

16 June 2020

Lorenz No. 999 Pty Ltd  
Lorenz Superannuation Fund  
31 Carvallaro Avenue  
EARLVILLE QLD 4870

FirstChoice Wholesale Investments  
Account number: 0910 3302 3191

Your withdrawal has been completed

Dear Sir/Madam

We have fully withdrawn your investment and enclose statements confirming the details.

To help you prepare your tax return we will send you a capital gains tax statement around July/August, after the end of financial year. Please let us know if you change your address before this time so we can make sure you get this statement.

Thank you for investing with us, we hope we have helped you move towards your investment goals. If you would like to discuss this, please contact your financial adviser or call us on 13 13 36, Monday to Friday, 8am to 7pm, Sydney time.

Yours sincerely

A handwritten signature in black ink, appearing to be 'S. Henricks', with a stylized flourish at the end.

Scott Henricks  
General Manager Client Operations

WITHDRAWAL CONFIRMATION  
Colonial First State FirstChoice Wholesale Investments

Lorenz No. 999 Pty Ltd  
Lorenz Superannuation Fund  
Lorenz Superannuation Fund

Account number: 0910 3302 3191

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Transaction summary

Date of withdrawal: 15/06/2020

Investment option	Units withdrawn	Unit price \$	Withdrawal amount \$
CFS Glob Prop Sec	3,881.2013	1.7230	\$6,687.31
Fidelity Aus Equity	19,258.0609	1.0360	\$19,951.35
Mfs Global Equity	12,830.5226	1.1878	\$15,240.09
CFS Global Lis Infra	14,706.2206	0.9048	\$13,306.19
Magellan Glb Share	10,140.5353	2.6025	\$26,390.74
Benn Ex-20 Aust Equi	9,685.8824	1.4784	\$14,319.61
FirstRate Saver			\$160,276.52
Total withdrawal amount			\$256,171.81

\$256,171.81 has been credited to your nominated bank account.

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Current investment summary as at 15/06/2020\*

Investment option	Unit balance	Unit price \$	Current value \$
Total investment value			\$0.00

\*The account balance may vary if more than one transaction occurred on the effective date.  
Change of details to your account may also vary where more than one change was made on the day.

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Future investment selection details

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
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FirstRate Term Deposit, FirstRate Saver 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.

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CFS Glob Cred Income	10.00%
CFS Glob Prop Sec	5.00%
Fidelity Aus Equity	15.00%
MFS Global Equity	10.00%
CFS Developing Comp	5.00%
CFS Global Lis Infra	10.00%
Magellan Glb Share	15.00%
PIMCO Global Bond	13.00%
Benn ex-20 Aust Equi	10.00%
FirstRate Saver	7.00%

If your account includes a suspended, restricted or unavailable option, we will invest that allocation into an alternative option.

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.

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# FirstChoice Wholesale Investments - Summary Report

## Your details



Lorenz No. 999 Pty Ltd  
31 Carvallaro Avenue  
EARLVILLE QLD 4870

<b>Statement period</b>	1 January 2020 to 15 June 2020
<b>Account number</b>	091 033023191
<b>Account name</b>	Lorenz No. 999 Pty Ltd Lorenz Superannuation Fund
<b>Email address</b>	lori@automotive-academy.com
<b>TFN/ABN held</b>	Yes
<b>Adviser details</b>	True North Financial Planning Pty Ltd The Advice Exchange P/L

## Your account balance

Your opening account balance as at: 31 December 2019

**\$294,953.65**

Your closing account balance as at: 15 June 2020

**\$0.00**

Total investment return for the period (including distributions):

**-\$37,613.36**

*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 \$	%
Account value				<b>0.00</b>	<b>100.0</b>

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.

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**Your account summary**

<b>Opening balance at 31 December 2019</b>	<b>\$ 294,953.65</b>
<b>Your investments</b>	
Distributions	570.03
Interest	110.06
Management cost rebates	
Portfolio Management fee rebate *	60.73
<b>Your withdrawals</b>	
Withdrawals	-256,171.81
Fees	
Adviser service fees	-1,229.21
<b>Change in investment value</b>	<b>-38,293.45</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 15 June 2020</b>	<b>0.00</b>

\* 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 Wsale Global Credit Income	26 January	29,257.9718	0.0005	14.63
CFS Wsale Global Credit Income	23 February	29,274.1501	0.0005	14.64
Fidelity Wsale Aust Equities	29 March	18,646.8945	0.0290	540.76

**Distribution option:** Reinvest

**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 Wsale Global Credit Income	10.00
CFS Wsale Glb Prop Sec	5.00
Fidelity Wsale Aust Equities	15.00
Mfs Wsale Global Equity	10.00
CFS Wsale Developing Co	5.00
CFS Wsale Global Listed Infrs	10.00
Magellan Wsale Global Share	15.00
Pimco Ws Global Bond	13.00
Bennelong Wsale Ex-20 Aus Equi	10.00
FirstRate Wsale Saver	7.00

