

DAVIDSON FAMILY SUPERANNUATION FUND  
Mr Brett Davidson  
38A Huntingdale Avenue  
MIRANDA NSW 2228

## Your Annual tax statement

Hi Brett,

Enclosed is your BT Panorama Investments tax statement for the year ending 30 June 2022. Please review and keep it for your records.

### How to find information online

To view up-to-date details of your account including past statements from BT Wrap, you can go to [panoramainvestor.com.au](https://panoramainvestor.com.au) and sign in using your existing username and password.

If you'd like to receive your correspondence online as soon as it is available, you can change your correspondence preference on the 'Account details' page for your account.

Call us on 1300 881 716 if you'd like to register for online access.

### Need help?

To access the Panorama Tax Guide go to [panoramainvestor.com.au/documents/guides](https://panoramainvestor.com.au/documents/guides).

For additional information or if you have any questions, please contact Garry Millburn at [garry@bolderwealth.com](mailto:garry@bolderwealth.com).

Yours sincerely,



Kathy Vincent  
General Manager Platforms & Investments

# Annual tax statement

for the period 1 July 2021 to 30 June 2022

## Account details

Product	BT Panorama Investments
Account ID	121312847
Account name	Brett Davidson & Dayna Davidson ATF DAVIDSON FAMILY SUPERANNUATION FUND
Entity type	SMSF
Adviser	Garry Millburn

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For more information



1300 881 716



[support@panorama.com.au](mailto:support@panorama.com.au)

Please read the Panorama tax guide where the information contained in this statement is further explained

# Summary of assessable income

Item	Amount \$
Gross interest	6.96
Unfranked dividends from shares	1,098.79
Franked dividends from shares	6,819.53
Franking credits from shares	2,922.66
Franked distributions from trusts	904.95
Distributions from trusts	81.71
Net capital gain	1,024.69
Foreign income	1,061.53
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
<b>Total assessable income</b>	<b>\$13,920.82</b>

# Deductions and credits summary

## Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	3,654.25
Loss on sale of traditional security	0.00
<b>Total deductions/expenses</b>	<b>\$3,654.25</b>

## Total taxable income from investment assets

**\$10,266.57**

## Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	2,922.66
Franking credits from trust distributions (after 45 day rule)	282.95
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	158.54
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

## Total tax credits

**\$3,364.15**

# Deductions and credits summary

Additional information for non-residents		
Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

\*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

# Interest schedule

Cash		
Date	Investment	Amount \$
Transaction Account		
31 Jul 2021	Cash Management Account	0.66
31 Aug 2021	Cash Management Account	0.66
30 Sep 2021	Cash Management Account	0.63
31 Oct 2021	Cash Management Account	0.69
30 Nov 2021	Cash Management Account	0.60
31 Dec 2021	Cash Management Account	0.51
31 Jan 2022	Cash Management Account	0.47
28 Feb 2022	Cash Management Account	0.32
31 Mar 2022	Cash Management Account	0.27
30 Apr 2022	Cash Management Account	0.28
31 May 2022	Cash Management Account	0.29
30 Jun 2022	Cash Management Account	1.58
Subtotal		\$6.96
Total cash		\$6.96

**Total interest**

**\$6.96**

Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
AGL AGL Energy Limited	29 Sep 2021	989	336.26	0.00	0.00	0.00	0.00	0.00
AGL AGL Energy Limited	30 Mar 2022	989	158.24	0.00	0.00	0.00	0.00	0.00
<b>Subtotal</b>			<b>\$494.50</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
ANN Ansell Limited	16 Sep 2021	649	0.00	385.77	0.00	0.00	0.00	0.00
ANN Ansell Limited	9 Mar 2022	649	0.00	218.52	0.00	0.00	0.00	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$604.29</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
BHP BHP Group Limited	21 Sep 2021	200	0.00	0.00	543.05	232.74	232.74	0.00
BHP BHP Group Limited	28 Mar 2022	200	0.00	0.00	416.11	178.33	178.33	0.00
BHP BHP Group Limited	1 Jun 2022	200	0.00	0.00	1,075.53	460.94	460.94	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,034.69</b>	<b>\$872.01</b>	<b>\$872.01</b>	<b>\$0.00</b>
COL Coles Group Limited	28 Sep 2021	486	0.00	0.00	136.08	58.32	58.32	0.00
COL Coles Group Limited	31 Mar 2022	486	0.00	0.00	160.38	68.73	68.73	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$296.46</b>	<b>\$127.05</b>	<b>\$127.05</b>	<b>\$0.00</b>
EDV Endeavour Group Limited	22 Sep 2021	565	0.00	0.00	39.55	16.95	16.95	0.00
EDV Endeavour Group Limited	28 Mar 2022	565	0.00	0.00	70.63	30.27	30.27	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$110.18</b>	<b>\$47.22</b>	<b>\$47.22</b>	<b>\$0.00</b>
RIO Rio Tinto Limited	23 Sep 2021	129	0.00	0.00	980.48	420.20	420.20	0.00

# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
RIO Rio Tinto Limited	21 Apr 2022	129	0.00	0.00	855.06	366.46	366.46	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,835.54</b>	<b>\$786.66</b>	<b>\$786.66</b>	<b>\$0.00</b>
TLS Telstra Corporation Limited	23 Sep 2021	2,871	0.00	0.00	229.68	98.43	98.43	0.00
TLS Telstra Corporation Limited	1 Apr 2022	2,871	0.00	0.00	229.68	98.43	98.43	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$459.36</b>	<b>\$196.86</b>	<b>\$196.86</b>	<b>\$0.00</b>
WBC Westpac Banking Corporation	5 Nov 2021	600	0.00	0.00	360.00	154.29	154.29	0.00
WBC Westpac Banking Corporation	24 Jun 2022	600	0.00	0.00	366.00	156.86	156.86	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$726.00</b>	<b>\$311.15</b>	<b>\$311.15</b>	<b>\$0.00</b>
WES Wesfarmers Limited	7 Oct 2021	486	0.00	0.00	437.40	187.46	187.46	0.00
WES Wesfarmers Limited	30 Mar 2022	486	0.00	0.00	388.80	166.63	166.63	0.00
<b>Subtotal</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$826.20</b>	<b>\$354.09</b>	<b>\$354.09</b>	<b>\$0.00</b>
WOW Woolworths Group Limited	2 Sep 2021	565	0.00	0.00	310.75	133.18	133.18	0.00



# Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
WOW Woolworths Group Limited	13 Apr 2022	565	0.00	0.00	220.35	94.44	94.44	0.00
Subtotal			\$0.00	\$0.00	\$531.10	\$227.62	\$227.62	\$0.00
Total			\$494.50	\$604.29	\$6,819.53	\$2,922.66	\$2,922.66	\$0.00

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days). If you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.

# Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement <sup>1</sup> \$	Add 2022 entitlement <sup>2</sup> \$	Total income <sup>3</sup> \$
IXI iShares Global Consumer Staples ETF	697.85	352.95	364.65	709.55
VDHG Vanguard Diversified High Growth Index ETF	978.19	0.00	1,381.60	2,359.79
<b>Total</b>	<b>\$1,676.04</b>	<b>\$352.95</b>	<b>\$1,746.25</b>	<b>\$3,069.34</b>

1. Income you received during the year ended 30 June 2022 which was included in your 30 June 2021 tax return.

2. Income you received after 30 June 2022 which is required to be included in your 30 June 2022 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

# Distributions schedule - detail

Description	Total \$	IXI	VDHG
Interest – Australian	16.13	0.00	16.13
Dividends			
Unfranked amount	1.34	0.00	1.34
Unfranked CFI amount	38.68	0.00	38.68
Franked amount	622.00	0.00	622.00
Franking credits (before 45 day rule)	282.95	0.00	282.95
Franking credits denied	0.00	0.00	0.00
Other Australian income	25.56	0.00	25.56
Gains not eligible for discount - TAP	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00
Discounted capital gains - Non TAP	768.52	21.85	746.67
Gross foreign income	1,061.53	783.78	277.75
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00
<b>Total taxable income</b>	<b>\$2,816.71</b>	<b>\$805.63</b>	<b>\$2,011.08</b>
Other non-taxable items			
CGT concession	691.98	21.85	670.13
Tax free amounts	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00
Other non-assessable amounts	2.14	0.00	2.14
Assessable credits / offsets			
Franking credits (after 45 day rule)	282.95	0.00	282.95
Foreign income tax offset	158.54	117.93	40.61
Foreign income tax offset – capital gain	0.00	0.00	0.00
<b>Total distribution</b>	<b>\$3,069.34</b>	<b>\$709.55</b>	<b>\$2,359.79</b>
Includes non-cash attributions	0.02	0.00	0.02
Taxes withheld			
Non-resident withholding tax on interest	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00
<b>Cash distribution</b>	<b>\$3,069.32</b>	<b>\$709.55</b>	<b>\$2,359.77</b>
AMIT Cost base increase / decrease	74.42	0.00	74.42

# Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	0.00	0.00	0.00
Net capital gain from distributions			
TAP		0.00	0.00
Non TAP		0.00	1,537.04
On platform losses brought forward	0.00		
Subtotal	\$0.00	\$0.00	\$1,537.04
Application of losses	0.00	0.00	0.00
Subtotal	\$0.00	\$0.00	\$1,537.04
CGT discount			-512.35
<b>Net capital gain/loss</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,024.69</b>

