

## FirstChoice Investments - Summary Report

### Your details

Addison Services Pty Ltd  
\*\*\* \*\* \*  
\*\*\* \*\* \*  
\*\*\* \*\* \*  
\*\*\* \*\* \*

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

1 July 2021 to 31 December 2021  
\*\*\* \*\* \*760  
Addison Services Pty Ltd  
Abbott Superannuation Fund  
exxxxxxxxx1@yahoo.com.au  
Yes  
Commonwealth Securities Limited  
Commonwealth Securities Limited

### Your account balance

Your opening account balance as at: 30 June 2021

**\$651,469.81**

Your closing account balance as at: 31 December 2021

**\$677,762.61**

Total investment return for the period (including distributions):

**\$47,002.28**

*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 Indexed Australian Share	028	225,041.6822	1.3741	309,229.78	45.6
CFS Indexed Global Share	038	208,849.3699	1.3859	289,444.34	42.7
CFS Index Global Share Hedged	071	64,304.8166	1.2299	79,088.49	11.7
<b>Account value</b>				<b>677,762.61</b>	<b>100.0</b>

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the issuer of the FirstChoice range of super and pension products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CFSIL also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments. 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) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. The PDS and FSG can be obtained [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36.

## Your account summary

<b>Opening balance at 30 June 2021</b>	<b>\$ 651,469.81</b>
<b>Your investments</b>	
Distributions	20,888.81
Management cost rebates	
Portfolio Management fee rebate *	179.33
<b>Your withdrawals</b>	
Distribution payments	-20,888.81
<b>Change in investment value</b>	<b>26,113.47</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 31 December 2021</b>	<b>677,762.61</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 Indexed Australian Share	23 September	225,041.6822	0.0151	3,398.13
CFS Indexed Australian Share	16 December	225,041.6822	0.0365	8,214.02
CFS Indexed Global Share	16 December	208,849.3699	0.0406	8,479.28
CFS Index Global Share Hedged	16 December	64,304.8166	0.0124	797.38

**Distribution option:** Direct Credit

Your nominated bank account for distribution payment is 062-207 \*\*\*407

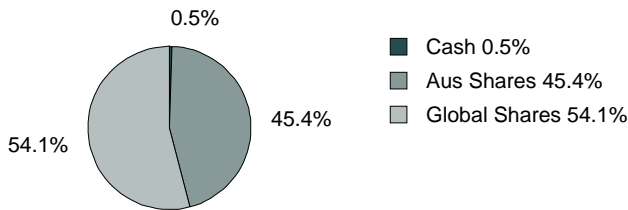
## Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Indexed Australian Share	0.2	0.0	0.0	45.4	0.0	0.0	45.6
CFS Indexed Global Share	0.3	0.0	0.0	0.0	42.4	0.0	42.7
CFS Index Global Share Hedged	0.0	0.0	0.0	0.0	11.7	0.0	11.7
<b>Total account allocation</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>45.4</b>	<b>54.1</b>	<b>0.0</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.

**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 Indexed Australian Share	47.00
CFS Indexed Global Share	40.00
CFS Index Global Share Hedged	13.00

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
8 Sep 2021	CFS Indexed Australian Share Management fee rebate	179.33	125.0732
23 Sep 2021	CFS Indexed Australian Share Distribution	3,398.13	
	Distribution paid	-3,398.13	
16 Dec 2021	CFS Indexed Australian Share Distribution	8,214.02	
	Distribution paid	-8,214.02	
	CFS Indexed Global Share Distribution	8,479.28	
	Distribution paid	-8,479.28	

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	CFS Index Global Share Hedged		
	Distribution	797.38	
	Distribution paid	-797.38	

Fees and costs summary

**Fees deducted directly from your account**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

\$  
0.00

**Fees and costs deducted from your investment**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

1,213.54

	\$
Buy/sell spread	0.09
Management fees and costs	1,178.08
Transaction costs	35.37
<b>Total</b>	<b>1,213.54</b>

**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".

-179.33

**Total fees and costs you paid**

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

For more information about fees and costs, please refer to your Product Disclosure Statement (PDS).

**1,034.21**

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

**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 [www.cfs.com.au/statementhub](http://www.cfs.com.au/statementhub)

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**Member 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@cfs.com.au](mailto:contactus@cfs.com.au)
- + writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

**What to do if you have a complaint**

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix it. Most complaints can be resolved promptly. If your complaint cannot be resolved quickly, we will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction as quickly as possible. There are maximum timeframes in which a final response must be provided to you, depending upon the type of complaint. For superannuation/pension complaints, we must provide a final response within 45 days, and for general investment product related complaints within 30 days. We aim to resolve your complaint much faster though, than these maximum timeframes.

To lodge a complaint, you can contact us by:

- Phone: 13 13 36
- Email: [contactus@cfs.com.au](mailto:contactus@cfs.com.au)
- Website: Submit a feedback form ([www.cfs.com.au/feedback](http://www.cfs.com.au/feedback))
- Mail: CFS Complaints Resolution  
Reply Paid 27  
SYDNEY NSW 2001

**External dispute resolution**

If at any time you are not satisfied with the handling of your complaint or the resolution we have provided, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA by:

- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to lodge a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

**Member information continued...**

**Fees and cost summary**

We've updated our periodic statements to reflect ASIC's Regulatory Guide 97 which aims to improve transparency around fees and costs.

As a result, your statement will now include a new section entitled 'fees and cost summary'. It's important to note that the fees you pay aren't changing. The only change is to the way the fees will be displayed.

This new section will display the fees and costs you have paid throughout the statement period. These will be divided into two categories:

- Fees deducted directly from your account
  - o This refers to fees that appear on the transaction listing (e.g. adviser service fees).
- Fees and costs deducted from your investment
  - o This refers to fees and costs deducted from the investment option directly (e.g. management fees and costs, transaction costs, buy/sell spreads and performance fees, where applicable) and are not displayed in the transaction history.

**Annual Report**

The Annual Report is available on our website by going to [www.cfs.com.au/annual-reports](http://www.cfs.com.au/annual-reports)