

## Colonial First State – FirstChoice

### FirstChoice Wholesale Investments - InvestorReport

#### Your details

<b>Statement Period:</b>	01 January 2018 to 30 June 2018	<b>Investor Services:</b>	13 13 36
<b>Name:</b>	Clarke, Gary John	<b>Web site:</b>	www.colonialfirststate.com.au
		<b>Account number:</b>	0910 3307 7601

#### Your account valuation

Investment options	Units	Unit price (\$)	Option value (\$)	%	Distributions (\$)
CFS Glob Cred Income	123,737.2664	0.8800	108,888.79	13.0	3,501.19
Perpetual Div Income	106,923.2922	1.0184	108,890.68	13.0	1,644.50
CFS Strategic Cash	82,980.0995	1.0095	83,768.41	10.0	730.06
Fidelity Aus Equity	35,527.1627	1.1789	41,882.97	5.0	825.12
Ausbil Aus Active Eq	26,852.5963	1.5598	41,884.68	5.0	1,600.10
MFS Global Equity	35,802.6712	1.1699	41,885.55	5.0	1,455.01
T. Rowe Price Glb Eq	38,247.8010	1.3101	50,108.44	6.0	2,634.64
Pendal Prop Invest	65,681.5538	0.7652	50,259.52	6.0	5,104.17
PM Cap Enhanced Yld	108,764.1480	1.0012	108,894.66	13.0	1,349.90
Ironbark Karara Aust	27,218.6094	1.5388	41,884.00	5.0	269.04
Macquarie Income Opp	96,608.0747	1.1271	108,886.96	13.0	1,544.06
Magellan Glb Share	23,925.6902	2.1007	50,260.70	6.0	2,613.08
<b>Account value</b>			<b>\$837,495.36</b>	<b>100.0%</b>	<b>\$23,270.87</b>

Distribution method: Reinvest

#### Your account summary

<b>Opening balance as at 31 December 2017</b>	<b>\$804,852.32</b>
---	---------------------

#### Your investments

Applications	18,240.00
Management cost rebates	
Management fee rebate	3.04

Distribution(s)	23,270.87
Fees	
Adviser service fee	-3,528.86
<b>Change in investment value</b>	<b>-5,342.01</b>
<b>Closing balance as at 30 June 2018</b>	<b>837,495.36</b>

### Your asset allocation

Investment options	Option value (\$)	Cash (%)	Fixed interest (%)		Shares (%)		Property (%)
			Aus	Global	Aus	Global *	
CFS Glob Cred Income	108,888.79	0.0	0.8	12.2	0.0	0.0	0.0
Perpetual Div Income	108,890.68	0.0	9.4	3.6	0.0	0.0	0.0
CFS Strategic Cash	83,768.41	10.0	0.0	0.0	0.0	0.0	0.0
Fidelity Aus Equity	41,882.97	0.2	0.0	0.0	4.8	0.0	0.0
Ausbil Aus Active Eq	41,884.68	0.1	0.0	0.0	4.9	0.0	0.0
MFS Global Equity	41,885.55	0.1	0.0	0.0	0.0	4.9	0.0
T. Rowe Price Glb Eq	50,108.44	0.1	0.0	0.0	0.0	5.9	0.0
Pendal Prop Invest	50,259.52	0.2	0.0	0.0	0.0	0.0	5.8
PM Cap Enhanced Yld	108,894.66	3.6	8.9	0.4	0.0	0.1	0.0
Ironbark Karara Aust	41,884.00	0.1	0.0	0.0	4.9	0.0	0.0
Macquarie Income Opp	108,886.96	0.0	7.7	5.3	0.0	0.0	0.0
Magellan Glb Share	50,260.70	1.1	0.0	0.0	0.0	4.9	0.0
<b>Total account allocation</b>	<b>837,495.36</b>	<b>15.5</b>	<b>26.8</b>	<b>21.5</b>	<b>14.6</b>	<b>15.8</b>	<b>5.8</b>

\* The asset type Includes allocations to alternatives

Subject to the terms and conditions and our privacy policy, Colonial First State takes reasonable steps to ensure that information about your accounts visible on this and other pages on the FirstNet site is accurate, but no liability is accepted for errors or omissions or for loss or damage suffered as a result of reliance on it.

Copyright © 2019 all rights reserved Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State).

