



Hui Ming Susanna Hui Super Fun  
12 Rockingham Close  
KEW VIC 3101

## YOUR INVESTMENT STATEMENT IS HERE

We're pleased to enclose your FirstChoice Wholesale Investments statement for the period ending 30 June 2020.

### An update on investment markets

Investment markets experienced periods of volatility over the six months to June 2020 – largely due to the Coronavirus, which had flow-on effects to economies and financial markets worldwide. This may have had an impact on the value of your fund. It's natural to feel concern when markets experience volatility. But as a member with us you can feel confident knowing that as developments continue to unfold, we remain in close communication with our skilled investment specialists to carefully review market conditions and closely monitor our funds – helping to ensure your investment is well-placed for the long term. Visit [colonialfirststate.com.au/market](http://colonialfirststate.com.au/market) for news and insights to help you stay informed and gain valuable insights on financial markets.

### Try our handy new mobile app

Now you can check your balance on the go, review your contributions, manage your personal details, and generally **stay on top of** your account. It's fast. It's intuitive. It will change the way you view your fund. Search Colonial First State in the app store to download now.

### A major award for our efforts

We've been steadily improving our member services. As a result, we've been recognised as **Major Retail Super Fund of the Year 2019** by The Roy Morgan Customer Satisfaction Awards. It means a lot to us – the awards are based on the experiences of 50,000 Australians.

### Key changes update

It's important you're aware that we recently updated the Product Disclosure Statement for FirstChoice Wholesale Investments dated 8 June 2020. You can read about these changes and how they might affect you in the enclosed key changes flyer.

### Need more info?

Our Statement Hub at [colonialfirststate.com.au/statementhub](http://colonialfirststate.com.au/statementhub) is always a great place to start. But if you have questions, call us on **13 13 36**, Monday to Friday, 8am to 7pm Sydney time or speak to your financial adviser.

Thanks for being a member with us.

The Colonial First State Team

# FirstChoice Wholesale Investments - Summary Report

## Your details

Hui Ming Susanna Hui Super Fun  
12 Rockingham Close  
KEW VIC 3101

**Statement period** 1 January 2020 to 30 June 2020  
**Account number** 091 012340962  
**Account name** Sik Ming Hui  
Hui Ming Susanna Hui Super Fund  
**Email address** sxxxxxxx2@gmail.com  
**TFN/ABN held** Yes

## Your account balance

Your opening account balance as at: 31 December 2019 **\$195,357.80**  
Your closing account balance as at: 30 June 2020 **\$176,657.10**  
Total investment return for the period (including distributions): **\$-18,265.54**  
*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 Property Securities	018	11,011.0077	0.8823	9,715.01	5.5
T. Rowe Price Ws Aust Equity	026	15,567.6792	1.2551	19,538.99	11.1
CFS Ws Australian Sml Comp	027	16,673.1563	1.6639	27,742.46	15.7
CFS Wholesale Strategic Cash	057	55.9339	1.0089	56.43	0.0
Blackrock Ws Advantage Aust Sh	103	22,253.6239	1.1995	26,693.22	15.1
Perpetual Wsale Industrial Sha	104	6,962.7982	1.1493	8,002.34	4.5
Platinum Wsale International	161	15,749.2153	1.4814	23,330.89	13.2
Altrinsic Wsale Global Equity	172	9,196.4839	1.4666	13,487.56	7.6
Qirstchoice Ws Global Sml Com	173	12,475.8801	1.6972	21,174.06	12.0
Apn Wsale Areit	190	9,305.6317	0.7066	6,575.36	3.7
CFS Wsale Target Return Income	192	19,831.0020	0.8674	17,201.41	9.7
FirstRate Wsale Saver	800			3,139.37	1.9
<b>Account value</b>				<b>176,657.10</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, 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

		\$
<b>Opening balance at 31 December 2019</b>		<b>195,357.80</b>
<b>Your investments</b>		
Distributions		3,899.48
Interest		7.50
Management cost rebates		
Portfolio Management fee rebate *		23.82
<b>Your withdrawals</b>		
Fees		
Adviser service fees **		-458.98
<b>Change in investment value</b>		<b>-22,172.52</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>		
<b>Closing balance at 30 June 2020</b>		<b>176,657.10</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.

