

# The Console - Client Guide

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# Login Page

Please log into our site by typing in your unique User ID and password and hitting enter or clicking on the “login” button.

User ID

Password

login

# Main Menu

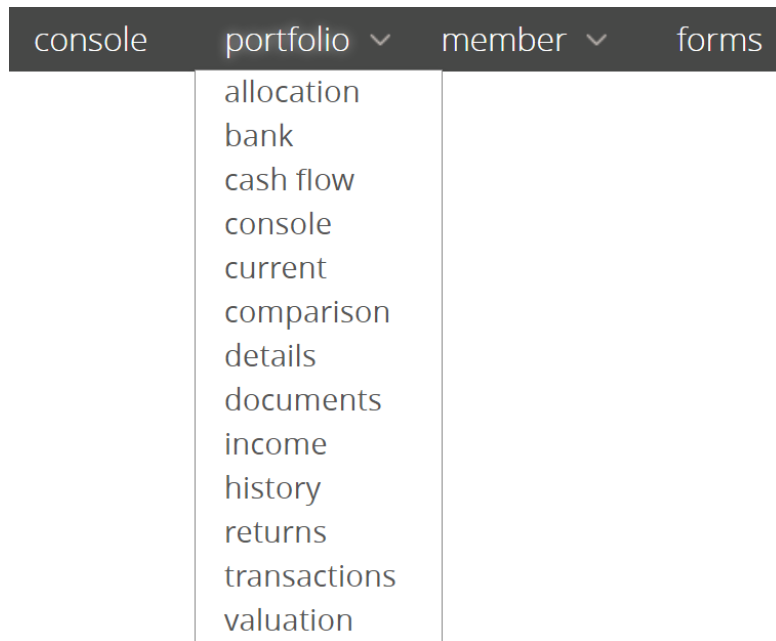
After you have successfully logged in you will see the following menu which appears near the top of most pages.



You can navigate to different pages and reports by clicking on the various options.

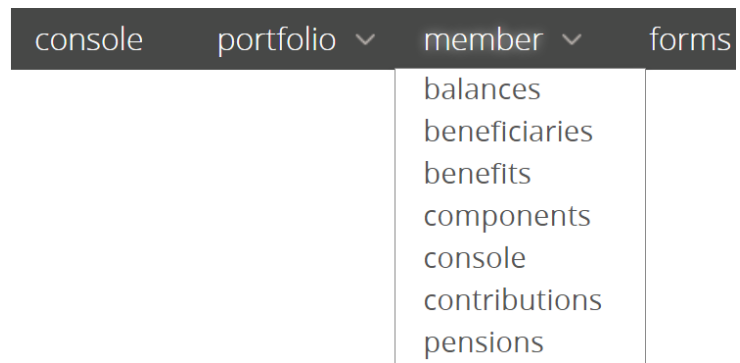
Console	An overview page that contains the important information about your portfolio (or portfolios).
Portfolio	This is a drop down menu by which you can access a variety of information about your portfolio (or portfolios). The various options available are detailed later in this document.
Member	This drop down menu gives you access to all member related information.
Forms	Displays various administration forms that you may need to use in relation to your portfolio

## Portfolio Menu



The portfolio menu is where all information relating to your portfolio (or portfolios) can be found. Click on the relevant information you're interested in. From within any page if you click on "Help" you will be presented with further information about the particular page you are currently viewing in a new window.

## Member Menu



The member menu is where information related to SMSF members is found.

# Console

console

portfolio

member

forms

console

Citizen Superannuation Fund

Monday October 27, 2014

Total Portfolio : \$1,612,460.82

Member Balances

Assets	Amount
Cash	466,570.15
Other Assets & Accruals	1,145,890.67

Name	Balance
Jack Citizen	733,277.91
Jill Citizen	879,182.91

Portfolio History

Asset Allocation

Date	Value
Oct 12	1,600,000
Dec 12	1,650,000
Feb 13	1,700,000
Apr 13	1,650,000
Jun 13	1,700,000
Aug 13	1,750,000
Oct 13	1,800,000
Dec 13	1,750,000
Feb 14	1,700,000
Apr 14	1,750,000
Jun 14	1,700,000
Aug 14	1,650,000

Asset	Percentage
Cash	29%
Fixed Interest	15%
Aust. Equities	40%
Int. Equities	20%
Property	15%
Other	1%

Recent Transactions

Recent Documents

Date	Transaction	Amount
10/10/2014	Sundry - Awaiting Adviser/Client Info	-100.00
03/10/2014	Sundry - Awaiting Adviser/Client Info	50.00
02/10/2014	Contributions Employer Concessional	500.00
30/09/2014	Benefit Pension Payments	-1,000.00
10/09/2014	Income Platinum International Fund	2,125.37
03/09/2014	Income Sydney Airport	342.70
01/09/2014	Income Macquarie Cash Management Account	170.00
25/08/2014	Administration Fees	-111.00

