

Thank you for requesting this Product Disclosure Statement from Funds Focus.

Fee Reduction

As highlighted within our offers page, whilst most managed funds typically pay an entry fee of up to 5%. Applications lodged through Wealth Focus will receive a rebate of up to 5% directly into your fund, providing you with more money in your fund.

How to Apply

Please have a read through the PDS and if you would like to invest the application pages can generally be found towards the back of the document. You will only need to send the application section back with a cheque/direct debit payable direct to the investment company (not ourselves). You should take note of any minimum investment amounts that may apply and proof of ID that is now required for the new Anti-Money Laundering regulations.

Then mail the completed application directly to us.

We will then check to ensure your form is completed correctly before forwarding your document on to the investment provider on your behalf.

Wealth Focus Pty Ltd
Reply Paid 760
Manly
NSW 1655

Please note that we are unable to track applications mailed directly to the product provider and therefore cannot guarantee that your discounts have been applied in these instances.

Should you wish to take advantage of our free annual valuation and tax report for all your investments you should complete our broker nomination form for The Wealth Focus Investment Service.

Regards



Sulieman Ravell
Managing Director



Requirements for verifying your identity under the new Anti Money Laundering (AML)/Counter Terrorism Financing (CTF) Act

The AML/CTF Act came into effect on the 12th December 2007. All financial planning and fund management companies are now required to collect, verify and store specific customer information before arranging investment services for a client. It is designed to prevent, detect and protect Australian business from money laundering and the financing of terrorist activities.

As such, we request that all new applications are sent with 'certified documentation'.

We have found that the easiest way to provide the required documentation is to have a copy of your driving licence *or* passport certified by Australia Post or a Justice of the Peace (please see following page for a full list of individuals that can certify documentation).

Once this has been completed, under the current requirements we will not require you to send identification again.

What you need to do

You will need to enclose a certified piece of photographic evidence or one piece of primary non-photographic evidence and one piece of secondary evidence (please refer to the Identification Form for document requirements), with your application form and post to us at the following address

Wealth Focus Pty Ltd

Reply Paid 760

Manly

NSW 1655

Please do not send us original driving licences or passports as these can very easily get lost in the post. Copies of documents can be certified by an authorised individual, they will need to sight and verify that the copy is a 'certified true copy', sign, date, print their name and list their qualification.

**ANTI-MONEY LAUNDERING REQUIREMENT FOR NEW APPLICATIONS
IDENTIFICATION FORM A**

GUIDE TO COMPLETING THIS FORM

- o Please contact us on 1300 55 98 69 if you have any queries.
- o If you wish to apply in the name of a trust or company, please contact us for an alternative identification form.
SMSF's and retail superannuation applications do not need to provide ID (an online check will be performed for SMSFs)

Attach a certified copy of the ID documentation used as proof of identity. ID enclosed should verify your full name; and **EITHER** your date of birth or residential address.

- o Complete Part I (or if the individual does not own a document from Part I, then complete either Part II or III.)

PART I – ACCEPTABLE PRIMARY ID DOCUMENTS

	Select ONE valid option from this section only
<input type="checkbox"/>	Australian State / Territory driver's licence containing a photograph of the person
<input type="checkbox"/>	Australian passport (a passport that has expired within the preceding 2 years is acceptable)
<input type="checkbox"/>	Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person*

PART II – ACCEPTABLE SECONDARY ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

	Select ONE valid option from this section
<input type="checkbox"/>	Australian birth certificate
<input type="checkbox"/>	Australian citizenship certificate
<input type="checkbox"/>	Pension card issued by Centrelink
<input type="checkbox"/>	Health card issued by Centrelink
	AND ONE valid option from this section
<input type="checkbox"/>	A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
<input type="checkbox"/>	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. <i>Block out the TFN before scanning, copying or storing this document.</i>
<input type="checkbox"/>	A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
<input type="checkbox"/>	If under the age of 18, a notice that: was issued to the individual by a school principal within the preceding 3 months; and contains the name and residential address; and records the period of time that the individual attended that school

Who can verify customer identity documents?

Please find below a list of all the Approved Individuals that can certify documents:

- **A Justice of the Peace**
- **An agent of the Australian Postal Corporation** who is in charge of an office supplying postal services to the public, or a permanent employee with more than two years continuous service (who is employed in an office supplying postal services to the public)
- A notary public (for the purposes of the Statutory Declaration Regulations 1993)
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- A judge, magistrate, registrar or deputy registrar of a court
- A chief executive officer of a Commonwealth Court
- A police officer
- An Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer or finance company officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having two or more continuous years of service with one or more licensees, and
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with more than two years continuous membership.

