

## 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 2020 to 31 December 2020  
 \*\*\* \*\*760  
 Addison Services Pty Ltd  
 Abbott Superannuation Fund  
 exxxxxxxx1@yahoo.com.au  
 Yes  
 Commonwealth Securities Limited  
 Commonwealth Securities Limited

### Your account balance

Your opening account balance as at: 30 June 2020  
 Your closing account balance as at: 31 December 2020

**\$536,351.43**  
**\$592,734.57**

Total investment return for the period (including distributions):

**\$65,275.40**

*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	224,812.2608	1.2787	287,467.44	48.5
CFS Indexed Global Share	038	208,849.3699	1.1428	238,673.06	40.3
CFS Index Global Share Hedged	071	64,304.8166	1.0356	66,594.07	11.2
<b>Account value</b>				<b>592,734.57</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 FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term 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**

<b>Opening balance at 30 June 2020</b>	<b>\$ 536,351.43</b>
<b>Your investments</b>	
Distributions	9,042.21
Management cost rebates	
Portfolio Management fee rebate *	149.95
<b>Your withdrawals</b>	
Distribution payments	-9,042.21
<b>Change in investment value</b>	<b>56,233.19</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 31 December 2020</b>	<b>592,734.57</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	27 September	224,812.2608	0.0090	2,023.31
CFS Indexed Australian Share	13 December	224,812.2608	0.0190	4,271.43
CFS Indexed Global Share	13 December	208,849.3699	0.0110	2,297.34
CFS Index Global Share Hedged	13 December	64,304.8166	0.0070	450.13

**Distribution option:** Direct Credit

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

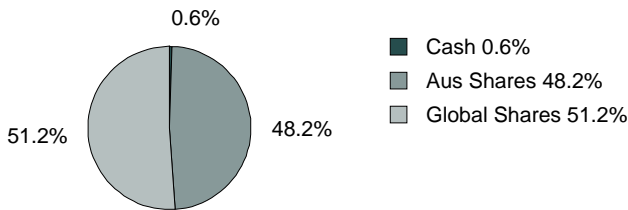
**Your asset allocation**

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Indexed Australian Share	0.3	0.0	0.0	48.2	0.0	0.0	48.5
CFS Indexed Global Share	0.3	0.0	0.0	0.0	40.0	0.0	40.3
CFS Index Global Share Hedged	0.0	0.0	0.0	0.0	11.2	0.0	11.2
<b>Total account allocation</b>	<b>0.6</b>	<b>0.0</b>	<b>0.0</b>	<b>48.2</b>	<b>51.2</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 2020	CFS Indexed Australian Share Management fee rebate	149.95	126.0296
27 Sep 2020	CFS Indexed Australian Share Distribution	2,023.31	
	Distribution paid	-2,023.31	
13 Dec 2020	CFS Indexed Australian Share Distribution	4,271.43	
	Distribution paid	-4,271.43	
	CFS Indexed Global Share Distribution	2,297.34	
	Distribution paid	-2,297.34	

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	CFS Index Global Share Hedged		
	Distribution	450.13	
	Distribution paid	-450.13	

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.

984.90

*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 Indexed Australian Share	463.73
CFS Indexed Global Share	409.23
CFS Index Global Share Hedged	111.94
<b>Total</b>	<b>984.90</b>

**Buy/sell spread**

This approximate amount was deducted from your investment options and represents the estimated costs incurred when investing, switching or withdrawing.

0.15

**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".

-149.95

**Total fees you paid**

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

**835.10**

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

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**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](http://colonialfirststate.com.au/statementhub)

**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@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.

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](mailto:info@afca.org.au) or online at [www.afca.org.au](http://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.

**About FirstRate Term Deposits and FirstRate Saver**

FirstRate Term Deposits and FirstRate Saver are deposit products of The Commonwealth Bank of Australia ABN 48 123 123 124 AFS License 234945 (CBA) administered by Colonial First State.

**Annual Report**

The Annual Report is available on our website by going to [www3.colonialfirststate.com.au/about-us/corporate-governance/annual-reports.html](http://www3.colonialfirststate.com.au/about-us/corporate-governance/annual-reports.html)

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