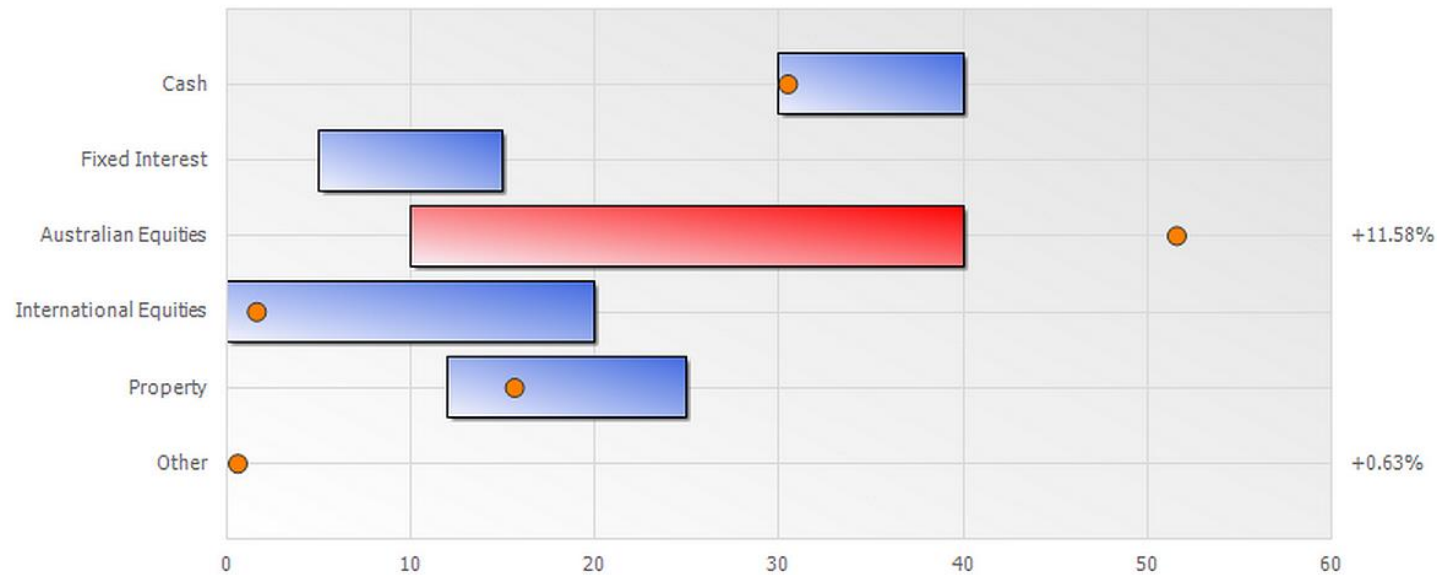
Date	Document Type	Asset Name/Comment
26/08/2014	Secure Document	FINANCIALS 2013/14
01/05/2013	Holding Statement	Infigen Energy
13/04/2013	Buy	Infigen Energy
04/04/2013	Income Statement	Coal & Allied Industries Limited
06/08/2012	Buy	Infigen Energy
12/04/2012	Income Statement	Coal & Allied Industries Limited
05/04/2012	Income Statement	Coal & Allied Industries Limited
28/02/2012	Buy	Infigen Energy

This page shows all the important data about your portfolio at once. You can see your portfolio totals, member balances, portfolio history, asset allocation, recent bank transactions and recent documents. You can click on just about anything on this page to get either further information or quick shortcuts to more advanced reporting. For example, click on a member name to see details about the member balance, or click on the Cash to show the balances of your cash accounts + links to more detailed cash related functions.

You can also click on recent transactions to see more details and clicking on any of the recent documents will load them up in PDF format.

## Allocation

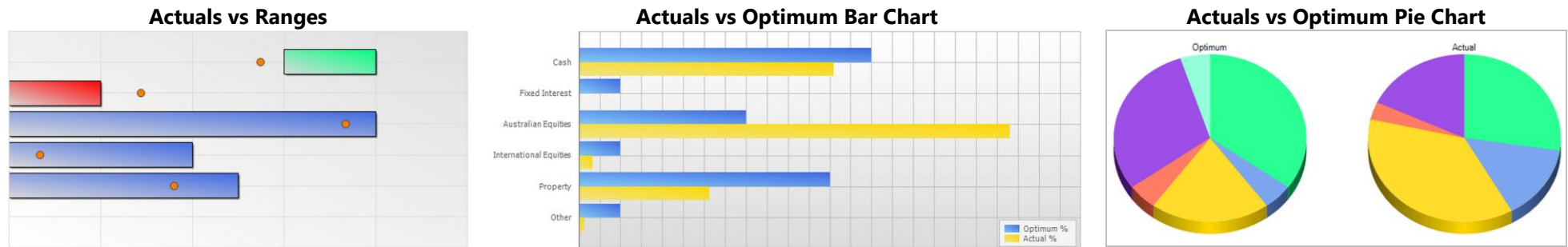
Portfolio **Citizen Superannuation Fund** Chart Type **Actuals vs Ranges**



Sector	Minimum %	Maximum %	Optimum %	Actual %	Optimum \$	Actual \$	Change Needed \$
Cash	30.00	40.00	35.00	30.48	559,056.87	486,887.90	72,198.20
Fixed Interest	5.00	15.00	5.00	0.00	79,865.27	0.00	79,865.27
Australian Equities	10.00	40.00	20.00	51.58	319,461.07	823,824.83	-504,429.02
International Equities	0.00	20.00	5.00	1.66	79,865.27	26,592.60	53,350.00
Property	12.00	25.00	30.00	15.65	479,191.60	250,000.00	229,213.31
Other	0.00	0.00	5.00	0.63	79,865.27	10,000.00	69,802.24
<b>Total</b>			<b>100.00</b>	<b>100.00</b>	<b>1,597,305.33</b>	<b>1,597,305.33</b>	<b>0.00</b>

This screen compares the Target Asset Allocation of the portfolio (as defined by the Investment Strategy for a SMSF or as otherwise specified) with the actual asset allocation. It also shows the dollar adjustment required to bring the asset allocation back to the targeted level.

Depending on the investment strategy of the fund, there are three different charts that can be displayed from selecting from the drop down menu:



## Bank

Date	Category	Transaction	Cash Out	Cash In	Balance
31/08/2014	Opening Balance				464,482.08
01/09/2014	Income	Macquarie Cash Management Account		170.00	464,652.08
03/09/2014	Income	Sydney Airport		342.70	464,994.78
10/09/2014	Income	Platinum International Fund		2,125.37	467,120.15
30/09/2014	Benefit	Pension Payments	1,000.00		466,120.15
02/10/2014	Contributions	Employer Concessional		500.00	466,620.15
03/10/2014	Sundry	Sundry - Awaiting Adviser/Client Info		50.00	466,670.15
10/10/2014	Sundry	Sundry - Awaiting Adviser/Client Info	100.00		466,570.15
<b>Total</b>			<b>1,100.00</b>	<b>3,188.07</b>	<b>466,570.15</b>

This page shows transactions for all your cash accounts. You can select a date range and switch between different accounts if you have more than one.

## Cash Flow

Portfolio **Citizen Superannuation Fund** From **01/06/2014** To **26/10/2014** ☐ Show Details

Summary	Cash Out	Cash In	Balance
Opening Balance			459,553.46
Contributions		500.00	
Income		8,497.69	
Administration Fees	331.00		
Pension Payments	1,000.00		
Real Estate Expenses	600.00		
Sundry - Awaiting Adviser/Client Info	50.00		
Closing Balance	2,031.00	9,047.69	466,570.15

This page shows a summary or detailed report showing the overall cash flow from all the portfolio bank accounts. Click on "Show Details" to show a break down by asset for purchases, sales and income received. You can also select different dates by selecting from the date drop downs.