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
2 Jan 2020	FirstRate Wsale Saver Adviser service fee	-220.74	
26 Jan 2020	CFS Wsale Global Credit Income Distribution	14.63	
	Distribution reinvested	14.63	16.1783
31 Jan 2020	FirstRate Wsale Saver Interest	6.51	
	Interest reinvested	6.51	
3 Feb 2020	FirstRate Wsale Saver Adviser service fee	-226.49	
23 Feb 2020	CFS Wsale Global Credit Income Distribution	14.64	
	Distribution reinvested	14.64	16.2054
29 Feb 2020	FirstRate Wsale Saver Interest	5.82	
	Interest reinvested	5.82	
2 Mar 2020	FirstRate Wsale Saver Adviser service fee	-214.22	
9 Mar 2020	FirstRate Wsale Saver Management fee rebate	48.90	

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# FirstChoice Wholesale Investments - Detailed Report

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## Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
24 Mar 2020	CFS Wsale Global Credit Income Switch	-24,357.86	29,290.3555
	CFS Wsale Glb Prop Sec Switch	-5,389.44	3,881.2014
	Fidelity Wsale Aust Equities Switch	-16,826.96	18,646.8946
	Mfs Wsale Global Equity Switch	-14,393.28	12,830.5226
	CFS Wsale Developing Co Switch	-8,614.59	11,378.4016
	CFS Wsale Global Listed Infrs Switch	-10,912.02	14,706.2207
	Magellan Wsale Global Share Switch	-25,724.51	10,140.5353
	Pimco Ws Global Bond Switch	-33,792.80	31,039.5898
	Bennelong Wsale Ex-20 Aus Equi Switch	-10,962.48	9,685.8825
	FirstRate Wsale Saver Switch	150,973.94	
29 Mar 2020	Fidelity Wsale Aust Equities Distribution	540.76	
	Distribution reinvested	540.76	611.1664
31 Mar 2020	FirstRate Wsale Saver Interest	15.37	
	Interest reinvested	15.37	
1 Apr 2020	FirstRate Wsale Saver Adviser service fee	-194.72	
30 Apr 2020	FirstRate Wsale Saver Interest	33.00	
	Interest reinvested	33.00	
1 May 2020	FirstRate Wsale Saver Adviser service fee	-182.61	
31 May 2020	FirstRate Wsale Saver Interest	34.10	
	Interest reinvested	34.10	
1 Jun 2020	FirstRate Wsale Saver Adviser service fee	-190.43	
12 Jun 2020	FirstRate Wsale Saver Management fee rebate	11.83	
15 Jun 2020	CFS Wsale Glb Prop Sec Withdrawal	-6,687.31	3,881.2013

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**Your account transactions continued...**

Date	Investment option Transaction type	Amount \$	Units
	Fidelity Wsale Aust Equities Withdrawal	-19,951.35	19,258.0609
	Mfs Wsale Global Equity Withdrawal	-15,240.09	12,830.5226
	CFS Wsale Global Listed Infrs Withdrawal	-13,306.19	14,706.2206
	Magellan Wsale Global Share Withdrawal	-26,390.74	10,140.5353
	Bennelong Wsale Ex-20 Aus Equi Withdrawal	-14,319.61	9,685.8824
	FirstRate Wsale Saver Interest	15.26	
	Withdrawal	-160,276.52	

**Your fee summary**

	\$
<p><b>Fees charged</b> 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.</p>	1,229.21
<p><b>Indirect costs of your investment</b> 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. <i>These costs are reflected in the daily unit price and are paid monthly.</i></p>	1,089.76
<p><b>Portfolio management fee rebates</b> Due to the size of your portfolio balance, you are entitled to a rebate of the management fees included in your management costs. This is the amount of portfolio management fees that have been rebated back to your account as detailed in 'Your account summary'.</p>	-60.73
<p><b>Total fees you paid</b> This approximate amount includes all the fees and costs which affected your investment during the period.</p>	<b>2,258.24</b>

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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.

**Investor information****Would you like to give us feedback, or do you have a question or complaint?**

If you have an enquiry, a problem or you would simply like to give us feedback, then please contact us by:

- ( calling us on 13 13 36 Monday to Friday, 8am to 7pm Sydney time
- \* emailing us at [contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au)
- + writing to us at 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](mailto:info@afca.org.au) or online at [www.afca.org.au](http://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 financial reports now available online**

The annual financial report for FirstChoice Wholesale Investments will be available at **[colonialfirststate.com.au/annualreports](http://colonialfirststate.com.au/annualreports)** by 30 September each year. If you would prefer to receive a paper copy free of charge in the mail, call us on **13 13 36** or write to us at Colonial First State, Reply Paid 27, Sydney NSW 2001. You can elect to receive it by email, just go to **[colonialfirststate.com.au/paperfree](http://colonialfirststate.com.au/paperfree)** and follow the instructions.

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## Investor information continued...

### About FirstRate Options

FirstRate Term Deposits, FirstRate Saver and FirstRate Investment Deposits are deposit products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFS Licence 234945 (CBA) administered by Colonial First State.

For FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Employer Super, FirstChoice Pension and FirstChoice Wholesale Pension, moneys invested in a FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposit option are held with CBA by the super fund on behalf of those members who take up the relevant option.

## Receive your communications via email

Nominate to receive your communications from us by email and not only are you helping the environment, you'll also receive your statements and market updates sooner.

**Become a paper-free investor today at [colonialfirststate.com.au/paperfree](http://colonialfirststate.com.au/paperfree). Alternatively phone us on 13 13 36.**

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