

FirstChoice Wholesale Investments - Summary Report

Your details

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

Statement period 1 July 2019 to 31 December 2019
Account number 091 012340962
Account name Sik Ming Hui
Hui Ming Susanna Hui Super Fund
Email address sxxxxxxx2@gmail.com
TFN/ABN held Yes
Adviser details Chin He
Lifespan Financial Planning Pty Ltd

Your account balance

Your opening account balance as at: 30 June 2019

\$185,919.39

Your closing account balance as at: 31 December 2019

\$195,357.80

Total investment return for the period (including distributions):

\$9,901.58

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	10,804.8965	1.1025	11,912.40	6.1
T. Rowe Price Ws Aust Equity	026	15,415.2518	1.4312	22,062.31	11.3
CFS Ws Australian Sml Comp	027	15,545.4832	1.8147	28,210.39	14.4
CFS Wholesale Strategic Cash	057	32.1806	1.0090	32.47	0.0
Blackrock Ws Advantage Aust Sh	103	21,877.0824	1.3553	29,650.01	15.2
Perpetual Wsale Industrial Sha	104	6,884.9987	1.3406	9,230.03	4.7
Platinum Wsale International	161	15,209.7116	1.7077	25,973.62	13.3
Altrinsic Wsale Global Equity	172	9,129.9421	1.6537	15,098.19	7.7
Qirstchoice Ws Global Sml Com	173	12,475.8801	1.8733	23,371.07	12.0
Apn Wsale Areit	190	9,132.2366	0.9732	8,887.49	4.5
CFS Wsale Target Return Income	192	19,484.1834	0.8899	17,338.97	8.9
FirstRate Wsale Saver	800			3,590.85	1.9
Account value				195,357.80	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 30 June 2019		185,919.39
Your investments		
Distributions		2,412.50
Interest		17.02
Management cost rebates		
Portfolio Management fee rebate *		11.26
Your withdrawals		
Fees		
Adviser service fees **		-474.43
Change in investment value		7,472.06
<i>The increase or decrease in the value of your investment over the statement period.</i>		
Closing balance at 31 December 2019		195,357.80

**** 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	15 September	10,706.8925	0.0040	42.83
CFS Wsale Property Securities	15 December	10,745.6246	0.0060	64.47
T. Rowe Price Ws Aust Equity	15 September	15,199.5613	0.0090	136.80
T. Rowe Price Ws Aust Equity	15 December	15,298.3339	0.0110	168.28
CFS Ws Australian Sml Comp	15 September	15,349.9217	0.0010	15.35
CFS Ws Australian Sml Comp	15 December	15,358.5144	0.0220	337.89
CFS Wholesale Strategic Cash	28 July	20.8726	0.0010	0.02
CFS Wholesale Strategic Cash	25 August	20.8924	0.0010	0.02
CFS Wholesale Strategic Cash	15 September	32.0618	0.0009	0.03
CFS Wholesale Strategic Cash	27 October	32.0915	0.0009	0.03
CFS Wholesale Strategic Cash	24 November	32.1212	0.0009	0.03
CFS Wholesale Strategic Cash	15 December	32.1509	0.0009	0.03
Blackrock Ws Advantage Aust Sh	15 September	21,236.9584	0.0130	276.08
Blackrock Ws Advantage Aust Sh	15 December	21,438.0070	0.0280	600.26
Perpetual Wsale Industrial Sha	15 September	6,741.3955	0.0130	87.64

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 distribution information continued...

