

# Important information about additional and regular investments

## How do I make an additional investment?

If your balance is at least \$1,500 in FirstChoice Wholesale Personal Super, you can make additional investments by cheque or by direct debit at any time. Cheques should be made payable to: FirstChoice Wholesale Personal Super, [Investor name]. For every additional investment, we need to know the type of contribution (eg Eligible Termination Payment (ETP), personal contribution, employer contribution, etc) and your current employment status. This information will determine your eligibility to contribute and the amount of tax applicable to your investment. For more information, refer to the current Product Disclosure Statement (PDS). If we receive your application to make additional or regular investments into a suspended, restricted or unavailable option, the trustee may choose to reject your investment or your investment will be delayed.

We also have discretion over the investment option to which we allocate your additional and regular investments and will notify you if we choose a different investment option.

**Please note:** If you are contributing certain types of payments, ie directed termination payments (DTPs), CGT contributions or personal injury contributions, further information may be required. Please contact the ATO, your adviser or Investor Services on 13 13 36 for further details.

If we receive your additional investment instructions at our office before 3pm on a NSW business day, the entry unit price calculated at the end of that day will apply. Additional investment instructions received after 3pm are calculated at the following day's entry unit price. Should you wish to cancel your application, please provide us with a signed written request or contact us by phone before 3pm on a NSW business day on the day your completed application is received by Colonial First State.

## How do I make a regular investment?

If you have a balance of at least \$1,500 in FirstChoice Wholesale Personal Super, you can arrange regular monthly investments of \$100 or more by setting up a Regular Investment Plan. If we receive additional or regular investments into a suspended, restricted or unavailable option, the trustee may choose to reject your investment or your investment will be delayed.

We also have discretion over the investment option to which we allocate your regular investments and will notify you if we choose a different investment option.

You can use this form to establish a Regular Investment Plan. If the account the funds are to be withdrawn from is a third party bank account that party will need to complete a separate Direct Debit Authority Form. **Regular investments are debited from your bank, building society or credit union account on the first working day after the 9th of the month.** Regular investments are accepted in accordance with the conditions outlined in the current Product Disclosure Statement.

To obtain the most current Product Disclosure Statement (PDS), you can:

- visit our internet site at [colonialfirststate.com.au](http://colonialfirststate.com.au)
- phone Investor Services on 13 13 36 for the cost of a local call within Australia.

**Please phone Colonial First State Investor Services on 13 13 36 or email [contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au) with any questions.**

## Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account).

Additionally, from time to time, we may require additional information to assist with this process.

We may be required to report information about you to the relevant authorities. We may not be able to tell you when this occurs. We may not be able to transact with you or other persons. This may include delaying, blocking, freezing or refusing to process a transaction or ceasing to provide you with a product or service. This may impact on your investment and could result in a loss of income and principal invested.

## What should I know about providing my Tax File Number (TFN)?

We can collect your Tax File Number (TFN) under the Superannuation Industry (Supervision) Act 1993. It is not an offence not to quote your TFN.

**Please note:** If we don't have your TFN, employer contributions made to your account will be taxed at the top marginal tax rate plus Medicare and other applicable levies instead of the normal concessional tax rate of 15%. Additionally, you won't be able to make any non-concessional or personal contributions.

Also, if you do not provide your TFN, then:

- more tax may become payable on your benefits than would otherwise be payable
- if you are eligible, you may not receive your Government co-contribution
- it may become more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to.

If you provide your TFN, it will be treated confidentially.

If you give us your TFN, you are giving us consent to use it for legal purposes, including:

- calculating the tax on any benefits you're entitled to
- providing information, including your TFN, to the Commissioner of Taxation
- where applicable, searching for your other super accounts, using your TFN.

In particular, when we search for your other super accounts, you are consenting to us acting on your behalf and using your TFN to search the ATO's SuperMatch program for super amounts held on your behalf by the ATO or by other super funds (and seeking more information from those funds about the accounts found). This consent will be held into the future and will allow us to complete periodic searches on your behalf. If at any time you wish to withdraw your consent, please contact us on 13 13 36.

We will let you and your adviser (on file) know the results of all searches of the SuperMatch program. Then, you can decide together if you would like us to consolidate your super accounts with us.

If you ever ask us to roll over your benefits to another super fund, we may also give your TFN to that fund.

