

HOW TO READ YOUR STATEMENT

FIRSTCHOICE INVESTMENTS

Your annual statement for 2021 contains information about your investment, it's important to take some time to understand it.

1 Your account valuation

Units

The number of units held in the investment option.

Unit price

The value of a single unit in the investment option.

Your account balance

Your opening account balance as at: 1 January 2021	\$180,236.05
Your closing account balance as at: 30 June 2021	\$200,760.91
Total investment return for the period (including distributions): <i>This equals the total amount of your distribution(s) + the change in investment value over the period.</i>	\$18,286.46

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
CFS Wsale Small Companies-Core	027	8,668.9972	1.8625	16,146.01	20.5
CFS Wsale Glb Prop Sec	035	8,574.8406	1.8989	16,282.76	16.5
CFS Wsale Geared Share	053	9,217.6395	3.8226	35,235.35	31.5
FirstChoice Wsale Global Prope	074	4,785.4920	1.1617	5,559.31	19.5
Ausbil Wsale Aust Active Equit	106	6,443.7800	1.4341	9,241.02	5.0
BT Wsale Core Australian Shr	110	6,844.1585	1.3821	9,459.31	7.0
Account value				200,760.91	100.0

Remember: The number of units you hold in a fund will not decrease unless units are sold to withdraw, switch out, or pay fees (direct fees only). However, the unit price will fluctuate, which will affect the value of your investment.

Value

Calculated by multiplying the number of units by the unit price on the last day of the statement period.

2 Your account summary

Your account summary

Opening balance at 1 January 2021

\$
190,236.05

Your investments

Applications

1,555.00

Distributions

1,588.68

Your withdrawals

Distribution payments

-1,588.68

Change in investment value

2,875.14

The increase or decrease in the value of your investment over the statement period.

Closing balance at 30 June 2021

200,760.91

Your investments

Summary of transactions performed on your account over the reporting period. Types of transactions can include distributions or additional investments.

Change in investment value

Reflects how the performance of the fund(s) you are invested in directly affected the value of your balance over the statement period. It calculates the difference between the opening and closing balances that have occurred during the statement period after all transactions have been accounted for.

Want regular updates on your investments?

Colonial First State's secure online service, FirstNet, allows you to have access to up-to-date information about your investment 24 hours a day, seven days a week. You can access FirstNet by visiting our website colonialfirststate.com.au.

If you've never used FirstNet before, call us on 13 13 36 to set up your access.

3 Your fee summary

Fees charged

Total fees directly deducted from your account during the statement period. This can include fees such as adviser service fees and/or withdrawal fees if applicable.

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.

10.59

*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 Wsale Geared Share	10.92
Acadian Wsale Geared Global Eq	98.54
CFS Wsale Geared Global Proper	5.79
FirstChoice Wsale Geared Austr	3.13
FirstRate Ws Inv Dep May 2018	90.90
	17.93
Total	227.21

Total fees you paid

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

237.80

Total fees you paid

Total estimated fees you have paid over the period taking into account fees directly and indirectly paid by you.

Indirect cost of your investments

These are fees for managing and administering your investments. These are not directly deducted from your account balance but are incorporated into the unit price.

Don't forget you can receive your statements by email rather than by post. Log into FirstNet to update your communications preference.

We're here to help

For more information regarding your statement, visit our **Statement Hub** site, speak to a financial adviser or call us on 13 13 36, Monday to Friday, 8am to 7pm, Sydney time.