

13 July 2020



Mr & Mrs Davies
192 Esplanade
SOUTH BRIGHTON SA 5048

FirstChoice Wholesale Investments
Account number: 0910 3763 9117

Welcome to FirstChoice Wholesale Investments

Dear Mr & Mrs Davies

Thank you for choosing to invest with Colonial First State.

In this letter we have outlined what you can expect from us and some of the ways we can make investing easier for you. Also enclosed is a booklet with useful information to help you make the most of your investment.

Before we go any further, please take some time to check the accuracy of your account details on the following pages. In particular, please check your account type as there may be tax implications for you if this is not set up correctly. Please call us if there are any inaccuracies.

Log in to track your investment online with FirstNet

There is a wealth of information about your investment available through our secure online service, FirstNet. You'll receive your password in the mail shortly and will be able to log in anytime using your Online Identity Number (OIN). If you already have an investment with us, you can continue to use your existing password.

Your Online Identity Number (OIN) is: 51038818

Mrs Dianne Davies's Online Identity Number (OIN) is: 51038834

If you are a new investor, for security reasons each password is being mailed separately.

Choose email

You can receive information about your investment the fast and secure way – via email. To choose email, simply log in to FirstNet or call us.

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Add to your investment the easy way

Direct credit

Simply use:

BSB **062-778** and your unique account number **037639117** (the last nine digits of your investment account number)

BPAY

Contact your financial institution and use Biller code **78824** and your unique Customer Reference Number **1091037639117** (1 followed by your investment account number).

We have enclosed a new Product Disclosure Statement (PDS)

Your investment was made with an application form from an old PDS. We have enclosed a new PDS, which you should read to ensure your investment still meets your needs. Also enclosed is a flyer summarising the key changes between the old and the new PDS.

One month to change your mind

If after reading the new PDS you decide that the investment no longer meets your needs, you have one month from the date of this letter to tell us in writing that you want to withdraw your application.

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 'Scott Henricks', with a stylized, cursive script.

Scott Henricks

General Manager Client Operations

INVESTMENT CONFIRMATION
Colonial First State FirstChoice Wholesale Investments

Mr Bernard Davies
Mrs Dianne Davies
The Davies Super Fund

Account number: 0910 3763 9117

Transaction summary

Date of investment: 08/07/2020

Investment option	Units purchased	Contribution fee \$	Unit price \$	Investment amount \$
FirstRate Saver		\$0.00		\$200,000.00
Total investment amount				\$200,000.00

Adviser service fee

You have nominated to pay your financial adviser a one-off adviser service fee, which will be deducted from your account within the first five business days of August 2020. Details of this fee are shown below:

Amount \$	Investment Option
\$750.00	FirstRate Wsale Saver
Total adviser service fee:	\$750.00

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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ACCOUNT SUMMARY STATEMENT
Colonial First State FirstChoice Wholesale Investments

As at 13 July 2020*

Mr Bernard Davies

Account number: 0910 3763 9117

*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.

Your account options

Investment adviser	BRENTON MARRIOTT INFOCUS SECURITIES AUSTRALIA PTY LTD		
Telephone withdrawals	Yes	Tax File Number Supplied?	Supplied
Facsimile instructions	Yes	Resident status	Australian Resident

Your account type

Your account type	Superannuation
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Your distribution instructions

Your distribution payment method will be Reinvest

Your nominated bank account for distribution/telephone withdrawals

Your bank account details	The Davies Super Fund Bank of South Australia BSB 105-081 Account no 071627640
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Regular investment plan (RIP) details

You have not selected to invest using the regular investment plan for this account.

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ACCOUNT SUMMARY STATEMENT
Colonial First State FirstChoice Wholesale Investments

As at 13 July 2020*

Mr Bernard Davies

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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
FirstRate Saver	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.

Adviser service fee

You have nominated to pay your financial adviser an ongoing adviser service fee of 0.60% per annum. This fee will be deducted from your FirstRate Wsale Saver 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:
FirstRate Wsale Saver

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.
