

GRAHAM ANDREWS ELECTRICAL
SUPERANNUATION FUND NO 2
Mrs Julie Andrews
PO BOX 149
RIVERWOOD NSW 2210

Your Annual statement

Hi Julie,

Enclosed is your BT Panorama Investments 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 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?

The information contained in this statement is further explained in the Annual Statement Guide. This can be found in the Document Library once you sign into your account.

For additional information or if you have any questions, please contact Brett Martin at brett.martin@harbourwealth.com.au.

Yours sincerely,



Kathy Vincent
General Manager Platforms & Investments

Annual statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	121149868
Account name	GRAHAM ANDREWS ELECTRICAL PTY LTD ATF GRAHAM ANDREWS ELECTRICAL SUPERANNUATION FUND NO 2
Adviser	Brett Martin

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\$345,250.29

Portfolio value as at 30 Jun 2022

For more information



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

Annual statement created 2 Sep 2022

Your statement at a glance

Total portfolio opening balance 1 Jul 2021	\$382,847.71
Inflows	\$0.00
Deposits to Transaction account	\$0.00
Asset transfers in	\$0.00
Outflows	\$0.00
Payments from Transaction account	\$0.00
Asset transfers out	\$0.00
Expenses	-\$1,060.80
Fees	-\$1,060.80
Taxes	\$0.00
Income on investments	\$18,972.54
Market movement	-\$55,509.16
Total portfolio closing balance 30 Jun 2022	\$345,250.29

Portfolio valuation

Transaction account

	Balance \$	Total portfolio %
Transaction account	\$3,427.29	0.99%
Total transaction account balance	\$3,427.29	0.99%

Managed funds

Investments	Quantity	Last price \$	Market value \$	Total portfolio %
BPF0029AU • Bell Global Emerging Companies Fund	16,738.4000	\$1.27	\$21,184.34	6.14%
ETL0071AU • T. Rowe Price Global Equity Fund	34,314.4700	\$1.37	\$47,085.80	13.64%
IOF0045AU • Antipodes Global Fund - Class P	16,773.4400	\$1.55	\$25,977.40	7.52%
IOF0096AU • IOOF MultiMix Diversified Fixed Interest Trust	55,521.2800	\$0.82	\$45,583.97	13.20%
PER0556AU • Perpetual Diversified Real Return Fund Class W	55,988.6300	\$1.07	\$59,825.19	17.33%
PLA0002AU • Platinum International Fund	34,267.5700	\$1.80	\$61,711.13	17.87%
SCH0047AU • Schroder Real Return Fund	59,392.5813	\$1.07	\$63,794.11	18.48%
Total managed funds balance			\$325,161.94	94.18%

Total income accrued	\$16,661.06	4.83%
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Total portfolio value as at 30 Jun 2022	\$345,250.29	100%
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"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	\$1.89
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$0.00
Managed fund income	\$18,970.65
Accrued interest	\$0.00
Other income	\$0.00
Total income	\$18,972.54
Market movement	
	Amount \$
Realised/unrealised market movement	-\$55,509.16
Total market movement	-\$55,509.16

Earnings and expenses

Expenses	
Fee type	Amount \$
Administration fees	-\$1,038.11
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$22.69
Portfolio management fees	\$0.00
Advice fees	\$0.00
Adviser Establishment Fee	\$0.00
Advice fee	\$0.00
One-off advice fee	\$0.00
Licensee advice fee	\$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	-\$1,060.80

Net earnings

-\$37,597.42

"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.

"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).

Fees and costs summary

Description	Amount
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Fees deducted directly from your account \$1,060.80

This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.

Fees and costs deducted from your investment \$0.00

This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.

Total fees and costs you paid \$1,060.80

This approximate amount includes all the fees and costs that affected your investment during the period.

Other fees and costs (investment options) \$4,550.89

This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.

These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.

Total fees and costs you paid - with investment options fees and costs \$5,611.69

This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.

Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) 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 2021							
5 Jul 2021	5 Jul 2021	Expense	Administration fee for the period 01/06/2021 to 30/06/2021		\$90.67		\$21,580.46
31 Jul 2021	31 Jul 2021	Income	Interest payment for Cash Management Account			\$0.03	\$21,580.49
4 Aug 2021	4 Aug 2021	Expense	Administration fee for the period 01/07/2021 to 31/07/2021		\$92.20		\$21,488.29
31 Aug 2021	31 Aug 2021	Income	Interest payment for Cash Management Account			\$0.24	\$21,488.53
3 Sep 2021	3 Sep 2021	Expense	Administration fee for the period 15/08/2021 to 31/08/2021		\$51.04		\$21,437.49
30 Sep 2021	30 Sep 2021	Income	Interest payment for Cash Management Account			\$0.18	\$21,437.67
5 Oct 2021	5 Oct 2021	Expense	Administration fee for the period 01/09/2021 to 30/09/2021		\$89.96		\$21,347.71
8 Oct 2021	30 Sep 2021	Income	Distribution 55,521.2800 IOOF MultiMix Diversified Fixed Interest Trus (IOF0096AU) @ \$0.002189			\$121.54	\$21,469.25
11 Oct 2021	11 Oct 2021	Expense	Expense recovery - Legislative		\$22.69		\$21,446.56
31 Oct 2021	31 Oct 2021	Income	Interest payment for Cash Management Account			\$0.19	\$21,446.75
3 Nov 2021	3 Nov 2021	Expense	Administration fee for the period 01/10/2021 to 31/10/2021		\$91.99		\$21,354.76
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$0.18	\$21,354.94
3 Dec 2021	3 Dec 2021	Expense	Administration fee for the period 01/11/2021 to 30/11/2021		\$89.97		\$21,264.97
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$0.18	\$21,265.15
6 Jan 2022	6 Jan 2022	Expense	Administration fee for the period 01/12/2021 to 31/12/2021		\$92.94		\$21,172.21

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Jan 2022	31 Dec 2021	Income	Distribution 58,503.5700 Schroder Real Return Fund (SCH0047AU) @ \$0.017922			\$1,048.50	\$22,220.71
10 Jan 2022	31 Dec 2021	Income	Distribution 55,521.2800 IOOF MultiMix Diversified Fixed Interest Trus (IOF0096AU) @ \$0.001851			\$102.76	\$22,323.47
11 Jan 2022	11 Jan 2022	Buy	Reinvest - Buy Schroder Real Return Fund (SCH0047AU) for \$1,048.50	889.0113	\$1,048.50		\$21,274.97
19 Jan 2022	31 Dec 2021	Income	Distribution 18,757.05000000 Magellan Global Fund (MGE0001AU) @ \$0.051			\$956.61	\$22,231.58
28 Jan 2022	28 Jan 2022	Buy	Reinvest - Buy Magellan Global Fund (MGE0001AU) for \$956.61	351.9019	\$956.61		\$21,274.97
31 Jan 2022	31 Jan 2022	Income	Interest payment for Cash Management Account			\$0.19	\$21,275.16
3 Feb 2022	3 Feb 2022	Expense	Administration fee for the period 01/01/2022 to 31/01/2022		\$92.20		\$21,182.96
28 Feb 2022	28 Feb 2022	Income	Interest payment for Cash Management Account			\$0.17	\$21,183.13
4 Mar 2022	4 Mar 2022	Expense	Administration fee for the period 01/02/2022 to 28/02/2022		\$82.67		\$21,100.46
31 Mar 2022	31 Mar 2022	Income	Interest payment for Cash Management Account			\$0.18	\$21,100.64
5 Apr 2022	5 Apr 2022	Expense	Administration fee for the period 01/03/2022 to 31/03/2022		\$88.72		\$21,011.92
6 Apr 2022	4 Apr 2022	Sell	Sell 19,108.9518540 Magellan Global Fund (MGE0001AU) @ \$2.4863. Transaction fee \$0.00.	-19,108.9519		\$47,510.59	\$68,522.51
6 Apr 2022	31 Mar 2022	Income	Distribution 55,521.2800 IOOF MultiMix Diversified Fixed Interest Trus (IOF0096AU) @ \$0.001444			\$80.18	\$68,602.69
12 Apr 2022	12 Apr 2022	Buy	Buy Perpetual Diversified Real Return Fund Class (PER0556AU) for \$65,000.00. Transaction fee \$0.00.	55,988.6300	\$65,000.00		\$3,602.69