You don't have to give us your TFN – it's not required by law. But if you don't:

- you won't be able to make personal contributions to your account
- you may pay more tax on your benefits than you would otherwise have to – sometimes significantly more
- you also may not receive Government co-contributions that you may otherwise be eligible for
- it may be difficult to find and consolidate your super benefits or to pay the benefits you are entitled to receive.

**Please note:** The legal purposes may change in the future following legislative change and the consequences of not providing your TFN may also change as a result.

If you provide your TFN to us, we may provide it to another superannuation fund trustee or Retirement Savings Account provider to whom your benefits are to be rolled over, unless you request us not to do so in writing. In all other respects, your TFN will be treated as confidential.

### TFN tax – Provide your Tax File Number to your super fund

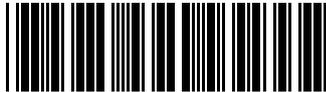
It is not compulsory to provide us with your TFN. However, if you do not, we may be required to deduct additional tax of 34% from your taxable superannuation contributions (in addition to the 15% tax already payable). If you are an existing investor as at 1 July 2007, you will only be charged this TFN tax on your contributions if they exceed \$1,000 in a financial year.

In addition, if you do not provide your TFN within 30 days of making any other type of contribution (including a personal or self-employed contribution), we are required to refund the contribution to you less taxes, fees, costs and insurance premiums, and reduced or increased for market movements.

If TFN tax has been deducted from your contributions, you can quote your TFN to your super fund within the following three financial years, for a refund. You should consider this before leaving the fund.

**To avoid paying additional tax or a refund of your contributions, please make sure we have your TFN recorded.**

# FirstChoice Wholesale Personal Super Additional and Regular Investment Form



Before completing this form you must have a copy of the current Product Disclosure Statement (PDS). Please phone Colonial First State Investor Services on 13 13 36 with any enquiries.

**SAVE FORM**

**PRINT FORM**

Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**. Mark appropriate answer boxes with a cross like the following . Start at the left of each answer space and leave a gap between words.




**Please note:** This transaction can also be completed either online or by calling Investor Services on 13 13 36.

## 1 INVESTOR DETAILS

FirstChoice Wholesale Personal Super account number

Title  
Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Tax File Number (Please refer to attached instructions for information about the collection of your TFN and the implications of not providing your TFN. This could mean that you will pay more tax or that certain contributions will not be accepted).

Date of birth

Postal address  
Unit number  Street number  PO Box  Street name   
Suburb  State  Postcode   
Country

Work phone number  Home phone number  Mobile phone number

Email address

**Why we ask for your email address and mobile number**

- By providing your email, you are consenting to receive communications, including statements, e-IQ newsletters, promotions, significant event notices and other important information to your email address.
- By providing your mobile number, you are consenting to its use for security validations. This will allow you to access communications such as your statement via email.

You are able to change your contact preferences at any time by logging on to FirstNet or contacting us on 13 13 36.

## 2 EMPLOYMENT DETAILS

On what basis are you making the contribution?

Under age 65

Aged 65–74  Have you worked for at least 40 hours over a period of 30 consecutive days in the current financial year? Yes  No

### 3 PAYMENT DETAILS

How will this investment be made? NOTE: Cash is not accepted.

- Cheque (attached)  Make cheque payable to 'FirstChoice Wholesale Personal Super, <Investor name>'
- Direct debit  Make sure you also complete your bank account details in **section 6**. Please ensure cleared funds are available
- Rollover  Make sure you have completed and sent the request to transfer form to your current superannuation provider and completed **section 5** of this form
- Internal rollover  If you are rolling funds from another Colonial First State superannuation account you do not need to complete a Consolidate my super form. Please provide details in **section 5**. If you wish to transfer the full amount write 'Balance'
- BPAY  Please see colonialfirststate.com.au/paymentoptions for details on how to make a BPAY payment to your account
- Direct credit  Please see colonialfirststate.com.au/paymentoptions for details on how to make a direct credit payment to your account

### 4 INVESTMENT ALLOCATION

The minimum regular investment plan amount is \$100 per month.<sup>1</sup>

Cross (X) this box if you would like to increase your regular investment plan amount in line with inflation (CPI) (or 3%, whichever is greater) each year.

**Note:** This is not available for employer or salary sacrifice contributions.

If you have established auto rebalancing on your account all additional deposits must be made in line with your nominated weightings otherwise the facility will be cancelled.

