

Important information about switching between options and re-weighting your account

How do I switch between investment options?

You can switch all or part of your investment between options within FirstChoice Personal Super at any time. When switching you should clearly state the option CODE(s) and amount(s) or percentage you wish to switch from and the option CODE(s) and amount(s) or percentage you wish to switch to.

How do I re-weight my account?

You can re-weight your account within FirstChoice Personal Super at any time. When re-weighting please place the new portfolio allocation in the To column of the form.

Please note: If you are currently invested in FirstRate Term Deposit or FirstRate Investment Deposit products you will need to tick one of the boxes above the From and To columns to indicate whether we are to include or exclude the FirstRate Term Deposits or FirstRate Investment Deposits in the re-weight switch.

Information below applies to both switching between options and re-weighting your account

A switch is treated as a withdrawal from one option and an investment in another, with these two transactions occurring on the same business day. To switch your investment, units in your original option are redeemed at the exit unit price and your new units are purchased at the entry unit price, unless your switch is from or into a suspended, restricted or unavailable option. In this case, your switch may not be processed and if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made. If your switch request includes an investment into a suspended, restricted or unavailable option, your transaction may not be processed or not be processed without a significant delay.

We also have discretion whether to accept your switch request and will notify you if we choose a different investment option or do not process your switch request.

Please note: Transaction costs ('buy/sell' spreads) apply to most options (refer to the current PDS for further details).

When switching you must ensure you have a copy of the current PDS which you should retain for future reference. We ask that you confirm this when submitting your switch request to us.

To obtain the most current PDS, you can:

- visit our internet site at colonialfirststate.com.au
- phone Investor Services on 13 13 36 for the cost of a local call within Australia.

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.

Unit prices and transaction processing

Colonial First State calculates unit prices each NSW business day.

When you request to either invest, switch or withdraw your investment, your request must be received before the relevant cut-off time (as outlined in the current PDS) and the unit price to be used for your request will be the next available unit price. The next available price is calculated, based on the market value of the option (less liabilities), for the close of business on the date of your request. We determine the market value of an option based on the information we have most recently available.

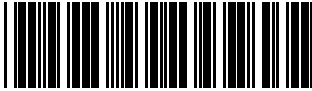
If you ask for a unit price or investment valuation we can provide an historical unit price or investment valuation only.

Should you then decide to transact, as outlined above you will receive the next available unit price or investment value. It is important to consider this when making your transaction requests. Please refer to a copy of the current PDS for further details.

Please phone Colonial First State Investor Services on 13 13 36 or email contactus@colonialfirststate.com.au with any questions.

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FirstChoice Personal Super Switch Form



To switch 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 questions.

SAVE 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 complete all fields to ensure we hold the correct details.

PRINT FORM

1 INVESTOR DETAILS

FirstChoice Personal Super account number

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth

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 SWITCH DETAILS

Refer to attached instructions. **Please note:** If you are switching from the Cash option to any other investment option, you may pay the difference in the two contribution fees. Transaction costs ('buy/sell' spreads) apply. See the current PDS for details.

Please tick one of the following boxes if you want us to re-weight your account and you currently have funds invested in a term deposit or investment deposit.

Re-weight my account **including** all funds currently invested in FirstRate Term Deposits/FirstRate Investment Deposits (only complete the To side of the form)

Re-weight my account **excluding** all funds currently invested in FirstRate Term Deposits/FirstRate Investment Deposits (only complete the To side of the form)

Note: for non re-weighted switches please complete the From and To side of the form.

Option CODE (refer to the back page of this form)	FROM			Option CODE (refer to the back page of this form)	TO		
	From dollar Amount	OR	From %		To dollar amount	OR	To %
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
<input type="text"/>	\$ <input type="text"/>		<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>
TOTAL	\$ <input type="text"/>				\$ <input type="text"/>		<input type="text"/> %

Please note: If you have specified a restricted, suspended or unavailable option, we may not be able to process your request immediately. You should refer to our website for important information on any changes to the availability of particular investment options.