\* 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 Wsale Property Securities	29 March	10,804.8965	0.0090	97.24
CFS Wsale Property Securities	30 June	10,945.3558	0.0053	58.01
T. Rowe Price Ws Aust Equity	29 March	15,415.2518	0.0080	123.32
T. Rowe Price Ws Aust Equity	30 June	15,533.0810	0.0028	43.49
CFS Ws Australian Sml Comp	29 March	15,545.4832	0.0240	373.09
CFS Ws Australian Sml Comp	30 June	15,818.7291	0.0901	1,425.27
CFS Wholesale Strategic Cash	26 January	32.1806	0.0006	0.02
CFS Wholesale Strategic Cash	23 February	32.2004	0.0006	0.02
CFS Wholesale Strategic Cash	29 March	55.7950	0.0005	0.03
CFS Wholesale Strategic Cash	26 April	55.8248	0.0007	0.04
CFS Wholesale Strategic Cash	31 May	55.8645	0.0007	0.04
CFS Wholesale Strategic Cash	30 June	55.9042	0.0005	0.03
Blackrock Ws Advantage Aust Sh	29 March	21,877.0824	0.0170	371.91
Perpetual Wsale Industrial Sha	29 March	6,884.9987	0.0110	75.73
Platinum Wsale International	30 June	15,209.7116	0.0526	800.03

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## Your distribution information continued...

Investment option(s)		Units	Dist'n per unit \$	Value \$
Altrinsic Wsale Global Equity	30 June	9,129.9421	0.0107	97.69
Apn Wsale Areit	26 January	9,132.2366	0.0030	27.40
Apn Wsale Areit	23 February	9,159.0678	0.0030	27.48
Apn Wsale Areit	29 March	9,185.5724	0.0018	16.53
Apn Wsale Areit	26 April	9,214.0773	0.0019	17.51
Apn Wsale Areit	31 May	9,241.6391	0.0005	4.62
Apn Wsale Areit	30 June	9,248.1599	0.0044	40.69
CFS Wsale Target Return Income	29 March	19,484.1834	0.0050	97.42
CFS Wsale Target Return Income	30 June	19,598.6470	0.0103	201.87

Distribution option: Reinvest

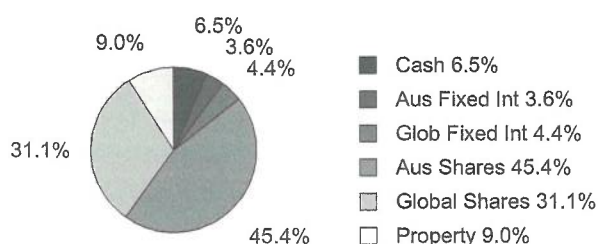
## Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Wsale Property Securities	0.1	0.0	0.0	0.0	0.0	5.4	5.5
T. Rowe Price Ws Aust Equity	0.5	0.0	0.0	10.6	0.0	0.0	11.1
CFS Ws Australian Sml Comp	0.5	0.0	0.0	15.2	0.0	0.0	15.7
Blackrock Ws Advantage Aust Sh	0.1	0.0	0.0	15.0	0.0	0.0	15.1
Perpetual Wsale Industrial Sha	0.1	0.0	0.0	4.4	0.0	0.0	4.5
Platinum Wsale International	1.6	0.0	0.0	0.0	11.6	0.0	13.2
Altrinsic Wsale Global Equity	0.1	0.0	0.0	0.0	7.5	0.0	7.6
Qirstchoice Ws Global Sml Com	0.2	0.0	0.0	0.0	11.8	0.0	12.0
Apn Wsale Areit	0.1	0.0	0.0	0.0	0.0	3.6	3.7
CFS Wsale Target Return Income	1.3	3.6	4.4	0.2	0.2	0.0	9.7
FirstRate Wsale Saver	1.9	0.0	0.0	0.0	0.0	0.0	1.9
<b>Total account allocation</b>	<b>6.5</b>	<b>3.6</b>	<b>4.4</b>	<b>45.4</b>	<b>31.1</b>	<b>9.0</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 account transactions

Date	Investment option Transaction type	Amount \$	Units
2 Jan 2020	FirstRate Wsale Saver Adviser service fee	-83.45	
26 Jan 2020	CFS Wholesale Strategic Cash Distribution	0.02	
	Distribution reinvested	0.02	0.0198
	Apn Wsale Areit Distribution	27.40	
	Distribution reinvested	27.40	26.8312
31 Jan 2020	FirstRate Wsale Saver Interest	2.17	
	Interest reinvested	2.17	
3 Feb 2020	FirstRate Wsale Saver Adviser service fee	-85.30	
23 Feb 2020	CFS Wholesale Strategic Cash Distribution	0.02	
	Distribution reinvested	0.02	0.0198
	Apn Wsale Areit Distribution	27.48	
	Distribution reinvested	27.48	26.5046
29 Feb 2020	FirstRate Wsale Saver Interest	2.03	
	Interest reinvested	2.03	
2 Mar 2020	FirstRate Wsale Saver Adviser service fee	-80.19	
9 Mar 2020	CFS Wholesale Strategic Cash Management fee rebate	23.82	23.5748

