

Managed Investment Funds Statement

Your details

Mr Robert A Cupitt
4 Joyce Ave
OAKLEIGH SOUTH VIC 3167

Statement period 1 July 2019 to 31 December 2019
Account number 090 005370432
Account name Robert Allan Cupitt
Lisa Maree Edwards
<L & B Super Fund A/C>
Email address bxb@businessbc.com.au
TFN/ABN held Yes
Adviser details Jeff Pappin
Morgans Financial Limited

Your account balance

Your opening account balance as at: 30 June 2019	\$9,324.47
Your closing account balance as at: 31 December 2019	\$9,496.77
Total investment return for the period (including distributions): <i>This equals the total amount of your distribution(s) + the change in investment value over the period.</i>	\$266.85

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$
Future Leaders	034	2,626.4643	3.6158	9,496.77
Account value				9,496.77



Investments in any of the Colonial First State managed investment funds or cash products are offered by Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468. 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. PDS can be obtained from colonialfirststate.com.au or by calling us on 13 13 36.

Managed Investment Funds Statement

090 005370432

Your account summary

Opening balance at 30 June 2019	\$9,324.47
Your investments	
Distributions	\$94.55
Your withdrawals	
Distribution payments	\$-94.55
Change in investment value	\$172.30
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 31 December 2019	\$9,496.77

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
Future Leaders	15 September	2,626.4643	0.0100	26.26
Future Leaders	15 December	2,626.4643	0.0260	68.29

Distribution option: Direct Credit

Your nominated bank account for distribution payment is 083-091 530874434

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
Future Leaders Fund	100.00

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.

Managed Investment Funds Statement

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Your account transactions

Date	Transaction	Amount \$	Unit Price \$	Units	Value \$
Investment summary - Future Leaders					
30 Jun 2019	Opening balance		3.5502	2,626.4643	9,324.47
15 Sep 2019	Distribution	26.26			
	Distribution paid	-26.26			
15 Dec 2019	Distribution	68.29			
	Distribution paid	-68.29			
	Change in investment value				172.30
31 Dec 2019	Closing balance		3.6158	2,626.4643	9,496.77

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

\$97.16 *

* This is an estimate of the fees that have been deducted from your investment and includes an estimate of any performance fee (if applicable).

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

Investment options

Future Leaders

\$97.16

Total

\$97.16

Total fees you paid

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

\$97.16

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

Transaction costs

Transaction costs, also known as buy/sell spreads, may apply whenever you withdraw, switch or make an investment. This ensures that only those investors who transact are charged these costs, not those who don't.

The difference between the 'buy' unit price and 'sell' unit price reflects these transaction costs.

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

Member 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.

Annual Report

The Annual Report is available on our website by going to www3.colonialfirststate.com.au/about-us/corporate-governance/annual-reports.html

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Managed Investment Funds Statement

Your details

Mr Robert A Cupitt
4 Joyce Ave
OAKLEIGH SOUTH VIC 3167

Statement period 1 January 2020 to 30 June 2020
Account number 090 005370432
Account name Robert Allan Cupitt
Lisa Maree Edwards
<L & B Super Fund A/C>
Email address bxb@businessbc.com.au
TFN/ABN held Yes
Adviser details Jeff Pappin
Morgans Financial Limited

Your account balance

Your opening account balance as at: 31 December 2019 **\$9,496.77**
Your closing account balance as at: 30 June 2020 **\$8,099.75**

Total investment return for the period (including distributions): **\$-1,397.02**
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 \$
Future Leaders	034	2,626.4643	3.0839	8,099.75
Account value				8,099.75

Your account summary

Opening balance at 31 December 2019 **\$9,496.77**
Change in investment value **\$-1,397.02**
The increase or decrease in the value of your investment over the statement period.
Closing balance at 30 June 2020 **\$8,099.75**

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Managed Investment Funds Statement

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Investment option(s)	% Allocation
Future Leaders Fund	100.00