11 Harbour Street  
 Sydney NSW 2000  
 Investor Services 13 13 36  
 Facsimile 02 9303 3200



## FirstChoice Wholesale Investments - Summary Report

### Your details



Mr G Clarke & Ms M Seaton  
 PO Box 5081  
 WHEELER HEIGHTS NSW 2097

**Statement period** 1 January 2018 to 29 June 2018  
**Account number** 091 033077601  
**Account name** Gary John Clarke  
 Gary Clarke Superannuation Fund  
 Gary Clarke Super Fund A/C  
**Email address** gazman1@netspace.net.au  
**TFN/ABN held** Yes  
**Adviser details** Andrew Condell  
 Condell Financial Pty Ltd

### Your account balance

Your opening account balance as at: 31 December 2017	<b>\$804,852.32</b>
Your closing account balance as at: 29 June 2018	<b>\$837,502.97</b>
Total investment return for the period (including distributions):	<b>\$17,936.47</b>

*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 \$	%
CFS Wsale Global Credit Income	029	121,463.1940	0.8965	108,891.75	13.0
Perpetual Ws Div Income	041	106,298.0079	1.0244	108,891.68	13.0
CFS Wsale Cash	057	82,840.5948	1.0112	83,768.41	10.0
Fidelity Wsale Aust Equities	078	35,014.3802	1.1962	41,884.20	5.0
Ausbil Wsale Aust Active Equit	106	26,162.9105	1.6009	41,884.20	5.0
Mfs Wsale Global Equity	137	34,560.7712	1.2119	41,884.20	5.0
T. Rowe Price Ws Global Equity	138	36,239.8443	1.3827	50,108.83	6.0
BT Wsale Property Investment	146	60,922.4771	0.8250	50,261.04	6.0
PM Capital Wsale Enhanced Yiel	188	108,138.3248	1.0070	108,895.29	13.0
Ironbark Karara Wsale Australi	189	27,153.4495	1.5425	41,884.20	5.0
Macquarie Wsale Income Oppor	252	95,919.7774	1.1352	108,888.13	13.0
Magellan Wsale Global Share	267	22,683.0233	2.2158	50,261.04	6.0
<b>Account value</b>				<b>837,502.97</b>	<b>100.0</b>

# FirstChoice Wholesale Investments - Detailed Report

091 033077601

## Your account summary

<b>Opening balance at 31 December 2017</b>	<b>804,852.32</b>	<b>\$</b>
<b>Your investments</b>		
Applications	18,240.00	
Distributions	6,947.84	
Management cost rebates		
Portfolio Management fee rebate *	3.04	
<b>Your withdrawals</b>		
Fees		
Adviser service fees	-3,528.86	
<b>Change in investment value</b>	<b>10,988.63</b>	
<i>The increase or decrease in the value of your investment over the statement period.</i>		
<b>Closing balance at 29 June 2018</b>	<b>837,502.97</b>	

\* 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 \$
CFS Wsale Global Credit Income	28 January	114,514.0056	0.0030	343.54
CFS Wsale Global Credit Income	25 February	114,892.6873	0.0020	229.79
CFS Wsale Global Credit Income	25 March	115,146.7112	0.0020	230.29
CFS Wsale Global Credit Income	29 April	115,402.3901	0.0020	230.80
CFS Wsale Global Credit Income	27 May	115,658.2943	0.0040	462.63
Perpetual Ws Div Income	25 March	100,671.1256	0.0100	1,006.71
CFS Wsale Cash	28 January	74,638.7245	0.0015	111.96
CFS Wsale Cash	25 February	74,152.5902	0.0015	111.23
CFS Wsale Cash	25 March	73,731.1248	0.0015	110.60
CFS Wsale Cash	29 April	73,248.5166	0.0015	109.87
CFS Wsale Cash	27 May	72,784.0530	0.0020	145.57
Fidelity Wsale Aust Equities	25 March	36,561.4254	0.0060	219.37
Ausbil Wsale Aust Active Equit	25 March	27,483.4614	0.0190	522.19
BT Wsale Property Investment	25 March	58,196.5484	0.0250	1,454.91
PM Capital Wsale Enhanced Yiel	25 March	103,242.9234	0.0070	722.70
Ironbark Karara Wsale Australi	25 March	28,094.9243	0.0060	168.57
Macquarie Wsale Income Oppor	28 January	89,989.6152	0.0020	179.98

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.

