

ROI FINE
 UNIT 702 1 PEARL ST
 ERSKINEVILLE NSW 2043
 AUSTRALIA

COMMSEC MAIN TRADING IP

Commission Amount: \$979.96

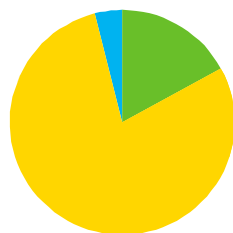
October 1, 2022 - October 31, 2022
 Account Number: **0AC-906037**
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio at a Glance

| | This Period |
|--|-------------------|
| BEGINNING ACCOUNT VALUE | 464,262.95 |
| Dividends, Interest and Other Income | 55.09 |
| Other Transactions | -16.52 |
| Net Change in Portfolio¹ | 21,931.91 |
| ENDING ACCOUNT VALUE | 486,233.43 |
| Estimated Annual Income | 830.93 |

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary



| Percent | Asset Type | Last Period | This Period |
|-------------|--------------------------------------|-------------------|-------------------|
| 17% | Cash, Money Funds, and Bank Deposits | 82,965.40 | 83,458.25 |
| 79% | Equities | 362,990.15 | 386,135.11 |
| 4% | Exchange-Traded Products | 18,307.40 | 16,640.07 |
| 100% | Account Total (Pie Chart) | 464,262.95 | 486,233.43 |

Please review your allocation periodically with your Financial Consultant.

Client Service Information

Identification Number

COMMSEC MAIN TRADING IP
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU

Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment Communication

- ☒ Statements and Reports
- ☒ Trade Confirmations
- ☒ Tax Documents
- ☒ Notifications
- ☒ Prospectus
- ☒ Proxy/Shareholder Communications*

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

f#####@gmail.com

*f#####@gmail.com is on file for these documents

The above e-mail address is partially masked for your security.

Please log in to your account to review the full e-mail address.

Exchange Rate Table

| Currency | AUD Equivalent | Currency per AUD |
|--------------|----------------|------------------|
| U.S. DOLLARS | 1.5642 | 0.6393 |

Exchange rates are based on interbank exchange rates as of 10/31/2022. Exchange rates can vary.

Global Cash

| Currency | Closing Balance | Amount in Base Currency AUD |
|----------------------------------|-----------------|-----------------------------|
| U.S. DOLLARS | 53,354.89 | 83,458.25 |
| Total Global Cash Balance | | 83,458.25 |

Income and Expense Summary

| | Current Period | | Year-to-Date | |
|------------------------|----------------|-------------|----------------|-------------|
| | Taxable | Non Taxable | Taxable | Non Taxable |
| Dividend Income | | | | |
| Equities | 0.00 | 0.00 | 124.11 | 0.00 |
| Other Dividends | 55.09 | 0.00 | -272.55 | 0.00 |
| Total Income | 55.09 | 0.00 | -148.44 | 0.00 |
| Expenses | | | | |
| Withholding Taxes | 0.00 | 0.00 | -6.95 | 0.00 |
| Total Expenses | 0.00 | 0.00 | -6.95 | 0.00 |

October 1, 2022 - October 31, 2022
 ROI FINE
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Income and Expense Summary *(continued)*

| | Current Period | | Year-to-Date | |
|--|----------------|-------------|---------------|-------------|
| | Taxable | Non Taxable | Taxable | Non Taxable |
| Distributions | | | | |
| Long - Term Capital Gain Distributions | 0.00 | 0.00 | 709.97 | 0.00 |
| Total Distributions | 0.00 | 0.00 | 709.97 | 0.00 |

Portfolio Holdings

U.S. DOLLARS

| Description | Quantity | Opening Balance | Closing Balance | Currency | Accrued Income | 30-Day Yield |
|--|----------|------------------|------------------|------------|----------------|--------------|
| CASH, MONEY FUNDS AND BANK DEPOSITS 17.00% of Portfolio | | | | | | |
| Cash Balance | | 53,330.19 | 53,354.89 | USD | | |
| | | 82,965.40 | 83,458.25 | AUD | | |
| TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS | | 53,330.19 | 53,354.89 | USD | 0.00 | |
| | | 82,965.40 | 83,458.25 | AUD | 0.00 | |