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
30 Apr 2022	30 Apr 2022	Income	Interest payment for Cash Management Account			\$0.17	\$3,602.86
4 May 2022	4 May 2022	Expense	Administration fee for the period 01/04/2022 to 30/04/2022		\$85.43		\$3,517.43
31 May 2022	31 May 2022	Income	Interest payment for Cash Management Account			\$0.03	\$3,517.46
3 Jun 2022	3 Jun 2022	Expense	Administration fee for the period 01/05/2022 to 31/05/2022		\$90.32		\$3,427.14
30 Jun 2022	30 Jun 2022	Income	Interest payment for Cash Management Account			\$0.15	\$3,427.29
7 Jul 2022	30 Jun 2022	Income	Distribution 59,392.5813 Schroder Real Return Fund (SCH0047AU) @ \$0.016391			\$973.47	\$4,400.76
12 Jul 2022	30 Jun 2022	Income	Distribution 55,521.2800 IOOF MultiMix Diversified Fixed Interest Trus (IOF0096AU) @ \$0.004582			\$254.40	\$4,655.16
13 Jul 2022	30 Jun 2022	Income	Distribution 55,988.630002 Perpetual Diversified Real Return Fund Class (PER0556AU) @ \$0.073226			\$4,099.80	\$8,754.96
14 Jul 2022	30 Jun 2022	Income	Distribution 34,314.4700 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$0.012115			\$415.70	\$9,170.66
14 Jul 2022	30 Jun 2022	Income	Distribution 34,267.570000 Platinum International Fund (PLA0002AU) @ \$0.227539			\$7,797.21	\$16,967.87
14 Jul 2022	30 Jun 2022	Income	Distribution 16,773.4400 Antipodes Global Fund - Class P (IOF0045AU) @ \$0.172978			\$2,901.43	\$19,869.30

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
20 Jul 2022	30 Jun 2022	Income	Distribution 16,738,4000 Bell Global Emerging Companies Fund (BPF0029AU) @ \$0.013087			\$219.05	\$20,088.35
Subtotal					\$68,065.91	\$66,483.13	

Closing balance as at 30 Jun 2022

\$20,088.35

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.

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

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.

GRAHAM ANDREWS ELECTRICAL
SUPERANNUATION FUND NO 2
Mrs Julie Andrews
PO BOX 149
RIVERWOOD NSW 2210

Your Annual tax statement

Hi Julie,

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Need help?

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For additional information or if you have any questions, please contact Brett Martin at brett.martin@harbourwealth.com.au.

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	121149868
Account name	GRAHAM ANDREWS ELECTRICAL PTY LTD ATF GRAHAM ANDREWS ELECTRICAL SUPERANNUATION FUND NO 2
Entity type	SMSF
Adviser	Brett Martin

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For more information



1300 881 716



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	1.89
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	838.61
Distributions from trusts	1,149.22
Net capital gain	17,621.77
Foreign income	7,882.45
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	\$27,493.94

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	1,060.80
Loss on sale of traditional security	0.00
Total deductions/expenses	\$1,060.80

Total taxable income from investment assets

\$26,433.14

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)	359.44
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	478.01
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

\$837.45

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	0.03
31 Aug 2021	Cash Management Account	0.24
30 Sep 2021	Cash Management Account	0.18
31 Oct 2021	Cash Management Account	0.19
30 Nov 2021	Cash Management Account	0.18
31 Dec 2021	Cash Management Account	0.18
31 Jan 2022	Cash Management Account	0.19
28 Feb 2022	Cash Management Account	0.17
31 Mar 2022	Cash Management Account	0.18
30 Apr 2022	Cash Management Account	0.17
31 May 2022	Cash Management Account	0.03
30 Jun 2022	Cash Management Account	0.15
Subtotal		\$1.89
Total cash		\$1.89

