



D Rigo Pty Ltd
127A Woongarra Street
BUNDABERG WEST QLD 4670

HERE'S YOUR DECEMBER STATEMENT

Here's your FirstChoice Wholesale Investments statement for the period ending December 2020. It gives you a snapshot of how your investment's tracking, plus key information about your account.

To help keep you informed, here are a few other quick updates.

Investment markets are stabilising

Over the six months to December 2020, markets have started recovering from volatility caused by the Coronavirus. During such fluctuations, it's only natural to feel concerned. However, you can be assured that we remain in close communication with our skilled investment managers. Our team carefully reviews market conditions and monitors all our funds – helping position your investment for the long term. To keep informed and gain valuable insights, visit colonialfirststate.com.au/marketupdate.

Change of fund name to First Sentier

You may notice new names for some of your funds. Some funds with "Colonial First State" or "CFS" in the name have changed to "First Sentier" or "FSI". This is because Colonial First State Global Asset Management changed its name to First Sentier, after CBA sold the business to Mitsubishi UFJ Trust and Banking Corporation in 2019. The change of ownership has had no impact on the objective and strategies of the funds. First Sentier continues to focus on providing high quality, long-term investment capabilities to investors.

Key changes update

It's important you're aware that we recently updated the Product Disclosure Statement (PDS) for FirstChoice Wholesale Investments, dated 30 November 2020. You can read how these updates might affect you in the enclosed flyer.

Need more info?

Our Statement Hub is always a great place to start at www.colonialfirststate.com.au/statementhub. But if you have questions, call us on **13 13 36**, Monday to Friday, 8am to 7pm Sydney time, or speak to your financial adviser.

While it continues to be a challenging year, we're ready to support you – whatever comes next. As always, it's important to keep a long-term view whenever you can.

Thanks for being a member with us.

The Colonial First State Team

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 and FirstRate Term 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) and Financial Services Guide (FSG) 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.

FirstChoice Wholesale Investments - Summary Report

Your details

D Rigo Pty Ltd
127A Woongarra Street
BUNDABERG WEST QLD 4670

Statement period 1 July 2020 to 31 December 2020
Account number 091 035083409
Account name D Rigo Pty Ltd
G & D Rigo Superannuation Fund
Email address Not recorded
TFN/ABN held Yes
Adviser details Troy Wilkinson
Commonwealth Financial Planning
Limited

Your account balance

Your opening account balance as at: 30 June 2020 **\$2,584,493.18**
Your closing account balance as at: 31 December 2020 **\$2,713,289.15**

Total investment return for the period (including distributions): **\$126,865.80**
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 \$	%
FirstChoice Wsale Conservative	151	2,645,820.7204	1.0255	2,713,289.15	100.0
Account value				2,713,289.15	100.0

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Investor Services 13 13 36
colonialfirststate.com.au

Your account summary

Opening balance at 30 June 2020	\$ 2,584,493.18
Your investments	
Distributions	31,449.45
Management cost rebates	
Portfolio Management fee rebate *	1,930.17
Change in investment value	95,416.35
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 31 December 2020	2,713,289.15

* 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 \$
FirstChoice Wsale Conservative	27 September	2,614,897.8452	0.0030	7,844.69
FirstChoice Wsale Conservative	13 December	2,622,751.1739	0.0090	23,604.76
Distribution option:	Reinvest			

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
FirstChoice Wsale Conservative	37.9	9.4	20.4	9.2	17.4	5.7	100.0
Total account allocation	37.9	9.4	20.4	9.2	17.4	5.7	100.0

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
FirstChoice Wsale Conservative	100.00

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
8 Sep 2020	FirstChoice Wsale Conservative Management fee rebate	1,930.17	1,923.2463
27 Sep 2020	FirstChoice Wsale Conservative Distribution	7,844.69	
	Distribution reinvested	7,844.69	7,853.3287
13 Dec 2020	FirstChoice Wsale Conservative Distribution	23,604.76	
	Distribution reinvested	23,604.76	23,069.5465

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

Investment options

	\$
FirstChoice Wsale Conservative	12,313.89
Total	12,313.89

12,313.89

Buy/sell spread

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

2.87

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 and FirstRate Term 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.



FirstChoice Wholesale Investments - Detailed Report

091 035083409

Portfolio management fee rebates

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".

-1,930.17

Total fees you paid

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

10,386.59

Additional explanation of fees and 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.

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Member information continued...

About FirstRate Term Deposits and FirstRate Saver

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

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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D Rigo Pty Ltd
127A Woongarra Street
BUNDABERG WEST QLD 4670

HERE'S YOUR JUNE STATEMENT

Please take a little time to read your FirstChoice Wholesale Investments statement for the period ending June 2021. You'll see a snapshot of how your investment's tracking, along with key information about your account.

To help keep you fully informed, here are a few other quick updates.