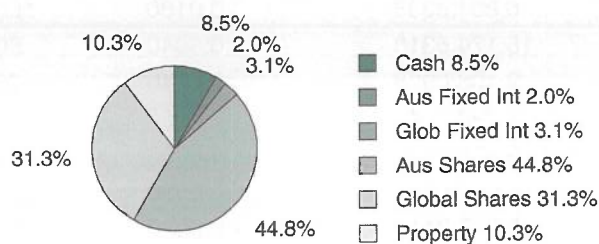
Investment option(s)		Units	Dist'n per unit \$	Value \$
Perpetual Wsale Industrial Sha	15 December	6,804.8338	0.0160	108.88
Platinum Wsale International	15 December	15,174.6310	0.0040	60.70
Altrinsic Wsale Global Equity	15 December	9,108.0976	0.0040	36.43
Qirstchoice Ws Global Sml Com	15 December	12,390.1042	0.0130	161.07
Apn Wsale Areit	28 July	8,969.5327	0.0030	26.91
Apn Wsale Areit	25 August	8,996.6406	0.0030	26.99
Apn Wsale Areit	15 September	9,023.7118	0.0029	26.17
Apn Wsale Areit	27 October	9,050.2534	0.0030	27.15
Apn Wsale Areit	24 November	9,077.2737	0.0029	26.32
Apn Wsale Areit	15 December	9,103.7739	0.0030	27.31
CFS Wsale Target Return Income	15 September	19,310.2829	0.0030	57.93
CFS Wsale Target Return Income	15 December	19,375.2560	0.0050	96.88

Distribution option: Reinvest

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
CFS Wsale Property Securities	0.2	0.0	0.0	0.0	0.0	5.9	6.1
T. Rowe Price Ws Aust Equity	0.5	0.0	0.0	10.8	0.0	0.0	11.3
CFS Ws Australian Sml Comp	0.5	0.0	0.0	13.9	0.0	0.0	14.4
Blackrock Ws Advantage Aust Sh	0.1	0.0	0.0	15.1	0.0	0.0	15.2
Perpetual Wsale Industrial Sha	0.3	0.0	0.0	4.4	0.0	0.0	4.7
Platinum Wsale International	1.5	0.0	0.0	0.0	11.8	0.0	13.3
Altrinsic Wsale Global Equity	0.2	0.0	0.0	0.0	7.5	0.0	7.7
Qirstchoice Ws Global Sml Com	0.1	0.0	0.0	0.0	11.9	0.0	12.0
Apn Wsale Areit	0.1	0.0	0.0	0.0	0.0	4.4	4.5
CFS Wsale Target Return Income	3.1	2.0	3.1	0.6	0.1	0.0	8.9
FirstRate Wsale Saver	1.9	0.0	0.0	0.0	0.0	0.0	1.9
Total account allocation	8.5	2.0	3.1	44.8	31.3	10.3	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 account transactions

Date	Investment option Transaction type	Amount \$	Units
1 Jul 2019	FirstRate Wsale Saver Adviser service fee	-75.64	
28 Jul 2019	CFS Wholesale Strategic Cash Distribution	0.02	
	Distribution reinvested	0.02	0.0198
	Apn Wsale Areit Distribution	26.91	
	Distribution reinvested	26.91	27.1079
31 Jul 2019	FirstRate Wsale Saver Interest	3.50	
	Interest reinvested	3.50	
1 Aug 2019	FirstRate Wsale Saver Adviser service fee	-80.09	
25 Aug 2019	CFS Wholesale Strategic Cash Distribution	0.02	
	Distribution reinvested	0.02	0.0198
	Apn Wsale Areit Distribution	26.99	
	Distribution reinvested	26.99	27.0712
31 Aug 2019	FirstRate Wsale Saver Interest	3.41	
	Interest reinvested	3.41	
2 Sep 2019	FirstRate Wsale Saver Adviser service fee	-79.20	
9 Sep 2019	CFS Wholesale Strategic Cash Management fee rebate	11.26	11.1496

