

11 November 2019

Mr John A Egan  
29 Kaija St  
MOUNT GRAVATT EAST QLD 4122

FirstChoice Personal Super  
Account number: 0100 1874 2401

Your rollover has been completed

Dear Mr Egan

We enclose the following information for your records:

- A statement confirming the details of your rollover
- A rollover advice statement which was also sent to your nominated fund(s)
- A closed account statement

Need more information?

Thank you for investing with us, we hope we have helped you move towards your retirement 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', written in a cursive style.

Scott Henricks  
General Manager Client Operations

ROLLOVER CONFIRMATION  
Colonial First State FirstChoice Personal Super

Mr John A Egan

Account number: 0100 1874 2401

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Rollover summary

Date of rollover	7 November 2019
Rollover amount	\$381,985.87
Rollover amount	\$381,985.87

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Investment option details

Investment option	Units withdrawn	Unit price \$	Refund amount \$	Withdrawal amount \$
FirstChoice Moderate	137,247.0073	2.7832	\$0.00	\$381,985.87
Total rollover amount				\$381,985.87

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Tax details

The tax components of your rollover were:

Tax free	\$442.47
Taxable	\$381,543.40
Total	\$381,985.87

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Current investment summary as at 7 November 2019\*

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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### 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 (%)
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No nomination supplied

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Tax File Number	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
FirstChoice Moderate	100.00

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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# Rollover Benefit Statement

Individual's copy

t0001297h-9660856-0000005

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**29 Kaija Street  
Mount Gravatt East Qld  
MOUNT GRAVATT EAST QLD 4122**

Unique Superannuation Identifier (USI):

Member client identifier:

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town:  State/territory:  Postcode:

Country if other than Australia:

Date of birth:  Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

## SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:

Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

    β Element taxed in the fund, and

    β Element untaxed in the fund

TOTAL Tax Components

Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

## SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

## SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Telephone no:

## SECTION F: DECLARATION

*I declare that the information contained in the statement is true and correct.*

Name:

Signature of authorised person:

Date:

# Rollover Benefit Statement

Roll-over fund copy

t0001297h-9660856-0000005

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**29 Kaija Street  
Mount Gravatt East Qld  
MOUNT GRAVATT EAST QLD 4122**

Unique Superannuation Identifier (USI):

Member client identifier:

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town:  State/territory:  Postcode:

Country if other than Australia:

Date of birth:  Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

## SECTION C: DEATH BENEFIT ROLLOVER TRANSACTION DETAILS

Income stream taxation indicator:

TFN of deceased member:

Full name of deceased member:

Title:

Family name:

First given name:

Other given names:

Date of birth of deceased member:

Service period start date:

Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

    β Element taxed in the fund, and

    β Element untaxed in the fund

TOTAL Tax Components

Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

## SECTION D: DEPENDENT CHILD DEATH BENEFIT ROLLOVER DETAILS

Value of interest at member's death:

Retirement phase:

Accumulation phase:

% share of above for this dependant

**SECTION E: TRANSFERRING FUND**

ABN:

Fund's name:

Contact name:

Telephone no:

**SECTION F: DECLARATION**

*I declare that the information contained in the statement is true and correct.*

Name:

Signature of authorised person:

Date:

CLOSED ACCOUNT STATEMENT  
FirstChoice Personal Super

Mr John Armstrong Egan

Account number: 0100 1874 2401

Statement period

01 Jul 2019 to 07 Nov 2019

The value of your withdrawal benefit at the end of the period was \$0.00.

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# FirstChoice Personal Super - Summary Report

## Your details

~~13000100223300103~~

Mr John A Egan  
29 Kaija St  
MOUNT GRAVATT EAST QLD 4122

<b>Statement period</b>	1 July 2019 to 7 November 2019
<b>Account number</b>	010 018742401
<b>Account name</b>	John Armstrong Egan
<b>Email address</b>	jack.egan@bigpond.com
<b>Investor TFN held</b>	Yes
<b>Adviser details</b>	Howe Ford & Boxer Financial Planning Capstone Financial Planning Pty Ltd

## Your account balance

Your opening account balance as at: 30 June 2019	\$371,994.29
Your closing account balance as at: 7 November 2019	\$0.00

## Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
Account value				0.00	100.0

## Your non-lapsing death benefit nomination

Name	Date of birth	Relationship	Percentage of benefit
There are no Non-Lapsing Death Benefit Nominations for this account			

If you have not made a valid death benefit nomination, your death benefit will be paid to your legal personal representative.

If you wish to nominate a person or persons to receive your benefit in the event of your death, you will need to complete a Non-Lapsing Death Benefit Nomination Form. To obtain a form, which includes information on the effects of making a nomination, please visit [www.colonialfirststate.com.au](http://www.colonialfirststate.com.au) or call Investor Services on 13 13 36.

