

Guide to your AMIT Member Annual (AMMA) statement

The Perpetual Credit Income Trust (the Trust) is an Attribution Managed Investment Trust (AMIT).

The AMMA statement provides a summary of the income attributed to you from the Trust.

If your AMMA statement is for a joint account, it includes 100% of all income relevant to the joint account. You will need to split the income between the joint account holders in accordance with your records.



How to use this guide

This guide is designed to help you understand your AMMA Statement and assist you in completing your 2026 Tax Return for Individuals (tax return) and Tax Return for Individuals (supplementary section).

Part B of your AMMA statement applies to Australian resident individual taxpayers. If you are a non resident, or any other investor type, Part B will not be applicable to you. We recommend you consult your tax adviser on how to include the detailed information outlined in Part C in your tax return.



Completing your tax return

The information in this guide is not tax advice and is not a complete guide to completing your tax return. It only relates to your investment in the Trust. You should refer to the Individual tax return instructions 2026 (the instruction booklet) which is available from the Australian Taxation Office (ATO) – download it from the ATO website order.com.au/publication/Download.aspx?ProdID=71050-6.2026 or call 1300 720 092 and the online instructions for the supplementary section www.ato.gov.au/forms-and-instructions/individual-supplementary-tax-return-2026-instructions.

Additional information is included in the online tax return instructions www.ato.gov.au/forms-and-instructions/individual-tax-return-2026-instructions.

If you need to complete the new ATO Trust income schedule the online instructions are available on the ATO website: www.ato.gov.au/forms-and-instructions/trust-income-schedule-2026-instructions.

The ATO has provided a table to show how to include the amounts shown on your AMMA statement to the labels on the new Trust income schedule: www.ato.gov.au/forms-and-instructions/trust-income-schedule-2026-instructions/using-the-trust-information-to-complete-your-trust-income-schedule#ato-Managedfundtaxstatement.

About Part B – tax return items

The following guidelines will help you to complete the supplementary section. They do not apply to part year residents, superannuation entities, corporate or trust investors.

There are three items you may need to complete in the supplementary section using information shown on your AMMA statement. The ATO's instructions are included online in the supplementary tax return section.

- Item 13 Partnerships and trusts
- Item 18 Capital gains
- Item 20 Foreign source income and foreign assets or property

Part B provides a summary of the income attributed to you from the Trust that needs to be included in your tax return. Record all amounts from Part B in the corresponding tax return label (whole dollars only).

For example, 'Share of net income from trusts, less net capital gains, foreign income and franked distributions' on your AMMA statement has a tax return reference of 13U and should be entered in Item 13 Partnerships and trusts at Label U with the same name.

If you have received any distributions or income has been attributed to you from other sources, you will need to add all relevant amounts together to complete your supplementary section.

Franking credits

Since the Trust is an AMIT, subject to the ATO determining otherwise, members are deemed to be a 'qualified person' in respect of any franked distribution component and do not need to apply the 45 day rule. Accordingly, you are entitled to claim all of the franking credits shown in Part B.

Capital gains

If Part B shows an amount of 'Total current year capital gains', you will need to print 'X' in the 'Yes' box at Label G of Item 18.

The 'Capital gains' section in Part C provides additional information about the capital gain components distributed to you. This information will assist if you are required to complete the ATO's capital gains tax (CGT) schedule or if you have any current year capital losses or net capital losses from prior years that you can offset against any capital gains you have received.

Your AMMA statement does not include any capital gains or losses from your disposal of units in the Trust. You will need to calculate the gain or loss from your investment records and include it in the calculation of your net capital gain.

Additional information is included in the ATO publication 'Personal investors guide to capital gains tax 2026', download it from the ATO website www.ato.gov.au/forms-and-instructions/capital-gains-tax-personal-investors-guide-2026 or call 1300 720 092. The more comprehensive 'Guide to capital gains tax 2026' is also available from the ATO website www.ato.gov.au/forms-and-instructions/capital-gains-tax-guide-2026.

About Part C – component information

Part C provides a breakdown of the income attributed to you for the financial year.

There are three columns in Part C:

- 'Cash distributions' is the dollar amount distributed.
- 'Tax paid or Franking credit (gross up)' is the tax that has already been paid on this amount.
- 'Attributable amount' is assessable for tax purposes.

