

FirstChoice Wholesale Investments - Summary Report

Your details

Mr R Pratap & Ms T Bal
 *** **
 *** **
 *** **
 *** **

Statement period
Account number
Account name
Email address
TFN/ABN held
Adviser details

1 January 2019 to 30 June 2019
 *** **730
 Ravinder Pratap
 Ravtish Superannuation Fund
 rxxxxxxx9@gmail.com
 Yes
 Commonwealth Securities Limited
 Commonwealth Securities Limited

Your account balance

Your opening account balance as at: 31 December 2018
 Your closing account balance as at: 30 June 2019

\$36,179.03
\$43,792.72

Total investment return for the period (including distributions):

\$7,613.69

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 Geared Share	053	908.8846	4.0154	3,649.54	8.3
FirstChoice Wsale M-Index Bal	122	10,177.0961	1.0473	10,658.47	24.3
FirstChoice Wsale Prop Sec	158	6,739.1649	0.8358	5,632.59	12.9
Acadian Wsale Geared Global Eq	207	11,358.1460	0.9183	10,430.19	23.8
Generation Global Share	230	7,997.3395	1.6783	13,421.93	30.7
Account value				43,792.72	100.0

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

Your account summary

Opening balance at 31 December 2018	\$ 36,179.03
Your investments	
Distributions	2,643.08
Change in investment value	4,970.61
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 30 June 2019	43,792.72

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
CFS Wsale Geared Share	31 March	818.0120	0.0880	71.99
CFS Wsale Geared Share	30 June	837.2109	0.3452	289.01
FirstChoice Wsale M-Index Bal	31 March	9,689.6645	0.0070	67.83
FirstChoice Wsale M-Index Bal	30 June	9,753.9766	0.0455	443.81
FirstChoice Wsale Prop Sec	31 March	6,672.7299	0.0010	6.67
FirstChoice Wsale Prop Sec	30 June	6,680.9321	0.0073	48.77
Acadian Wsale Geared Global Eq	30 June	10,717.6266	0.0550	589.47
Generation Global Share	30 June	7,327.7000	0.1536	1,125.53

Distribution option: Reinvest

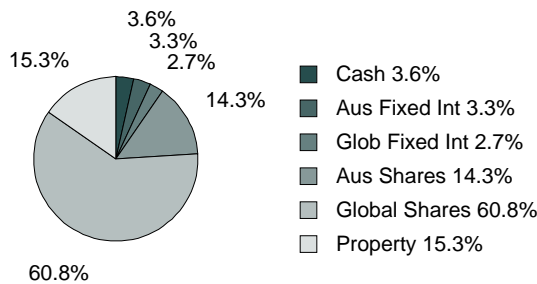
Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Wsale Geared Share	0.4	0.0	0.0	7.9	0.0	0.0	8.3
FirstChoice Wsale M-Index Bal	1.3	3.3	2.7	6.4	7.7	2.9	24.3
FirstChoice Wsale Prop Sec	0.5	0.0	0.0	0.0	0.0	12.4	12.9
Acadian Wsale Geared Global Eq	0.1	0.0	0.0	0.0	23.7	0.0	23.8
Generation Global Share	1.3	0.0	0.0	0.0	29.4	0.0	30.7
Total account allocation	3.6	3.3	2.7	14.3	60.8	15.3	100.0

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

How your money is invested

Asset allocation



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

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
FirstChoice Wsale Prop Sec	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.

Your account transactions

Date	Investment option Transaction type	Amount \$	Units
31 Mar 2019	CFS Wsale Geared Share		
	Distribution	71.99	
	Distribution reinvested	71.99	19.1989
	FirstChoice Wsale M-Index Bal		
	Distribution	67.83	
	Distribution reinvested	67.83	64.3121
31 Mar 2019	FirstChoice Wsale Prop Sec		
	Distribution	6.67	
	Distribution reinvested	6.67	8.2022
30 Jun 2019	CFS Wsale Geared Share		
	Distribution	289.01	
	Distribution reinvested	289.01	71.6737

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	FirstChoice Wsale M-Index Bal		
	Distribution	443.81	
	Distribution reinvested	443.81	423.1195
	FirstChoice Wsale Prop Sec		
	Distribution	48.77	
	Distribution reinvested	48.77	58.2328
	Acadian Wsale Geared Global Eq		
	Distribution	589.47	
	Distribution reinvested	589.47	640.5194
	Generation Global Share		
	Distribution	1,125.53	
	Distribution reinvested	1,125.53	669.6395

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.

440.08

*These costs are reflected in the daily unit price and are paid monthly.
A breakdown of these costs per investment option is provided below:*

Investment options

	\$
CFS Wsale Geared Share	35.00
FirstChoice Wsale M-Index Bal	35.21
FirstChoice Wsale Prop Sec	24.06
Acadian Wsale Geared Global Eq	130.56
Generation Global Share	215.25
Total	440.08

Total fees you paid

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

440.08

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

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 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.

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.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

(Investor Services 13 13 36
: colonialfirststate.com.au