Option CODE (refer to the back page of this form)	Additional investments %		Regular investment plan <sup>1</sup>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %	<b>Please note:</b> You should only complete the regular investment plan column if you wish to establish a regular investment plan as outlined in <b>section 5</b> . <input style="width: 100%;" type="checkbox"/>	<input style="width: 100%;" type="text"/> %
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %		<input style="width: 100%;" type="text"/> %
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %		<input style="width: 100%;" type="text"/> %
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<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/> %		<input style="width: 100%;" type="text"/> %
<b>TOTAL</b>	<b>1 0 0</b> %		<b>1 0 0</b> %

**Please note:** Future investments will be made to the options shown in this transaction (excluding FirstRate Wholesale Term Deposits, FirstRate Wholesale Investment Deposits and/or regular investment plan) unless you instruct us otherwise.

If you do **not** want this to occur and you would like to update your future investment selection in line with the investment weightings after this additional deposit has been processed to your account, please cross (X) this box.

<sup>1</sup> Regular investment plans are generally deducted on the first business day after the 9th of the month.

## 5 CONTRIBUTION/ROLLOVER DETAILS

Please indicate below the amount of your contribution and/or rollover.

	Investment or contribution amount	Regular investment plan
(a) Personal contribution	\$ <input type="text"/>	\$ <input type="text"/>
If you intend to claim a tax deduction <sup>1,2</sup> for your personal contributions, you will need to provide us with a completed 'Notice of intent to claim or vary a deduction for personal super contributions' form, available in the forms library on our website, colonialfirststate.com.au, or from the ATO.		
(b) Employer contribution	\$ <input type="text"/>	\$ <input type="text"/>
(c) Salary sacrifice	\$ <input type="text"/>	\$ <input type="text"/>
(d) Spouse contribution	\$ <input type="text"/>	\$ <input type="text"/>
(e) Rollover	\$ <input type="text"/>	
If (e) is selected, provide the following information:		
<b>Name of previous institution</b>		<b>Approx. amount</b>
<input type="text"/>		\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>
(f) CGT contribution	\$ <input type="text"/>	
Please provide a CGT cap election form at the time you make the contribution (available from the ATO).		
(g) Personal injury payment	\$ <input type="text"/>	
Please provide a contribution for personal injury form at the time you make the contribution (available from the ATO).		
<b>Total investment</b>	<b>\$</b> <input type="text"/>	<b>\$</b> <input type="text"/>

## 6 BANK ACCOUNT DETAILS

You can only nominate a bank account that is held in your name(s). If you wish to nominate a bank account that is held in different name(s) you will have to complete the separate Direct Debit Authority form. By providing your bank account details in this section you authorise Colonial First State to use these details for all future transaction requests that you nominate.

### BANK ACCOUNT 1

Please provide your account details in this section if you have requested us to debit or credit your bank account.

Name of Australian financial institution

Branch name

Branch number (BSB)      Account number  
-     

Name of account holder

### BANK ACCOUNT 2

Only complete your account details in this section if you would like your **Regular Investment Plan** debited from a **different** bank account.

Name of Australian financial institution

Branch name

Branch number (BSB)      Account number  
-     

Name of account holder

1 Claiming a full or a partial tax deduction may result in personal deductible contributions which are subject to 15% contributions tax and may count towards your concessional cap. Please refer to the PDS for further information.

2 A partial or full withdrawal or rollover made from this account may reduce your eligibility to claim a personal tax deduction.

## 7 AUTO REBALANCING

If you have auto-rebalancing on your account and you transact outside your future investment selection weightings, your transaction will cancel this facility. You should complete this section if you wish to re-establish the facility.

**Please note:** The auto-rebalancing facility switches your investments quarterly or annually to bring them in line with your future investment selection weightings (excluding FirstRate Wholesale Term Deposits, FirstRate Wholesale Investment Deposits and any suspended, restricted or unavailable options). Transaction costs may apply and there may be tax consequences of using the auto-rebalancing facility. You should only complete this section under advice or if you are clear on how the facility works.

Establish or re-establish auto-rebalancing facility

I wish to establish or re-establish auto-rebalancing on my account. I understand that this will result in an immediate switch transaction, if I have crossed the box, to bring my portfolio in line with my future investment selection, specified in **section 4** – ‘Investment Allocation’.

Please complete the frequency for your account. If you make no frequency selection, we will rebalance your portfolio annually.