| Description | Quantity | Market Price | Market Value | Currency | Estimated Annual Income | Estimated Yield |
|--|------------|--------------|--------------|----------|-------------------------|-----------------|
| EQUITIES 79.00% of Portfolio | | | | | | |
| Common Stocks | | | | | | |
| SPOTIFY TECHNOLOGY SA REGISTERED SHS ISIN#LU1778762911 | 45.0000 | 80.5800 | 3,626.10 | USD | | |
| Security Identifier: SPOT | | | 5,671.98 | AUD | | |
| CUSIP: L8681T102 | | | | | | |
| CYBERARK SOFTWARE LTD SHS ISIN#IL0011334468 | 60.0000 | 156.9100 | 9,414.60 | USD | | |
| Security Identifier: CYBR | | | 14,726.42 | AUD | | |
| CUSIP: M2682V108 | | | | | | |
| JFROG LTD REGISTERED SHS ISIN#IL0011684185 | 150.0000 | 25.4000 | 3,810.00 | USD | | |
| Security Identifier: FROG | | | 5,959.64 | AUD | | |
| CUSIP: M6191J100 | | | | | | |
| RISKIFIED LTD REGISTERED SHS -A- ISIN#IL0011786493 | 1,350.0000 | 4.4500 | 6,007.50 | USD | | |
| Security Identifier: RSKD | | | 9,396.99 | AUD | | |
| CUSIP: M8216R109 | | | | | | |
| ELASTIC N V SHS ISIN#NL0013056914 | 295.0000 | 63.9500 | 18,865.25 | USD | | |
| Security Identifier: ESTC | | | 29,509.23 | AUD | | |
| CUSIP: N14506104 | | | | | | |

Portfolio Holdings (continued)

U.S. DOLLARS (continued)

| Description | Quantity | Market Price | Market Value | Currency | Estimated Annual Income | Estimated Yield |
|---|------------|--------------|--------------|----------|-------------------------|-----------------|
| EQUITIES (continued) | | | | | | |
| Common Stocks (continued) | | | | | | |
| AMPLITUDE INC COM CL A | 605.0000 | 16.8000 | 10,164.00 | USD | | |
| Security Identifier: AMPL | | | 15,898.63 | AUD | | |
| CUSIP: 03213A104 | | | | | | |
| ASANA INC CL A | 100.0000 | 20.6000 | 2,060.00 | USD | | |
| Security Identifier: ASAN | | | 3,222.27 | AUD | | |
| CUSIP: 04342Y104 | | | | | | |
| CSX CORP COM | 180.0000 | 29.0600 | 5,230.80 | USD | 72.00 | 1.37% |
| Security Identifier: CSX | | | 8,182.07 | AUD | 112.62 | |
| CUSIP: 126408103 | | | | | | |
| CANADIAN PAC RY LTD COM ISIN#CA13645T1003 | 74.0000 | 74.4900 | 5,512.26 | USD | 41.23 | 0.74% |
| Security Identifier: CP | | | 8,622.34 | AUD | 64.49 | |
| CUSIP: 13645T100 | | | | | | |
| CLOUDFLARE INC CL A | 443.0000 | 56.3200 | 24,949.76 | USD | | |
| Security Identifier: NET | | | 39,026.66 | AUD | | |
| CUSIP: 18915M107 | | | | | | |
| CONFLUENT INC CL A | 150.0000 | 26.8800 | 4,032.00 | USD | | |
| Security Identifier: CFLT | | | 6,306.89 | AUD | | |
| CUSIP: 20717M103 | | | | | | |
| COUCHBASE INC COM | 200.0000 | 12.8000 | 2,560.00 | USD | | |
| Security Identifier: BASE | | | 4,004.38 | AUD | | |
| CUSIP: 22207T101 | | | | | | |
| FASTLY INC CL A | 480.0000 | 8.4900 | 4,075.20 | USD | | |
| Security Identifier: FSLY | | | 6,374.47 | AUD | | |
| CUSIP: 31188V100 | | | | | | |
| FRESHWORKS INC CL A | 980.0000 | 13.5900 | 13,318.20 | USD | | |
| Security Identifier: FRSH | | | 20,832.46 | AUD | | |
| CUSIP: 358054104 | | | | | | |
| GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091 | 4,000.0000 | 0.6609 | 2,643.60 | USD | | |
| Security Identifier: GOTU | | | 4,135.15 | AUD | | |
| CUSIP: 36257Y109 | | | | | | |
| HUBSPOT INC COM | 75.0000 | 296.5600 | 22,242.00 | USD | | |
| Security Identifier: HUBS | | | 34,791.16 | AUD | | |
| CUSIP: 443573100 | | | | | | |
| MONGODB INC CL A | 36.0000 | 183.0300 | 6,589.08 | USD | | |
| Security Identifier: MDB | | | 10,306.70 | AUD | | |
| CUSIP: 60937P106 | | | | | | |
| NOVAVAX INC COM NEW | 15.0000 | 22.2700 | 334.05 | USD | | |
| Security Identifier: NVAX | | | 522.52 | AUD | | |
| CUSIP: 670002401 | | | | | | |