Total interest

\$1.89

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 \$
BPF0029AU Bell Global Emerging Companies Fund	521.03	521.03	219.05	219.05
ETL0071AU T. Rowe Price Global Equity Fund	9,554.97	9,554.97	415.70	415.70
IOF0045AU Antipodes Global Fund - Class P	1,651.74	1,651.74	2,901.43	2,901.43
IOF0096AU IOOF MultiMix Diversified Fixed Interest Trust	3,137.85	2,833.37	254.40	558.88
MGE0001AU Magellan Global Fund	1,986.87	956.60	0.00	1,030.27
PER0556AU Perpetual Diversified Real Return Fund Class W	0.00	0.00	4,099.80	4,099.80
PLA0002AU Platinum International Fund	2,195.22	2,195.22	7,797.21	7,797.21
SCH0047AU Schroder Real Return Fund	3,743.34	2,650.92	1,014.26	2,106.68
Total	\$22,791.02	\$20,363.85	\$16,701.85	\$19,129.02

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 \$	BPF0029AU	ETL0071AU	IOF0045AU
Interest – Australian	287.99	0.00	0.00	0.00
Dividends				
Unfranked amount	13.47	0.00	0.00	0.00
Unfranked CFI amount	42.85	0.00	0.00	0.00
Franked amount	479.17	0.00	4.66	-5.31
Franking credits (before 45 day rule)	359.44	0.00	9.29	5.31
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	804.91	0.00	0.07	0.35
Gains not eligible for discount - TAP	0.28	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	289.27	0.00	0.00	25.66
Discounted capital gains - TAP	10.65	0.00	0.00	0.00
Discounted capital gains - Non TAP	5,372.71	109.52	166.16	1,448.06
Gross foreign income	7,882.45	27.57	122.15	-0.01
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	\$15,543.19	\$137.09	\$302.33	\$1,474.06
Other non-taxable items				
CGT concession	3,753.91	109.53	166.17	1,448.06
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	669.37	0.00	0.00	110.49
Assessable credits / offsets				
Franking credits (after 45 day rule)	359.44	0.00	9.29	5.31
Foreign income tax offset	424.70	27.57	43.51	100.28
Foreign income tax offset – capital gain	53.31	0.00	0.00	25.59
Total distribution	\$19,129.02	\$219.05	\$415.70	\$2,901.43
Includes non-cash attributions	158.37	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	\$18,970.65	\$219.05	\$415.70	\$2,901.43
AMIT Cost base increase / decrease	1,118.43	0.00	0.00	-110.49

Distributions schedule - detail

Description	IOF0096AU	MGE0001AU	PER0556AU	PLA0002AU
Interest – Australian	0.00	0.00	106.26	0.14
Dividends				
Unfranked amount	0.00	0.00	4.31	0.00
Unfranked CFI amount	0.00	0.00	22.52	0.00
Franked amount	0.00	0.00	251.03	4.01
Franking credits (before 45 day rule)	0.00	0.00	151.27	1.92
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	0.00	0.00	736.19	60.82
Gains not eligible for discount - TAP	0.00	0.00	0.28	0.00
Gains not eligible for discount - Non TAP	0.00	0.00	263.61	0.00
Discounted capital gains - TAP	0.00	0.00	9.30	0.00
Discounted capital gains - Non TAP	0.00	927.21	1,131.55	889.28
Gross foreign income	0.00	148.07	482.64	6,122.17
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	\$0.00	\$1,075.28	\$3,158.96	\$7,078.34
Other non-taxable items				
CGT concession	0.00	0.00	1,140.87	889.28
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	558.88	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	0.00	151.27	1.92
Foreign income tax offset	0.00	45.01	48.76	140.77
Foreign income tax offset – capital gain	0.00	0.00	0.00	27.72
Total distribution	\$558.88	\$1,030.27	\$4,099.80	\$7,797.21
Includes non-cash attributions	0.00	73.66	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	\$558.88	\$956.61	\$4,099.80	\$7,797.21
AMIT Cost base increase / decrease	-558.88	1,000.86	0.00	0.00

