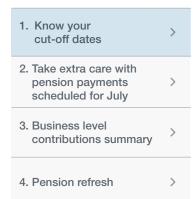


We know the end of financial year is a busy time for advisers and clients. Early preparation and submission of transactions is key, as is utilising BT Panorama's online reporting and transaction tools.

Following these top tips can help to ensure your business efficiently navigates through this period.

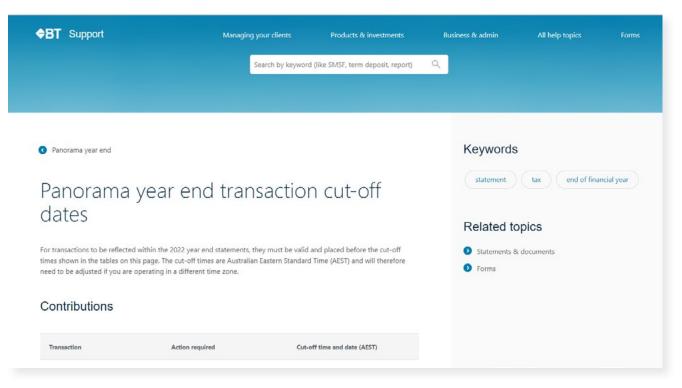


## 1. Know your cut-off dates



For transactions to be reflected within the 2024 year-end statements, they must be valid and placed before our published cut-off times. The cut-off times are Australian Eastern Standard Time (AEST) and will therefore need to be adjusted if you are operating in a different time zone.

Head to Help & Support > Business and admin > Panorama year end > Transaction cut-off dates





Familiarise yourself well with our cut-off dates for all your key client transactions that include contributions and rollovers, in-specie transfers, pension refresh, change of phase and new applications.

## 2. Take extra care with pension payments scheduled for July

1. Know your cut-off dates

2. Take extra care with pension payments scheduled for July

3. Business level contributions summary

4. Pension refresh

If any of your clients have pension payments scheduled for July 2024, we recommend checking if they'll have sufficient funds in their BT Panorama transaction account. Without enough available cash, pension payments can be delayed.

### Why payments can be delayed in July

Where there's insufficient cash to cover a pension payment, we'll sell down a proportion of a client's investments to generate the required cash.

During the EOFY period, there can be delays in the striking of unit prices, in distribution and dividend payments, and in asset redemptions, which can impact a client's cash balance.

The combination of these factors can cause pension payments to be delayed.

### What you can do to help avoid delays

If any of your clients have pension payments scheduled for July 2024, we recommend checking they'll have sufficient funds in their transaction account. And if they don't, you should consider selling down assets before 28 June to generate the required cash.



To avoid potential liquidity issues, for clients expecting pension and other payments in July and August, take time to review your clients' cash balances, and consider topping up in the lead up to financial year end, if appropriate.

# 3. Business level contributions summary

- Know your cut-off dates
- Take extra care with pension payments scheduled for July
- 3. Business level contributions summary
- 4. Pension refresh

An integral part of helping your clients with superannuation contributions will be monitoring these versus relevant caps. For some clients, you will also be assisting with claiming a tax deduction on personal contributions.

Head to Business > Contribution summary



Take advantage of BT Panorama's business level contributions summary to help keep track of your clients' concessional and non-concessional contributions to BT Panorama, as well as tax deductions that have been submitted for the financial year.



## 4. Pension refresh

1. Know your cut-off dates

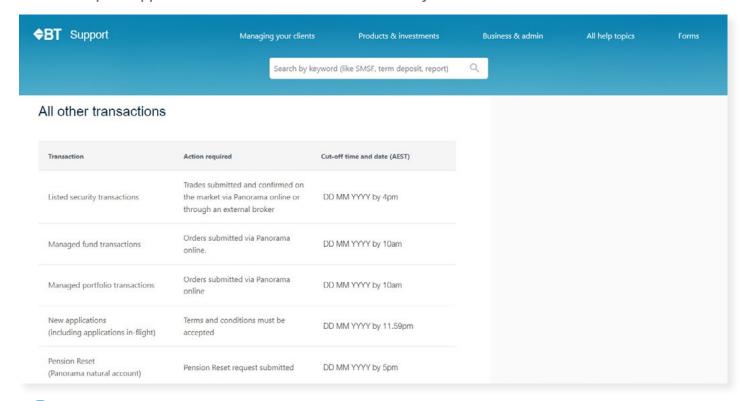
2. Take extra care with pension payments scheduled for July

3. Business level contributions summary

4. Pension refresh

Note that we have different pension refresh cut-off dates, depending on whether the pension originally commenced on BT Panorama, or if the pension account had migrated from SuperWrap or Asgard, and whether you are using our Pension Reset form or the new Pension Refresh form.

Head to Help & Support > Business and admin > Panorama year end > Transaction cut-off dates





Check the cut-off dates for full details, but please note the date for migrated pension accounts is one week earlier than for other BT Panorama pension accounts. The pension refresh process is being streamlined. Please look out for more information in May.

### For more information

BT Panorama user hub



#### Disclaimer

This document has been prepared for use by advisers only. BT Portfolio Services Ltd ABN 73 095 055 208 (BTPS) operates Panorama Investments and administers Panorama Super. BT Funds Management Limited ABN 63 002 916 458 (BTFM) is the trustee and issuer of Panorama Super, which is part of Asgard Independence Plan Division Two ABN 90 194 410 365. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA) and BT Cash Management Account Saver (BT CMA Saver). Together, these products are referred to as the Panorama products. A Product Disclosure Statement or other disclosure document (PDS) and target market determination (TMD) for the Panorama products can be obtained by contacting BT on 1300 784 207 or by visiting bt.com.au. A person should obtain and consider the PDS and TMD before deciding whether to acquire, continue to hold or dispose of interests in the Panorama products. Information current as at 18 April 2024.

BT00730-0424