



Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120333273
Account name	Duncan Unwin & Rachel Tew ATF D.W. Unwin Super Fund
Entity type	SMSF
Accountant	Elizabeth Meiklejohn +61 (7) 3349 1452

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For more information



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

Summary of assessable income

Item	Amount \$
Gross interest	8.69
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	4,268.98
Distributions from trusts	265.62
Net capital gain	7,572.87
Foreign income	229.27
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
Total assessable income	\$12,345.43

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	887.28
Loss on sale of traditional security	0.00
Total deductions/expenses	\$887.28

Total taxable income from investment assets

\$11,458.15

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)	0.00
Franking credits from trust distributions (after 45 day rule)	1,561.73
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	88.45
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

\$1,650.18

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	0.49
31 Aug 2021	Cash Management Account	0.62
30 Sep 2021	Cash Management Account	0.57
31 Oct 2021	Cash Management Account	0.57
30 Nov 2021	Cash Management Account	0.53
31 Dec 2021	Cash Management Account	0.55
31 Jan 2022	Cash Management Account	0.56
28 Feb 2022	Cash Management Account	0.49
31 Mar 2022	Cash Management Account	0.53
30 Apr 2022	Cash Management Account	0.52
31 May 2022	Cash Management Account	0.53
30 Jun 2022	Cash Management Account	2.73
Subtotal		\$8.69
Total cash		\$8.69

Total interest

\$8.69

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

Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
ETL0016AU PIMCO Diversified Fixed Interest Fund - Wholesale Class	58.91	10.36	64.20	112.75
ETL0032AU abrdn Emerging Opportunities Fund	2,512.07	2,512.07	728.39	728.39
FID0008AU Fidelity Australian Equities Fund	4,413.09	2,509.41	6,071.24	7,974.92
MAL0018AU BlackRock Global Allocation Fund Aust - Class D	10,075.39	10,075.39	35.64	35.64
MAQ0274AU Macquarie Dynamic Bond Fund	151.52	99.32	10.44	62.64
RFA0051AU Pandal Global Property Securities Fund	1,013.45	1,013.45	181.48	181.48
RFA0061AU Pandal MicroCap Opportunities Fund	2,368.87	2,368.87	908.42	908.42
RFA0819AU Pandal Smaller Companies Fund	1,342.57	1,293.92	1,426.91	1,475.56
ZUR0061AU Zurich Investments Global Thematic Share Fund	449.44	449.44	1,172.70	1,172.70
Total	\$22,385.31	\$20,332.23	\$10,599.42	\$12,652.50

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 \$	ETL0016AU	ETL0032AU	FID0008AU
Interest – Australian	0.96	0.00	0.00	0.34
Dividends				
Unfranked amount	76.52	0.00	0.00	69.27
Unfranked CFI amount	129.03	0.00	0.00	124.35
Franked amount	2,707.25	0.00	0.00	2,654.60
Franking credits (before 45 day rule)	1,561.73	0.00	0.00	1,383.90
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	59.11	0.00	0.01	6.65
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.64	0.00	0.00	0.00
Discounted capital gains - TAP	15.22	0.00	0.00	10.21
Discounted capital gains - Non TAP	5,663.95	0.00	345.19	2,538.36
Gross foreign income	229.27	0.00	75.34	24.68
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$10,443.68	\$0.00	\$420.54	\$6,812.36
Other non-taxable items				
CGT concession	3,681.74	0.00	345.19	2,548.57
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	177.26	112.75	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	1,561.73	0.00	0.00	1,383.90
Foreign income tax offset	83.19	0.00	32.08	2.11
Foreign income tax offset – capital gain	5.26	0.00	5.26	0.00
Total distribution	\$12,652.50	\$112.75	\$728.39	\$7,974.92
Includes non-cash attributions	109.70	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$12,542.80	\$112.75	\$728.39	\$7,974.92
AMIT Cost base increase / decrease	1,929.86	-112.75	0.00	0.00

Distributions schedule - detail

Description	MAL0018AU	MAQ0274AU	RFA0051AU	RFA0061AU
Interest – Australian	0.06	0.00	0.00	0.00
Dividends				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.00
Franked amount	0.00	0.00	0.00	0.00
Franking credits (before 45 day rule)	0.00	0.00	0.00	107.27
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	34.94	0.00	0.00	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.64	0.00	0.00	0.00
Discounted capital gains - TAP	0.00	0.00	0.00	3.50
Discounted capital gains - Non TAP	0.00	0.00	90.74	904.92
Gross foreign income	0.00	0.00	0.00	0.00
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$35.64	\$0.00	\$90.74	\$1,015.69
Other non-taxable items				
CGT concession	0.00	0.00	90.74	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	62.64	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	0.00	107.27
Foreign income tax offset	0.00	0.00	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$35.64	\$62.64	\$181.48	\$908.42
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$35.64	\$62.64	\$181.48	\$908.42
AMIT Cost base increase / decrease	0.00	-62.64	0.00	908.42

