

17 March 2019



Mr Desmond Piho
19 Granton Ave
ENDEAVOUR HILLS VIC 3802

FirstChoice Wholesale Personal Super
Account number: 0110 3068 6493

Building on your investment in FirstChoice Wholesale Personal Super

Dear Mr Piho

We're pleased you are continuing to build on your investment with Colonial First State.

Enclosed is confirmation of the recent investment to your account. Please take some time to check the details are correct.

Sign up for online access

You have selected not to access your investment online. If you change your mind and would like to track your investments through our secure online service, FirstNet, please call us or complete the FirstNet registration form which can be downloaded from colonialfirststate.com.au.

Thinking about insurance cover?

Insurance is important when considering your financial security. Linking your insurance to your superannuation is a convenient and tax-effective way to pay for your cover to protect yourself and your family.

Insurance is available through FirstChoice Wholesale Personal Super so for more information about insurance cover, please refer to the latest Product Disclosure Statement (PDS) or call us. To apply for insurance cover, please complete and return the insurance application form from the latest PDS.

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Any questions?

If there is anything else you would like to discuss 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, cursive script.

Scott Henricks

General Manager Client Operations

INVESTMENT CONFIRMATION
Colonial First State FirstChoice Wholesale Personal Super

Mr Desmond Pihou

Account number: 0110 3068 6493

Investment summary

| | |
|--|--------------------------|
| Date of investment | 15 March 2019 |
| Amount invested | \$6,500.00 |
| Personal concessional contribution | \$0.00 |
| Employer concessional contribution | \$0.00 |
| Salary sacrifice contribution | \$0.00 |
| Personal non-concessional contribution | \$0.00 |
| Spouse non-concessional contribution | \$0.00 |
| Small business retirement exemption | \$0.00 |
| Small business 15 year exemption | \$0.00 |
| Personal injury | \$0.00 |
| Rollover amount | \$6,500.00 |
| Less | |
| Tax of 15% | \$0.00 |
| Net investment amount | \$6,500.00 |
| Institution Rollover Received From: | Sjarah Super Fund |

Investment option details

\$6,500.00 was invested into the following option(s) as requested:

| Investment option | Units purchased | Unit price \$ | Investment amount \$ |
|--------------------------------|------------------------|----------------------|-----------------------------|
| CFS Wsale Cash | 199.3009 | 1.6307 | \$325.00 |
| CFS Wsale Index Aust Share | 397.8333 | 3.2677 | \$1,300.00 |
| CFS Wsale Index Global Share | 551.8998 | 2.3555 | \$1,300.00 |
| CFS Wsale Index Property Sec | 484.8334 | 2.0110 | \$975.00 |
| CFS Ws Australian Sml Comp | 274.5106 | 4.7357 | \$1,300.00 |
| CFS Wsale Index Glob Share Hed | 588.0756 | 2.2106 | \$1,300.00 |

Net investment amount

\$6,500.00

Tax details

The tax components tell you how much tax you will pay when you withdraw your investment. If you are over 60 your withdrawal is not subject to tax. The tax components of this investment are:

| | |
|---------|------------|
| Taxable | \$6,500.00 |
| Total | \$6,500.00 |

Preservation details

Preservation details determine when you can access your funds. Your investment is made up of:

| | |
|---|------------|
| A preserved amount that you can generally only access when you reach retirement age | \$6,500.00 |
| A restricted non-preserved amount that you can generally access if you have left your employer | \$0.00 |
| An unrestricted non-preserved amount that you can access at any time - although there may be tax implications to be aware of. | \$0.00 |

Current investment summary as at 15 March 2019*

| Investment option | Unit balance | Unit price \$ | Current value \$ |
|-------------------------------|---------------------|----------------------|-------------------------|
| CFS Wsale Cash | 219.8055 | 1.6307 | \$358.44 |
| CFS Wsale Index Prop | 763.3880 | 2.0070 | \$1,532.12 |
| CFS Wsale Index Aust | 429.4231 | 3.2611 | \$1,400.39 |
| CFS WS Australian Sm | 429.1217 | 4.7121 | \$2,022.06 |
| CFS Wsale Index Glob | 861.7479 | 2.3508 | \$2,025.80 |
| CFS Wsale Index Glob | 901.5697 | 2.2062 | \$1,989.04 |
| Total investment value | | | \$9,327.85 |

*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.

Adviser service fee

You have nominated to pay your financial adviser an ongoing adviser service fee of \$55.00 per month.

This fee will be deducted from your CFS Wsale Cash investment option each month.

FirstChoice Wholesale portfolio rebate

You may be entitled to a portfolio rebate depending on the size of your portfolio invested in eligible FirstChoice products. Although a rebate is not paid on amounts invested in some investment options, amounts in these options still count towards your eligibility and the level of the portfolio rebate.

Accounts held under the same Online Identity Number (OIN) will automatically be eligible and will be counted towards any portfolio rebate.

Any rebate will be automatically credited to the following investment option: CFS Wsale Cash

We may change the portfolio rebate level or eligibility criteria at any time. If you require any clarification please refer to the 'fees and other costs' section of the relevant Product Disclosure Statement, contact Investor Services on 13 13 36 or speak to your financial adviser.

Non-lapsing death benefit nomination

Your nomination details tell us who you would like to receive your investment in the event of your death.

| Person nominated | Date of birth (of nominee) | Relationship | Percentage of benefit (%) |
|------------------|----------------------------|--------------|---------------------------|
| Lydia Piho | ***** | Spouse | 100.00% |

Please note this nomination remains in force unless you revoke or make a new nomination in writing by completing a new Non-Lapsing Death Benefit Nomination Form. You should regularly review your nomination(s) to ensure it accurately reflects your wishes and your personal circumstances.

Tax File Number Supplied

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 |
|----------------------|--------------|
| CFS Cash | 5.00 |
| CFS Index Aust Share | 20.00 |
| CFS Index Global Shr | 20.00 |
| CFS Index Prop Sec | 15.00 |

| | |
|----------------------|-------|
| CFS Aust Sml Comp | 20.00 |
| CFS Ind Glob Shr Hgd | 20.00 |

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

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 us or speak to your financial adviser.

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