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## Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
29 Mar 2020	CFS Wsale Property Securities Distribution	97.24	
	Distribution reinvested	97.24	140.4593
	T. Rowe Price Ws Aust Equity Distribution	123.32	
	Distribution reinvested	123.32	117.8292
	CFS Ws Australian Sml Comp Distribution	373.09	
	Distribution reinvested	373.09	273.2459
	CFS Wholesale Strategic Cash Distribution	0.03	
	Distribution reinvested	0.03	0.0298
	Blackrock Ws Advantage Aust Sh Distribution	371.91	
	Distribution reinvested	371.91	376.5415
	Perpetual Wsale Industrial Sha Distribution	75.73	
	Distribution reinvested	75.73	77.7995
	Apn Wsale Areit Distribution	16.53	
	Distribution reinvested	16.53	28.5049
	CFS Wsale Target Return Income Distribution	97.42	
	Distribution reinvested	97.42	114.4636
31 Mar 2020	FirstRate Wsale Saver Interest	1.48	
	Interest reinvested	1.48	
1 Apr 2020	FirstRate Wsale Saver Adviser service fee	-70.23	
26 Apr 2020	CFS Wholesale Strategic Cash Distribution	0.04	
	Distribution reinvested	0.04	0.0397
	Apn Wsale Areit Distribution	17.51	
	Distribution reinvested	17.51	27.5618
30 Apr 2020	FirstRate Wsale Saver Interest	0.60	
	Interest reinvested	0.60	
1 May 2020	FirstRate Wsale Saver Adviser service fee	-67.40	
31 May 2020	CFS Wholesale Strategic Cash Distribution	0.04	

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## Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Distribution reinvested	0.04	0.0397
	Apn Wsale Areit		
	Distribution	4.62	
	Distribution reinvested	4.62	6.5208
	FirstRate Wsale Saver		
	Interest	0.62	
	Interest reinvested	0.62	
1 Jun 2020	FirstRate Wsale Saver		
	Adviser service fee	-72.41	
30 Jun 2020	CFS Wsale Property Securities		
	Distribution	58.01	
	Distribution reinvested	58.01	65.6519
	T. Rowe Price Ws Aust Equity		
	Distribution	43.49	
	Distribution reinvested	43.49	34.5982
	CFS Ws Australian Sml Comp		
	Distribution	1,425.27	
	Distribution reinvested	1,425.27	854.4272
	CFS Wholesale Strategic Cash		
	Distribution	0.03	
	Distribution reinvested	0.03	0.0297
	Platinum Wsale International		
	Distribution	800.03	
	Distribution reinvested	800.03	539.5037
	Altrinsic Wsale Global Equity		
	Distribution	97.69	
	Distribution reinvested	97.69	66.5418
	Apn Wsale Areit		
	Distribution	40.69	
	Distribution reinvested	40.69	57.4718
	CFS Wsale Target Return Income		
	Distribution	201.87	
	Distribution reinvested	201.87	232.3550
	FirstRate Wsale Saver		
	Interest	0.60	
	Interest reinvested	0.60	

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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.

\$ 458.98

**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.

989.88 \*

*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 Property Securities	41.41
T. Rowe Price Ws Aust Equity	94.46
CFS Ws Australian Sml Comp	148.53
CFS Wholesale Strategic Cash	0.10
Blackrock Ws Advantage Aust Sh	135.21
Perpetual Wsale Industrial Sha	49.45
Platinum Wsale International	204.99
Altrinsic Wsale Global Equity	87.83
Qirstchoice Ws Global Sml Com	141.79
Apn Wsale Areit	34.17
CFS Wsale Target Return Income	51.94
FirstRate Wsale Saver	0.00
<b>Total</b>	<b>989.88</b>

**Buy/sell spread**

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

0.00

**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".

-23.82

**Total fees you paid**

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

**1,425.04**
**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, FirstRate Saver and FirstRate Investments Deposits**

FirstRate Term Deposits, FirstRate Saver and FirstRate Investment Deposits are deposit products of The Commonwealth Bank of Australia ABN 48 123 123 124 AFS Licence 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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