Good news – positive returns on investments

We're pleased to report that financial markets generated positive returns for most investments over the six months to 30 June 2021. This is important to know as your investment is invested across a wide variety of asset classes. We'll continue monitoring market developments to understand the risks and opportunities – helping position your investment for the long term. You can gain many valuable market insights at www.cfs.com.au/marketupdate.

Tap into our mobile app

You can quickly access your account anytime with our mobile app. It's a convenient way to view your balance, and track how it's performing. You can also see how your money's invested, and manage your personal details too. To download it now, search for "Colonial First State" in the App Store.

Free up your time...go paper-free

We'll send our important updates to your inbox, and you can easily forward them to your accountant or financial adviser. It's quick, secure, and saves paper too. Don't delay...switch today at www.cfs.com.au/paperfree.

Key changes update

It's important that you're aware that we recently updated the Product Disclosure Statement (PDS) for FirstChoice Wholesale Investments dated 30 June 2021. You can read how these updates might affect you in the enclosed key changes flyer.

Need more info?

Our Statement Hub is a great place to start. But if you have questions, call us on 13 13 36, Monday to Friday, 8am to 7pm Sydney time or speak to your financial adviser.

We're here for you

Finally, thank you for your ongoing trust in Colonial First State. We're committed to looking after your best interests and we look forward to supporting you well into the future.

The Colonial First State Team

FirstChoice Wholesale Investments - Summary Report

Your details

D Rigo Pty Ltd 127A Woongarra Street BUNDABERG WEST QLD 4670	Statement period	1 January 2021 to 30 June 2021
	Account number	091 035083409
	Account name	D Rigo Pty Ltd G & D Rigo Superannuation Fund
	Email address	Not recorded
	TFN/ABN held	Yes
	Adviser details	Troy Wilkinson Commonwealth Financial Planning Limited

Your account balance

Your opening account balance as at: 31 December 2020	\$2,713,289.15
Your closing account balance as at: 30 June 2021	\$2,810,199.22
Total investment return for the period (including distributions):	\$94,898.65
<i>This equals the total amount of your distribution(s) + the change in investment value over the period.</i>	

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
FirstChoice Wsale Conservative	151	2,824,320.8212	0.9950	2,810,199.22	100.0
Account value				2,810,199.22	100.0

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Your account summary

Opening balance at 31 December 2020	2,713,289.15	\$
Your investments		
Distributions	176,999.54	
Management cost rebates		
Portfolio Management fee rebate *	2,011.42	
Change in investment value	-82,100.89	
<i>The increase or decrease in the value of your investment over the statement period.</i>		
Closing balance at 30 June 2021	2,810,199.22	

* 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 \$
FirstChoice Wsale Conservative	28 March	2,647,769.9597	0.0150	39,716.55
FirstChoice Wsale Conservative	30 June	2,686,555.6531	0.0511	137,282.99

Distribution option: Reinvest

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
FirstChoice Wsale Conservative	37.8	9.7	20.1	9.2	17.4	5.8	100.0
Total account allocation	37.8	9.7	20.1	9.2	17.4	5.8	100.0

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
FirstChoice Wsale Conservative	100.00

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
8 Mar 2021	FirstChoice Wsale Conservative Management fee rebate	2,011.42	1,949.2393
28 Mar 2021	FirstChoice Wsale Conservative Distribution	39,716.55	
	Distribution reinvested	39,716.55	38,785.6934
30 Jun 2021	FirstChoice Wsale Conservative Distribution	137,282.99	
	Distribution reinvested	137,282.99	137,765.1681

Your fee summary

	\$
Fees charged	0.00
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.	

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

Investment options

FirstChoice Wsale Conservative	\$ 12,710.71
Total	12,710.71

12,710.71

Buy/sell spread

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

2.96

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Portfolio management fee rebates

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".

-2,011.42**Total fees you paid**

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

10,702.25**Additional explanation of fees and 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 www.cfs.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@cfs.com.au
-  writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

What to do if you have a complaint

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix it. Most complaints can be resolved promptly. If your complaint cannot be resolved quickly, we will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction as quickly as possible. There are maximum timeframes in which a final response must be provided to you, depending upon the type of complaint. For superannuation/pension complaints, we must provide a final response within 45 days, and for general investment product related complaints within 30 days. We aim to resolve your complaint much faster though, than these maximum timeframes.

To lodge a complaint, you can contact us by:

- Phone: 13 13 36
- Email: contactus@cfs.com.au
- Website: Submit a feedback form (www.cfs.com.au/feedback)
- Mail: CFS Complaints Resolution
Reply Paid 27
SYDNEY NSW 2000

External dispute resolution

If at any time you are not satisfied with the handling of your complaint or the resolution we have provided, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA by:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)

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Member information continued...

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to lodge a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Are your details up to date?

It's important to make sure your details are up to date so you don't miss any information about your account. You can do this by logging into FirstNet. For instructions on how to update your personal details visit: www.cfs.com.au/details

Annual Report

The Annual Report is available on our website by going to www.cfs.com.au/annual-reports



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