# FirstChoice Wholesale Investments - Detailed Report

091 033077601

## Your distribution information continued...

Investment option(s)		Units	Dist'n per unit \$	Value \$
Macquarie Wsale Income Oppor	25 February	90,146.3512	0.0020	180.29
Macquarie Wsale Income Oppor	25 March	90,303.8923	0.0020	180.61
Macquarie Wsale Income Oppor	29 April	90,462.3777	0.0020	180.92
Macquarie Wsale Income Oppor	27 May	90,621.2327	0.0005	45.31

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
CFS Wsale Global Credit Income	13.00
Perpetual Ws Div Income	13.00
CFS Wsale Cash	10.00
Fidelity Wsale Aust Equities	5.00
Ausbil Wsale Aust Active Equit	5.00
Mfs Wsale Global Equity	5.00
T. Rowe Price Ws Global Equity	6.00
BT Wsale Property Investment	6.00
PM Capital Wsale Enhanced Yiel	13.00
Ironbark Karara Wsale Australi	5.00
Macquarie Wsale Income Oppor	13.00
Magellan Wsale Global Share	6.00

If your account includes a suspended, restricted or unavailable option, we will invest that allocation into an alternative option.

You have selected to use the **auto-rebalancing facility** on a **Quarterly** basis.

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.

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 Wholesale Investments - Detailed Report

091 033077601

## Your account transactions

Date	Investment option Transaction type	Amount \$	Units
2 Jan 2018	CFS Wsale Cash Adviser service fee	-601.16	595.3258
28 Jan 2018	CFS Wsale Global Credit Income Distribution	343.54	
	Distribution reinvested	343.54	378.6817
	CFS Wsale Cash Distribution	111.96	
	Distribution reinvested	111.96	110.8954
	Macquarie Wsale Income Oppor Distribution	179.98	
	Distribution reinvested	179.98	156.7360
1 Feb 2018	CFS Wsale Cash Adviser service fee	-603.00	597.0297
25 Feb 2018	CFS Wsale Global Credit Income Distribution	229.79	
	Distribution reinvested	229.79	254.0239
	CFS Wsale Cash Distribution	111.23	
	Distribution reinvested	111.23	110.1723
	Macquarie Wsale Income Oppor Distribution	180.29	
	Distribution reinvested	180.29	157.5411
1 Mar 2018	CFS Wsale Cash Adviser service fee	-539.94	534.6470
8 Mar 2018	CFS Wsale Cash Management fee rebate	3.04	3.0093
25 Mar 2018	CFS Wsale Global Credit Income Distribution	230.29	
	Distribution reinvested	230.29	255.6789
	Perpetual Ws Div Income Distribution	1,006.71	
	Distribution reinvested	1,006.71	984.0762
	CFS Wsale Cash Distribution	110.60	
	Distribution reinvested	110.60	109.5700
	Fidelity Wsale Aust Equities Distribution	219.37	
	Distribution reinvested	219.37	199.4273
	Ausbil Wsale Aust Active Equit Distribution	522.19	
	Distribution reinvested	522.19	350.9341

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.

# FirstChoice Wholesale Investments - Detailed Report

091 033077601

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	BT Wsale Property Investment Distribution	1,454.91	
	Distribution reinvested	1,454.91	1,935.2354
	PM Capital Wsale Enhanced Yiel Distribution	722.70	
	Distribution reinvested	722.70	724.8746
	Ironbark Karara Wsale Australi Distribution	168.57	
	Distribution reinvested	168.57	115.5618
	Macquarie Wsale Income Oppor Distribution	180.61	
	Distribution reinvested	180.61	158.4854
3 Apr 2018	CFS Wsale Cash Adviser service fee	-598.10	592.1782
29 Apr 2018	CFS Wsale Global Credit Income Distribution	230.80	
	Distribution reinvested	230.80	255.9042
	CFS Wsale Cash Distribution	109.87	
	Distribution reinvested	109.87	108.8037
	Macquarie Wsale Income Oppor Distribution	180.92	
	Distribution reinvested	180.92	158.8550
1 May 2018	CFS Wsale Cash Adviser service fee	-579.00	573.2673
27 May 2018	CFS Wsale Global Credit Income Distribution	462.63	
	Distribution reinvested	462.63	515.4078
	CFS Wsale Cash Distribution	145.57	
	Distribution reinvested	145.57	144.2001
	Macquarie Wsale Income Oppor Distribution	45.31	
	Distribution reinvested	45.31	39.8435
1 Jun 2018	CFS Wsale Cash Adviser service fee	-607.66	601.7627
21 Jun 2018	CFS Wsale Global Credit Income Application	148.20	164.5387
	Perpetual Ws Div Income Application	148.20	143.9953
	CFS Wsale Cash Application	114.00	112.7931

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.