Australian income

The 'Australian income' section includes a breakdown of the Part B item 13U.

The components under 'Australian income' are interest, unfranked dividends (including unfranked CFI) and other assessable Australian income (excluding capital gains).

The sub total is equal to the Part B item 13U amount.

The 'Dividend – Franked amount' section includes franked dividends and franking credits.

The amount shown in the 'Attributable amount' column is equal to the Part B item 13C amount.

Capital gains

Capital gains have been split between 'TAP' (gains relating to taxable Australian property) and 'NTAP' (relating to non-TAP gains). This distinction is irrelevant for most Australian resident investors.

The capital gain components are:

- **Capital gains – Discounted method** – gains made on the disposal of investments that have been held for at least 12 months. The gain has been reduced by the 50% CGT concession.
- **Capital gains – Other method** – gains made on the disposal of investments within 12 months of acquisition. No adjustment is available for the 50% discount.
- **Net capital gain** – the sub total is equal to the Part B item 18A amount.
- **AMIT CGT gross up amount** – the 50% discount equal to any discounted capital gain.

- **Total current year capital gains** – the total of all capital gain components, including the CGT gross up/concession. This is equal to the Part B item 18H amount.

Foreign income

The 'Foreign income' section includes all assessable income that relates to interest and other income from investments held outside of Australia.

The sub total is equal to the Part B item 20E and 20M amounts.

Gross cash distribution – the sum of all distributions paid on units held in the Trust.

Amounts deducted

- **TFN amount withheld** – tax that has been deducted from the income distributed / attributed to you if you have not provided your tax file number or Australian business number (ABN).
- **Non resident taxes withheld** – tax that has been deducted from the income distributed / attributed to you if you are not a resident of Australia for tax purposes.

Net cash distribution – the sum of all distributions you received in cash or reinvested after any applicable tax has been withheld.

Tax return for individuals – net financial investment loss

If you have claimed a deduction in relation to your investment in the Trust, you will also need to complete question IT5 in your Tax Return. See pages 60-61 of the instruction booklet or www.ato.gov.au/forms-and-instructions/individual-tax-return-2026-instructions/income-test-it1-it8-individual-tax-return-2026/it5-net-financial-investment-loss-2026 for the ATO's instructions for this question. Item IT5 'Net Financial Investment Loss' is not used to calculate your taxable income. It may however be used by the ATO to assess your tax offset entitlement, Medicare levy surcharge and other Government entitlements.

AMIT cost base adjustment

The AMIT cost base net amount – shortfall (increase) will increase the cost base of your units when determining any capital gain or loss when you sell your units if income has been accumulated in the Trust and attributed to you. The AMIT cost base net amount – excess (decrease) will reduce the cost base of your units when determining any capital gain or loss when you sell your units if any distributions have included non-attributable amounts.

Obtain your own tax advice

We recommend you seek professional assistance when completing your tax return. If you have questions about your tax return please consult your tax adviser or the ATO. Perpetual is not able to provide you with tax advice.

This guide has been prepared by Perpetual Investment Management Limited ABN 18 000 866 535, AFSL 234426 (PIML). Perpetual Trust Services Limited ABN 48 000 142 049, AFSL 236648 (PTSL) is the responsible entity and issuer of the Perpetual Credit Income Trust ARSN 626 053 496 (Trust). PTSL has appointed PIML to act as the manager of the Trust. This guide does not contain tax advice and should not be relied upon as such. It has been provided in good faith, as general information only. It does not take into account your investment or taxation objectives, financial situation or particular needs. You should consider seeking professional tax advice about your taxation position. The information in this guide is based on information published by the Australian Taxation Office and is believed to be accurate at the time of compilation. The statements made in this guide are not intended to be a comprehensive and conclusive statement of relevant tax practice or law which is complex and subject to change. Neither PIML, PTSL nor any other company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) make any representation or warranty as to the accuracy, reliability or completeness of the material in this guide. The Perpetual Group does not accept any liability for any error or omission in the information contained in this guide for any loss of damage suffered in connection with the use of this information. PL01986_GAPCIS7_0626

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