### Frequency

Annually  
(First business day after 14 May)

Quarterly  
(First business day after 14 February, May, August and November)

## 8 PORTFOLIO REBATE OPTION

You may be entitled to a portfolio rebate. Refer to the current PDS for more details about eligibility. Select the investment option for which any portfolio rebate that may be applicable is to be credited.

If no option or more than one option or an invalid option is nominated, we will credit this rebate into your most conservative investment option.

Option **CODE** (refer to the back page of this form)

**Please note:** you must have a current account balance within this option in order to nominate it for rebate purposes.

## 9 ADVISER SERVICE FEE AND LICENSEE SERVICE FEE

Complete this section if you have agreed with your financial adviser to have an **ongoing** or **one-off** adviser service fee and licensee service fee (if applicable) deducted. Refer to the current Product Disclosure Statement for details.

If no option, more than one option, an invalid option or an option with an insufficient balance is nominated we will deduct this fee from your most conservative investment option. **Please note: You should not nominate FirstRate Wholesale Term Deposits or FirstRate Wholesale Investment Deposits for the deduction of any adviser service fees and licensee service fee (if applicable), as that will create early withdrawals.**

### ADVISER SERVICE FEE – ONGOING FEE

Investment option from which the fee is to be deducted. Indicate one option only

Option **CODE** (refer to the back page of this form)

#### Ongoing adviser service fee

Select **ONE** option only

% of account balance . % per annum

OR

\$ amount \$  per month

OR

Combination of above . % per annum AND \$  per month

Cross (X) this box if you would like to increase your set dollar amount by a percentage based on CPI (or 3%, whichever is greater) each year.

### ADVISER SERVICE FEE – ONE-OFF FEE

Investment option from which the fee is to be deducted. Indicate one option only

Option **CODE** (refer to the back page of this form)

OR  Deduct as per investment weighting at time of deduction.

**Please note:** If you have FirstRate Wholesale Term Deposits or FirstRate Wholesale Investment Deposits, choosing this option will create early withdrawals.

#### One-off adviser service fee

\$

### LICENSEE SERVICE FEE – ONGOING FEE

Investment option from which the fee is to be deducted. Indicate one option only.

Option **CODE** (refer to the back page of this form)

**Please note:** This investment option **MUST** be the same as any ongoing adviser service fee.

#### Ongoing licensee service fee

Select **ONE** option only

% of account balance % per annum

OR

\$ amount \$  per month

OR

Combination of above % per annum AND \$  per month

Cross (X) this box if you would like to increase your set dollar amount by a percentage based on CPI (or 3%, whichever is greater) each year.

## 10 DECLARATION AND SIGNATURE

I acknowledge that if my application to become a member is accepted, my membership will be subject to the terms of the trust deed.

I declare and agree that:

- I have received and read the current PDS and I acknowledge I have access to all statements and information that are incorporated by reference, together referred to below as 'the PDS', and have accepted the offer in Australia
- if I have received the current PDS electronically, that I have received it personally or a printout of it,
- my application is true and correct
- I have legal power to invest
- if there is no investment option selected or I have selected a suspended, restricted or unavailable investment option, the trustee may choose to reject my investment or my investment will be delayed
- I will tell you if my employment status changes, in particular I acknowledge that if I am age 65 or over I must meet the work test to make contributions to super
- my adviser will receive the payments as specified in this application form via redemption of units from my investment and I consent to Colonial First State deducting and paying the amount of adviser service fee and licensee service fee (if applicable) as specified in **section 9** of the application form to my adviser through their dealer group (licensee)
- future investments will be made in line with the most recent transaction (excluding FirstRate Wholesale Term Deposits, FirstRate Wholesale Investment Deposits and/or regular investment plan) unless I instruct you otherwise (by crossing (X) the box in **section 4**)

Agree that by providing your Tax File Number (TFN), you consent to its use and disclosure as set out in the PDS. This includes to use your TFN to:

- search the ATO's SuperMatch program for your other super accounts
- seek more information from other super funds about the accounts found.

- by investing (and remaining invested) with Colonial First State, I give my consent to the collection, use and disclosure of personal information as set out in the current PDS
- I confirm that the adviser service fee agreed with my adviser is:
  - only for financial advice provided to me

Original signature of member

Date signed

dd/mm/yyyy

- If this application is signed under Power of Attorney, the Attorney declares that he/she has not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this application unless we have already sighted it). The Attorney will also need to complete a power of attorney identification form (to enable us to establish the identity of the Attorney) which can be obtained from our forms library at colonialfirststate.com.au or by phoning Investor Services on 13 13 36.