3 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 Term Deposits, FirstRate 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 understand that the rebalancing weightings will be in line with my future investment selection, being the weightings detailed in **section 4** – 'future investment selection' or, if this has been left blank, the weightings resulting from my switch details specified in **section 2** – 'switch details'.



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)

4 IMPORTANT INFORMATION ON YOUR ACCOUNT

If you are switching the full balance of an investment option and have any of the following facilities, you will need to advise us of the investment options you wish to transfer this facility to.

REGULAR INVESTMENT PLAN

If you are switching 100% from an option and you do not tell us how you would like your Regular Investment Plan allocated, we will use a default process to determine the allocation. This may include using the account allocation resulting from this switch or your future investment weightings. Where appropriate, we may replace options in your Regular Investment Plan with option/s you have switched into.

Option CODE (refer to the back page of this form)	Regular investment plan amount
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
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<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>

FUTURE INVESTMENT SELECTION

Please indicate below how you would like your future investments allocated. If you do not tell us how you would like your future investments allocated, we will allocate as per the investment weightings resulting from this switch. Term Deposits cannot be included in future investment allocations, and any allocation to a Term Deposit option will be pro rated across any other options selected.

Option CODE (refer to the back page of this form)	%
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
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<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
TOTAL	<input type="text"/> %

REBATE OPTION

You may be entitled to a fee rebate and/or portfolio rebate. Refer to the current PDS for more details about eligibility. Select the investment option for which any fee rebate and/or 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.

INSURANCE PREMIUMS

Indicate one option only

If no option or more than one option or an invalid option is nominated, we will deduct premiums from your most conservative investment option.

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

5 DECLARATION AND SIGNATURE

I declare that:

- I have access to the current PDS including all statements and information that are incorporated by reference and I have read or do not require such information
- all details in this form are true and correct
- if this form is signed under Power of Attorney, the Attorney declares that they have 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)
- I have read and understood the important information provided with this form.

Investments in FirstChoice Personal Super USI FSF0217AU (referred to as 'FirstChoice' or 'the fund') are offered from 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.

Original signature of member

Print name

Date signed

If you are signing under a Power of Attorney, please comply with the following:

- attach a certified copy of the Power of Attorney document
- each page of the Power of Attorney document must be certified by a Justice of the Peace, Notary Public or Solicitor. Additional certification options are available from our 'Certification of documents – list of prescribed persons' form at colonialfirststate.com.au/prospects/FS4523.pdf.
- supply a certified copy of the identification documents for the Attorney, containing a sample of their signature, eg Drivers Licence, Passport, etc. The Attorney will also need to complete a power of attorney identification form which can be obtained from our forms library at colonialfirststate.com.au or by phoning Investor Services on 13 13 36.

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

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.

Additional comments:

ADVISER TRAIL

Please note: You will not be entitled to adviser trail for accounts opened from 11 June 2013. You may be entitled to adviser trail for some accounts opened before then. Contact us for further information.

In relation to any adviser trail, please select the adviser trail you have agreed with the investor to receive, up to the maximum stated below (inclusive of GST). The difference will be paid to the investor. If you do not nominate an adviser trail, the maximum stated below will apply.

Investment options	Maximum (%)	Required (%)
FirstRate Saver/FirstRate Term Deposits/FirstRate Investment Deposits	0.25%	0.□□%
Investment options excluding FirstRate Saver, FirstRate Investment Deposits and FirstRate Term Deposits	0.60%	0.□□%

Please use the following **CODES** under **section 2** of this form to indicate which investment option(s) you would like to switch.