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	Transaction	Amount \$	Unit Price \$	Units	Value \$
Investment summary - Future Leaders					
31 Dec 2019	Opening balance		3.6158	2,626.4643	9,496.77
	Change in investment value				-1,397.02
30 Jun 2020	Closing balance		3.0839	2,626.4643	8,099.75

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. These costs are reflected in the daily unit price and are paid monthly. \$63.01 *

** This is an estimate of the fees that have been deducted from your investment and includes an estimate of any performance fee (if applicable).*

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

Investment options

Future Leaders	\$63.01
Total	\$63.01

Buy/sell spread

This approximate amount was deducted from your investment options and represents the estimated costs incurred when investing, switching or withdrawing. \$0.00

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Managed Investment Funds Statement

090 005370432

Your fee summary continued...

Total fees you paid

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

\$63.01

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Additional explanation of fees and costs

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Member information

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 Investor Services 13 13 36
 colonialfirststate.com.au

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Member information continued...

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IMPORTANT CHANGES TO FEES

As previously advised, from 1 March 2020 we made changes to the Managed Investment Funds to improve financial outcomes for members. We:

- reduced management costs across all Funds
- ceased the payment of adviser commissions
- ceased the payment of fee rebates. For impacted members, ceasing fee rebates is offset by reduced management costs.

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 (Sydney Time) to discuss your circumstances or make any changes.

Annual Report

The Annual Report is available on our website by going to www3.colonialfirststate.com.au/about-us/corporate-governance/annual-reports.html

Managed Investment Funds
2019/20 Tax Return Information Statement

Account number: 090 005370432
Account type: Super fund
Account name: Robert Allan Cupitt
 Lisa Maree Edwards
 L & B Superfund
 <L & B Super Fund A/C>
TFN/ABN: Provided

18013 | 0000005 | 24032 | 001



Mr Robert A Cupitt
 4 Joyce Ave
 OAKLEIGH SOUTH VIC 3167

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2020 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	3.04	13U
Franked distributions from trusts	95.76	13C
Share of franking credits – franked dividends	66.51	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	8.64	20E
Other net foreign source income	8.64	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	4.23	20O

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

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, **go to Part C of the individual AMMA statement.**

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Part C

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

Total - components of distribution/attribution

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution/ Taxable amount (\$)
Australian income			
Dividends - unfranked not CFI*	1.29		1.29
Dividends - unfranked CFI*	0.36		0.36
Interest	0.36		0.36
Interest exempt from non-resident withholding	0.00		0.00
Other income	1.03		1.03
Non-primary production income	3.04		3.04
Dividends - franked amount	29.25	66.51	95.76
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	4.41	4.23	8.64
Assessable foreign income	4.41	4.23	8.64
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	4.41	4.23	8.64

Notes

* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.

^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

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Part C - continued

	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)	57.85	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution	94.55	
(Includes interest income)		
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	94.55	
(Includes interest income)		

Do you hold any other investments with Colonial First State?

You will receive a separate Tax Return Information Statement if you have an investment in any other Colonial First State product.

If you intend to complete a myTax return, please check the information against this statement

Colonial First State is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Future Leaders Fund(FSF0007AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.29		1.29
Dividends - unfranked CFI	0.36		0.36
Interest	0.36		0.36
Interest exempt from non-resident withholding	0.00		0.00
Other income	1.03		1.03
Non-primary production income	3.04		3.04
Dividends - franked amount	29.25	66.51	95.76
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		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	4.41	4.23	8.64
Assessable foreign income	4.41	4.23	8.64
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	4.41	4.23	8.64

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Future Leaders Fund(FSF0007AU)

	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)	57.85	
Gross cash distribution	94.55	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	94.55	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	57.85
AMIT cost base net increase amount - (short fall)	0.00

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FirstRate Term Deposits, FirstRate Saver, FirstRate Investment Deposits and FirstChoice Margin Lending (made available through Colonial First State's FirstChoice Investments and FirstChoice Wholesale Investments product range) are products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank), administered by Colonial First State.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

Investor Services 13 13 36
colonialfirststate.com.au