

Guide to Understanding Your Tax Statement 2011

ANZ ONLINE INVESTMENT ACCOUNT | 07.11

This guide has been prepared to assist you in completing your 2011 Tax Return using the 2011 Tax Pack. The information in this guide is of a general nature only, and does not constitute tax advice. The information contained in your Annual Tax Statement will generally need to be included in your 2011 Tax Return (Supplementary section). In completing your tax return, you will need to aggregate any other similar income you may have received in addition to the ANZ Online Investment Account.

IMPORTANT

The guide is designed for customers who are Australian resident individual investors only. ANZ strongly recommends that you seek independent professional advice when completing your tax return.





Annual Tax Statement
1 July 2008 to 30 June 2009

Mr Sample
Sample Street
Melbourne VIC 3000

Online Investment Account

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Branch No. (BSB) XXX-XXX
Account No. XXXXXXXX

ANZ Contact Details

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Section 1: Your Distribution Details

DISTRIBUTION COMPONENTS	December (Paid 8th Jan 09)	June (Paid 16th Jul 09)	Total
Australian Income			
Interest	\$0.35	\$6.23	\$6.58
Net Dividends - Franked	\$35.41	\$124.55	\$159.95
Dividends - Unfranked	\$0.67	\$3.06	\$3.73
Conduit Foreign Income	\$3.60	\$10.41	\$14.01
Rental Income	\$0.00	\$0.00	\$0.00
Other Income	\$0.71	\$7.33	\$8.04
		Total	\$192.31
Foreign Income			
Foreign Income	\$0.56	\$5.70	\$6.26
		Total	\$6.26
Capital Gains Taxable Australian Property			
Indexation Method	\$0.00	\$0.00	\$0.00
Other Method	\$0.00	\$0.00	\$0.00
Discounted	\$0.00	\$0.00	\$0.00
CGT Concessional Amount	\$0.00	\$0.00	\$0.00
		Total	\$0.00
Capital Gains Non Taxable Australian Property			
Indexation Method	\$0.00	\$0.00	\$0.00
Other Method	\$0.00	\$0.00	\$0.00
Discounted	\$16.50	\$0.00	\$16.50
CGT Concessional Amount	\$16.86	\$0.00	\$16.86
		Total	\$33.36
Other Non- Assessable Amounts			
Tax Deferred	\$1.64	\$10.23	\$11.87
Tax Free	\$0.00	\$0.00	\$0.00
Tax Exempted	\$0.00	\$0.00	\$0.00
		Total	\$11.87
Gross Distribution	\$76.28	\$167.51	\$243.79
Minus: Withholding Tax	-\$0.00	-\$0.00	-\$0.00
Net distribution (before fees)	\$76.28	\$167.51	\$243.79
Tax Credits			
Australian Franking Credits	\$19.80	\$50.51	\$70.30
Foreign Tax Credits	\$0.13	\$0.34	\$0.47

13U

20E 20M

18H 18A

18H 18A

13A 13R

13Q

20O

Section 1: Your Distribution Details

This section shows any distributions you received during the tax year. Your entitlement to these distributions was determined by your holding of units as at the relevant time described in the Product Disclosure Statement.

Australian Income

Add the income from this section to the **Tax Return Label 13U** in your 2011 Tax Return. It does not include net capital gains and any foreign income.

Foreign Income

Add the income from this section to **20E** and **20M**.

Capital Gains - Taxable and Non Taxable Australian Property

This is the sum of capital gains distributed by the fund. Capital gains (excluding the CGT Concessional Amount) should be added to **18H**, along with any other capital gains you may have derived. Your total net capital gains position should be included in **18A**.

You should refer to the Australian Taxation Office Publications "Guide to capital gains tax 2011" or "Personal investors guide to capital gains tax" to help you calculate your net capital gain.

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Withholding Tax

If you have not provided a Tax File Number (TFN) or you are not an Australian resident for tax purposes for the entire tax year, ANZ is obliged to deduct this amount from the distribution and provide it to the Australian Taxation Office (ATO). Depending on the reason for the deduction, please add this to **13A** or **13R**.

Australian Franking Credits

This is your total entitlement to franking credits from the fund. If you are eligible to claim the full amount, include this figure in **13Q**. However, there are certain rules governing your entitlement and we strongly recommend you seek professional advice, or read the ATO publication "You and your shares 2010-11".

Foreign Tax Credits

This is your share of foreign income tax offsets from the fund. If you are entitled to claim foreign income tax offsets, include the amount in **20O**. However, ANZ strongly recommends that you seek professional advice or refer to the ATO website "Guide to foreign income tax offset rules 2010-11".



Section 2: Your Transaction Details

18H 18V

Each time you make a withdrawal from your account a taxable event typically occurs. The table below outlines the transactions which involved either a buy or sell of units in order to assist you to calculate your assessable amounts for income tax return purposes.