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
<b>ALYAT Alchemy Resources Limited Pro-Rata Non-Renounceable Rights</b>								
ALYAT Alchemy Resources Limited Pro-Rata Non-Renounceable Rights	22 Nov 2021	1,666.0000	0.00	6 Apr 2011	0.00	0.00	0.00	0.00
ALYAT Alchemy Resources Limited Pro-Rata Non-Renounceable Rights	22 Nov 2021	834.0000	0.00	8 Apr 2011	0.00	0.00	0.00	0.00
ALYAT Alchemy Resources Limited Pro-Rata Non-Renounceable Rights	22 Nov 2021	833.0000	0.00	12 Apr 2011	0.00	0.00	0.00	0.00

# Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
ALYAT Alchemy Resources Limited Pro-Rata Non-Renounceable Rights	22 Nov 2021	1,667.0000	0.00	20 Apr 2011	0.00	0.00	0.00	0.00
Subtotal			\$0.00		\$0.00	\$0.00	\$0.00	\$0.00

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

# Unrealised gain/loss schedule as at 30 Jun 2022

	Capital losses	Gains not eligible for discount	Gains eligible for discount
<b>Unrealised gains/losses</b>	<b>\$40,266.94</b>	<b>\$70.71</b>	<b>\$42,838.38</b>
Application of losses	-40,266.94	-70.71	-40,196.23
<b>Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,642.15</b>
CGT discount			-880.72
<b>Net unrealised gain/loss</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,761.43</b>

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
13 Jun 2014	AGL AGL Energy Limited	824.0000	6,798.00	12,495.98	12,495.98	5,697.98	0.00	0.00
25 Sep 2014	AGL AGL Energy Limited	165.0000	1,361.25	1,815.00	1,815.00	453.75	0.00	0.00
6 Apr 2011	ALY Alchemy Resources Limited	10,000.0000	120.00	3,311.98	3,311.98	3,191.98	0.00	0.00
8 Apr 2011	ALY Alchemy Resources Limited	5,000.0000	60.00	1,859.45	1,859.45	1,799.45	0.00	0.00
12 Apr 2011	ALY Alchemy Resources Limited	5,000.0000	60.00	1,679.95	1,679.95	1,619.95	0.00	0.00
20 Apr 2011	ALY Alchemy Resources Limited	10,000.0000	120.00	3,029.95	3,029.95	2,909.95	0.00	0.00
13 Jun 2014	ANN Ansell Limited	649.0000	14,433.76	12,506.29	12,506.29	0.00	0.00	1,927.47
8 Apr 2011	BHP BHP Group Limited	100.0000	4,125.00	4,451.72	4,451.72	326.72	0.00	0.00

# Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
12 Apr 2011	BHP BHP Group Limited	100.0000	4,125.00	4,565.99	4,565.99	440.99	0.00	0.00
20 Apr 2011	COL Coles Group Limited	486.0000	8,655.66	4,636.16	4,636.16	0.00	0.00	4,019.50
20 Apr 2011	EDV Endeavour Group Limited	280.0000	2,119.60	1,052.84	1,052.84	0.00	0.00	1,066.76
23 May 2013	EDV Endeavour Group Limited	285.0000	2,157.45	1,489.68	1,489.68	0.00	0.00	667.77
13 Jun 2014	IXI iShares Global Consumer Staples ETF	410.0000	34,505.60	19,821.50	19,821.50	0.00	0.00	14,684.10
13 Jun 2014	RIO Rio Tinto Limited	129.0000	13,248.30	7,451.99	7,451.99	0.00	0.00	5,796.31
13 Jun 2014	TLS Telstra Corporation Limited	2,871.0000	11,053.35	14,982.56	14,982.56	3,929.21	0.00	0.00
9 Aug 2021	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,851.70	1,851.70	264.70	0.00	0.00
1 Sep 2021	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,872.41	1,872.41	285.41	0.00	0.00
1 Oct 2021	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,795.92	1,795.92	208.92	0.00	0.00
1 Nov 2021	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,840.62	1,840.62	253.62	0.00	0.00
4 Nov 2021	VDHG Vanguard Diversified High Growth Index ETF	217.0000	11,479.30	13,411.70	13,411.70	1,932.40	0.00	0.00
1 Dec 2021	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,850.22	1,850.22	263.22	0.00	0.00
6 Dec 2021	VDHG Vanguard Diversified High Growth Index ETF	200.0000	10,580.00	12,284.93	12,284.93	1,704.93	0.00	0.00
4 Jan 2022	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,896.53	1,896.53	309.53	0.00	0.00
18 Jan 2022	VDHG Vanguard Diversified High Growth Index ETF	200.0000	10,580.00	12,337.74	12,337.74	1,757.74	0.00	0.00
1 Feb 2022	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,805.93	1,805.93	218.93	0.00	0.00
18 Feb 2022	VDHG Vanguard Diversified High Growth Index ETF	200.0000	10,580.00	11,911.27	11,911.27	1,331.27	0.00	0.00
1 Mar 2022	VDHG Vanguard Diversified High Growth Index ETF	31.0000	1,639.90	1,834.01	1,834.01	194.11	0.00	0.00
1 Apr 2022	VDHG Vanguard Diversified High Growth Index ETF	30.0000	1,587.00	1,783.10	1,783.10	196.10	0.00	0.00