For greater detail about every transaction for an individual bank account, select "Bank" from the "Portfolio" menu.



## Current

Portfolio **Citizen Superannuation Fund** As At **26/10/2014** Show **All** ☐ Show Sold ☐ Show Asset %

Asset	Ticker	Asset Category	Units	Price	Price Date	Value
15 Sample Street Sydney		Property				250,000.00
ANZ Limited	ANZ	Domestic Shares	854.00	33.02	24/10/2014	28,199.08
Bankwest 30 Day Term Deposit		Fixed Interest Securities				10,621.00
BHP Billiton Limited	BHP	Domestic Shares	3,676.00	33.74	24/10/2014	124,028.24
Citizen Artwork		Other Assets				10,000.00
Commonwealth Bank Ltd	CBA	Domestic Shares	3,000.00	78.77	24/10/2014	236,310.00
Fosters Group Limited	FGL	Domestic Shares	100.00	5.38	21/12/2011	538.00
Macquarie Cash Management Account		Cash				466,570.15
Macquarie Group Limited	MQG	Domestic Shares	2,813.00	59.75	24/10/2014	168,076.75
Platinum International Fund	PLA0002AU	Unit Trusts	19,120.306	1.921	23/10/2014	36,730.11
Sydney Airport	SYD	Unit Trusts	2,980.00	4.30	24/10/2014	12,814.00
Telstra Corporation Limited	TLS	Domestic Shares	10,000.00	5.50	24/10/2014	55,000.00
Westpac Banking Corporation	WBC	Domestic Shares	5,800.00	34.21	24/10/2014	198,418.00
<b>Total Investments</b>						<b>1,597,305.33</b>
Accrued Income: BHP Billiton Limited						2,433.49
Accrued Income: Commonwealth Bank Ltd						6,540.00
Accrued Income: Macquarie Group Limited						3,445.77
Accrued Income: Macquarie Group Limited						-3,445.77
Accrued Income: Telstra Corporation Limited						1,500.00
Accrued Income: Westpac Banking Corporation						5,220.00
Accrued Purchase: Fosters Group Limited						-538.00
<b>Total Portfolio</b>						<b>1,612,460.82</b>

This screen shows the latest valuations for all investments within a portfolio. It also shows items such as unsettled transactions and accrued but unpaid income.

The screen defaults to the most current valuation however you are able to select a date. You can also see the assets that the portfolio used to own by ticking the 'show sold assets' check box.

You can see all cash account transactions that have occurred by clicking on the relevant bank account.

Transaction History information for all individual assets may be accessed by clicking on an investment and a new screen will show the following information. This is what it looks like for a unitised asset.

Date	Transaction	Units	Purchase Price	Purchase Value	Sale Price	Sale Value	Realised Gain/Loss	Unrealised Gain/Loss	Current Value
18/09/2008	Purchase	1,054.00	16.1290	17,000.00				14,424.89	28,199.08
31/01/2009	Sale	-100.00	16.1290	-1,612.90	20.0000	2,000.00	387.10		
07/05/2010	Purchase	1,000.00	21.3624	21,362.40					
10/05/2010	Sale	-1,000.00	21.3624	-21,362.40	30.0000	30,000.00	8,637.60		
26/07/2012	Sale	-100.00	16.1290	-1,612.90	19.0000	1,900.00	287.10		
<b>Total</b>		<b>854.00</b>	<b>16.129</b>	<b>13,774.19</b>		<b>33,900.00</b>	<b>9,311.79</b>	<b>14,424.89</b>	<b>28,199.08</b>

This page provides you with information for each asset including transaction date, units purchased or sold (where applicable) the purchase price, current value and realised/unrealised current gain or loss for the investment. You should note the gain or loss shown is the "raw" gain or loss and does not reflect the tax position should the asset be sold.

The format for a bank account (as seen below) is slightly different to the format for a unitised asset.

Date	Category	Transaction	Cash Out	Cash In	Balance
30/06/2014	Opening Balance				459,333.46
01/07/2014	Income	Macquarie Cash Management Account		500.00	459,833.46
10/07/2014	Expense	Real Estate Expenses	600.00		459,233.46
25/07/2014	Income	ANZ Limited		708.82	459,942.28
01/08/2014	Income	Macquarie Cash Management Account		150.00	460,092.28

## Comparison

Asset	30/06/2014			26/10/2014			Price Change %
	Units	Price	Amount	Units	Price	Amount	
15 Sample Street Sydney			250,000.00			250,000.00	
ANZ Limited [ANZ]	854.00	33.34	28,472.36	854.00	33.02	28,199.08	-0.96
Bankwest 30 Day Term Deposit			10,621.00			10,621.00	
BHP Billiton Limited [BHP]	3,676.00	35.90	131,968.40	3,676.00	33.74	124,028.24	-6.02
Citizen Artwork			10,000.00			10,000.00	
Commonwealth Bank Ltd [CBA]	3,000.00	80.88	242,640.00	3,000.00	78.77	236,310.00	-2.61
Fosters Group Limited [FGL]				100.00	5.38	538.00	
Macquarie Cash Management Account			459,333.46			466,570.15	
Macquarie Group Limited [MQG]	2,813.00	59.63	167,739.19	2,813.00	59.75	168,076.75	0.20
Platinum International Fund [PLA0002AU]	19,120.31	2.05	39,127.79	19,120.31	1.92	36,730.11	-6.13
Sydney Airport [SYD]	2,980.00	4.22	12,575.60	2,980.00	4.30	12,814.00	1.90
Telstra Corporation Limited [TLS]	10,000.00	5.21	52,100.00	10,000.00	5.50	55,000.00	5.57
Westpac Banking Corporation [WBC]	5,800.00	33.88	196,504.00	5,800.00	34.21	198,418.00	0.97
<b>Total Investments</b>			<b>1,601,081.80</b>			<b>1,597,305.33</b>	

This screen compares portfolio assets as at selected dates. It defaults to the current date and the date of the last client investment portfolio report. However you can select the date range when running your report rather than using the default position. By selecting a date range, it allows you to view and compare the price change of your units over that timeframe.