October 1, 2022 - October 31, 2022
 ROI FINE
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings *(continued)*

U.S. DOLLARS *(continued)*

| Description | Quantity | Market Price | Market Value | Currency | Estimated Annual Income | Estimated Yield |
|------------------------------------|----------|--------------|--------------|----------|-------------------------|-----------------|
| EQUITIES (continued) | | | | | | |
| Common Stocks (continued) | | | | | | |
| OKTA INC CL A | 55.0000 | 56.1200 | 3,086.60 | USD | | |
| Security Identifier: OKTA | | | 4,828.09 | AUD | | |
| CUSIP: 679295105 | | | | | | |
| PAGERDUTY INC COM | 150.0000 | 24.9400 | 3,741.00 | USD | | |
| Security Identifier: PD | | | 5,851.71 | AUD | | |
| CUSIP: 69553P100 | | | | | | |
| PAYONEER GLOBAL INC COM | 800.0000 | 7.7500 | 6,200.00 | USD | | |
| Security Identifier: PAYO | | | 9,698.10 | AUD | | |
| CUSIP: 70451X104 | | | | | | |
| PUBMATIC INC CL A COM | 510.0000 | 17.4000 | 8,874.00 | USD | | |
| Security Identifier: PUBM | | | 13,880.80 | AUD | | |
| CUSIP: 74467Q103 | | | | | | |
| ROBINHOOD MKTS INC COM CL A | 500.0000 | 11.6800 | 5,840.00 | USD | | |
| Security Identifier: HOOD | | | 9,134.99 | AUD | | |
| CUSIP: 770700102 | | | | | | |
| ROBLOX CORP COM CL A | 500.0000 | 44.7400 | 22,370.00 | USD | | |
| Security Identifier: RBLX | | | 34,991.38 | AUD | | |
| CUSIP: 771049103 | | | | | | |
| SHOPIFY INC CL A ISIN#CA82509L1076 | 800.0000 | 34.2300 | 27,384.00 | USD | | |
| Security Identifier: SHOP | | | 42,834.33 | AUD | | |
| CUSIP: 82509L107 | | | | | | |
| SPLUNK INC COM | 150.0000 | 83.1100 | 12,466.50 | USD | | |
| Security Identifier: SPLK | | | 19,500.22 | AUD | | |
| CUSIP: 848637104 | | | | | | |
| BLOCK INC CL A | 40.0000 | 60.0700 | 2,402.80 | USD | | |
| Security Identifier: SQ | | | 3,758.48 | AUD | | |
| CUSIP: 852234103 | | | | | | |
| STRIDE INC COM | 200.0000 | 33.5100 | 6,702.00 | USD | | |
| Security Identifier: LRN | | | 10,483.34 | AUD | | |
| CUSIP: 86333M108 | | | | | | |

Portfolio Holdings (continued)

