

ROI FINE  
 UNIT 702 1 PEARL ST  
 ERSKINEVILLE NSW 2043  
 AUSTRALIA

July 1, 2021 - July 31, 2021  
 Account Number: **0AC-906037**  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

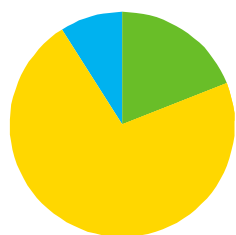
COMMSEC MAIN TRADING IP

**Commission Amount: \$914.48**

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>275,888.89</b>
Dividends, Interest and Other Income	18.78
Other Transactions	-5.63
<b>Net Change in Portfolio<sup>1</sup></b>	<b>6,393.97</b>
<b>ENDING ACCOUNT VALUE</b>	<b>282,296.01</b>
Estimated Annual Income	849.85
<sup>1</sup> 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
19%	Cash, Money Funds, and Bank Deposits	99,029.00	52,919.20
72%	Equities	176,859.89	202,944.65
9%	Exchange-Traded Products	0.00	26,432.16
<b>100%</b>	<b>Account Total (Pie Chart)</b>	<b>275,888.89</b>	<b>282,296.01</b>

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 Address:**  
 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	1.3607	0.7349

Exchange rates are based on interbank exchange rates as of 07/30/2021. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	38,890.33	52,919.20
<b>Total Global Cash Balance</b>		<b>52,919.20</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	18.78	0.00	40.65	0.00
<b>Total Income</b>	<b>18.78</b>	<b>0.00</b>	<b>40.65</b>	<b>0.00</b>

July 1, 2021 - July 31, 2021  
ROI FINE  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 19.00% of Portfolio</b>						
Cash Balance		74,331.20	38,890.33	USD		
		99,029.00	52,919.20	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>74,331.20</b>	<b>38,890.33</b>	<b>USD</b>	<b>0.00</b>	
		<b>99,029.00</b>	<b>52,919.20</b>	<b>AUD</b>	<b>0.00</b>	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 72.00% of Portfolio</b>						
<b>Common Stocks</b>						
SPOTIFY TECHNOLOGY SA REGISTERED SHS ISIN#LU1778762911 Security Identifier: SPOT CUSIP: L8681T102	45.000	228.6700	10,290.15 14,002.11	USD AUD		
CYBERARK SOFTWARE LTD SHS ISIN#IL0011334468 Security Identifier: CYBR CUSIP: M2682V108	60.000	142.0300	8,521.80 11,595.86	USD AUD		
JFROG LTD REGISTERED SHS ISIN#IL0011684185 Security Identifier: FROG CUSIP: M6191J100	150.000	43.8200	6,573.00 8,944.07	USD AUD		
ELASTIC N V SHS ISIN#NL0013056914 Security Identifier: ESTC CUSIP: N14506104	45.000	148.0600	6,662.70 9,066.13	USD AUD		
ANAPLAN INC COM Security Identifier: PLAN CUSIP: 03272L108	175.000	57.2000	10,010.00 13,620.90	USD AUD		
CSX CORP COM Security Identifier: CSX CUSIP: 126408103	180.000	32.3200	5,817.60 7,916.18	USD AUD	66.96 91.11	1.15%

**Portfolio Holdings** (continued)

**U.S. DOLLARS** (continued)

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES</b> (continued)						
<b>Common Stocks</b> (continued)						
CONFLUENT INC CL A	150.000	39.1900	5,878.50	USD		
Security Identifier: CFLT			7,999.05	AUD		
CUSIP: 20717M103						
GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091	1,000.000	3.1900	3,190.00	USD		
Security Identifier: GOTU			4,340.73	AUD		
CUSIP: 36257Y109						
KANSAS CITY SOUTHN COM NEW	26.000	267.8000	6,962.80	USD	56.16	0.80%
Security Identifier: KSU			9,474.48	AUD	76.42	
CUSIP: 485170302						
MONGODB INC CL A	20.000	358.9200	7,178.40	USD		
Security Identifier: MDB			9,767.86	AUD		
CUSIP: 60937P106						
OKTA INC CL A	55.000	247.7900	13,628.45	USD		
Security Identifier: OKTA			18,544.63	AUD		
CUSIP: 679295105						
PAGERDUTY INC COM	150.000	40.5900	6,088.50	USD		
Security Identifier: PD			8,284.80	AUD		
CUSIP: 69553P100						
PUBMATIC IN CL A COM	510.000	29.7100	15,152.10	USD		
Security Identifier: PUBM			20,617.90	AUD		
CUSIP: 74467Q103						
SHOPIFY INC CL A ISIN#CA82509L1076	5.000	1,499.9300	7,499.65	USD		
Security Identifier: SHOP			10,204.99	AUD		
CUSIP: 82509L107						
SPLUNK INC COM	230.000	141.9800	32,655.40	USD		
Security Identifier: SPLK			44,435.15	AUD		
CUSIP: 848637104						