## Details

Portfolio **Citizen Superannuation Fund** ▾

Full Portfolio Name	Citizen Superannuation Fund
Portfolio Type	Superannuation Fund
Service Type	SMSF Ultimate
Portfolio Status	Active
Portfolio ABN	99 000 000 000
Registered for GST	No
Administration Date	01/07/2004
Deed Date	01/07/2004

## Portfolio Contacts

Type	Company	Name	Email	Phone
Client Manager	Multiport Pty Ltd	Matthew Bogacz	<a href="mailto:matthew.bogacz@multiport.com.au">matthew.bogacz@multiport.com.au</a>	w: 02 9230 0177
Member/Trustee		Mr Jack Citizen	<a href="mailto:jack@citizen.com.au">jack@citizen.com.au</a>	m: 0123 456 789 w: 02 1234 5678 h: 02 1234 5678
Member/Trustee		Ms Jill Citizen	<a href="mailto:jill@sample.com.au">jill@sample.com.au</a>	m: 0415 555 555 w: 02 9999 9999 h: 02 1234 5678
Adviser	Test Adviser Group	Barbara Bloggs	<a href="mailto:barb@work.com.au">barb@work.com.au</a>	m: 0411 111 111 w: 02 9222 2222

This page shows additional information about your portfolio as well as information for various associated contacts. You can click on an email address to send a message using your default email program

## Documents

Portfolio	<input type="text" value="Citizen Superannuation Fund"/>	Asset Name	<input type="text" value=""/>	<input type="button" value="search"/>
Document Type	<input type="text" value="All Documents"/>	Comments	<input type="text" value=""/>	<input type="button" value="reset"/>

Date	Document Type	Asset Name	Comment
26/08/2014	Secure Document		FINANCIALS 2013/14
01/05/2013	Holding Statement	Infigen Energy	
13/04/2013	Buy	Infigen Energy	
04/04/2013	Income Statement	Coal & Allied Industries Limited	
06/08/2012	Buy	Infigen Energy	
12/04/2012	Income Statement	Coal & Allied Industries Limited	
05/04/2012	Income Statement	Coal & Allied Industries Limited	
28/02/2012	Buy	Infigen Energy	

To allow you and your clients more visibility into your investment portfolios you can access scanned documents relating to your client's investments and tax related items.

By clicking on the documents tab at the top of the page, you immediately gain access to a range of investment documentation including:

- Dividend/distribution statements
- Holding statements
- Investment transaction statements
- Buy/Sell contract notes
- SPP/Entitlements Offers
- Tax Statements

Documents are displayed in PDF format and include any statements, contract notes or investment related documentation that is received via our office in paper form.

## Income

Portfolio **Citizen Superannuation Fund ▾** From **01/07/2014 ▾** To **26/10/2014 ▾** Show **All Assets ▾** ☐ Show Details

Asset Name	Ticker	Asset Category	Amount	Franking Credits
ANZ Limited	ANZ	Domestic Shares	708.82	303.78
BHP Billiton Limited	BHP	Domestic Shares	2,433.49	1,042.92
Commonwealth Bank Ltd	CBA	Domestic Shares	6,540.00	2,802.86
Macquarie Cash Management Account		Cash	820.00	0.00
Macquarie Group Limited	MQG	Domestic Shares	4,500.80	771.57
Sydney Airport	SYD	Unit Trusts	342.70	0.00
Telstra Corporation Limited	TLS	Domestic Shares	1,500.00	642.86
Westpac Banking Corporation	WBC	Domestic Shares	5,220.00	2,237.14
<b>Total</b>			<b>22,065.81</b>	<b>7,801.13</b>

This page shows all income and franking credits received by the portfolio between 2 dates. Income may include accrued income as well as reinvestments so the amounts may not necessarily be reflected in your bank account.

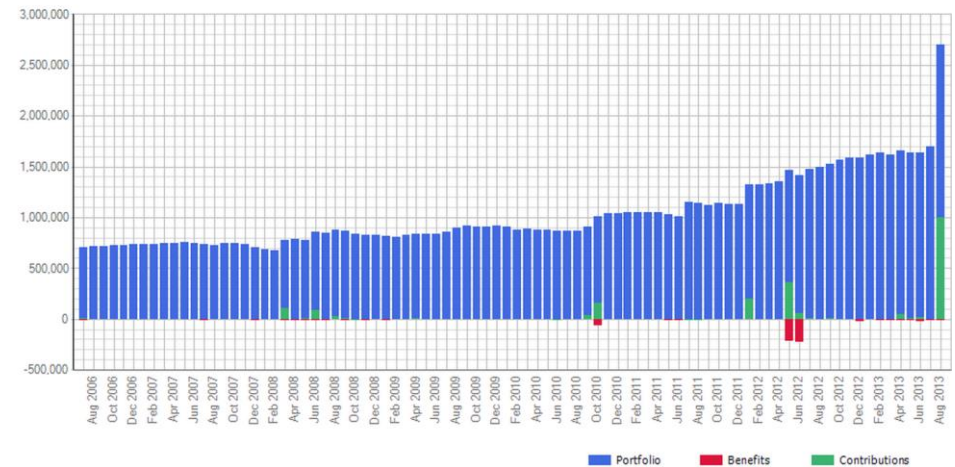
You can choose to show all assets, or just ASX listed or Non ASX listed assets by clicking on the "Show" dropdown. By default income is summarised for the entire date range, but if you click on "Show Details" it will break it down by date.

# History

Portfolio **Citizen Superannuation Fund** Chart Type **Default** ☒ Show Contributions ☐ Show Benefits



Portfolio **Citizen Superannuation Fund** Chart Type **Column** ☒ Show Contributions ☒ Show Benefits



This page shows graphs of the value of your portfolio either since you commenced administration with us, or since July 2006, whichever date is later. By default, the total value of your portfolio is plotted month by month. You may optionally choose to see contributions and/or benefits as well. Just click on the checkboxes for "Show Contributions" and/or "Show Benefits" to display this data.

You can select different types of chart by selecting from the chart type dropdown. The default graph displays the portfolio as a line with contributions and benefits as bars. You may choose to see all data as line, bar or area if you prefer these formats.

