

FirstChoice Investments - Summary Report

Your details

Inavik Pty Ltd
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Statement period
Account number
Account name

Email address
TFN/ABN held
Adviser details

1 July 2018 to 31 December 2018
*** *****169
Inavik Pty Ltd
T & J Arnott Superannuation Fund
T & J Arnott Super Fund A/C
txxxxt@bigpond.net.au
Yes
Commonwealth Financial Planning
Customer Guidance
Commonwealth Financial Planning
Limited

Your account balance

Your opening account balance as at: 30 June 2018	\$4,520.27
Your closing account balance as at: 31 December 2018	\$815.70
Total investment return for the period (including distributions):	\$-204.57

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
CFS Geared Share	046	711.5976	1.1463	815.70	100.0
Account value				815.70	100.0

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

Your account summary

Opening balance at 30 June 2018	\$ 4,520.27
Your withdrawals	
Withdrawals	-3,500.00
Change in investment value	-204.57
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 31 December 2018	815.70

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Geared Share	3.1	0.0	0.0	96.9	0.0	0.0	100.0
Total account allocation	3.1	0.0	0.0	96.9	0.0	0.0	100.0

How your money is invested

Asset allocation



This represents the percentage of your account invested in each of the major asset classes.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

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Your future investment selection continued...

Investment option(s)	% Allocation
CFS Geared Share	81.00
PM Capital Enhanced Yield	19.00

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact Investor Services on 13 13 36 or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

Date	Investment option Transaction type	Amount \$	Units
5 Jul 2018	CFS Geared Share Withdrawal	-3,500.00	2,479.1047

Your fee summary

Fees charged

This is the amount of fees (including adjustments) that have been deducted from your account this period as detailed in "Your account summary" of this statement.

\$
0.00

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.

16.01

These costs are reflected in the daily unit price and are paid monthly.

A breakdown of these costs per investment option is provided below:

Investment options

CFS Geared Share

\$
16.01

Total

16.01

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

16.01

It's important to regularly review and compare the products you invest in to ensure they still meet your needs. Your financial adviser can provide a comparison, or visit our website for tips on what you should consider if you're doing the comparison.

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Additional explanation of fees and costs

Buy/Sell spread

When you invest, switch or withdraw all or part of your investment you will be charged a 'buy/sell spread'. This amount varies according to the investment option and is not paid to us or the investment manager. Please refer to the Product Disclosure Statement for further details.

Tax




Rebates are shown before tax as the rebate is paid to you directly and therefore any tax liability is paid by you, not the Unit Trust.

For more information about your statement please refer to the Statement Hub website at colonialfirststate.com.au/statementhub

Investor information

Do you have a question about your account or would you like to provide us with feedback?

Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by:

-  calling 13 13 36 Monday to Friday, 8am to 7pm Sydney time
-  emailing contactus@colonialfirststate.com.au
-  writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

Dispute resolution

We understand things don't always go as planned so if you'd like to make an enquiry or discuss the operation or management of your account, contact us using the details above.

If you are not happy with the outcome of your enquiry or complaint then you can write to:

Group Customer Relations
GPO Box 41
Sydney NSW 2001

Once we receive your query we'll make sure it's dealt within 45 days. If your complaint relates to a direct debit arrangement, we will provide a response within 21 days. We will make every effort to resolve your query as quickly as possible.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent financial services complaint resolution that is free to consumers. You can contact them by either calling them on 1800 931 678, in writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001, by emailing info@afca.org.au or online at www.afca.org.au

Time limits may apply to complain to AFCA and so consumers should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to their circumstances expires.

Please refer to our website for further information about the dispute resolution process.

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Investor information continued...

IMPORTANT CHANGES TO FEES

In January 2019, we introduced some changes to fee arrangements in FirstChoice Investments.