# FirstChoice Wholesale Investments - Detailed Report

091 033077601

## Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Acadian Ws Sust Gbl Equity Application	68.40	37.7713
	Fidelity Wsale Aust Equities Application	57.00	47.2951
	Ausbil Wsale Aust Active Equit Application	57.00	35.2505
	Mfs Wsale Global Equity Application	57.00	46.7251
	BT Wsale Property Investment Application	68.40	82.2017
	PM Capital Wsale Enhanced Yiel Application	148.20	146.9946
	Ironbark Karara Wsale Australl Application	57.00	36.8574
	Macquarie Wsale Income Oppor Application	148.20	130.1141
	Magellan Wsale Global Share Application	68.40	30.4352
	CFS Wsale Global Credit Income Application	2,223.00	2,468.0804
	Perpetual Ws Div Income Application	2,223.00	2,159.9300
	GFS Wsale Cash Application	1,710.00	1,691.8967
	Acadian Ws Sust Gbl Equity Application	1,026.00	566.5691
	Fidelity Wsale Aust Equities Application	855.00	709.4258
	Ausbil Wsale Aust Active Equit Application	855.00	528.7570
	Mfs Wsale Global Equity Application	855.00	700.8771
	BT Wsale Property Investment Application	1,026.00	1,233.0249
	PM Capital Wsale Enhanced Yiel Application	2,223.00	2,204.9197
	Ironbark Karara Wsale Australl Application	855.00	552.8613
	Macquarie Wsale Income Oppor Application	2,223.00	1,951.7120
	Magellan Wsale Global Share Application	1,026.00	456.5275

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.



# FirstChoice Wholesale Investments - Detailed Report

091 033077601

## Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
29 Jun 2018	CFS Wsale Global Credit Income Switch	2,389.06	2,656.8728
	Perpetual Ws Div Income Switch	2,403.20	2,338.8808
	CFS Wsale Cash Switch	8,806.96	8,709.4146
	Acadian Ws Sust Gbl Equity Switch	-54,089.26	30,315.6935
	Fidelity Wsale Aust Equities Switch	-2,994.32	2,503.1934
	Ausbil Wsale Aust Active Equit Switch	-3,578.80	2,235.4925
	Mfs Wsale Global Equity Switch	-891.48	735.6052
	T. Rowe Price Ws Global Equity Switch	50,261.04	36,239.8443
	BT Wsale Property Investment Switch	-432.74	524.5333
	PM Capital Wsale Enhanced Yiel Switch	1,834.98	1,818.6125
	Ironbark Karara Wsale Australi Switch	2,540.12	1,646.7553
	Macquarie Wsale Income Oppor Switch	3,617.19	3,176.8751
	Magellan Wsale Global Share Switch	-4,785.71	2,159.8114

## 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.

\$ 3,528.86

### 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.

\$ 3,776.87

*These costs are reflected in the daily unit price and are paid monthly.*

### 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'.

\$ -3.04

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.

**Your fee summary continued...**

**Total fees you paid**

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

\$
<b>7,302.69</b>

**Additional explanation of fees and costs**

**Buy/Sell spread**

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

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.

**Investor information**

**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.

If we are unable to resolve a problem to your satisfaction, or you would like more information on our complaints procedure, please contact our Complaints Resolution Officer using the above contact details.

**Annual financial reports now available online**

The annual financial report for FirstChoice Wholesale Investments will be available at [colonialfirststate.com.au/annualreports](http://colonialfirststate.com.au/annualreports) by 30 September each year. If you would prefer to receive a paper copy free of charge in the mail, call us on 13 13 36 or write to us at Colonial First State, Reply Paid 27, Sydney NSW 2001. You can elect to receive it by email, just go to [colonialfirststate.com.au/paperfree](http://colonialfirststate.com.au/paperfree) and follow the instructions.

**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.**

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.