

## Colonial First State – FirstChoice

### FirstChoice Wholesale Investments - InvestorReport

#### Your details

<b>Statement Period:</b>	01 July 2017 to 31 December 2017	<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	114,514.0056	0.9019	103,280.18	12.8	1,363.32
Perpetual Div Income	100,671.1256	1.0285	103,540.25	12.9	1,591.74
CFS Strategic Cash	75,234.0503	1.0097	75,963.82	9.4	685.64
Acadian Sust Glob Eq	29,711.3531	1.6965	50,405.31	6.3	148.12
Fidelity Aus Equity	36,561.4254	1.1441	41,829.93	5.2	721.41
Ausbil Aus Active Eq	27,483.4614	1.5416	42,368.50	5.3	811.76
MFS Global Equity	34,548.7742	1.1711	40,460.07	5.0	206.25
Pendal Prop Invest	58,196.5484	0.8345	48,565.02	6.0	1,694.03
PM Cap Enhanced Yld	103,242.9234	1.0016	103,408.11	12.8	1,531.37
Ironbark Karara Aust	28,094.9243	1.4996	42,131.15	5.2	775.39
Macquarie Income Opp	89,989.6152	1.1446	103,002.11	12.8	1,179.91
Magellan Glb Share	24,355.8720	2.0487	49,897.87	6.3	0.00
<b>Account value</b>			<b>\$804,852.32</b>	<b>100.0%</b>	<b>\$10,708.94</b>

Distribution method: Reinvest

#### Your account summary

	\$
<b>Opening balance as at 30 June 2017</b>	<b>774,688.80</b>

#### Your investments

Distribution(s)	10,708.94
Fees	
Adviser service fee	-2,869.07

**Change in investment value****22,323.65****Closing balance as at 31 December 2017****804,852.32****Your asset allocation**

Investment options	Option value (\$)	Cash (%)	Fixed interest (%)		Shares (%)		Property (%)
			Aus	Global	Aus	Global *	
CFS Glob Cred Income	103,280.18	1.0	1.4	10.4	0.0	0.0	0.0
Perpetual Div Income	103,540.25	0.0	9.6	3.3	0.0	0.0	0.0
CFS Strategic Cash	75,963.82	9.4	0.0	0.0	0.0	0.0	0.0
Acadian Sust Glob Eq	50,405.31	0.1	0.0	0.0	0.0	6.2	0.0
Fidelity Aus Equity	41,829.93	0.2	0.0	0.0	5.0	0.0	0.0
Ausbil Aus Active Eq	42,368.50	0.0	0.0	0.0	5.3	0.0	0.0
MFS Global Equity	40,460.07	0.1	0.0	0.0	0.0	4.9	0.0
Pendal Prop Invest	48,565.02	0.1	0.0	0.0	0.0	0.0	5.9
PM Cap Enhanced Yld	103,408.11	4.1	7.5	0.8	0.0	0.4	0.0
Ironbark Karara Aust	42,131.15	0.1	0.0	0.0	5.1	0.0	0.0
Macquarie Income Opp	103,002.11	0.0	6.6	6.2	0.0	0.0	0.0
Magellan Glb Share	49,897.87	0.7	0.0	0.0	0.0	5.6	0.0
<b>Total account allocation</b>	<b>804,852.32</b>	<b>15.8</b>	<b>25.1</b>	<b>20.7</b>	<b>15.4</b>	<b>17.1</b>	<b>5.9</b>

\* The asset type includes allocations to alternatives

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FirstChoice Wholesale Investments - Summary Report

Your details

Mr G Clarke & Ms M Seaton

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Statement period

1 July 2017 to 31 December 2017

Account number

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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: 30 June 2017

\$774,688.80

Your closing account balance as at: 31 December 2017

\$804,852.32

Total investment return for the period (including distributions):

\$33,032.59

*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	114,514.0056	0.9019	103,280.18	12.8
Perpetual Ws Div Income	041	100,671.1256	1.0285	103,540.25	12.9
CFS Wsale Cash	057	75,234.0503	1.0097	75,963.82	9.4
Acadian Wsale Global Equity	069	29,711.3531	1.6965	50,405.31	6.3
Fidelity Wsale Aust Equities	078	36,561.4254	1.1441	41,829.93	5.2
Ausbil Wsale Aust Active Equit	106	27,483.4614	1.5416	42,368.50	5.3
Mfs Wsale Global Equity	137	34,548.7742	1.1711	40,460.07	5.0
BT Wsale Property Investment	146	58,196.5484	0.8345	48,565.02	6.0
PM Capital Wsale Enhanced Yiel	188	103,242.9234	1.0016	103,408.11	12.8
Ironbark Karara Wsale Australi	189	28,094.9243	1.4996	42,131.15	5.2
Macquarie Wsale Income Oppor	252	89,989.6152	1.1446	103,002.11	12.8
Magellan Wsale Global Share	267	24,355.8720	2.0487	49,897.87	6.3
<b>Account value</b>				<b>804,852.32</b>	<b>100.0</b>