# Unrealised gain/loss schedule as at 30 Jun 2022

Acquisition date	Description	Quantity	Ex distribution value \$	CGT cost base \$	Reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
2 May 2022	VDHG Vanguard Diversified High Growth Index ETF	32.0000	1,692.80	1,839.70	1,839.70	146.90	0.00	0.00
6 Jun 2022	VDHG Vanguard Diversified High Growth Index ETF	32.0000	1,692.80	1,815.38	1,815.38	122.58	0.00	0.00
20 Apr 2011	WBC Westpac Banking Corporation	194.0000	3,783.00	4,851.91	4,851.91	1,068.91	0.00	0.00
23 May 2013	WBC Westpac Banking Corporation	406.0000	7,917.00	14,124.74	14,124.74	6,207.74	0.00	0.00
1 Jun 2022	WDS Woodside Energy Group Ltd	36.0000	1,146.24	1,075.53	1,075.53	0.00	70.71	0.00
20 Apr 2011	WES Wesfarmers Limited	486.0000	20,368.26	10,428.38	10,428.38	0.00	0.00	9,939.88
20 Apr 2011	WOW Woolworths Group Limited	280.0000	9,968.00	6,367.69	6,367.69	0.00	0.00	3,600.31
23 May 2013	WOW Woolworths Group Limited	285.0000	10,146.00	9,009.72	9,009.72	0.00	0.00	1,136.28
1 Dec 2011	ZNC Zenith Minerals Limited	20,000.0000	5,600.00	9,029.95	9,029.95	3,429.95	0.00	0.00
<b>Subtotal</b>						<b>\$40,266.94</b>	<b>\$70.71</b>	<b>\$42,838.38</b>

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Please note this statement uses post distribution prices (also known as "Ex" prices). Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect.

Revenue assets have been included in this schedule for information purposes but their actual tax treatment on disposal may be different.



# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
5 Jul 2021	Administration fee	76.62	0.00
5 Jul 2021	Custodial holdings option fee	24.66	0.00
7 Jul 2021	Advice fee	165.80	0.00
30 Jul 2021	One-off advice fee	1,200.00	0.00
4 Aug 2021	Administration fee	80.19	0.00
4 Aug 2021	Custodial holdings option fee	25.48	0.00
3 Sep 2021	Administration fee	44.44	0.00
3 Sep 2021	Custodial holdings option fee	13.97	0.00
7 Sep 2021	Advice fee	114.86	0.00
5 Oct 2021	Administration fee	75.57	0.00
5 Oct 2021	Custodial holdings option fee	24.66	0.00
7 Oct 2021	Advice fee	111.15	0.00
11 Oct 2021	Expense Recovery - Legislative	22.69	0.00
3 Nov 2021	Administration fee	76.90	0.00
3 Nov 2021	Custodial holdings option fee	25.48	0.00
5 Nov 2021	Advice fee	114.86	0.00
3 Dec 2021	Administration fee	79.19	0.00
3 Dec 2021	Custodial holdings option fee	24.66	0.00
7 Dec 2021	Advice fee	103.57	0.00
6 Jan 2022	Administration fee	87.06	0.00
6 Jan 2022	Custodial holdings option fee	25.48	0.00
10 Jan 2022	Advice fee	107.03	0.00
3 Feb 2022	Administration fee	90.76	0.00
3 Feb 2022	Custodial holdings option fee	25.48	0.00
7 Feb 2022	Advice fee	107.03	0.00
4 Mar 2022	Custodial holdings option fee	23.01	0.00

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
4 Mar 2022	Administration fee	67.60	0.00
7 Mar 2022	Advice fee	96.67	0.00
5 Apr 2022	Administration fee	75.56	0.00
5 Apr 2022	Custodial holdings option fee	25.48	0.00
7 Apr 2022	Advice fee	107.03	0.00
4 May 2022	Administration fee	74.30	0.00
4 May 2022	Custodial holdings option fee	24.66	0.00
6 May 2022	Advice fee	103.57	0.00
3 Jun 2022	Administration fee	76.27	0.00
3 Jun 2022	Custodial holdings option fee	25.48	0.00
7 Jun 2022	Advice fee	107.03	0.00

**Total**

**\$3,654.25**

**\$0.00**

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

# Complaints

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If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

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## Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2021 - 30 Jun 2022 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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