## Returns

Portfolio **Citizen Superannuation Fund** From **30/06/2013** To **09/09/2013** ☐ Summary

Asset	Opening Value	Purchases	Sales	Closing Value	Difference	Income	Return %
15 Sample Street Sydney	250,000.00	0.00	0.00	250,000.00	0.00	0.00	0.00
AMP Banking 24 month Term Deposit	200,000.00	0.00	0.00	200,000.00	0.00	0.00	0.00
AMP Capital (W) Global Equity - Value Fund	40,933.19	0.00	0.00	43,732.77	2,799.58	0.00	6.84
ANZ Limited	24,407.32	0.00	0.00	25,568.76	1,161.44	623.42	7.31
Interactive Brokers Cash Account	20,000.00	0.00	0.00	20,000.00	0.00	0.00	0.00
International Business Machines Corp	28,136.99	0.00	0.00	26,414.58	-1,722.42	0.00	-6.12
Macquarie Cash Management Account	244,742.14	1,000,001.00	8,818.34	1,235,924.80	0.00	0.00	0.00
Macquarie Group Limited	124,772.60	0.00	0.00	136,633.00	11,860.40	3,725.00	12.49
Microsoft Corporation	35,974.66	0.00	0.00	32,484.72	-3,489.94	0.00	-9.70
Platinum International Fund	33,349.64	0.00	0.00	34,906.03	1,556.39	822.98	7.13
Tatts Group Bonds	57,200.00	0.00	0.00	57,310.00	110.00	0.00	0.19
Telstra Corporation Limited	47,700.00	0.00	0.00	48,300.00	600.00	0.00	1.26
Westpac Banking Corporation	167,504.00	0.00	0.00	185,194.00	17,690.00	5,568.00	13.89

This page shows the nominal return of each asset between 2 dates. This return % represents the increase or decrease from it's opening value (plus income and sales and less purchases during the selected date range) divided by the opening value plus any purchases made during the selected date range.

You can change the date range to see performance of assets over different periods. You can also click on the "Summary" check box to combine figures across asset categories.

The formula to work out the return percentage for each asset is:  $(\text{Closing Value} - \text{Opening Value} - \text{Purchases} + \text{Sales} + \text{Income}) / (\text{Opening Value} + \text{Purchases}) * 100$

Please note: income includes accrued income as well as reinvestments.



## Transactions

Portfolio **Citizen Superannuation Fund** From **30/06/2014** To **26/10/2014** Show **All**

Asset	Opening Value	Purchases	Sales	Closing Value	Difference	Income	Return %
15 Sample Street Sydney	250,000.00	0.00	0.00	250,000.00	0.00	0.00	0.00
ANZ Limited	28,472.36	0.00	0.00	28,199.08	-273.28	708.82	1.53
Bankwest 30 Day Term Deposit	10,621.00	0.00	0.00	10,621.00	0.00	0.00	0.00
BHP Billiton Limited	131,968.40	0.00	0.00	124,028.24	-7,940.16	2,433.49	-4.17
Citizen Artwork	10,000.00	0.00	0.00	10,000.00	0.00	0.00	0.00
Commonwealth Bank Ltd	242,640.00	0.00	0.00	236,310.00	-6,330.00	6,540.00	0.09
Fosters Group Limited	0.00	538.00	0.00	538.00	0.00	0.00	0.00
Macquarie Cash Management Account	459,333.46	9,047.69	1,811.00	466,570.15	0.00	820.00	0.18
Macquarie Group Limited	167,739.19	0.00	0.00	168,076.75	337.56	4,500.80	2.88
Platinum International Fund	39,127.79	0.00	0.00	36,730.11	-2,397.68	0.00	-6.13
Sydney Airport	12,575.60	0.00	0.00	12,814.00	238.40	342.70	4.62
Telstra Corporation Limited	52,100.00	0.00	0.00	55,000.00	2,900.00	1,500.00	8.45
Westpac Banking Corporation	196,504.00	0.00	0.00	198,418.00	1,914.00	5,220.00	3.63

This shows the full transaction history for all assets. Assets can be broken down by Unitised, Non-unitised and Bank transactions.

## Valuation

Portfolio **Citizen Superannuation Fund** As At **26/10/2014** Show **All**

Asset	Units	Avg Cost	Current Price	Total Cost	Current Value	Difference	Asset %	Income
15 Sample Street Sydney				250,000.00	250,000.00	0.00	15.65	0.00
ANZ Limited	854.00	16.13	33.02	13,774.19	28,199.08	14,424.89	1.77	1,485.96
Bankwest 30 Day Term Deposit				10,621.00	10,621.00	0.00	0.66	0.00
BHP Billiton Limited	3,676.00	25.30	33.74	93,018.00	124,028.24	31,010.24	7.76	4,812.73
Citizen Artwork				10,000.00	10,000.00	0.00	0.63	0.00
Commonwealth Bank Ltd	3,000.00	33.33	78.77	100,000.00	236,310.00	136,310.00	14.79	12,030.00
Fosters Group Limited	100.00	5.38	5.38	538.00	538.00	0.00	0.03	0.00
Macquarie Cash Management Account				466,570.15	466,570.15	0.00	29.21	820.00
Macquarie Group Limited	2,813.00	32.82	59.75	92,330.37	168,076.75	75,746.38	10.52	10,926.57
Platinum International Fund	19,120.31	1.77	1.92	33,802.79	36,730.11	2,927.32	2.30	2,681.37
Sydney Airport	2,980.00	3.73	4.30	11,115.40	12,814.00	1,698.60	0.80	342.70
Telstra Corporation Limited	10,000.00	5.00	5.50	50,000.00	55,000.00	5,000.00	3.44	2,950.00
Westpac Banking Corporation	5,800.00	4.18	34.21	24,248.00	198,418.00	174,170.00	12.42	10,904.00
<b>Total Portfolio</b>				<b>1,156,017.90</b>	<b>1,597,305.33</b>	<b>441,287.43</b>	<b>100.00</b>	<b>46,953.33</b>

This page shows purchase information about held assets including purchase costs, the percentage of each asset compared to the total investments and income received in either the past 12 months or since the administration start date if this is less than 12 months.

Please be aware that the income column may include reinvestments and accrued income which not been paid yet.