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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Your account summary

<b>Opening balance at 30 June 2017</b>	<b>\$ 774,688.80</b>
<b>Your investments</b>	
Distributions	10,708.94
<b>Your withdrawals</b>	
Fees	
Adviser service fees **	-2,869.07
<b>Change in investment value</b>	<b>22,323.65</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 31 December 2017</b>	<b>804,852.32</b>

**\*\* Adviser Service Fee**

The adviser service fee is the amount you have agreed to pay your financial adviser as the cost for providing financial advice.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
CFS Wsale Global Credit Income	30 July	113,004.9412	0.0010	113.00
CFS Wsale Global Credit Income	27 August	113,130.1767	0.0010	113.13
CFS Wsale Global Credit Income	24 September	113,255.9466	0.0020	226.51
CFS Wsale Global Credit Income	29 October	113,506.7605	0.0020	227.01
CFS Wsale Global Credit Income	26 November	113,757.0196	0.0030	341.27
CFS Wsale Global Credit Income	17 December	114,134.4889	0.0030	342.40
Perpetual Ws Div Income	24 September	99,121.5163	0.0060	594.73
Perpetual Ws Div Income	17 December	99,700.6107	0.0100	997.01
CFS Wsale Cash	30 July	77,153.0625	0.0015	115.73
CFS Wsale Cash	27 August	76,694.1591	0.0015	115.04
CFS Wsale Cash	24 September	76,493.8576	0.0015	114.74
CFS Wsale Cash	29 October	76,051.4629	0.0015	114.08
CFS Wsale Cash	26 November	75,582.2339	0.0015	113.37
CFS Wsale Cash	17 December	75,122.3643	0.0015	112.68
Acadian Wsale Global Equity	17 December	29,624.9202	0.0050	148.12
Fidelity Wsale Aust Equities	24 September	35,901.9440	0.0100	359.02
Fidelity Wsale Aust Equities	17 December	36,238.9570	0.0100	362.39
Ausbil Wsale Aust Active Equit	24 September	26,921.2725	0.0180	484.58
Ausbil Wsale Aust Active Equit	17 December	27,265.3123	0.0120	327.18
Mfs Wsale Global Equity	17 December	34,375.0461	0.0060	206.25
BT Wsale Property Investment	24 September	56,171.4776	0.0050	280.86

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Your distribution information continued...

Investment option(s)		Units	Dist'n per unit \$	Value \$
BT Wsale Property Investment	17 December	56,526.7268	0.0250	1,413.17
PM Capital Wsale Enhanced Yiel	24 September	101,711.9446	0.0070	711.98
PM Capital Wsale Enhanced Yiel	17 December	102,424.3520	0.0080	819.39
Ironbark Karara Wsale Australi	24 September	27,553.7651	0.0140	385.75
Ironbark Karara Wsale Australi	17 December	27,831.0836	0.0140	389.64
Macquarie Wsale Income Oppor	30 July	88,957.3896	0.0024	213.50
Macquarie Wsale Income Oppor	27 August	89,144.2605	0.0024	213.95
Macquarie Wsale Income Oppor	24 September	89,331.8701	0.0020	178.66
Macquarie Wsale Income Oppor	29 October	89,488.5070	0.0020	178.98
Macquarie Wsale Income Oppor	26 November	89,644.8351	0.0024	215.15
Macquarie Wsale Income Oppor	17 December	89,832.6570	0.0020	179.67

