18	Regular Purchase 347.04 units at \$2.14		347.04	11,009.32
23/05/18	Regular Purchase 337.21 units at \$2.20		337.21	11,346.53
25/06/18	Regular Purchase 335.87 units at \$2.21		335.87	11,682.39
30/06/18	Closing Balance			11,682.39

Walter Scott Glb Eq

01/07/17	Opening Balance			7,590.11
24/07/17	Regular Purchase 282.53 units at \$2.08		282.53	7,872.64
24/07/17	Managed Fund Purchase: DRP 352.79 units at \$2.08		352.79	8,225.43
23/08/17	Regular Purchase 282.62 units at \$2.08		282.62	8,508.05
22/09/17	Regular Purchase 277.75 units at \$2.12		277.75	8,785.80
24/10/17	Regular Purchase 266.16 units at \$2.21		266.16	9,051.96
22/11/17	Regular Purchase 251.84 units at \$2.33		251.84	9,303.81
08/12/17	Managed Fund Sale 888.51 units at \$2.35	888.51		8,415.30
28/12/17	Regular Purchase 322.48 units at \$2.30		322.48	8,737.77
24/01/18	Regular Purchase 312.80 units at \$2.37		312.80	9,050.58
26/02/18	Regular Purchase 313.57 units at \$2.37		313.57	9,364.15
26/03/18	Regular Purchase 316.98 units at \$2.34		316.98	9,681.13
26/04/18	Regular Purchase 309.21 units at \$2.40		309.21	9,990.34
24/05/18	Regular Purchase 302.31 units at \$2.46		302.31	10,292.64
26/06/18	Regular Purchase 298.99 units at \$2.48		298.99	10,591.63
30/06/18	Closing Balance			10,591.63

Zurich Inv Aus Prop

01/07/17	Opening Balance			0.00
19/12/17	Managed Fund Purchase 8404.21 units at \$1.26		8,404.21	8,404.21
27/12/17	Regular Purchase 329.13 units at \$1.23		329.13	8,733.35
23/01/18	Regular Purchase 339.00 units at \$1.19		339.00	9,072.35
25/01/18	Managed Fund Purchase: DRP 65.03 units at \$1.19		65.03	9,137.38

Transactions continued

23/02/18	Regular Purchase 350.68 units at \$1.15	350.68	9,488.06
23/03/18	Regular Purchase 352.48 units at \$1.15	352.48	9,840.54
16/04/18	Managed Fund Purchase: DRP 32.32 units at \$1.15	32.32	9,872.86
24/04/18	Regular Purchase 347.28 units at \$1.17	347.28	10,220.14
23/05/18	Regular Purchase 332.18 units at \$1.22	332.18	10,552.33
25/06/18	Regular Purchase 321.12 units at \$1.26	321.12	10,873.45
30/06/18	Closing Balance		10,873.45

IBark Karara Aus Sh

01/07/17	Opening Balance		13,659.44
21/07/17	Regular Purchase 424.37 units at \$1.53	424.37	14,083.81
22/08/17	Regular Purchase 425.15 units at \$1.53	425.15	14,508.96
21/09/17	Regular Purchase 427.28 units at \$1.52	427.28	14,936.24
23/10/17	Regular Purchase 407.21 units at \$1.59	407.21	15,343.45
21/11/17	Regular Purchase 398.80 units at \$1.63	398.80	15,742.25
08/12/17	Managed Fund Sale 15742.25 units at \$1.63	15,742.25	0.00
30/06/18	Closing Balance		0.00

