

17 September 2020

Ricaro Investments Pty Ltd  
Ricaro Superannuation Fund  
6305 - 162 Ross Street  
FOREST LODGE NSW 2037

Managed Investment Funds  
Account number: 0900 0249 6255

**Your withdrawal has been completed**

Dear Ricaro Investments Pty Ltd

We have fully withdrawn your investment and enclose statements confirming the details.

To help you prepare your tax return we will send you a capital gains tax statement around July/August, after the end of financial year. Please let us know if you change your address before this time so we can make sure you get this statement.

Thank you for investing with us, we hope we have helped you move towards your investment goals. If you would like to discuss this, please contact your financial adviser or call us on 13 13 36, Monday to Friday, 8am to 7pm, Sydney time.

Yours sincerely



**Scott Henricks**  
General Manager Client Operations



**WITHDRAWAL CONFIRMATION**  
**Colonial First State Managed Investment Funds**

Ricaro Investments Pty Ltd  
Ricaro Superannuation Fund  
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Account number: 0900 0249 6255

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**Transaction summary**

Date of withdrawal: 16/09/2020

<b>Investment option</b>	<b>Units withdrawn</b>	<b>Unit price \$</b>	<b>Withdrawal amount \$</b>
Geared Share Fund	5,632.9960	2.3340	\$13,147.41
<b>Total withdrawal amount</b>			<b>\$13,147.41</b>

\$13,147.41 has been credited to your nominated bank account.

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**Current investment summary as at 16/09/2020\***

<b>Investment option</b>	<b>Unit balance</b>	<b>Unit price \$</b>	<b>Current value \$</b>
<b>Total investment value</b>			<b>\$0.00</b>

\*The account balance may vary if more than one transaction occurred on the effective date.  
Change of details to your account may also vary where more than one change was made on the day.

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**Future investment selection details**

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.

<b>Investment option(s)</b>	<b>% Allocation</b>
Geared Share Fund	100.00%

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



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.

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## Managed Investment Funds Statement

### Your details

Ricaro Investments Pty Ltd  
6305 - 162 Ross Street  
FOREST LODGE NSW 2037

**Statement period** 1 July 2020 to 16 September 2020  
**Account number** 090 002496255  
**Account name** Ricaro Investments Pty Ltd  
Ricaro Superannuation Fund  
**Email address** ricrobaina@gmail.com  
**TFN/ABN held** Yes  
**Adviser details** Simon Chesson  
Austasia Financial Planning Pty Ltd

### Your account balance

Your opening account balance as at: 30 June 2020	\$11,842.25
Your closing account balance as at: 16 September 2020	\$0.00
<b>Total investment return for the period (including distributions):</b>	<b>\$1,305.16</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 \$
Account value				0.00

### Your account summary

<b>Opening balance at 30 June 2020</b>	<b>\$11,842.25</b>
<b>Your withdrawals</b>	
Withdrawals	\$-13,147.41
<b>Change in investment value *</b>	<b>\$1,305.16</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 16 September 2020</b>	<b>\$0.00</b>

#### \* Understanding your statement

Need more information? To help give you a clearer understanding of how we calculate your 'change in investment value' and the fees you're paying, we've put together a handy guide called 'How to read your statement'. To view the guide go to [colonialfirststate.com.au](http://colonialfirststate.com.au) and click on 'latest news'.



# Managed Investment Funds Statement

090 002496255

## 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
Geared Share Fund	100.00

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	Transaction	Amount \$	Unit Price \$	Units	Value \$
<b>Investment summary - Geared Share Fund</b>					
30 Jun 2020	Opening balance		2.1023	5,632.9960	11,842.25
16 Sep 2020	Withdrawal	-13,147.41	2.3340	5,632.9960	
	Change in investment value				1,305.16
16 Sep 2020	Closing balance		0.0000	0.0000	0.00

## 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

### Other management costs

This approximate amount has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.

\$59.33

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

### Buy/sell spread

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

\$57.27

### Total fees you paid

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

\$116.60

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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## 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.

## 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.

### 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.

## 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.**

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