Distribution option: Reinvest

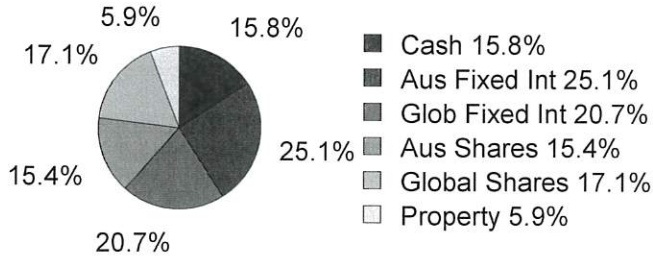
Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Wsale Global Credit Income	1.0	1.4	10.4	0.0	0.0	0.0	12.8
Perpetual Ws Div Income	0.0	9.6	3.3	0.0	0.0	0.0	12.9
CFS Wsale Cash	9.4	0.0	0.0	0.0	0.0	0.0	9.4
Acadian Wsale Global Equity	0.1	0.0	0.0	0.0	6.2	0.0	6.3
Fidelity Wsale Aust Equities	0.2	0.0	0.0	5.0	0.0	0.0	5.2
Ausbil Wsale Aust Active Equit	0.0	0.0	0.0	5.3	0.0	0.0	5.3
Mfs Wsale Global Equity	0.1	0.0	0.0	0.0	4.9	0.0	5.0
BT Wsale Property Investment	0.1	0.0	0.0	0.0	0.0	5.9	6.0
PM Capital Wsale Enhanced Yiel	4.1	7.5	0.8	0.0	0.4	0.0	12.8
Ironbark Karara Wsale Australi	0.1	0.0	0.0	5.1	0.0	0.0	5.2
Macquarie Wsale Income Oppor	0.0	6.6	6.2	0.0	0.0	0.0	12.8
Magellan Wsale Global Share	0.7	0.0	0.0	0.0	5.6	0.0	6.3
<b>Total account allocation</b>	<b>15.8</b>	<b>25.1</b>	<b>20.7</b>	<b>15.4</b>	<b>17.1</b>	<b>5.9</b>	<b>100.0</b>

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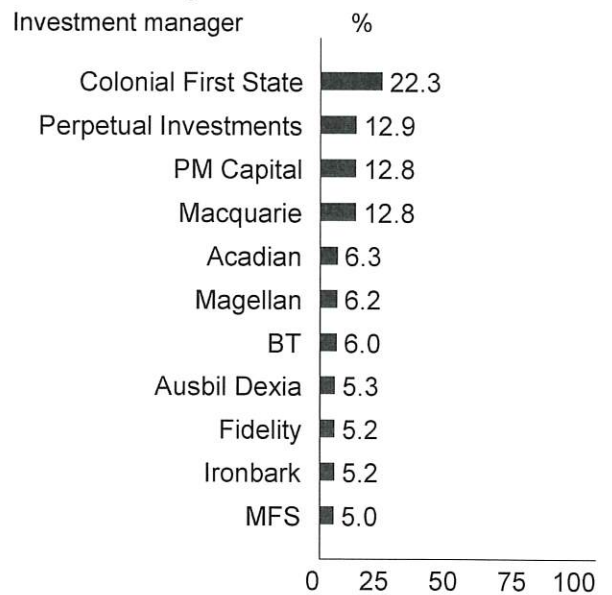
**How your money is invested**

**Asset allocation**



This represents the percentage of your account invested in each of the major asset classes.

**Investment manager allocation**



This represents the percentage of your account invested with each investment manager.

**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
Acadian Wsale Global Equity	6.00
Fidelity Wsale Aust Equities	5.00
Ausbil Wsale Aust Active Equit	5.00
Mfs Wsale Global Equity	5.00
BT Wsale Property Investment	6.00
PM Capital Wsale Enhanced Yield	13.00

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Your future investment selection continued...

Investment option(s)	% Allocation
Ironbark Karara Wsale Australi	5.00
Macquarie Wsale Income Oppor	13.00
Magellan Wsale Global Share	6.00

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
3 Jul 2017	CFS Wsale Cash Adviser service fee	-245.67	243.3822
30 Jul 2017	CFS Wsale Global Credit Income Distribution Distribution reinvested	113.00 113.00	125.2355
	CFS Wsale Cash Distribution Distribution reinvested	115.73 115.73	114.6750
	Macquarie Wsale Income Oppor Distribution Distribution reinvested	213.50 213.50	186.8709
1 Aug 2017	CFS Wsale Cash Adviser service fee	-578.97	573.5784
27 Aug 2017	CFS Wsale Global Credit Income Distribution Distribution reinvested	113.13 113.13	125.7699
	CFS Wsale Cash Distribution Distribution reinvested	115.04 115.04	114.0139
	Macquarie Wsale Income Oppor Distribution Distribution reinvested	213.95 213.95	187.6096
1 Sep 2017	CFS Wsale Cash Adviser service fee	-317.27	314.3154
24 Sep 2017	CFS Wsale Global Credit Income Distribution Distribution reinvested	226.51 226.51	250.8139