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
15 Sep 2019	CFS Wsale Property Securities		
	Distribution	42.83	
	Distribution reinvested	42.83	38.7321
	T. Rowe Price Ws Aust Equity		
	Distribution	136.80	
	Distribution reinvested	136.80	98.7726
	CFS Ws Australian Sml Comp		
	Distribution	15.35	
	Distribution reinvested	15.35	8.5927
	CFS Wholesale Strategic Cash		
	Distribution	0.03	
	Distribution reinvested	0.03	0.0297
	Blackrock Ws Advantage Aust Sh		
	Distribution	276.08	
	Distribution reinvested	276.08	201.0486
	Perpetual Wsale Industrial Sha		
	Distribution	87.64	
	Distribution reinvested	87.64	63.4383
	Apn Wsale Areit		
	Distribution	26.17	
	Distribution reinvested	26.17	26.5416
	CFS Wsale Target Return Income		
	Distribution	57.93	
	Distribution reinvested	57.93	64.9731
30 Sep 2019	FirstRate Wsale Saver		
	Interest	3.01	
	Interest reinvested	3.01	
1 Oct 2019	FirstRate Wsale Saver		
	Adviser service fee	-78.29	
27 Oct 2019	CFS Wholesale Strategic Cash		
	Distribution	0.03	
	Distribution reinvested	0.03	0.0297
	Apn Wsale Areit		
	Distribution	27.15	
	Distribution reinvested	27.15	27.0203
31 Oct 2019	FirstRate Wsale Saver		
	Interest	2.52	
	Interest reinvested	2.52	
1 Nov 2019	FirstRate Wsale Saver		
	Adviser service fee	-81.06	
24 Nov 2019	CFS Wholesale Strategic Cash		
	Distribution	0.03	

Colonial First State Investments Limited ABN 98 002 348 952, 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
	Distribution reinvested	0.03	0.0297
	Apn Wsale Areit		
	Distribution	26.32	
	Distribution reinvested	26.32	26.5002
30 Nov 2019	FirstRate Wsale Saver		
	Interest	2.40	
	Interest reinvested	2.40	
2 Dec 2019	FirstRate Wsale Saver		
	Adviser service fee	-80.15	
15 Dec 2019	CFS Wsale Property Securities		
	Distribution	64.47	
	Distribution reinvested	64.47	59.2719
	T. Rowe Price Ws Aust Equity		
	Distribution	168.28	
	Distribution reinvested	168.28	116.9179
	CFS Ws Australian Sml Comp		
	Distribution	337.89	
	Distribution reinvested	337.89	186.9688
	CFS Wholesale Strategic Cash		
	Distribution	0.03	
	Distribution reinvested	0.03	0.0297
	Blackrock Ws Advantage Aust Sh		
	Distribution	600.26	
	Distribution reinvested	600.26	439.0754
	Perpetual Wsale Industrial Sha		
	Distribution	108.88	
	Distribution reinvested	108.88	80.1649
	Platinum Wsale International		
	Distribution	60.70	
	Distribution reinvested	60.70	35.0806
	Altrinsic Wsale Global Equity		
	Distribution	36.43	
	Distribution reinvested	36.43	21.8445
	Qirstchoice Ws Global Sml Com		
	Distribution	161.07	
	Distribution reinvested	161.07	85.7759
	Apn Wsale Areit		
	Distribution	27.31	
	Distribution reinvested	27.31	28.4627
	CFS Wsale Target Return Income		
	Distribution	96.88	
	Distribution reinvested	96.88	108.9274

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
31 Dec 2019	FirstRate Wsale Saver		
	Interest	2.18	
	Interest reinvested	2.18	

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.

\$
474.43

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.

1,073.29 *

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	49.44
T. Rowe Price Ws Aust Equity	103.85
CFS Ws Australian Sml Comp	155.57
CFS Wholesale Strategic Cash	0.06
Blackrock Ws Advantage Aust Sh	150.99
Perpetual Wsale Industrial Sha	56.84
Platinum Wsale International	218.96
Altrinsic Wsale Global Equity	92.69
Qirstchoice Ws Global Sml Com	148.94
Apn Wsale Areit	43.33
CFS Wsale Target Return Income	52.62
FirstRate Wsale Saver	0.00
Total	1,073.29

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".

-11.26

Total fees you paid

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

1,536.46

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

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
-  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.

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 License 234945 (CBA) administered by Colonial First State.

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.

Member information continued...

Annual Report

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



000664/002948

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