- only for financial advice in relation to my investment in FirstChoice Wholesale Personal Super, and
- I believe, a reasonable amount for the financial advice provided.

I acknowledge and agree that:

- where a dollar and percentage adviser service fee and licensee service fee (if applicable) is elected, this election can be revoked within 30 days of the date of receipt of the request by Colonial First State. Any ongoing adviser service fee and licensee service fee (if applicable) deducted during this period will be reimbursed to my account
- Colonial First State has the discretion to decline a request to pay this adviser service fee and licensee service fee (if applicable) in order to comply with its obligations under superannuation law, and
- it may be an offence including an illegal early release of super scheme if the above confirmation is not true and correct.

I acknowledge that:

- investments in FirstChoice Wholesale Personal Super are not investments, deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested
- neither Colonial First State nor Commonwealth Bank of Australia or its subsidiaries guarantee the repayment of capital or the performance of the options or any particular rate of return from the options.

### Direct Debit Request Authorisation

- I authorise Colonial First State Investments Limited (User ID 011802) to arrange for funds to be debited from my account at the financial institution identified in **Section 6** above and in accordance with the Bulk Electronic Clearing System (BECS).
- I have read the 'Direct debit customer service agreement' provided with this form and agree with its terms and conditions.
- I request this arrangement to remain in force in accordance with details set out in **Section 6** and in compliance with the 'Direct debit customer service agreement'.

Investments in FirstChoice Wholesale Personal Super USI FSF0511AU (referred to as 'FirstChoice Wholesale' or 'the fund') are offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 by Colonial First State Investments Limited ABN 98 002 348 352 AFS Licence 232468

Print name

Please send the completed form to:  
Colonial First State  
Reply Paid 27, Sydney NSW 2001

or via the secure online system (e-Post) with FirstNet Investor and FirstNet Adviser

**10 DECLARATION AND SIGNATURE (CONTINUED)**

**ADVISER USE ONLY**

Adviser name

Contact phone number

Dealer ID

Adviser ID

Dealer/Adviser stamp (if applicable)

By providing your (adviser) details you certify that you are appropriately authorised to provide financial services in relation to this product and that you have read and understood the Dealer Terms and Conditions applicable to your dealer group.

By providing your (adviser) details you confirm that the adviser service fee and licensee service fee (if applicable) agreed with the member is:

- only for financial advice provided to the member
- only for financial advice in relation to the member's investment in FirstChoice Wholesale Personal Super, and
- of a reasonable amount for the financial advice provided.

And you acknowledge that:

- to your knowledge, no part of the adviser service fee and licensee service fee (if applicable) has been calculated on or by reference to any money borrowed after 1 July 2013, used or to be used by the member to invest in this product or any other financial product
- Colonial First State has the discretion to decline a request to pay this adviser service fee and licensee service fee (if applicable) in order to comply with its obligations under superannuation law, and
- it may be an offence including an illegal early release of super scheme if the above confirmation is not true and correct.

If the adviser service fee and licensee service fee (if applicable) is a large percentage of the application proceeds or of an unusually high amount, please provide reasons:

# Direct debit customer service agreement

## Our commitment to you

- We will send you regular transaction statements in addition to the initial confirmation of your drawings.
- Where the due date for a drawing falls on a non-business day, we will draw the amount on the next business day.
- We will provide written notice of any proposed changes to your drawing arrangement, providing no less than 14 days notice. If you are unhappy with any changes we make, you may cancel your direct debit arrangement without fee or charge by providing us with written notice as outlined under the heading 'Your rights'.
- We may terminate your direct debit arrangement if drawings are returned unpaid, or if debit is unsuccessful three times in any 12-month period.
- We will keep all information provided by you, and details of your nominated account at the financial institution, private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits, providing a response within 21 business days.

## Your commitment to us

- It is your responsibility to check with your financial institution prior to completing the direct debit request, that direct debiting is available on that account.
- It is your responsibility to ensure that the authorisation on the direct debit request is identical to the account signing instruction held by the financial institution of the nominated account.
- It is your responsibility to ensure at all times that sufficient funds are available in the nominated account to meet a drawing on the due date for payment.
- It is your responsibility to advise us if the account nominated by you to receive the drawings is altered, transferred or closed.
- It is your responsibility to arrange with us a suitable alternative payment method if the drawing arrangements are stopped either by you or by the nominated financial institution.
- It is your responsibility to meet any charges resulting from the use of the direct debit system. This may include fees charged by us as a result of drawings returned unpaid, such fees being equal to actual costs we incur.