The following changes apply to all FirstChoice Investments accounts opened **before 11 June 2013**:

CONTRIBUTION FEES REMOVED

From January 2019, contribution fees will not be charged to any members in FirstChoice Investments. This means that we will no longer deduct contribution fees (previously up to 4%) from any amounts contributed into your account.

The following changes also apply for members with no financial adviser linked to their account:

FEE REBATE FOR MEMBERS WITH NO FINANCIAL ADVISER

From January 2019, if you do not have a financial adviser linked to your account, or if you remove your financial adviser from your account after this time, you will automatically receive a fee rebate to your account on future fees.

The rebate is up to 0.60% (this will be reduced for GST) and reduces the total fees and costs that apply to your investment.

Rebates are calculated and paid monthly. If you close your account, your withdrawal amount will only include a rebate calculated to the end of the previous month. The rebate will be paid to your most conservative investment option (as determined by us), unless you nominate another investment option. If you receive a rebate, this transaction will be referred to as a 'Fee rebate' on your future statements.

Please note: If you opened your account after 11 June 2013, you already receive this fee rebate.

TO FIND OUT MORE

If you have a financial adviser linked to your account, their details are provided on the front page of your statement.

For further information, visit the **Product Updates** section on our website colonialfirststate.com.au or call us on **13 13 36** Monday to Friday 8am to 7pm (AEDT) to discuss your circumstances or make any changes.

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FirstChoice Investments - Summary Report

Your details

Inavik Pty Ltd

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Statement period

Account number

Account name

Email address

TFN/ABN held

Adviser details

1 January 2019 to 30 June 2019

*** **169

Inavik Pty Ltd
T & J Arnott Superannuation Fund
T & J Arnott Super Fund A/C

txxxxt@bigpond.net.au

Yes

Commonwealth Financial Planning
Customer Guidance
Commonwealth Financial Planning
Limited

Your account balance

Your opening account balance as at: 31 December 2018

\$815.70

Your closing account balance as at: 30 June 2019

\$1,165.29

Total investment return for the period (including distributions):

\$347.37

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
CFS Geared Share	046	757.7666	1.5378	1,165.29	100.0
Account value				1,165.29	100.0

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Your account summary

Opening balance at 31 December 2018	\$ 815.70
Your investments	
Distributions	68.89
Management cost rebates	
Fee rebate *	2.22
Change in investment value	278.48
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 30 June 2019	1,165.29

* This rebate is calculated before income tax. You may be assessed for income tax on the rebate so you should ensure that this amount is included in your annual tax return. You should speak to your financial adviser or accountant for more information.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
CFS Geared Share	30 June	713.1574	0.0966	68.89

Distribution option: **Reinvest**

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Geared Share	5.9	0.0	0.0	94.1	0.0	0.0	100.0
Total account allocation	5.9	0.0	0.0	94.1	0.0	0.0	100.0

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How your money is invested

Asset allocation



This represents the percentage of your account invested in each of the major asset classes.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
CFS Geared Share	81.00
PM Capital Enhanced Yield	19.00

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact Investor Services on 13 13 36 or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

Date	Investment option Transaction type	Amount \$	Units
1 Feb 2019	CFS Geared Share Fee rebate	0.40	0.3211
1 Mar 2019	CFS Geared Share Fee rebate	0.40	0.2801
1 Apr 2019	CFS Geared Share Fee rebate	0.46	0.3205
1 May 2019	CFS Geared Share Fee rebate	0.46	0.3009
3 Jun 2019	CFS Geared Share Fee rebate	0.50	0.3372
30 Jun 2019	CFS Geared Share Distribution	68.89	

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Distribution reinvested	68.89	44.6092

Your fee summary

Fees charged

This is the amount of fees (including adjustments) that have been deducted from your account this period as detailed in "Your account summary" of this statement.

\$
0.00

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.

15.80

These costs are reflected in the daily unit price and are paid monthly.

