

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](http://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 Piho

Account number: 0110 3068 6493

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**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
<b>Net investment amount</b>	<b>\$6,500.00</b>
<b>Institution Rollover Received From:</b>	<b>Sjarah Super Fund</b>

**Investment option details**

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

<b>Investment option</b>	<b>Units purchased</b>	<b>Unit price \$</b>	<b>Investment amount \$</b>
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**

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**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

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**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

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**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
<b>Total investment value</b>			<b>\$9,327.85</b>

\*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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**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.

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### 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.

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### 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.

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<b>Tax File Number</b>	Supplied
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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
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.

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