You can see all transactions for any asset by clicking on the relevant asset.

## Member Balances

Portfolio **Citizen Superannuation Fund** Member **All Members** ☐ As at 30/06/2014

	<b>Jack Citizen</b>	<b>Jill Citizen</b>
Opening Balance @ 01/07/2013	761,199.60	729,905.54
Concessional Contributions	500.00	0.00
Non-Concessional Contributions	0.00	0.00
Exempt Contributions	0.00	0.00
Rollovers	286,415.49	282,127.72
Benefits	-451,013.00	-282,127.72
Insurance Premiums	0.00	0.00
Expenses	0.00	0.00
Earnings	136,175.82	149,277.37
Closing Balance @ 27/10/2014	733,277.91	879,182.91

For SMSFs, this report allows you to select the relevant portfolio and see all members' balances. You can examine opening and approximate closing balances, concessional contributions, rollovers, benefits, expenses and earnings as at the current date.

When looking at these figures you should note that there may be multiple member accounts underlying each member's balance. This would be for example if there were multiple pensions being paid to a member. The screen shows the aggregated position for each member. Also, the earnings shown on the screen represent an estimated earnings figure which reconciles back to the current value of the fund. As such items such as franking credits, tax liabilities and tax refunds will not have been taken into account. Care should therefore be exercised if undertaking planning strategies which use member balances.

## Beneficiaries

Portfolio **Citizen Superannuation Fund** ▼

Member	Beneficiary	Percentage	Nomination Type	Expiry Date
Jack Citizen	Jill Citizen (Spouse)	100.00	Non-Lapsing Binding	
Jill Citizen	As per will	100.00	Non-Lapsing Binding	

This page shows all beneficiary details for all members of a self managed super fund, along with the percentage allocated as well as any expiry dates, where a nomination has been made. To update or change beneficiaries, please go to the forms menu and complete and sign the relevant nomination form and return it to us.

Three nomination options exist:

### Non-Binding Nominations

Non-Binding nomination is a guide to the trustee as to whom any benefit should be paid to in the event of the member's death. The trustee's are not legally required to follow this nomination.

### Binding Nominations

A Binding Nomination must be adhered to by the trustee, and lets you name those dependants to whom the benefit must be paid in the event of the member's death.

Most Binding Nominations expire every three years and it is important that members ensure their nominations are up to date or amended if circumstances change.

### Non-Lapsing Binding Nominations

A binding nomination must be adhered to by the Trustees and lets you name those dependants to whom the benefit must be paid in the event of the member's death. This type of nomination does not need to be reviewed unlike most binding nominations. As it is important to ensure that your nominations are always up to date, receiving financial advice about the continuing use of non lapsing nominations is recommended.

Under superannuation law a death benefit can generally only be paid to a dependant of the member or the legal personal representative of the member. A dependant includes the spouse, any child of the person, or any person with whom the person has an interdependency relationship.

## Benefit Payments

Portfolio Citizen Superannuation Fund ▾ Financial Year 2014/2015 ▾ Member Jack Citizen ▾

Member Name	Date	Gross Payment	Tax Payable	Net Payment
Jack Citizen	30/09/2014	1,000.00	0.00	1,000.00

For SMSFs, you can see all benefits paid to members over a range of financial years – just select the financial year you want to look at and the member. This screen provides full details of every pension or lump sum benefit paid and any tax deducted from the payment.

## Components

Portfolio **Citizen Superannuation Fund** Member **All Members** Account Type **All**

Member Name	Account #	Account Type	Current Balance	Tax Free Amount	Taxed Amount	Pension Tax Free %
Jack Citizen	00015	Accumulation	164,571.48	56,427.16	108,144.32	
Jack Citizen	00017	Pension	586,292.43	1,167.19	585,125.24	0.20
Jill Citizen	00014	Accumulation	338,537.76	140,166.12	198,371.64	
Jill Citizen	00016	Pension	523,059.15	213,811.47	309,247.67	40.88
<b>Total</b>			<b>1,612,460.82</b>	<b>411,571.94</b>	<b>1,200,888.88</b>	

This page shows the components of each members account within the fund. The Tax Free component is comprised of non-concessional contributions made by a member together with Government co-contributions and spouse contributions. Tax Free components received as part of a benefit payment are tax free when received.

The Taxed component is the member balance less the Tax Free component. Taxed components received as part of a benefit payment may be taxable when received.

Items such as franking credits, tax liabilities and tax refunds have not been taken into account.

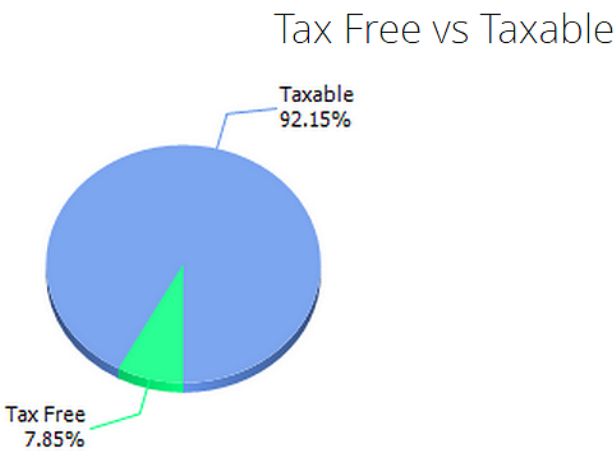
Care should therefore be exercised if undertaking planning strategies which use member balances and/or component values.

# Member Console

Portfolio **Citizen Superannuation Fund** Member **Jack Citizen**

Current Balance: \$733,277.91 ☰

Details	Amount
Opening Balance @ 01/07/2013	761,199.60
Contributions & Rollovers	286,915.49
Benefits	-451,013.00
Insurance, Expenses & Earnings	136,175.82
Closing Balance	733,277.91
Tax Free	57,564.81
Taxable	675,713.10
Allowable concessional contributions to 30/06/2015	34,500.00
Allowable non-concessional contributions to 30/06/2015	540,000.00



## Contributions since 01/07/2014

Date	Type	Amount
02/10/2014	Employer Concessional Contributions	500.00

## Beneficiaries

Beneficiary	Percentage
Jill Citizen (Spouse)	100.00

## Benefits since 01/07/2014

Date	Gross Payment	Tax Payable	Net Payment
30/09/2014	1,000.00	0.00	1,000.00

This page shows all important information for each SMSF portfolio member account. You can see your balances, contributions, contribution caps, components, benefits, beneficiaries and contact details.