Please note: Where amounts are to be deducted from or credited to your investment, for example insurance premiums, adviser service fees or 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
MULTI-MANAGER MULTI-SECTOR	
FirstChoice Defensive	001
FirstChoice Conservative	013
FirstChoice Diversified	311
FirstChoice Moderate	014
FirstChoice Balanced	251
FirstChoice Growth	015
FirstChoice High Growth	032
FirstChoice Geared Growth Plus ⁶	240
MULTI-MANAGER SINGLE SECTOR	
FirstChoice Fixed Interest	012
FirstChoice Alternatives ⁴	304
FirstChoice Lower Volatility Australian Share	083
FirstChoice Australian Share	016
FirstChoice Australian Small Companies ⁶	071
FirstChoice Global Share	017
FirstChoice Global Share – Hedged	101
FirstChoice Global Small Companies ¹	077
FirstChoice Asian Share ⁶	202
FirstChoice Emerging Markets ⁶	233
FirstChoice Property Securities ⁶	018
FirstChoice Global Property Securities ⁶	204
FirstChoice Global Infrastructure Securities ⁶	205
FirstChoice Geared Australian Share ⁵	206
FirstChoice Geared Global Share ⁵	046
FIRSTCHOICE MULTI-INDEX SERIES	
FirstChoice Multi-Index Conservative	005
FirstChoice Multi-Index Diversified	008
FirstChoice Multi-Index Moderate	312
FirstChoice Multi-Index Balanced	022
FirstChoice Multi-Index High Growth	034
SINGLE MANAGER MULTI-SECTOR	
Conservative	
Colonial First State Conservative	004
Perpetual Conservative Growth	006
Moderate	
Colonial First State Balanced	007
Perpetual Diversified Growth	009
Growth	
BT Active Balanced	030
Colonial First State Diversified	021
Perpetual Balanced Growth	031
UBS Tax Effective Income ¹	099
Diversified real return⁸ – Suggested to be no more than 70% of your portfolio	
Colonial First State Multi-Asset Real Return	222
Schroder Real Return	303
High growth	
Colonial First State High Growth	033
Lower volatility share	
Sanlam Managed Risk Multi-Index High Growth	317

Option name	Code
SINGLE MANAGER SINGLE SECTOR	
Cash and deposits	
Colonial First State Cash	011
FirstRate Investment Deposits – 04/2017 ²	850
FirstRate Investment Deposits – 05/2018 ²	851
FirstRate Investment Deposits – 05/2018 ²	852
FirstRate Investment Deposits – 12/2018 ²	853
FirstRate Saver	800
FirstRate Term Deposit – 3 month ^{3,7}	810
FirstRate Term Deposit – 6 month ^{3,7}	811
FirstRate Term Deposit – 9 month ^{3,7}	812
FirstRate Term Deposit – 12 month ^{3,7}	813
FirstRate Term Deposit – 2 Year Monthly ^{3,7}	400
FirstRate Term Deposit – 2 Year Annual ^{3,7}	403
FirstRate Term Deposit – 3 Year Monthly ^{3,7}	406
FirstRate Term Deposit – 3 Year Annual ^{3,7}	409
FirstRate Term Deposit – 5 Year Monthly ^{3,7}	418
FirstRate Term Deposit – 5 Year Annual ^{3,7}	421
FirstRate Term Deposit – 7 Year Monthly ^{3,7}	424
FirstRate Term Deposit – 7 Year Annual ^{3,7}	427
FirstRate Term Deposit – 10 Year Monthly ^{3,7}	430
FirstRate Term Deposit – 10 Year Annual ^{3,7}	433
FirstRate Term Deposit – 15 Year Monthly ^{3,7}	436
FirstRate Term Deposit – 15 Year Annual ^{3,7}	439
Short duration fixed interest	
Colonial First State Global Credit Income	078
Kapstream Absolute Return Income	302
Macquarie Income Opportunities	252
Perpetual Diversified Income	103
PM Capital Enhanced Yield	091
Alternative income	
Acadian Defensive Income	236
Colonial First State Target Return Income	047
BT Monthly Income Plus	094
Diversified fixed interest	
Colonial First State Diversified Fixed Interest	002
Franklin Templeton Multisector Bond	313
PIMCO Global Bond	276
Schroder Credit Securities	079
UBS Diversified Fixed Interest	254
Australian fixed interest	
Aberdeen Australian Fixed Income	003
Alternatives⁸ – Suggested to be no more than 20% of your portfolio	
Aspect Diversified Futures	261
Lower volatility share	
Acadian Global Managed Volatility Equity	277
Colonial First State Equity Income	232
Merlon Australian Share Income	234
Sanlam Managed Risk Australian Share	315
Sanlam Managed Risk Global Share	316