Date	Description	Buy/Sell	Units	Unit Price	Cost/Proceeds	Mgt Fees Collected
16/09/2008	Purchase	Buy	22.3956	\$44.7316	\$1,001.79	\$0.00
17/09/2008	Withdrawal	Sell	22.3956	\$44.7678	\$1,002.60	\$0.02
23/09/2008	Purchase	Buy	10.6890	\$46.7769	\$500.00	\$0.00
25/09/2008	Purchase	Buy	2.1196	\$47.1779	\$100.00	\$0.00
30/09/2008	Purchase	Buy	8.9966	\$44.4612	\$400.00	\$0.00
08/10/2008	Purchase	Buy	4.7052	\$42.5063	\$200.00	\$0.00
22/10/2008	Purchase	Buy	2.4894	\$40.1704	\$100.00	\$0.00
05/11/2008	Purchase	Buy	2.4311	\$41.1336	\$100.00	\$0.00
19/11/2008	Purchase	Buy	3.0054	\$33.2734	\$100.00	\$0.00
03/12/2008	Purchase	Buy	2.9116	\$34.3454	\$100.00	\$0.00
16/12/2008	Purchase	Buy	33.0966	\$34.1352	\$1,129.76	\$0.00
08/01/2009	Distribution	Buy	2.1718	\$34.0600	\$73.97	\$2.31
28/01/2009	Purchase	Buy	3.0730	\$32.5415	\$100.00	\$0.00
11/02/2009	Purchase	Buy	9.3050	\$32.2407	\$300.00	\$0.00
18/02/2009	Purchase	Buy	6.2954	\$31.7692	\$200.00	\$0.00
25/02/2009	Purchase	Buy	3.1768	\$31.4782	\$100.00	\$0.00
11/03/2009	Purchase	Buy	3.2524	\$30.7465	\$100.00	\$0.00
25/03/2009	Purchase	Buy	2.9124	\$34.3359	\$100.00	\$0.00
30/03/2009	Purchase	Buy	14.5620	\$34.3359	\$500.00	\$0.00
08/04/2009	Purchase	Buy	9.1095	\$34.4256	\$313.60	\$0.00
21/04/2009	Purchase	Buy	18.1990	\$34.9168	\$635.45	\$0.00
22/04/2009	Purchase	Buy	2.8713	\$34.8274	\$100.00	\$0.00
06/05/2009	Purchase	Buy	2.7180	\$36.7918	\$100.00	\$0.00
12/05/2009	Purchase	Buy	7.2925	\$36.7720	\$268.16	\$0.00
20/05/2009	Purchase	Buy	11.8944	\$36.2507	\$431.18	\$0.00
03/06/2009	Purchase	Buy	2.6285	\$38.0445	\$100.00	\$0.00
17/06/2009	Purchase	Buy	29.5518	\$37.2228	\$1,100.00	\$0.00
23/06/2009	Purchase	Buy	27.5555	\$36.2904	\$1,000.00	\$0.00

Section 3: Your Fees

13Y

Each time you make a withdrawal or receive a distribution, ANZ will collect some or all of the ANZ Management Fees outstanding on your account at that time

ANZ Management Fees collected for the year: \$2.33

You may be entitled to deduct the ANZ Management Fees against your assessable income for income tax purposes. ANZ strongly recommends that you seek independent professional advice.

This statement should be used to assist in the preparation of your Income Tax Return for the related period. Please retain this statement as part of your tax records. If you notice any errors or omissions in this statement, please contact us on 1300 789 223. For more information on the ANZ Online Investment Account, please refer to the Product Disclosure Statement at www.anz.com.

Section 2: Your Transaction Details

This section allows you to calculate your overall capital gain or loss in relation to your ANZ Online Investment Account for tax purposes. If you have withdrawn any monies from your ANZ Online Investment Account you will typically derive either a capital gain or a capital loss.

If you have derived any current year capital gains, these should be included in Tax Return Label 18H. If you have made a net capital loss, this should be included in 18V.

You may be eligible for a 50% CGT discount if you've held the units for at least 12 months. ANZ recommends you seek professional advice if you remain unsure as to the application of the Capital Gains Tax rules.

The table lists all purchases, withdrawals and distributions which occurred during the tax year.

Unit Price

The unit price shown in the table reflects the market price at which ANZ purchased or sold units on the transaction day, including transaction costs. This unit price is used to determine the cost of or the proceeds from the units (see 'Proceeds').

Note: The unit price for a withdrawal that is shown here differs to that shown on ANZ Internet Banking or on the half year statements. The unit price on your tax statement does not include the adjustment for the collection of the ANZ Management Fee.

Cost

This represents the total cost for the purchase of the units, including transaction costs.

Note: In calculating your capital gain or loss for tax purposes, particular attention should be given to certain non-assessable amounts received from the units. Any Tax Deferred amounts received should adjust both the Cost Base or Reduced Cost Base of the units, whereas any Tax Free amounts should adjust the Cost Base (but not the Reduced Cost Base). Any CGT Concessional Amount does not have any such impact.

Proceeds

This represents the proceeds from the sale of the units, including transaction costs. The ANZ Management Fee is then deducted from the proceeds to determine the actual amount you received from the withdrawal.

Mgt Fees Collected

This represents the fees collected by ANZ for each withdrawal or distribution you received.

Section 3: Your Fees

This is the amount of ANZ Management Fees collected during the tax year. You may be entitled to claim this amount as a deduction. ANZ recommends you seek professional advice if you are unsure. Include this amount in Tax Return Label 13Y.

Where to find more information
Further information about your ANZ Online Investment Account can be found in the Product Disclosure Statement at www.anz.com/Online-Investment-Account