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Perpetual Ws Div Income Distribution	594.73	
	Distribution reinvested	594.73	579.0944
	CFS Wsale Cash Distribution	114.74	
	Distribution reinvested	114.74	113.7166
	Fidelity Wsale Aust Equities Distribution	359.02	
	Distribution reinvested	359.02	337.0130
	Ausbil Wsale Aust Active Equit Distribution	484.58	
	Distribution reinvested	484.58	344.0398
	BT Wsale Property Investment Distribution	280.86	
	Distribution reinvested	280.86	355.2492
	PM Capital Wsale Enhanced Yiel Distribution	711.98	
	Distribution reinvested	711.98	712.4074
	Ironbark Karara Wsale Australi Distribution	385.75	
	Distribution reinvested	385.75	277.3185
	Macquarie Wsale Income Oppor Distribution	178.66	
	Distribution reinvested	178.66	156.6369
3 Oct 2017	CFS Wsale Cash Adviser service fee	-561.45	556.1113
29 Oct 2017	CFS Wsale Global Credit Income Distribution	227.01	
	Distribution reinvested	227.01	250.2591
	CFS Wsale Cash Distribution	114.08	
	Distribution reinvested	114.08	112.9952
	Macquarie Wsale Income Oppor Distribution	178.98	
	Distribution reinvested	178.98	156.3281
1 Nov 2017	CFS Wsale Cash Adviser service fee	-587.93	582.2242
26 Nov 2017	CFS Wsale Global Credit Income Distribution	341.27	
	Distribution reinvested	341.27	377.4693
	CFS Wsale Cash Distribution	113.37	

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Distribution reinvested	113.37	112.3031
	Macquarie Wsale Income Oppor		
	Distribution	215.15	
	Distribution reinvested	215.15	187.8219
1 Dec 2017	CFS Wsale Cash		
	Adviser service fee	-577.78	572.1727
17 Dec 2017	CFS Wsale Global Credit Income		
	Distribution	342.40	
	Distribution reinvested	342.40	379.5167
	Perpetual Ws Div Income		
	Distribution	997.01	
	Distribution reinvested	997.01	970.5149
	CFS Wsale Cash		
	Distribution	112.68	
	Distribution reinvested	112.68	111.6860
	Acadian Wsale Global Equity		
	Distribution	148.12	
	Distribution reinvested	148.12	86.4329
	Fidelity Wsale Aust Equities		
	Distribution	362.39	
	Distribution reinvested	362.39	322.4684
	Ausbil Wsale Aust Active Equit		
	Distribution	327.18	
	Distribution reinvested	327.18	218.1491
	Mfs Wsale Global Equity		
	Distribution	206.25	
	Distribution reinvested	206.25	173.7281
	BT Wsale Property Investment		
	Distribution	1,413.17	
	Distribution reinvested	1,413.17	1,669.8216
	PM Capital Wsale Enhanced Yield		
	Distribution	819.39	
	Distribution reinvested	819.39	818.5714
	Ironbark Karara Wsale Australi		
	Distribution	389.64	
	Distribution reinvested	389.64	263.8407
	Macquarie Wsale Income Oppor		
	Distribution	179.67	
	Distribution reinvested	179.67	156.9582

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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.

\$  
2,869.07

**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.

4,091.93 \*

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

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

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

**Investment options**

	\$
CFS Wsale Global Credit Income	317.28
Perpetual Ws Div Income	506.42
CFS Wsale Cash	159.07
Acadian Wsale Global Equity	293.83
Fidelity Wsale Aust Equities	212.34
Ausbil Wsale Aust Active Equit	202.34
Mfs Wsale Global Equity	240.83
BT Wsale Property Investment	245.79
PM Capital Wsale Enhanced Yiel	936.43
Ironbark Karara Wsale Australi	203.53
Macquarie Wsale Income Oppor	396.43
Magellan Wsale Global Share	377.64
<b>Total</b>	<b>4,091.93</b>

**Total fees you paid**

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

6,961.00

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.

For more information about your statement please refer to the Investor Review website at [colonialfirststate.com.au/investorreview](http://colonialfirststate.com.au/investorreview)

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**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](mailto: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.

You can refer the matter to an external dispute resolution service. The Financial Ombudsman Service offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries. You can contact them on 1800 367 287, or by writing to Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001, or online at [www.fos.org.au](http://www.fos.org.au)

Please refer to our website for further information about the dispute resolution process.