Option name	Code
Australian share	
Acadian Australian Equity	096
Antares Elite Opportunities	073
Ausbil Australian Active Equity	036
Bennelong ex-20 Australian Equities	314
BlackRock Scientific Australian Equity	025
BT Core Australian Share	038
Colonial First State Australian Share – Core	035
Colonial First State Imputation	024
Colonial First State Index Australian Share	028
Fidelity Australian Equities	050
Investors Mutual Australian Share	074
Ironbark Karara Australian Share	092
Lazard Select Australian Equity	069
Maple-Brown Abbott Australian Share	037
Nikko Am-Tyndall Australian Share Concentrated	068
Perennial Value Australian Share	075
Perpetual Australian Share	111
Perpetual Ethical SRI Share	324
Perpetual Industrial Share	026
Realindex Australian Share	241
Schroder Australian Equity	039
Solaris Core Australian Equity	072
UBS Australian Share	027
Australian share – small companies⁸ – Suggested to be no more than 50% of your portfolio	
Ausbil Australian Emerging Leaders	211
Celeste Australian Small Companies ¹	049
Colonial First State Developing Companies	080
Colonial First State Future Leaders	081
OC Premium Small Companies	318
Realindex Australian Small Companies	242
Global share	
Acadian Global Equity	048
Altrinsic Global Equity	076
BT Core Global Share	043
Colonial First State Index Global Share	041
Colonial First State Index Global Share – Hedged	095
Generation Global Share	230
Grant Samuel Epoch Global Equity Shareholder Yield	238
Magellan Global Share	267

Option name	Code
Magellan Global Share – Hedged	326
MFS Global Equity	063
Perpetual Global Share	064
Platinum International	070
PM Capital Global Companies	100
Realindex Global Share	243
Realindex Global Share – Hedged	244
Stewart Investors Worldwide Leaders	029
Stewart Investors Worldwide Sustainability	197
T. Rowe Price Global Equity	042
Zurich Investments Global Thematic Share	270
Global share – emerging markets⁸ – Suggested to be no more than 50% of your portfolio	
Platinum Asia	258
Realindex Emerging Markets	263
Stewart Investors Global Emerging Markets Leaders ¹	260
Specialist share⁸ – Suggested to be no more than 30% of your portfolio	
Acadian Australian Equity Long Short	097
Acadian Global Equity Long Short	203
Bennelong Kardinia Absolute Return	323
Colonial First State Global Resources	040
Australian property and infrastructure securities⁸ – Suggested to be no more than 50% of your portfolio	
APN AREIT	090
BT Property Investment	066
Colonial First State Index Property Securities	087
Colonial First State Property Securities	065
Goldman Sachs Australian Infrastructure ¹	235
Ironbark Property Securities	044
SG Hiscock Property Securities	212
Global property and infrastructure securities⁸ – Suggested to be no more than 50% of your portfolio	
AMP Capital Global Property Securities	271
Colonial First State Global Listed Infrastructure Securities	226
Colonial First State Global Property Securities	093
Magellan Infrastructure	325
Geared⁸ – Suggested to be no more than 30% of your portfolio	
Acadian Geared Global Equity	207
Colonial First State Geared Australian Share – Core	082
Colonial First State Geared Global Property Securities	208
Colonial First State Geared Share	045

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

2 If you withdraw or switch from FirstRate Investment Deposits within the specified period, early withdrawal adjustments may apply. Some, or all, of these options may no longer be available for new investments. Please contact us for further information.

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

4 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.

5 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.

6 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.

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

8 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.