## Your rights

- You may request to defer or alter the agreed drawing schedule by giving written notice to us or by calling Investor Services on 13 13 36. Such notice should be received by us at least five business days prior to the due date for the next drawing.
- You may cancel the direct debit arrangement at any time by giving written notice to us or by calling Investor Services on 13 13 36. Such notice should be received by us at least five business days prior to the due date for the next drawing. Your nominated financial institution may also accept a request to cancel your direct debit arrangement with us.
- All transaction disputes, queries and claims should be raised directly with us. We will provide a verbal or written response within 21 business days from the date of the notice. If the claim/dispute is successful, we will reimburse you by way of cheque or electronic credit to your nominated account.

**Please phone Colonial First State Investor Services on 13 13 36 with any enquiries or send an email to [contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au).**

Please use the following **CODES** under **section 4** of this form to indicate which investment option(s) you would like to invest in.

**Please note:** Where amounts are to be deducted from or credited to your investment, for example, adviser service fees or portfolio rebates and no option or an invalid option has been nominated by you, a default order exists. Generally, the default order draws from or credits to the more conservative option first, as determined by us. Please call Investor Services on 13 13 36 should you require further information.

Option name	Code
<b>MULTI-MANAGER MULTI-SECTOR</b>	
FirstChoice Wholesale Defensive	001
FirstChoice Wholesale Conservative	013
FirstChoice Wholesale Diversified	311
FirstChoice Wholesale Moderate	014
FirstChoice Wholesale Balanced	251
FirstChoice Wholesale Growth	015
FirstChoice Wholesale High Growth	032
FirstChoice Wholesale Geared Growth Plus <sup>5</sup>	240
<b>MULTI-MANAGER SINGLE SECTOR</b>	
FirstChoice Wholesale Fixed Interest	012
FirstChoice Wholesale Alternatives <sup>3</sup>	304
FirstChoice Wholesale Lower Volatility Australian Share	083
FirstChoice Wholesale Australian Share	016
FirstChoice Wholesale Australian Small Companies <sup>5</sup>	071
FirstChoice Wholesale Global Share	017
FirstChoice Wholesale Global Share – Hedged	101
FirstChoice Wholesale Global Small Companies <sup>1</sup>	077
FirstChoice Wholesale Asian Share <sup>5</sup>	202
FirstChoice Wholesale Emerging Markets <sup>5</sup>	233
FirstChoice Wholesale Property Securities <sup>5</sup>	018
FirstChoice Wholesale Global Property Securities <sup>5</sup>	204
FirstChoice Wholesale Global Infrastructure Securities <sup>5</sup>	205
FirstChoice Wholesale Geared Australian Share <sup>4</sup>	206
FirstChoice Wholesale Geared Global Share <sup>4</sup>	046
<b>FIRSTCHOICE MULTI-INDEX SERIES</b>	
FirstChoice Wholesale Multi-Index Conservative	005
FirstChoice Wholesale Multi-Index Diversified	008
FirstChoice Wholesale Multi-Index Moderate	312
FirstChoice Wholesale Multi-Index Balanced	022
FirstChoice Wholesale Multi-Index High Growth	034
<b>SINGLE MANAGER MULTI-SECTOR</b>	
<b>Conservative</b>	
AZ Sestante Wholesale Conservative	330
Colonial First State Wholesale Conservative	004
Perpetual Wholesale Conservative Growth	006
<b>Moderate</b>	
AZ Sestante Wholesale Diversified	331
Colonial First State Wholesale Balanced	007
Perpetual Wholesale Diversified Growth	009
<b>Growth</b>	
AZ Sestante Wholesale Growth	332
BT Wholesale Active Balanced	030
Colonial First State Wholesale Diversified	021
Perpetual Wholesale Balanced Growth	031
UBS Wholesale Tax Effective Income <sup>1</sup>	099
<b>Diversified real return<sup>7</sup> – Suggested to be no more than 70% of your portfolio</b>	
Colonial First State Wholesale Multi-Asset Real Return	222
Schroder Wholesale Real Return	303
<b>High growth</b>	
Colonial First State Wholesale High Growth	033
<b>Lower volatility share</b>	
Sanlam Wholesale Managed Risk Multi-Index High Growth	317

