

Guide to Understanding Your Tax Statement 2014

ANZ ONLINE INVESTMENT ACCOUNT | 01.14

This guide has been prepared to assist you in completing your 2014 Tax Return using the 2014 Individual tax return instructions and 2014 Individual tax return instructions supplement.
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 2014 Individual tax return. 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 tax advice when completing your tax return.





Annual Tax Statement

1 July 2013 to 30 June 2014

Mr Sample
Sample Street
Melbourne VIC 3000

Online Investment Account

Page 1 of 2

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

ANZ Contact Details

Web www.anz.com/Online-Investment-Account
Phone 1300 789 223 (Mon- Fri, 8am- 8pm)
OS Client +61 3 9683 9999
Mail GPO BOX 4974
Melbourne
VIC 3001

Section 1: Your Distribution Details

DISTRIBUTION COMPONENTS	November (Paid 28th Nov 13)	June	Total	
Australian Income				
Interest	\$0.00	\$0.00	\$0.00	13U
Net Dividends - Franked	\$0.00	\$0.00	\$0.00	13C
Dividends - Unfranked	\$0.00	\$0.00	\$0.00	13U
Conduit Foreign Income	\$0.00	\$0.00	\$0.00	
Rental Income	\$0.00	\$0.00	\$0.00	
Other Income	\$0.00	\$0.00	\$0.00	
		Total	\$0.00	
Foreign Income				
Foreign Income	\$0.00	\$0.00	\$0.00	20E 20M
		Total	\$0.00	18H 18A
Capital Gains Taxable Australian Property				
Indexation Method	\$0.00	\$0.00	\$0.00	18H 18A
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	18H 18A
Other Method	\$0.00	\$0.00	\$0.00	
Discounted	\$329.09	\$0.00	\$329.09	
CGT Concessional Amount	\$329.09	\$0.00	\$329.09	
		Total	\$658.17	
Other Non- Assessable Amounts				
Tax Deferred	\$0.00	\$0.00	\$0.00	
Tax Free	\$0.00	\$0.00	\$0.00	
Tax Exempted	\$0.00	\$0.00	\$0.00	
		Total	\$0.00	
Gross Distribution	\$658.17	\$0.00	\$658.17	13A 13R
Minus: Withholding Tax	-\$0.00	-\$0.00	-\$0.00	
Net distribution (before fees)	\$658.17	\$0.00	\$658.17	13Q 13C
Australian Franking Credits	\$0.00	\$0.00	\$0.00	20Q
Foreign Income Tax Credits	\$0.00	\$0.00	\$0.00	

OnePath Funds Management Ltd ABN 21003002800 ATF ANZ Online Investment Account Unit Trust, a registered managed investment scheme.

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.

The tax return references in this guide are based on the 2013 individual tax return. At time of publication of this guide, the ATO has not yet published the 2014 tax return materials and as such the tax return references may change.

Australian Income

Add any income from Interest, Dividends - Unfranked, Conduit Foreign Income, Rental Income and Other Income in this section to the **Tax Return Label 13U** in your 2014 Tax Return. For 2014, the fund did not distribute any Australian income.

Franked Distributions

Add any Net Dividends - Franked and Australian Franking Credits amounts to **13C**. For 2014, the fund did not distribute any Franked Distributions.

Foreign Income

Add any income from this section to **20E** and **20M**. For 2014, the fund did not distribute any Foreign Income.

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 most current Australian Taxation Office publications to help you calculate your net capital gain.

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 any franking credits from the fund. If you are eligible to claim the full amount, include this figure in **13Q** and **13C**. For 2014, the fund did not distribute any Franking Credits.

Foreign Tax Credits (or Foreign Income Tax Offsets)

This is your share of any foreign income tax offsets from the fund. If you are entitled to claim foreign income tax offsets, include the amount in **20Q**. For 2014, the fund did not distribute any Foreign Tax Credits.

OnePath Funds Management (ABN 21 003 002 800, AFSL 238342) is the issuer of this document. The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer is owned by ANZ it is not a Bank. Except as described in the relevant Product Disclosure Statement (PDS), an investment with the issuer is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees each issuer or the capital and performance of your investment. Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. The information is current at January 2014, but is subject to change. The information provided is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. This document also sets out general information as to the possible taxation consequences relating to your investment with the issuer. This information is based on our views of the current interpretations of tax law, which may change over time, and may affect your taxation considerations. It is not tax advice and you should seek professional advice on your own taxation position. The case study used in this document is hypothetical and is not meant to illustrate the circumstances of any particular individual. You should read the PDS available at anz.com and consider whether a particular product is right for you before making a decision to acquire or continue to hold the product.



Online Investment Account

Page 2 of 2

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
16/09/2013	Purchase	Buy	22.3956	\$44.7316	\$1,001.79	\$0.00
17/09/2013	Withdrawal	Sell	22.3956	\$44.7678	\$1,002.60	\$0.02
23/09/2013	Purchase	Buy	10.6890	\$46.7769	\$500.00	\$0.00
25/09/2013	Purchase	Buy	2.1196	\$47.1779	\$100.00	\$0.00
30/09/2013	Purchase	Buy	8.9966	\$44.4612	\$400.00	\$0.00
08/10/2013	Purchase	Buy	4.3005	\$46.5063	\$200.00	\$0.00
22/10/2013	Purchase	Buy	2.0760	\$48.1704	\$100.00	\$0.00
05/11/2013	Purchase	Buy	1.9557	\$51.1336	\$100.00	\$0.00
10/11/2013	Purchase	Buy	1.9503	\$51.2734	\$100.00	\$0.00
29/11/2013	Withdrawal	Sell	66.5565	\$41.3424	\$2,751.70	\$6.41

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: \$6.43

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.

OnePath Funds Management Ltd ABN 21003002800 ATF ANZ Online Investment Account Unit Trust, a registered managed investment scheme.

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. Any monies withdrawn from your ANZ Online Investment Account 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').

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.

Note: If applicable, withdrawals on the 29/11/13 (the termination of the fund) will see a difference in the final 'Unit Price' and 'Proceeds' compared to the half year statement. This is due mainly to the adjustment for any distributed income component (see Section 1) you may be entitled to, but also (as per other withdrawals) it does not include the adjustment for any ANZ Management Fees.

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