FirstChoice Investments



Application forms

Product Disclosure Statement

Part 3 – Application forms

Issue No 2011/1, dated 11 April 2011

Issued by Colonial First State Investments Limited ABN 98 002 348 352 AFS Licence 232468



Application form checklist

Send your completed application form and cheque (if required) to:

Colonial First State, Reply Paid 27, Sydney NSW 2001

FirstChoice Investments application form (refer to page A3)

To ensure that we are able to process your application quickly and efficiently, please check that you have completed the following steps:

Step 1 – Part A	Your details – Complete sections 1-6
Account details	Nominate to open a new account or invest additional funds in an existing account
Investor details	Provide your full name, date of birth and Tax File Number (TFN) or exemption (refer to alternative codes in bold below): E <i>Exemption</i> – please write the full name of the benefit that you receive (eg ‘Age Pension’) N <i>Non-resident</i> – please write the full name of your country of residence O <i>Not for profit organisations</i> – who are not required to lodge a TFN D <i>No TFN or do not wish to quote a TFN</i> – please refer to the Other information booklet, section 3 for further information
Portfolio fee rebate (Joint/Trust accounts only)	Complete portfolio fee rebate account nomination if applicable (refer to Part 1 – Key information, page 13)
Contact details	Provide your contact details, including residential address
Communication preferences	Provide details of how you would like to receive your information from us
Bank account details	Provide your bank account details (if applicable)
Income distribution	Nominate your distribution payment instructions
Step 2 – Part B	Your investment – Complete sections 7-9
Payment details	Indicate your method of payment. If investing by direct debit, please complete your bank details in section 5 . If investing via cheque, please cross your cheque ‘Not Negotiable’ and make payable to: ‘FirstChoice Investments, <Investor name>’
Investment allocation	Complete your investment allocation details including: → The option(s) you wish to invest in → The percentage to be attributed to each option for initial investments → The percentage to be attributed to each option for regular investment plan (if applicable)
Step 3 – Parts C & D	Other information and declaration – Complete sections 10-14
Auto-rebalancing facility	This facility allows you to rebalance the percentage amounts across each of your investment options, back in line with your preferred investment strategy. Please refer to the Other information booklet, section 4 for further details of this facility
Online services	Do not cross the box if you want online access
Adviser service fee	You only need to complete this section if you have agreed with your financial adviser to have an ongoing and/or one-off adviser service fee deducted from your investment
Management cost rebate	Select the investment option to which any management cost rebate that may be applicable is to be credited. Refer to Part 1 – Key information, page 12 to see if you are eligible and for further details on management cost rebates
Declaration and signature	Sign the declaration. 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 → Should the Power of Attorney document NOT contain a sample of the Attorney’s signature, please also supply a certified copy of the identification documents for the Attorney, containing a sample of their signature, eg Driver’s Licence, Passport, etc → 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

Step 4	Identification and verification
For individual/joint accounts (including sole traders)	You or your adviser must also complete the identification and verification form on page A17 so that we can establish your identity or the identity of other people associated with your account
For companies, partnerships, superannuation funds and other entity types	You or your adviser must also complete the appropriate identification form which can be found in our forms library at colonialfirststate.com.au, so that we can establish your identity or the identity of other people associated with your account
For your agent	If you are appointing an agent, the appointment of agent form (which includes the identification form) must be completed so that we can establish their identity. This form can be found in our forms library at colonialfirststate.com.au
For verifying officers	If you are appointing a verifying officer (for non-individual investors), then the verifying officer form must be completed so that we can establish their identity. This form can be found in our forms library at colonialfirststate.com.au

Additional information on setting up alternative account types

Accounts on behalf of a minor

We do not accept any investments in the name of a minor (under 18 years of age); however, the investment may be held 'as designation' for the minor. In order to set up an account as designation for a minor, please insert the minor's name in the 'Account designation' field under **section 2**. It is important that you also complete Investor 1 and/or Investor 2 as owners of the account, and provide the TFN(s) of the investor(s) rather than the minor.

Superannuation fund or trust

Please insert the entity's name under 'Superannuation fund/trust'. We will also require information of the trustees. To supply this trustee information, please complete Investor 1 and/or Investor 2 if trustees are individuals. If the trustee is a company, please complete the 'Company name' field.