Option name	Code
<b>SINGLE MANAGER SINGLE SECTOR</b>	
<b>Cash and deposits</b>	
Colonial First State Wholesale Cash	011
FirstRate Wholesale Saver	800
FirstRate Wholesale Term Deposit – 3 month <sup>2, 6</sup>	810
FirstRate Wholesale Term Deposit – 6 month <sup>2, 6</sup>	811
FirstRate Wholesale Term Deposit – 9 month <sup>2, 6</sup>	812
FirstRate Wholesale Term Deposit – 12 month <sup>2, 6</sup>	813
FirstRate Wholesale Term Deposit – 2 Year Monthly <sup>2, 6</sup>	400
FirstRate Wholesale Term Deposit – 2 Year Annual <sup>2, 6</sup>	403
FirstRate Wholesale Term Deposit – 3 Year Monthly <sup>2, 6</sup>	406
FirstRate Wholesale Term Deposit – 3 Year Annual <sup>2, 6</sup>	409
FirstRate Wholesale Term Deposit – 5 Year Monthly <sup>2, 6</sup>	418
FirstRate Wholesale Term Deposit – 5 Year Annual <sup>2, 6</sup>	421
FirstRate Wholesale Term Deposit – 7 Year Monthly <sup>2, 6</sup>	424
FirstRate Wholesale Term Deposit – 7 Year Annual <sup>2, 6</sup>	427
FirstRate Wholesale Term Deposit – 10 Year Monthly <sup>2, 6</sup>	430
FirstRate Wholesale Term Deposit – 10 Year Annual <sup>2, 6</sup>	433
FirstRate Wholesale Term Deposit – 15 Year Monthly <sup>2, 6</sup>	436
FirstRate Wholesale Term Deposit – 15 Year Annual <sup>2, 6</sup>	439
<b>Short duration fixed interest</b>	
Colonial First State Wholesale Global Credit Income	078
Kapstream Wholesale Absolute Return Income	302
Macquarie Wholesale Income Opportunities	252
Perpetual Wholesale Diversified Income	103
PM Capital Wholesale Enhanced Yield	091
<b>Alternative income</b>	
Acadian Wholesale Defensive Income	236
BT Wholesale Monthly Income Plus	094
Colonial First State Wholesale Target Return Income	047
<b>Diversified fixed interest</b>	
Colonial First State Wholesale Diversified Fixed Interest	002
Franklin Templeton Wholesale Multisector Bond	313
PIMCO Wholesale Global Bond	276
Schroder Wholesale Credit Securities	079
UBS Wholesale Diversified Fixed Interest	254
<b>Australian fixed interest</b>	
Aberdeen Wholesale Australian Fixed Income	003
Colonial First State Wholesale Australian Bond	084
Colonial First State Wholesale Index Australian Bond	086
<b>Alternatives<sup>7</sup> – Suggested to be no more than 20% of your portfolio</b>	
Aspect Wholesale Diversified Futures	261
<b>Lower volatility share</b>	
Acadian Wholesale Global Managed Volatility Equity	277
Colonial First State Wholesale Equity Income	232
Merlon Wholesale Australian Share Income	234
Sanlam Wholesale Managed Risk Australian Share	315
Sanlam Wholesale Managed Risk Global Share	316
<b>Australian share</b>	
Acadian Wholesale Australian Equity	096
Antares Wholesale Elite Opportunities	073
Ausbil Wholesale Australian Active Equity	036
Bennelong Wholesale ex-20 Australian Equities	314