July 1, 2021 - July 31, 2021  
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
<b>EQUITIES</b> (continued)						
<b>Common Stocks</b> (continued)						
TAL ED GROUP ADS REPSTG COM SHS ISIN# US8740801043	500.000	6.0700	3,035.00	USD		
Security Identifier: TAL			4,129.81	AUD		
CUSIP: 874080104						
<b>Total Common Stocks</b>			<b>149,144.05</b>	<b>USD</b>	<b>123.12</b>	
			<b>202,944.65</b>	<b>AUD</b>	<b>167.53</b>	
<b>TOTAL EQUITIES</b>			<b>149,144.05</b>	<b>USD</b>	<b>123.12</b>	
			<b>202,944.65</b>	<b>AUD</b>	<b>167.53</b>	
<b>EXCHANGE-TRADED PRODUCTS 9.00% of Portfolio</b>						
KRANESHARES TR CSI CHINA INTERNET ETF	200.000	50.4600	10,092.00	USD	44.27	0.43%
Security Identifier: KWEB			13,732.48	AUD	60.24	
CUSIP: 500767306						
VANECK VECTORS ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW	300.000	31.1100	9,333.00	USD	457.17	4.89%
Security Identifier: EMLC			12,699.68	AUD	622.08	
CUSIP: 92189H300						
<b>TOTAL EXCHANGE-TRADED PRODUCTS</b>			<b>19,425.00</b>	<b>USD</b>	<b>501.44</b>	
			<b>26,432.16</b>	<b>AUD</b>	<b>682.32</b>	
			<b>Market Value</b>	<b>Currency</b>	<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>TOTAL U.S. DOLLARS</b>			<b>207,459.38</b>	<b>USD</b>	<b>0.00</b>	<b>624.56</b>
			<b>282,296.01</b>	<b>AUD</b>	<b>0.00</b>	<b>849.85</b>
			<b>Market Value</b>		<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>			<b>282,296.01</b>		<b>0.00</b>	<b>849.85</b>

### 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.

### 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](http://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.

July 1, 2021 - July 31, 2021  
ROI FINE  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Open Orders

Date Entered	Buy/Sell	Type of Order	Security	Quantity	Limit Price	Current Price	Currency
06/21/21	Buy	Limit	ALPHA ARCHITECT ETF TR ALPHA ARCHITECT U S QUANTITATIVE VALUE ETF Security Identifier: QVAL	180.000	31.0000	34.7661	USD
06/21/21	Buy	Limit	ETF SER SOLUTIONS DISTILLATE US FUNDAMENTAL STABILITY & VALUE ETF Security Identifier: DSTL	150.000	38.9000	42.5400	USD
06/21/21	Buy	Limit	INOVALON HLDGS INC COM CL A Security Identifier: INOV	200.000	31.0000	37.8800	USD
06/23/21	Sell	Limit	SPLUNK INC COM Security Identifier: SPLK	50.000	161.0000	141.9800	USD
07/29/21	Sell	Limit	KRANESHARES TR CSI CHINA INTERNET ETF Security Identifier: KWEB	200.000	56.0000	50.4600	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
<b>Securities</b>						
Securities Bought	0.00	-47,672.84	-47,672.84	0.00	-183,405.46	-183,405.46
Securities Sold	0.00	0.00	0.00	10,471.89	0.00	10,471.89
<b>Total Securities</b>	0.00	-47,672.84	-47,672.84	10,471.89	-183,405.46	-172,933.57
<b>Dividends and Interest</b>	18.78	0.00	18.78	40.65	0.00	40.65
<b>Taxes Withheld</b>	0.00	-5.63	-5.63	11.74	-12.19	-0.45
<b>Cash</b>						
Deposits	0.00	0.00	0.00	219,761.64	0.00	219,761.64
<b>Total Cash</b>	0.00	0.00	0.00	219,761.64	0.00	219,761.64
<b>Totals</b>	18.78	-47,678.47	-47,659.69	230,285.92	-183,417.65	46,868.27

## Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
07/01/21		STOCK SPLIT RECEIVED CSX	60 SHRS CSX CORP COM RD 06/22 PD 07/01/21	120.000			0.00	USD
07/07/21		CASH DIVIDEND RECEIVED KSU	26 SHRS KANSAS CITY SOUTHN COM NEW RD 06/14 PD 07/07/21				14.04 18.78	USD AUD
07/07/21		NON-RESIDENT ALIEN TAX KSU	NRA TAX WITHHELD ON 26 SHRS KANSAS CITY SOUTHN COM NEW RD 06/14 PD 07/07/21				-4.21 -5.63	USD AUD
07/09/21	07/07/21	PURCHASED PUBM	PUBMATIC IN CL A COM UNSOLICITED ORDER	180.000	33.0000		-5,969.95 -7,981.21	USD AUD
07/12/21	07/08/21	PURCHASED EMLC	VANECK VECTORS ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW UNSOLICITED ORDER	300.000	30.8700		-9,290.95 -12,404.46	USD AUD
07/29/21	07/27/21	PURCHASED CFLT	CONFLUENT INC CL A UNSOLICITED ORDER	150.000	38.5000		-5,804.95 -7,845.58	USD AUD
07/29/21	07/27/21	PURCHASED GOTU	GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091 UNSOLICITED ORDER ALLOCATED ORDER YOUR BROKER ACTED AS AGENT	1,000.000	2.7200		-2,739.95 -3,703.13	USD AUD
07/29/21	07/27/21	PURCHASED KWEB	KRANESHARES TR CSI CHINA INTERNET ETF UNSOLICITED ORDER	200.000	46.0000		-9,229.95 -12,474.58	USD AUD
07/29/21	07/27/21	PURCHASED TAL	TAL ED GROUP ADS REPSTG COM SHS ISIN# US8740801043 UNSOLICITED ORDER	500.000	4.7900		-2,414.95 -3,263.88	USD AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>-35,440.87</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>-47,659.69</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

## Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual 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 market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.



July 1, 2021 - July 31, 2021  
ROI FINE  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## 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](http://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 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

Important Arbitration Agreement (continued)

(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.