RARE Infrst Val Hdgd

01/07/17	Opening Balance		3,874.42
21/07/17	Regular Purchase 133.95 units at \$1.10	133.95	4,008.37
21/07/17	Managed Fund Purchase: DRP 268.32 units at \$1.10	268.32	4,276.69
22/08/17	Regular Purchase 132.71 units at \$1.11	132.71	4,409.40
21/09/17	Regular Purchase 133.24 units at \$1.10	133.24	4,542.63
23/10/17	Regular Purchase 136.60 units at \$1.08	136.60	4,679.24
26/10/17	Managed Fund Purchase: DRP 105.77 units at \$1.07	105.77	4,785.01
21/11/17	Regular Purchase 139.36 units at \$1.05	139.36	4,924.37
08/12/17	Managed Fund Sale 4924.37 units at \$1.08	4,924.37	0.00
30/06/18	Closing Balance		0.00

Van Aus Prop Sec In

01/07/17	Opening Balance		8,545.57
12/07/17	Managed Fund Purchase: DRP 108.81 units at \$0.89	108.81	8,654.38
21/07/17	Regular Purchase 318.98 units at \$0.92	318.98	8,973.36
22/08/17	Regular Purchase 307.34 units at \$0.96	307.34	9,280.70
21/09/17	Regular Purchase 315.55 units at \$0.93	315.55	9,596.25
10/10/17	Managed Fund Purchase: DRP 56.88 units at \$0.94	56.88	9,653.13
23/10/17	Regular Purchase 311.61 units at \$0.94	311.61	9,964.73
21/11/17	Regular Purchase 297.69 units at \$0.99	297.69	10,262.42
08/12/17	Managed Fund Sale 10262.42 units at \$1.01	10,262.42	0.00
30/06/18	Closing Balance		0.00

Walter Sc Gb Eq (Hg)

01/07/17	Opening Balance		14,987.80
24/07/17	Regular Purchase 583.84 units at \$0.92	583.84	15,571.64
24/07/17	Managed Fund Purchase: DRP 2996.63 units at \$0.92	2,996.63	18,568.27
23/08/17	Regular Purchase 586.44 units at \$0.92	586.44	19,154.72
22/09/17	Regular Purchase 572.19 units at \$0.94	572.19	19,726.90
24/10/17	Regular Purchase 557.91 units at \$0.97	557.91	20,284.82
22/11/17	Regular Purchase 541.38 units at \$1.00	541.38	20,826.20
08/12/17	Managed Fund Sale 20826.20 units at \$0.99	20,826.20	0.00
30/06/18	Closing Balance		0.00

Other Costs⁹

Below is the amount of the investment manager fee and performance-related fee charged by the investment managers of your selected funds for the period. This excludes transaction costs, borrowing costs, buy/sell spreads and other indirect costs. For a comprehensive view of the total costs for your investments, please refer to the example below.

Investment Manager Fee	\$ Fees
Fidelity Aust Eq Fd	171.33
MFS Global Equity	100.43
Magellan Infrs Fd	40.68
NovaPort Smaller Com	120.71
Pengana Aus Equities	200.45
Perp WS Share-Plus	183.07
Res Cap Gbl Prop Se	88.82
Robeco Em Con Eq Fd	46.83
State St Au Eq	74.63
T.Rowe Price Gbl Eq	237.20
Vang Int'l Sh Index	37.01
Walter Scott Glb Eq	277.69
Zurich Inv Aus Prop	55.93
IBark Karara Aus Sh	97.51
RARE Infrst Val Hdgd	28.14
Van Aus Prop Sec In	8.89
Walter Sc Gb Eq (Hg)	102.15
	\$1,871.47

Example of Total Annual Fees and Costs for a Balanced Investment Option

The following example illustrates how the cumulative effect of the fees and costs of PortfolioCare eWRAP Investment Account, as well as the underlying fees and costs of a balanced investment option, can affect your investment over a one-year period. The actual fees and costs that you will be charged will depend on your total account value, the investment options you choose and the transactions you carry out.