A breakdown of these costs per investment option is provided below:

Investment options

CFS Geared Share

\$
15.80

Total

15.80

Fee rebate

You are entitled to a rebate on a portion of the management fees included in the management costs deducted from your investment. This is the amount that has been credited to your account as shown in 'Your account summary'. For more information about this fee rebate, please refer to the relevant Product Disclosure Statement.

-2.22

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

13.58

It's important to regularly review and compare the products you invest in to ensure they still meet your needs. Your financial adviser can provide a comparison, or visit our website for tips on what you should consider if you're doing the comparison.

Additional explanation of fees and costs

Buy/Sell spread

When you invest, switch or withdraw all or part of your investment you will be charged a 'buy/sell spread'. This amount varies according to the investment option and is not paid to us or the investment manager. Please refer to the Product Disclosure Statement for further details.

Tax

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For more information about your statement please refer to the Statement Hub website at colonialfirststate.com.au/statementhub

Investor information

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Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by:

-  calling 13 13 36 Monday to Friday, 8am to 7pm Sydney time
-  emailing contactus@colonialfirststate.com.au
-  writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

Dispute resolution

We understand things don't always go as planned so if you'd like to make an enquiry or discuss the operation or management of your account, contact us using the details above.

If you are not happy with the outcome of your enquiry or complaint then you can write to:

Group Customer Relations
GPO Box 41
Sydney NSW 2001

Once we receive your query we'll make sure it's dealt within 45 days. If your complaint relates to a direct debit arrangement, we will provide a response within 21 days. We will make every effort to resolve your query as quickly as possible.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent financial services complaint resolution that is free to consumers. You can contact them by either calling them on 1800 931 678, in writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001, by emailing info@afca.org.au or online at www.afca.org.au

Time limits may apply to complain to AFCA and so consumers should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to their circumstances expires.

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Monday, 28 October 2019

Investor Services
13 13 36

Investor Name
Inavik Pty Ltd
T J Arnett Superannuation Fund

Account Number
0700 1830 6169
FirstChoice Investments**Distribution tax details for financial year: 2018-2019****Part A - Summary of 2019 tax return items**

Tax return	Amount (\$)	Tax return label
Interest income	0.00	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	8.53	13U
Franked distributions from trusts	96.72	13C
Share of franking credits - franked dividends	38.40	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	0.00	18H
Net capital gain	0.00	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	2.04	20E
Other net foreign source income	2.04	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	0.00	20O
Rebates	2.22	24V

Part B - Capital gains tax information - additional information for item 18

	Amount (\$)
Capital gains - discount method (grossed-up amount)	0.00
Capital gains - other than discount method	0.00
Total current year capital gains	0.00

Part C

Total - interest	Taxable income(\$)
Interest income	0.00

Total - components of distribution/ attribution	Cash distribution (\$)	Tax paid/ Franking credit (\$)	Attribution/ Taxable amount(\$)
Australian income			
Dividends - unfranked not CFI	2.02		2.02
Dividends - unfranked CFI	3.94		3.94

Interest	2.12		2.12
Interest exempt from non-resident withholding	0.08		0.08
Other income	0.37		0.37
Non-primary production income	8.53		8.53
Dividends - franked amount	58.32	38.40	96.72
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	0.00		
Foreign income			
Other net foreign source income	2.04	0.00	2.04
Assessable foreign income	2.04	0.00	2.04
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	2.04	0.00	2.04
	Cash distribution (\$)	Attribution/ Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Tax free amounts (non-AMITs)	0.00		
Tax deferred amounts (non-AMITs)	0.00		
Gross cash distribution (Includes interest income)	68.89		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax 12H	0.00		
Less: Other non-resident withholding	0.00		
Net cash distribution (Includes interest income)	68.89		

Part C - Component of distribution and interest by fund/option

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return.

Subject to the terms and conditions and our privacy policy, Colonial First State takes reasonable steps to ensure that information about your accounts visible on this and other pages on the FirstNet site is accurate, but no liability is accepted for errors or omissions or for loss or damage suffered as a result of reliance on it.

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