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](http://colonialfirststate.com.au)

# FirstChoice Personal Super - Detailed Report

010 018742401

## Your account summary

<b>Opening balance at 30 June 2019</b>	<b>\$371,994.29</b>
<b>Your withdrawals</b>	
Withdrawals	\$-381,985.87
<b>Change in investment value</b>	<b>\$9,991.58</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 7 November 2019</b>	<b>\$0.00</b>

## Long term performance of your options

This table shows how the investment option(s) you are invested in have performed over time.

**Your actual returns may be different to the returns shown below as your returns depend on when you joined the fund, any withdrawals, switches and contributions you have made, as well as the timing of any other transactions.**

Returns as at 30 June 19	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
FirstChoice Moderate	4.50%	6.03%	5.36%	6.99%	5.08%	13.05.02

Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website at [colonialfirststate.com.au](http://colonialfirststate.com.au) and click on 'Performance & Prices'.

For further details on how returns are calculated please refer to the Investor information section towards the back of your statement.

## Your benefit components

### Components

Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
<b>Total benefit</b>	<b>\$0.00</b>

\* Your preserved benefit generally cannot be accessed until you reach preservation age.

## Your future investment selection

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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# FirstChoice Personal Super - Detailed Report

010 018742401

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
FirstChoice Moderate	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 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.

## Your account transactions

We are required to show the Gross and Tax amounts for all fees and transactions on your account. Please note your account balance is generally only impacted by the amount shown in the 'Net' column. To find out more visit [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

Date	Investment option	Transaction type	Before Tax (Gross) \$	Tax \$	After Tax (Net) \$
7 Nov 2019	FirstChoice Moderate	Rollover withdrawal	-381,985.87	0.00	-381,985.87

## Your fee summary

### Fees charged

These are the fees (including adjustments) that have been deducted from your account this period. The **\$0.00** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$0.00**, less a Tax benefit of **\$0.00**.

\$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 as a fee. The **\$161.08** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$189.51**, less a Tax benefit of **\$28.43**.

\$161.08

### Other fees of your investment

This approximate amount or amounts have been deducted from your investment and covers fees that are not reflected as transactions on this statement. The above figure does not include any rebates as outlined in the fee section of the Product Disclosure Statement.

\$2,132.97

The **\$2,132.97** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$2,509.38**, less a Tax benefit of **\$376.41**.

### Other fees of your investment are made up of:

Before Tax (Gross)	Tax	After Tax (Net)
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Your fee summary continued...

Administration fee	\$268.44	\$40.27	<b>\$228.17</b>
Investment fee	\$2,240.94	\$336.14	<b>\$1,904.80</b>
<b>Total</b>	<b>\$2,509.38</b>	<b>\$376.41</b>	<b>\$2,132.97</b>

**Total fees you paid**

This approximate amount includes all the net fees and costs which affected your investment during the period. The **\$2,294.05** shown above is the 'After Tax (Net)' cost to you. It represents a 'Before Tax (Gross)' amount of **\$2,698.89**, less a Tax benefit of **\$404.84**.

**\$2,294.05**

Additional explanation of fees and costs

**Buy/Sell spread**

When you invest, switch or withdraw all or part of your investment you may 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 benefits**

Tax benefits received by the fund for deductible fees, insurance premiums or costs are passed on to you through reduced costs. These tax benefits are reflected in the 'After Tax (Net)' amounts shown in this statement. To find out more visit [colonialfirststate.com.au/statementinfo](http://colonialfirststate.com.au/statementinfo)

Investor information

**Fee cap on low balances**

From 1 July 2019, if your account balance is below \$6,000 you will not pay more than 3% of your account balance in administration fees, investment fees and indirect costs per financial year. We will assess whether you have paid more than 3% in fees at 30 June each year, or at your date of exit, if you leave the fund before this date and any excess will be refunded to you.

**Transfer to Eligible Rollover Fund (ERF)**

The ERF selected by us is Colonial SuperTrace. If your account balance falls below \$1500 then your benefit may be transferred to this ERF and you will cease to be a member of FirstChoice Personal Super. The contact details are: Fund Administrator, Colonial SuperTrace Eligible Rollover Fund, Locked Bag 5429 Parramatta NSW 2124. Freecall: 1300 788 750

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## Investor information continued...

### 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 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 will contact you within 45 days of receiving your complaint to provide an update and to let you know that if we don't resolve your complaint within 90 days, you may request reasons for the delay. 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.

### How returns are calculated

Returns are calculated on an annualised basis using exit price to exit price with distributions reinvested. For the FirstRate options, returns are calculated on a cumulative daily simple interest accrual method basis. Generally, returns are compounded monthly for FirstRate Investment Deposit, FirstRate Saver and for the relevant interest payment frequency and term deposit period for FirstRate Term Deposit options. The daily interest accrual is based on the interest rate effective for each day of the period. All returns are net of management costs, transaction costs and for superannuation products net of tax payable by the trustee, but excluding contribution surcharge, excess contributions tax or individual taxes paid by the investor and all other fees and rebates.

## 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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