Example - Experts' Choice Balanced		Balance of \$50,000 with a contribution of \$5,000 during the year
Contribution fee	Nil	For every \$50,000 you put in you will be charged \$0.00.
Plus Management costs ¹	\$492.75 (\$1.35 per day)	And, for the \$50,000 you have in <i>PortfolioCare</i> Investment Service, you will be charged \$492.75 each year.
Plus Other costs for the Experts' Choice Balanced ²	1.00%	And, other costs of \$500.00 each year will be deducted from your investment.
Equals Total fees and costs ³		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 total fees and costs from \$992.75 for holding the Experts' Choice Balanced investment option.

1. This amount comprises the administration fee on the balance of \$50,000 held throughout the year. It does not include the administration fee on the contribution of \$5,000 during the year.
2. This amount comprises estimates of underlying management costs for the Experts' Choice Balanced investment option based on the last financial year. It does not include underlying management costs on the contribution of \$5,000 during the year which would equal an additional \$50.00 if invested at the beginning of the year.
3. Additional fees and costs may apply, including initial, ongoing and one-off adviser fees as agreed with your financial adviser, and underlying transactional and operational costs. And, a buy/sell cost of 0.49% applies whenever you invest in the Experts' Choice Balanced investment option (this will equal \$24.50 for every \$5,000 you invest).

Tax Reports

Tax Reports are generally sent in August. However, delays can occur as we need to receive tax information from the investment managers of all investments held in your account during the year before a report can be produced.

NOTES ON REPORT

- 1 *Any distributions paid by investment managers and yet to be processed by us by 30 June 2018 will not be included in your Account Value. These will be reflected in your next report. If you need further information about your Account Value please call us on 1800 004 594.*
- 2 *This amount shows growth and income on your investments before any fees and costs as stated on this report.*
- 3 *Change in investment value represents any unrealised gains or losses on the investments you hold as a result of changes in unit prices plus any realised gains or losses from sales made during the period.*
- 4 *Fees and costs include administration fees, financial adviser remuneration (including one-off flat dollar fees where applicable), operator fees, GST, reduced input tax credits (on managed investments only) and other expenses. Investment fees are not shown as deductions from your Account – instead they're deducted from the unit price of each managed investment prior to calculating each unit's value.*
- 5 *These percentages show the net earnings rate of your investment after deducting taxes, fees and other costs.*
- 6 *For periods greater than one year, this represents the compound average return per annum over the indicated period.*
- 7 *The price used was the last cumulative offer price available at the time this report was produced. In some cases prices may not be at 30 June 2018 due to non availability at date of report production or where investment pricing may be suspended. In these cases the investment value shown may not reflect your actual redeemable value.*
- 8 *This represents the estimated unrealised capital gain or loss that would have arisen for tax purposes if you sold all your investments on 30 June 2018.*
- 9 *Other costs - This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your Investments but are not charged as a fee.*

Additional Information

This section contains information we think it's important for you to know. Please take a moment to review the information about your account, the type of product you hold and more. If you have any questions, give us a call on 1800 004 594 or talk to your financial adviser.

Your account at your fingertips

Did you know that when you opened your account you were automatically given access to our secure *Investor Online* website? Once logged in you'll find your account value, asset allocation, insurance held, contact details, transaction details, product disclosure statements and much more. You can also access:

- news about changes to funds you're invested in
- actions and changes on your account
- copies of your Investor Reports and other communications.

You can access your account in a few simple steps. Visit <https://www.investoronline.info/>, enter the first seven digits of your account number and your PIN then click 'Login'. If you've forgotten your PIN or need to reset it, click the 'Forgotten PIN?' link on the login screen or give us a call so we can help you.

Complaints

If you have a complaint about your Account, please call Customer Relations on 1800 004 594 or write to us. If you're not satisfied with the resolution, you may lodge a complaint with the Financial Ombudsman Service Limited (FOS). FOS can be contacted on 1300 780 808. A new dispute resolution body, the Australian Financial Complaints Authority (AFCA), will be replacing FOS. From 1 November 2018, new external complaints should be directed to AFCA rather than the FOS on:

Online www.afca.org.au
Email info@afca.org.au
Telephone 1800 931 678
Postal address:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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