Option name	Code
BlackRock Wholesale Scientific Australian Equity	025
BT Wholesale Core Australian Share	038
Colonial First State Wholesale Australian Share – Core	035
Colonial First State Wholesale Concentrated Australian Share	088
Colonial First State Wholesale Imputation	024
Colonial First State Wholesale Index Australian Share	028
Fidelity Wholesale Australian Equities	050
Investors Mutual Wholesale Australian Share	074
Ironbark Karara Wholesale Australian Share	092
Lazard Wholesale Select Australian Equity	069
Maple-Brown Abbott Wholesale Australian Share	037
Nikko Am-Tyndall Wholesale Australian Share Concentrated	068
Perennial Value Wholesale Australian Share	075
Perpetual Wholesale Australian Share	111
Perpetual Wholesale Ethical SRI Share	324
Perpetual Wholesale Industrial Share	026
Realindex Wholesale Australian Share	241
Schroder Wholesale Australian Equity	039
Solaris Wholesale Core Australian Equity	072
UBS Wholesale Australian Share	027
<b>Australian share – small companies<sup>7</sup> – Suggested to be no more than 50% of your portfolio</b>	
Ausbil Wholesale Australian Emerging Leaders	211
Celeste Wholesale Australian Small Companies <sup>1</sup>	049
Colonial First State Wholesale Developing Companies	080
Colonial First State Wholesale Future Leaders	081
Colonial First State Wholesale Small Companies – Core	089
OC Wholesale Premium Small Companies	318
Realindex Wholesale Australian Small Companies	242
<b>Global Share</b>	
Acadian Wholesale Global Equity	048
Altrinsic Wholesale Global Equity	076
BT Wholesale Core Global Share	043
Colonial First State Wholesale Index Global Share	041
Colonial First State Wholesale Index Global Share – Hedged	095
Generation Wholesale Global Share	230
Grant Samuel Epoch Wholesale Global Equity Shareholder Yield	238
Magellan Wholesale Global Share	267
Magellan Wholesale Global Share – Hedged	326
MFS Wholesale Global Equity	063

Option name	Code
Perpetual Wholesale Global Share	064
Platinum Wholesale International	070
PM Capital Wholesale Global Companies	100
Realindex Wholesale Global Share	243
Realindex Wholesale Global Share – Hedged	244
Stewart Investors Wholesale Worldwide Leaders	029
Stewart Investors Wholesale Worldwide Sustainability	197
T. Rowe Price Wholesale Global Equity	042
Zurich Investments Wholesale Global Thematic Share	270
<b>Global share – emerging markets<sup>7</sup> – Suggested to be no more than 50% of your portfolio</b>	
Platinum Wholesale Asia	258
Realindex Wholesale Emerging Markets	263
Stewart Investors Wholesale Global Emerging Markets Leader <sup>1</sup>	260
<b>Specialist share<sup>7</sup> – Suggested to be no more than 30% of your portfolio</b>	
Acadian Wholesale Australian Equity Long Short	097
Acadian Wholesale Global Equity Long Short	203
Bennelong Kardinia Wholesale Absolute Return	323
Colonial First State Wholesale Global Resources	040
<b>Australian property and infrastructure securities<sup>7</sup> – Suggested to be no more than 50% of your portfolio</b>	
APN Wholesale AREIT	090
BT Wholesale Property Investment	066
Colonial First State Wholesale Index Property Securities	087
Colonial First State Wholesale Property Securities	065
Ironbark Wholesale Property Securities	044
Legg Mason Martin Currie Wholesale Real Income <sup>1</sup>	235
SG Hiscock Wholesale Property Securities	212
<b>Global property and infrastructure securities<sup>7</sup> – Suggested to be no more than 50% of your portfolio</b>	
AMP Capital Wholesale Global Property Securities	271
Colonial First State Wholesale Global Listed Infrastructure Securities	226
Colonial First State Wholesale Global Property Securities	093
Magellan Wholesale Infrastructure	325
<b>Geared<sup>7</sup> – Suggested to be no more than 30% of your portfolio</b>	
Acadian Wholesale Geared Global Equity	207
Colonial First State Wholesale Geared Australian Share – Core	082
Colonial First State Wholesale Geared Global Property Securities	208
Colonial First State Wholesale Geared Share	045

1 This option is only available to existing investors in this option.

2 If you withdraw or switch from FirstRate Wholesale Term Deposits before maturity, early withdrawal adjustments may apply.

3 The trustee suggests that no more than 20% of your portfolio is invested in these investment options. See the Investment Options Menu for more information on diversifying your portfolio.

4 The trustee suggests that no more than 30% of your portfolio is invested in these investment options. See the Investment Options Menu for more information on diversifying your portfolio.

5 The trustee suggests that no more than 50% of your portfolio is invested in these investment options. See the Investment Options Menu for more information on diversifying your portfolio.

6 **Please note:** Term Deposits cannot be used for ongoing transactions.

7 The trustee suggests that your portfolio holds no more of its value in these investment categories than the maximum limit shown. See the Investment Options Menu for more information on diversifying your portfolio.