Distributions schedule - detail

Description	SCH0047AU
Interest – Australian	181.59
Dividends	
Unfranked amount	9.16
Unfranked CFI amount	20.33
Franked amount	224.78
Franking credits (before 45 day rule)	191.65
Franking credits denied	0.00
Other Australian income	7.48
Gains not eligible for discount - TAP	0.00
Gains not eligible for discount - Non TAP	0.00
Discounted capital gains - TAP	1.35
Discounted capital gains - Non TAP	700.93
Gross foreign income	979.86
Australian franking credits from a New Zealand franking company	0.00
Foreign trust and CFC income	0.00
Total taxable income	\$2,317.13
Other non-taxable items	
CGT concession	0.00
Tax free amounts	0.00
Non-assessable non-exempt income	0.00
Tax deferred amounts / Return of capital	0.00
Other non-assessable amounts	0.00
Assessable credits / offsets	
Franking credits (after 45 day rule)	191.65
Foreign income tax offset	18.80
Foreign income tax offset – capital gain	0.00
Total distribution	\$2,106.68
Includes non-cash attributions	84.71
Taxes withheld	
Non-resident withholding tax on interest	0.00
Non-resident withholding tax on unfranked dividends	0.00
Non-resident withholding tax on MIT	0.00
Non-resident withholding tax on non-MIT	0.00
TFN tax withheld	0.00
Cash distribution	\$2,021.97
AMIT Cost base increase / decrease	786.94

Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	276.84	0.00	15,646.85
Net capital gain from distributions			
TAP		0.28	21.30
Non TAP		289.27	10,745.42
On platform losses brought forward	0.00		
Subtotal	\$276.84	\$289.55	\$26,413.57
Application of losses	-276.84	-276.84	0.00
Subtotal	\$0.00	\$12.71	\$26,413.57
CGT discount			-8,804.51

Net capital gain/loss

\$0.00

\$12.71

\$17,609.06

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
MGE0001AU Magellan Global Fund								
MGE0001AU Magellan Global Fund	4 Apr 2022	15,650.6800	38,912.29	1 Feb 2013	23,462.41	0.00	0.00	15,449.88
MGE0001AU Magellan Global Fund	4 Apr 2022	1,201.4500	2,987.17	1 Jul 2018	2,790.20	0.00	0.00	196.97
MGE0001AU Magellan Global Fund	4 Apr 2022	824.6800	2,050.40	1 Jul 2019	2,167.79	117.39	0.00	0.00
MGE0001AU Magellan Global Fund	4 Apr 2022	736.4200	1,830.96	1 Jul 2020	1,855.23	24.27	0.00	0.00
MGE0001AU Magellan Global Fund	4 Apr 2022	343.8200	854.84	5 Nov 2020	908.34	53.50	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 \$
MGE0001AU Magellan Global Fund	4 Apr 2022	351,9019	874.93	28 Jan 2022	956.61	81.68	0.00	0.00
Subtotal			\$47,510.59		\$32,140.58	\$276.84	\$0.00	\$15,646.85

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	\$35,930.29	\$0.00	\$15,052.81
Application of losses	-15,052.81	0.00	-15,052.81
Subtotal	\$20,877.48	\$0.00	\$0.00
CGT discount			0.00