## Contributions

Portfolio **Citizen Superannuation Fund ▾** Member **Jack Citizen ▾** Financial Year **2014/2015 ▾**

Summary	2014/15	2013/14	2012/13	2011/12
Concessional Contributions	500.00	0.00	2,341.50	50,500.00
Concessional Cap	35,000.00			
Allowable contributions to 30/06/2015	34,500.00			
Non-Concessional Contributions	0.00	0.00	3,734.50	150,000.00
Non-Concessional Cap	540,000.00			
Allowable contributions to 30/06/2015	540,000.00			
Age at end of financial year	65	64	63	62
Total Contributions	500.00	0.00	6,076.00	200,500.00

### Contributions for 2014/2015 financial year

Date	Type	Concessional	Amount
2/10/2014	Employer Concessional Contributions	Yes	500.00
<b>Total</b>			<b>500.00</b>

This report allows you to select a portfolio and member and select the relevant year. This screen provides you with details of:

- Concessional contributions made for the current and previous years per member
- The relevant concessional contribution cap
- The gap that exists to make contributions up to the concessional cap
- Non-concessional contributions made for the current and previous years per member
- The relevant non-concessional contribution cap
- The gap that exists to make contributions up to the non-concessional cap
- Each contribution made in the selected financial year



## Pensions

Portfolio Citizen Superannuation Fund ▾ Member All Members ▾

Member Name	Account Number	Current Balance	Minimum Pension	Maximum Pension	Review Date	Pensions Paid To Date	Lump Sums To Date	Age
Jack Citizen	00017	586,292.43	17,890.00	N/A	01/07/2014	1,000.00	0.00	65
Jill Citizen	00016	523,059.15	15,930.00	N/A	01/07/2014	0.00	0.00	64
<b>Totals</b>		<b>1,109,351.58</b>				<b>1,000.00</b>	<b>0.00</b>	

This screen shows information about your pension accounts including your minimum (and where applicable, the maximum) pension payable for the financial year.

Your minimum pension is determined by your age and your current account balance as at the review date. The review date is either 1 July (the first day of the financial year) or the date when you commenced your pension.

Where you have commenced a pension during the financial year, your minimum pension amount is pro-rated for the financial year. To enable members to plan effectively, we calculate an approximation of your current account balance on the review date.

It is important to note that your current balance may change as a result of the calculation of the fund's tax position (which depends on the information delivered by fund managers), thereby altering your pension limits. While this change is expected to be minor, we advise selecting a pension level that is marginally more than your minimum pension amount or marginally less than your maximum pension amount (if applicable). Following the calculation of your funds tax liability, we will calculate your exact current account balance and exact pension amounts.

## Forms

I want to...	Use this form...
Make contributions	Contribution Form
Take a lump sum benefit	Benefit Payment Form
Convert to account based pension	Pension Advice Form
Confirm your employment status for contributions	Confirmation of Employment Status Form
Change your fund details (eg members)	Change of Details Form
Nominate a binding beneficiary (3 year)	Lapsing Binding Nomination Form
Nominate a non lapsing binding beneficiary	Non Lapsing Binding Nomination Form
Nominate a non binding beneficiary	Non Binding Nomination Form
Make alterations relating to my adviser	Adviser Alteration Form

This page shows a variety of administration forms that you might need from time to time. Just click on any row to open the form in PDF format in a new window.

Please note: you may see a completely different set of forms than the ones shown above depending on the service you have signed up for.

## Help Menu

### Current Portfolio

This page shows the latest valuations for all investments within a portfolio. It also shows items such as unsettled transactions and accrued but unpaid income.

The page defaults to today's date, but you are able to select previous end of month dates. By default, assets that have been fully sold are not shown, however, you can see these assets by checking "Show Sold Assets".

You can see all transactions for any asset by clicking on the relevant asset.

### Comparison

### Asset Allocation

### Bank Transactions

### Documents

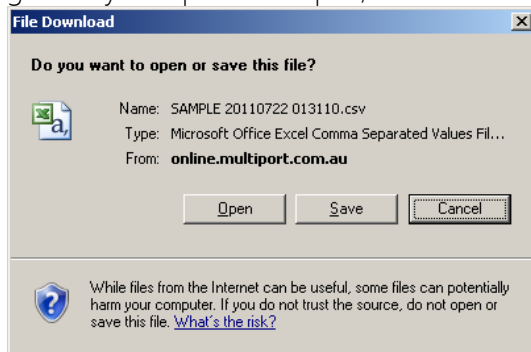
Clicking on the help menu item will show information about the page you are currently viewing. In the above example, clicking on Help while viewing the "Current Portfolio" page brings this up in a new window. It's possible to jump around and look at other help topics. For example, click on "Asset Allocation" to find out more about that page.

## Export

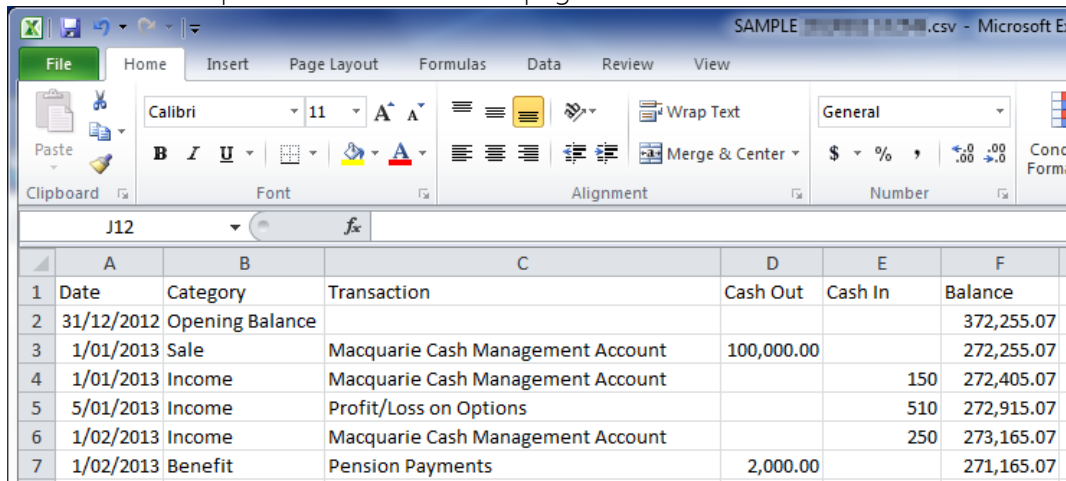
The export option will allow you to export any table in most of our web pages to CSV format. CSV format files may be opened in Microsoft Excel for further manipulations.