Distributions schedule - detail

Description	RFA0819AU	ZUR0061AU
Interest – Australian	0.55	0.01
Dividends		
Unfranked amount	7.25	0.00
Unfranked CFI amount	4.68	0.00
Franked amount	52.65	0.00
Franking credits (before 45 day rule)	70.56	0.00
Franking credits denied	0.00	0.00
Other Australian income	0.60	16.91
Gains not eligible for discount - TAP	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	0.00
Discounted capital gains - TAP	1.51	0.00
Discounted capital gains - Non TAP	695.73	1,089.01
Gross foreign income	21.36	107.89
Australian franking credits from a New Zealand franking company	0.00	0.00
Foreign trust and CFC income	0.00	0.00
Total taxable income	\$854.89	\$1,213.82
Other non-taxable items		
CGT concession	697.24	0.00
Tax free amounts	0.00	0.00
Non-assessable non-exempt income	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00
Other non-assessable amounts	1.87	0.00
Assessable credits / offsets		
Franking credits (after 45 day rule)	70.56	0.00
Foreign income tax offset	7.88	41.12
Foreign income tax offset – capital gain	0.00	0.00
Total distribution	\$1,475.56	\$1,172.70
Includes non-cash attributions	0.00	109.70
Taxes withheld		
Non-resident withholding tax on interest	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00
TFN tax withheld	0.00	0.00
Cash distribution	\$1,475.56	\$1,063.00
AMIT Cost base increase / decrease	-1.87	1,198.70

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	30.44
Non TAP		0.64	11,327.90
On platform losses brought forward	0.00		
Subtotal	\$0.00	\$0.64	\$11,358.34
Application of losses	0.00	0.00	0.00
Subtotal	\$0.00	\$0.64	\$11,358.34
CGT discount			-3,786.11
Net capital gain/loss	\$0.00	\$0.64	\$7,572.23

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
Unrealised gains/losses	\$29,315.42	\$0.00	\$0.00
Application of losses	0.00	0.00	0.00
Subtotal	\$29,315.42	\$0.00	\$0.00
CGT discount			0.00

Net unrealised gain/loss **\$29,315.42** **\$0.00** **\$0.00**

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 \$
6 Jun 2019	ETL0016AU PIMCO Diversified Fixed Interest Fund - Wholesale Class	21,559.8600	18,958.06	22,010.50	22,010.50	3,052.44	0.00	0.00
6 Jun 2019	ETL0032AU abrdn Emerging Opportunities Fund	5,671.9300	8,236.66	13,601.86	13,601.86	5,365.20	0.00	0.00
6 Jun 2019	FID0008AU Fidelity Australian Equities Fund	1,806.2900	58,137.13	61,256.70	61,256.70	3,119.57	0.00	0.00
6 Jun 2019	MAL0018AU BlackRock Global Allocation Fund Aust - Class D	45,032.9400	47,365.15	53,335.97	53,335.97	5,970.82	0.00	0.00
6 Jun 2019	MAQ0274AU Macquarie Dynamic Bond Fund	20,878.7900	19,195.96	22,490.63	22,490.63	3,294.67	0.00	0.00
6 Jun 2019	RFA0051AU Pental Global Property Securities Fund	12,815.5400	8,731.73	12,278.57	12,278.57	3,546.84	0.00	0.00
6 Jun 2019	RFA0061AU Pental MicroCap Opportunities Fund	4,910.5500	14,026.03	14,410.29	14,410.29	384.26	0.00	0.00
6 Jun 2019	RFA0819AU Pental Smaller Companies Fund	4,865.0600	8,031.25	10,604.08	10,604.08	2,572.83	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 \$
6 Jun 2019	ZUR0061AU Zurich Investments Global Thematic Share Fund	14,561.7000	17,867.21	19,876.00	19,876.00	2,008.79	0.00	0.00
Subtotal						\$29,315.42	\$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.

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	76.20	0.00
4 Aug 2021	Administration fee	76.64	0.00
3 Sep 2021	Administration fee	42.40	0.00
5 Oct 2021	Administration fee	75.00	0.00
11 Oct 2021	Expense Recovery - Legislative	18.11	0.00
3 Nov 2021	Administration fee	77.20	0.00
3 Dec 2021	Administration fee	75.10	0.00
6 Jan 2022	Administration fee	77.44	0.00
3 Feb 2022	Administration fee	76.95	0.00
4 Mar 2022	Administration fee	68.81	0.00
5 Apr 2022	Administration fee	75.57	0.00
4 May 2022	Administration fee	73.38	0.00
3 Jun 2022	Administration fee	74.48	0.00

Total

\$887.28

\$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

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

Email: info@afca.org.au

Phone 1800 931 678

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

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.