Net unrealised gain/loss

\$20,877.48 **\$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 \$
18 Nov 2020	BPF0029AU Bell Global Emerging Companies Fund	16,738.4000	21,184.34	21,000.00	21,000.00	0.00	0.00	184.34
1 Feb 2013	ETL0071AU T. Rowe Price Global Equity Fund	25,387.1500	34,835.87	20,030.00	20,030.00	0.00	0.00	14,805.87
1 Jul 2018	ETL0071AU T. Rowe Price Global Equity Fund	1,965.2700	2,696.71	2,879.91	2,879.91	183.20	0.00	0.00
1 Jul 2019	ETL0071AU T. Rowe Price Global Equity Fund	2,938.3500	4,031.96	4,394.89	4,394.89	362.93	0.00	0.00
1 Jul 2020	ETL0071AU T. Rowe Price Global Equity Fund	4,023.7000	5,521.26	6,349.40	6,349.40	828.14	0.00	0.00
10 Nov 2017	IOF0045AU Antipodes Global Fund - Class P	14,446.6900	22,373.91	24,934.84	24,934.84	2,560.93	0.00	0.00
1 Jul 2018	IOF0045AU Antipodes Global Fund - Class P	777.5300	1,204.18	1,329.58	1,329.58	125.40	0.00	0.00
1 Jul 2019	IOF0045AU Antipodes Global Fund - Class P	823.8600	1,275.93	1,371.24	1,371.24	95.31	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 \$
1 Jul 2020	IOF0045AU Antipodes Global Fund - Class P	725.3600	1,123.38	1,121.20	1,121.20	0.00	0.00	2.18
7 May 2021	IOF0096AU IOOF MultiMix Diversified Fixed Interest Trust	55,521.2800	45,583.97	52,987.20	52,987.20	7,403.23	0.00	0.00
12 Apr 2022	PER0556AU Perpetual Diversified Real Return Fund Class W	55,988.6300	59,825.19	65,000.00	65,000.00	5,174.81	0.00	0.00
27 Jul 2015	PLA0002AU Platinum International Fund	27,041.6400	48,698.23	60,031.35	60,031.35	11,333.12	0.00	0.00
1 Jul 2018	PLA0002AU Platinum International Fund	3,191.5200	5,747.48	6,598.14	6,598.14	850.66	0.00	0.00
1 Jul 2019	PLA0002AU Platinum International Fund	2,470.3600	4,448.77	4,756.68	4,756.68	307.91	0.00	0.00
1 Jul 2020	PLA0002AU Platinum International Fund	1,564.0500	2,816.64	2,756.22	2,756.22	0.00	0.00	60.42
24 Jul 2015	SCH0047AU Schroder Real Return Fund	51,876.1900	55,720.68	61,742.87	61,742.85	6,022.17	0.00	0.00
1 Jan 2018	SCH0047AU Schroder Real Return Fund	897.1700	963.66	1,047.48	1,047.48	83.82	0.00	0.00
1 Jul 2018	SCH0047AU Schroder Real Return Fund	912.6700	980.31	1,053.62	1,053.62	73.31	0.00	0.00
1 Jan 2019	SCH0047AU Schroder Real Return Fund	928.5200	997.33	1,047.31	1,047.31	49.98	0.00	0.00
1 Jul 2019	SCH0047AU Schroder Real Return Fund	944.4700	1,014.46	1,117.64	1,117.64	103.18	0.00	0.00
1 Jan 2020	SCH0047AU Schroder Real Return Fund	960.8200	1,032.03	1,128.25	1,128.25	96.22	0.00	0.00
1 Jul 2020	SCH0047AU Schroder Real Return Fund	977.4600	1,049.90	1,108.87	1,108.87	58.97	0.00	0.00
1 Jan 2021	SCH0047AU Schroder Real Return Fund	1,006.2700	1,080.84	1,198.56	1,198.56	117.72	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 \$
11 Jan 2022	SCH0047AU Schroder Real Return Fund	889.0113	954.90	1,054.18	1,054.18	99.28	0.00	0.00
Subtotal						\$35,930.29	\$0.00	\$15,052.81

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	90.67	0.00
4 Aug 2021	Administration fee	92.20	0.00
3 Sep 2021	Administration fee	51.04	0.00
5 Oct 2021	Administration fee	89.96	0.00
11 Oct 2021	Expense Recovery - Legislative	22.69	0.00
3 Nov 2021	Administration fee	91.99	0.00
3 Dec 2021	Administration fee	89.97	0.00
6 Jan 2022	Administration fee	92.94	0.00
3 Feb 2022	Administration fee	92.20	0.00
4 Mar 2022	Administration fee	82.67	0.00
5 Apr 2022	Administration fee	88.72	0.00
4 May 2022	Administration fee	85.43	0.00
3 Jun 2022	Administration fee	90.32	0.00
Total		\$1,060.80	\$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

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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.