U.S. DOLLARS (continued)

| Description | Quantity | Market Price | Market Value | Currency | Estimated Annual Income | Estimated Yield |
|--|----------|--------------|-------------------|------------|-------------------------|-----------------|
| EQUITIES (continued) | | | | | | |
| Common Stocks (continued) | | | | | | |
| TAL ED GROUP ADS REPSTG COM SHS ISIN# US8740801043 | 500.0000 | 4.7100 | 2,355.00 | USD | | |
| Security Identifier: TAL | | | 3,683.71 | AUD | | |
| CUSIP: 874080104 | | | | | | |
| Total Common Stocks | | | 246,856.30 | USD | 113.23 | |
| | | | 386,135.11 | AUD | 177.11 | |
| TOTAL EQUITIES | | | | | | |
| | | | 246,856.30 | USD | 113.23 | |
| | | | 386,135.11 | AUD | 177.11 | |
| EXCHANGE-TRADED PRODUCTS 4.00% of Portfolio | | | | | | |
| KRANESHARES TR CSI CHINA INTERNET ETF | 200.0000 | 19.2000 | 3,840.00 | USD | | |
| Security Identifier: KWEB | | | 6,006.57 | AUD | | |
| CUSIP: 500767306 | | | | | | |
| VANECK ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD | 300.0000 | 22.6600 | 6,798.00 | USD | 417.99 | 6.14% |
| ETF NEW | | | 10,633.50 | AUD | 653.82 | |
| Security Identifier: EMLC | | | | | | |
| CUSIP: 92189H300 | | | | | | |
| TOTAL EXCHANGE-TRADED PRODUCTS | | | 10,638.00 | USD | 417.99 | |
| | | | 16,640.07 | AUD | 653.82 | |
| TOTAL U.S. DOLLARS | | | | | | |
| | | | 310,849.19 | USD | 0.00 | 531.22 |
| | | | 486,233.43 | AUD | 0.00 | 830.93 |
| Total Portfolio Holdings - AUSTRALIAN DOLLAR | | | | | | |
| | | | 486,233.43 | | 0.00 | 830.93 |

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked 'N/A' and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.



October 1, 2022 - October 31, 2022
ROI FINE
Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings Disclosures *(continued)*

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Open Orders

| Date Entered | Buy/Sell | Type of Order | Security | Quantity | Limit Price | Current Price | Currency |
|--------------|----------|---------------|--|----------|-------------|---------------|----------|
| 12/09/21 | Sell | Limit | RISKIFIED LTD REGISTERED SHS -A- ISIN#IL0011786493 Security Identifier: RSKD | 800.0000 | 14.0000 | 4.4500 | USD |
| 12/09/21 | Sell | Limit | ASANA INC CL A Security Identifier: ASAN | 100.0000 | 89.5000 | 20.6000 | USD |
| 12/09/21 | Sell | Limit | FRESHWORKS INC CL A Security Identifier: FRSH | 200.0000 | 34.5000 | 13.5900 | USD |
| 12/23/21 | Sell | Limit | AMPLITUDE INC COM CL A Security Identifier: AMPL | 95.0000 | 71.0000 | 16.8000 | USD |
| 12/30/21 | Sell | Limit | MONGODB INC CL A Security Identifier: MDB | 16.0000 | 570.0000 | 183.0300 | USD |
| 01/06/22 | Sell | Limit | FRESHWORKS INC CL A Security Identifier: FRSH | 300.0000 | 26.0000 | 13.5900 | USD |
| 01/11/22 | Sell | Limit | FASTLY INC CL A Security Identifier: FSLY | 200.0000 | 42.0000 | 8.4900 | USD |
| 01/31/22 | Sell | Limit | ELASTIC N V SHS ISIN#NL0013056914 Security Identifier: ESTC | 120.0000 | 105.0000 | 63.9500 | USD |
| 05/20/22 | Sell | Limit | CLOUDFLARE INC CL A Security Identifier: NET | 188.0000 | 88.0000 | 56.3200 | USD |
| 08/04/22 | Sell | Limit | HUBSPOT INC COM Security Identifier: HUBS | 35.0000 | 490.0000 | 296.5600 | USD |
| 08/04/22 | Sell | Limit | ROBINHOOD MKTS INC COM CL A Security Identifier: HOOD | 500.0000 | 18.0000 | 11.6800 | USD |
| 08/04/22 | Sell | Limit | ROBLOX CORP COM CL A Security Identifier: RBLX | 250.0000 | 55.0000 | 44.7400 | USD |
| 08/04/22 | Sell | Limit | SHOPIFY INC CL A ISIN#CA82509L1076 Security Identifier: SHOP | 300.0000 | 53.0000 | 34.2300 | USD |

Not all open orders may be reflected above. Please verify the current status of these and other open orders with your financial organization or your Financial Consultant.