Please note: that depending on which browser and operating system you are using, the following dialog box may be completely different, but there should generally be options to open, save or cancel the download.



This is what an exported Current Portfolio page would look like in Excel.

A screenshot of a Microsoft Excel spreadsheet. The title bar says "SAMPLE 20110722 013110.csv - Microsoft Excel". The ribbon shows "File", "Home", "Insert", "Page Layout", "Formulas", "Data", "Review", and "View". The "Home" ribbon is active, showing "Clipboard", "Font", "Alignment", and "Number" groups. The spreadsheet has columns A through F. Row 1 contains headers: "Date", "Category", "Transaction", "Cash Out", "Cash In", and "Balance". Rows 2 through 7 contain data entries for various transactions and balances.

	A	B	C	D	E	F
1	Date	Category	Transaction	Cash Out	Cash In	Balance
2	31/12/2012	Opening Balance				372,255.07
3	1/01/2013	Sale	Macquarie Cash Management Account	100,000.00		272,255.07
4	1/01/2013	Income	Macquarie Cash Management Account		150	272,405.07
5	5/01/2013	Income	Profit/Loss on Options		510	272,915.07
6	1/02/2013	Income	Macquarie Cash Management Account		250	273,165.07
7	1/02/2013	Benefit	Pension Payments	2,000.00		271,165.07

## PDF

Click on this to download the current page in a PDF format.



Please note: You may either be asked to save or open the PDF, depending on your browser and operating system. Also some browsers can automatically open the PDF file in a new window. If this is the case, you should be able to save a copy of the PDF from hitting the save button on the toolbar.

## Print

Click on this to bring up a print dialog box for the current web page.



Please note: the layout of print outs from web pages in general, depends a lot on your browser, printer and operating system. If you are using a really old browser such as Internet Explorer 6, the quality of print outs may leave a lot to be desired. IE8 and other modern browsers (such as Firefox, Chrome & Safari) do a much better job.

We are showing more data than before on our web pages, so printing in portrait mode may result in quite small font sizes being used that may be a little difficult to read. We recommend you print in landscape mode if this is an issue for you.

## Logout

After you have finished we recommend that you click on the Logout button to close your session and prevent unauthorised access to your account, especially if you are using it on a shared or public computer or laptop.

You will see the following message after you log out.

User ID	<input type="text"/>
Password	<input type="password"/>
<input type="button" value="login"/>	

You are now logged out of the console.

Thank you for using our service, we hope you'll come back again soon.

We implement a 15 minute timeout as an additional security feature, so that if you don't do anything for 15 minutes further access is prevented. Please bear in mind that the more secure option is to remember to logout each time.

You will see this message if your session has timed out and you try to access anything.

User ID	<input type="text"/>
Password	<input type="password"/>
<input type="button" value="login"/>	

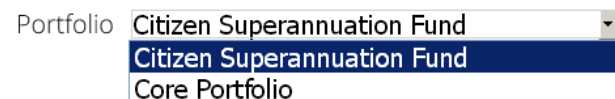
For security reasons, you have been logged out of the console as your session was inactive for a period of time.

To continue, please login again.

## General Tips

### Multiple Portfolios

If you have more than one portfolio attached to your account then you may select a different portfolio from most screens by selecting from the “Portfolio” drop down.



Your selection will be remembered as you navigate between different pages.

### Recommended Browsers

We recommend that you use a modern up to date browser such as Internet Explorer 8 or above, Firefox, Chrome or Safari to access our site. Not only have we optimised our site to take advantage of advanced features of these browsers, but they are much more secure than an old browser such as Internet Explorer 6. Incidentally, we highly recommend you upgrade or switch if you're using IE 6. It has many security flaws and you are missing out on a lot of convenient features such as tabbed browsing to name but one.


You can use an iPhone or Android Smartphone to view our site. It looks great on an iPad!

### Add the Login Page to your Favourites (or Bookmarks)


You can add the login page to your favourites (or bookmarks) which means you can log in quicker. In most web browsers all you need to do is press CTRL + D on your keyboard and it will add the login page to your favourites (or bookmarks). On a Mac, you press CMD + D.

## Sorting

Most tables on our site can be sorted by clicking on any column header. Here's what a current portfolio looks like sorted by Value in ascending order (note the little arrow pointing up next to "Value").

Asset	Ticker	Asset Category	Units	Price	Price Date	Value 
CFS FC - CFS Index Australian Share Fund	FSF0233AU	Unit Trusts	3,480.00	1.0921	06/09/2013	3,800.51
Citizen Artwork		Other Assets				10,000.00
Bankwest 30 Day Term Deposit		Fixed Interest Securities				10,621.00
Interactive Brokers Cash Account		Cash				20,000.00
ANZ Limited	ANZ	Domestic Shares	854.00	29.94	09/09/2013	25,568.76
International Business Machines Corp	IBM.US	Foreign Assets	133.00	198.6059	09/09/2013	26,414.58

If you click on "Value" again, it will sort in descending order (the arrow now points down).

Asset	Ticker	Asset Category	Units	Price	Price Date	Value 
Macquarie Cash Management Account		Cash				1,235,924.80
15 Sample Street Sydney		Property				250,000.00
Commonwealth Bank Ltd	CBA	Domestic Shares	3,000.00	73.63	09/09/2013	220,890.00
AMP Banking 24 month Term Deposit		Fixed Interest Securities				200,000.00
Westpac Banking Corporation	WBC	Domestic Shares	5,800.00	31.93	09/09/2013	185,194.00
Macquarie Group Limited	MQG	Domestic Shares	2,980.00	45.85	09/09/2013	136,633.00