

Annual statement

for the period 1 July 2020 to 30 June 2021

Account details

Product	Cash Management Account
Account ID	121040174
Account name	Glenn Davis & Brenda Davis ATF Davis Superannuation Fund

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\$31,860.07

Portfolio value as at 30 Jun 2021

For more information



Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 28 Jul 2021

Your statement at a glance

Total portfolio opening balance 1 Jul 2020	\$0.00
Inflows	\$131,841.10
Deposits to Transaction account	\$131,841.10
Asset transfers in	\$0.00
Outflows	-\$100,000.00
Payments from Transaction account	-\$100,000.00
Asset transfers out	\$0.00
Expenses	\$0.00
Fees	\$0.00
Taxes	\$0.00
Income on investments	\$18.97
Market movement	\$0.00
Total portfolio closing balance 30 Jun 2021	\$31,860.07

Portfolio valuation

Transaction account

	Balance \$	Total portfolio %
Transaction account	\$31,860.07	100.00%
Total transaction account balance	\$31,860.07	100.00%

Total portfolio value as at 30 Jun 2021 **\$31,860.07** **100%**

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post 30 June.

Earnings and expenses

Income	
	Amount \$
Transaction account income	\$18.97
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$0.00
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
Total income	\$18.97
Market movement	
	Amount \$
Realised/unrealised market movement	\$0.00
Total market movement	\$0.00

Earnings and expenses

Expenses

Fee type	Amount \$
Administration fees	\$0.00
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
Total expenses	\$0.00

Net earnings

\$18.97

"Accrued interest" includes interest due to settle post 30 June. Any term deposit interest reported as accrued interest on your statement last year has also been included in your opening balance this year, and as such, total term deposit interest income reported this year might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last year's statement.

Changes in market value exclude any gains or losses arising from assets held outside the service. This statement does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position.

The indirect costs of your investment, being the amounts that have been deducted from your investment which reduce the return on your investment but not charged to you directly as a fee, are zero.

"Total expenses" shown above may not include all the fees and costs in relation to your investments (for example it does not include any information on the fees and costs relating to any underlying managed investment (other than BT Managed Portfolios) that you access through Panorama Investments).

For further information regarding the fees and costs for each underlying managed investment offered through Panorama Investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained free of charge online by logging into your account, on request from your adviser (if you have one) or by contacting us. Please also refer to the 'Example of fees and costs' section that illustrates the combined effect of the fees and costs of this product and an underlying investment.

Earnings and expenses

Example of total fees and costs

This table illustrates the combined effect of fees and costs of Panorama Investments and the fees and costs for an investment in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments over a 1 year period. This example is illustrative only and the fees and costs may vary depending on your actual investment.

EXAMPLE – Schroder Real Return CPI Plus 5% Fund – WC

**Balance of \$50,000¹ with a
contribution of \$5,000¹ during
the year**

Cost of Panorama Investments

\$695²

PLUS Fees and costs for an investment in Schroder Real Return CPI Plus 5% Fund – WC 0.85% (Management costs)³

And, for every \$50,000 you have in the Schroder Real Return CPI Plus 5% Fund – WC you will be charged \$425 each year.

EQUALS Total cost of Investing in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments

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 fees of \$1,120⁴.

What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser.

1. The example above assumes that the entire account balance of \$50,000 is invested in the Schroder Real Return CPI Plus 5% Fund – WC through Panorama Investments for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Accordingly, fees and costs are calculated using the \$50,000 balance only.
2. The cost of Panorama Investments is based on the management costs for Panorama Investments, assuming all investments are in the Schroder Real Return CPI Plus 5% Fund – WC. Please refer to the 'Fees and costs' section of the applicable Investor Guide for details of each of these fees and costs and the 'fee schedule' available through the Fees section by logging into your account. Management costs include Administration fees but do not include listed security transaction fees.
3. This amount includes management fees and indirect costs, which may include performance-related fees and other indirect costs (as applicable) in relation to the Schroder Real Return CPI Plus 5% Fund – WC. The indirect costs are an estimate based on the fees and costs for the Schroder Real Return CPI Plus 5% Fund – WC in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to the 'Fees and costs of underlying investments' in the Investor Guide.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser contribution fees, other advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in the Investor Guide and the 'Additional information on fees' section of the Additional Information and Terms Booklet for the information about fees and other costs that may apply.

This example is illustrative only and assumes you have chosen the Full menu. For information regarding the fees and costs of underlying managed investments, refer to the relevant product disclosure statement or other disclosure document, which may be obtained on request and free of charge from your adviser or by contacting us.

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2020							\$0.00
11 Dec 2020	11 Dec 2020	Deposit	Deposit 2500029093			\$130,000.00	\$130,000.00
31 Dec 2020	31 Dec 2020	Income	Interest payment for Cash Management Account			\$10.66	\$130,010.66
6 Jan 2021	6 Jan 2021	Payment	Payment to Cannabis Harvesting Investments		\$100,000.00		\$30,010.66
31 Jan 2021	31 Jan 2021	Income	Interest payment for Cash Management Account			\$2.10	\$30,012.76
28 Feb 2021	28 Feb 2021	Income	Interest payment for Cash Management Account			\$1.15	\$30,013.91
31 Mar 2021	31 Mar 2021	Income	Interest payment for Cash Management Account			\$1.27	\$30,015.18
30 Apr 2021	30 Apr 2021	Income	Interest payment for Cash Management Account			\$1.23	\$30,016.41
31 May 2021	31 May 2021	Income	Interest payment for Cash Management Account			\$1.27	\$30,017.68
8 Jun 2021	8 Jun 2021	Deposit	Direct Credit from CHI , COUPON12			\$1,841.10	\$31,858.78
30 Jun 2021	30 Jun 2021	Income	Interest payment for Cash Management Account			\$1.29	\$31,860.07
Subtotal					\$100,000.00	\$131,860.07	

Closing balance as at 30 Jun 2021

\$31,860.07

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Withholding tax transactions, that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

Transaction account history - Cash

Disclaimer

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. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (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.