Good 'Til Cancel (GTC) and Good 'Til Date (GTD) equity orders are valid for a maximum of 365 calendar days. Orders may be valid for shorter time periods, based on your financial organization's policy. Please contact your Financial Consultant for more information.

Activity Summary (All amounts shown are in base currency)

| | Credits This Period | Debits This Period | Net This Period | Credits Year-to-Date | Debits Year-to-Date | Net Year-to-Date |
|-------------------------------|---------------------|--------------------|-----------------|----------------------|---------------------|------------------|
| Securities | | | | | | |
| Securities Bought | 0.00 | 0.00 | 0.00 | 0.00 | -225,550.00 | -225,550.00 |
| Securities Sold | 0.00 | 0.00 | 0.00 | 92,988.32 | 0.00 | 92,988.32 |
| Total Securities | 0.00 | 0.00 | 0.00 | 92,988.32 | -225,550.00 | -132,561.68 |
| Dividends and Interest | 55.09 | 0.00 | 55.09 | 563.88 | -712.32 | -148.44 |

October 1, 2022 - October 31, 2022
 ROI FINE
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Activity Summary *(continued)*

| | Credits This Period | Debits This Period | Net This Period | Credits Year-to-Date | Debits Year-to-Date | Net Year-to-Date |
|-----------------------|---------------------|--------------------|-----------------|----------------------|---------------------|-------------------|
| Distributions | 0.00 | 0.00 | 0.00 | 709.97 | 0.00 | 709.97 |
| Fees | 0.00 | 0.00 | 0.00 | 0.00 | -123.19 | -123.19 |
| Taxes Withheld | 0.00 | -16.52 | -16.52 | 234.52 | -162.15 | 72.37 |
| Cash | | | | | | |
| Deposits | 0.00 | 0.00 | 0.00 | 101,602.34 | 0.00 | 101,602.34 |
| Total Cash | 0.00 | 0.00 | 0.00 | 101,602.34 | 0.00 | 101,602.34 |
| Totals | 55.09 | -16.52 | 38.57 | 196,099.03 | -226,547.66 | -30,448.63 |

Transactions in Date Sequence

| Process/ Settlement Date | Activity Type | Description | Quantity | Price | Accrued Interest | Amount | Currency |
|------------------------------------|--------------------------------|--|----------|-------|------------------|------------------|------------|
| 10/07/22 | CASH DIVIDEND RECEIVED EMLC | 300 SHRS VANECK ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW RD 10/04 PD 10/07/22 | | | | 35.28 55.09 | USD AUD |
| 10/07/22 | NON-RESIDENT ALIEN TAX EMLC | NRA TAX WITHHELD ON 300 SHRS VANECK ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW RD 10/04 PD 10/07/22 | | | | -10.58 -16.52 | USD AUD |
| Total Value of Transactions | | | | | 0.00 | 24.70 | USD |
| Total AUD Equivalent | | | | | 0.00 | 38.57 | AUD |

The price and quantity displayed may have been rounded.

Cash Not Yet Received

| Security | Record Date | Payable Date | Quantity Held | Rate | Dividend Option | Amount of Payment Currency | |
|--|-------------|--------------|---------------|----------|-----------------|----------------------------|------------|
| Dividends | | | | | | | |
| CANADIAN PAC RY LTD COM ISIN#CA13645T1003 | 09/30/22 | 10/31/22 | 74.0000 | 0.138232 | Cash | 10.23 | USD |
| Total Cash Not Yet Received | | | | | | 10.23 | USD |
| | | | | | | 16.00 | AUD |

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: www.afca.org.au or by telephone on 1800 931 678 (free call).

Important Information and Disclosures

The Role of Pershing

Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.

Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.

Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.

Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement. For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

Pershing is a member of the Securities Investor Protection Corporation (SIPC). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.

This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your

October 1, 2022 - October 31, 2022
ROI FINE
Base Currency: AUSTRALIAN DOLLAR (AUD)

Important Information and Disclosures *(continued)*

The Role of Pershing (continued)

rights, including your rights under the Securities Investor Protection Act.

Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.

Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.

The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.