

Managed Investment Funds Statement

Your details

Ricaro Investments Pty Ltd
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Statement period 1 January 2019 to 30 June 2019
Account number *** **255
Account name Ricaro Investments Pty Ltd
Ricaro Superannuation Fund
Email address axxxxxxxxxa@yahoo.com.au
TFN/ABN held Yes
Adviser details Simon Chesson
Austasia Financial Planning Pty Ltd

Your account balance

Your opening account balance as at: 31 December 2018	\$9,475.77
Your closing account balance as at: 30 June 2019	\$13,505.11
Total investment return for the period (including distributions):	\$4,029.34

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 \$
Geared Share Fund	054	5,064.9242	2.6664	13,505.11
Account value				13,505.11

Your account summary

Opening balance at 31 December 2018	\$9,475.77
Your investments	
Distributions	\$784.96
Change in investment value	\$3,244.38
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 30 June 2019	\$13,505.11

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Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
Geared Share Fund	30 June	4,771.7661	0.1645	784.96

Distribution option: Reinvest

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.

Investment option(s)	% Allocation
Geared Share Fund	100.00

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	Transaction	Amount \$	Unit Price \$	Units	Value \$
Investment summary - Geared Share Fund					
31 Dec 2018	Opening balance		1.9858	4,771.7661	9,475.77
30 Jun 2019	Distribution	784.96			
	Distribution reinvested	784.96	2.6776	293.1581	
	Change in investment value				3,244.38
30 Jun 2019	Closing balance		2.6664	5,064.9242	13,505.11

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.

\$186.74 *

* This is an estimate of the fees that have been deducted from your investment and includes an estimate of any performance fee (if applicable).

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Your fee summary continued...

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

Investment options

Geared Share Fund

\$186.74

Total

\$186.74

Total fees you paid

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

\$186.74

It's important to regularly review and compare the products you invest in to ensure they still meet your needs. Your financial adviser can provide a comparison, or visit our website for tips on what you should consider if you're doing the comparison.

Additional explanation of fees and costs

Transaction costs

Transaction costs, also known as buy/sell spreads, may apply whenever you withdraw, switch or make an investment. This ensures that only those investors who transact are charged these costs, not those who don't.

The difference between the 'buy' unit price and 'sell' unit price reflects these transaction 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

Investor 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.

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Investor information continued...

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.