Default order for deduction of fees and management cost rebates

Please note: Where amounts are to be deducted from or credited to your investment, for example, adviser service fees or management cost 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 your more conservative option first. Special rules may apply where you hold FirstRate Term Deposit options. Please call Investor Services on 13 13 36 should you require further information.



FirstChoice Investments Application Form

11 April 2011

Units in FirstChoice Investments will only be issued on receipt of this completed application form and any documents required to be attached, issued together with the PDS dated 11 April 2011. You should read all parts of the PDS before applying. Refer to pages A1 to A2 for instructions on how to complete this form. Please phone Colonial First State Investor Services on **13 13 36** with any enquiries.

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 **X**. Start at the left of each answer space and leave a gap between words.

OFFICE USE ONLY

Fields marked with an asterisk (*) **must** be completed for the purposes of anti-money laundering laws.

PART A – YOUR DETAILS

1. ACCOUNT DETAILS

Are you opening a new account?

Yes I am a new CFS investor

Link to my existing CFS account, my account number is

No This is an additional investment for account number **0 7 0**

2. INVESTOR DETAILS

INVESTOR 1 (individual accounts/sole trader)

Title

Mr Mrs Miss Ms Other

Full given name(s)*

Surname*

Date of birth*

Male Female

Occupation and industry*

Your main country of residence, if not Australia*

Tax File Number or reason for exemption (refer to page A1)

or code

If a foreign resident for tax purposes, specify country of residence

Full business name of sole trader*

Full address (PO Box is NOT acceptable) of principal place of business (sole traders only)*

Unit number Street number Street name

Suburb State Postcode

Country

ABN (if any) of sole trader*

INVESTOR 2 (joint accounts)

Title

Mr Mrs Miss Ms Other

Full given name(s)*

Surname*

Date of birth*

Male Female

Occupation and industry*

Your main country of residence, if not Australia*

Tax File Number or reason for exemption (refer to page A1)

or code

If a foreign resident for tax purposes, specify country of residence

2. INVESTOR DETAILS (CONTINUED)

ACCOUNT DESIGNATION

Only use to indicate a minor's name for an account designation (refer to page A2)

PORTFOLIO FEE REBATE – JOINT/TRUST ACCOUNTS ONLY

Please nominate whose portfolio you wish this account to be included in for the purposes of portfolio rebate calculation. If no nomination is made, this account will not be linked. Please refer to Part 1 – Key information, page 13 for further details and to see if you are eligible.

Investor 1 portfolio

Investor 2 portfolio

Do not link this account

NON-INDIVIDUAL INVESTORS – COMPANY/PARTNERSHIP/SUPERANNUATION FUND OR OTHER ENTITY

Cross (X) the appropriate box to indicate the type of investor you are:

Self Managed Super Fund Trust Company Partnership Other, please specify _____

Full name of company/partnership/trustee/other entity*

Full name of superannuation fund/trust*

Principal business/trust activity*

Are you a charity?*

Yes No

Country established, if not Australia*

ABN/ARBN/ARSN

Tax File Number (superannuation fund/trust/company – if applicable)

3. CONTACT DETAILS

INVESTOR 1

Residential address (PO Box is NOT acceptable)*

Unit number Street number Street name

Suburb State Postcode

Country

Postal address (if different to above)

Unit number Street number PO Box Street name

Suburb State Postcode

Country

Work phone number Home phone number Fax number Mobile phone number

Email address for investor 1

INVESTOR 2 – IF APPLICABLE AND DIFFERENT TO ABOVE

Residential address (PO Box is NOT acceptable)*

Unit number Street number Street name

Suburb State Postcode

Country

3. CONTACT DETAILS (CONTINUED)

Postal address (if different to above)

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

Work phone number	Home phone number	Fax number	Mobile phone number
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Email address for investor 2

NON-INDIVIDUAL INVESTORS – IF APPLICABLE

Registered office address/principal place of business (PO Box is NOT acceptable)

Unit number	Street number	Street name			
Suburb				State	Postcode
Country					

Postal address (if different to above)

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

Work phone number	Fax number
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Email address for non-individual investor

4. COMMUNICATION PREFERENCES

You can choose to receive communications from us (including member notices, transaction confirmations, statements, reports and other material) by either email or mail by selecting your preferences below. You can change these preferences at any time by contacting us.

The communication preferences which you choose below will automatically apply to all of the FirstChoice accounts which you hold with Colonial First State unless you indicate otherwise by ticking the box below.

If you do not make a selection and you provide us with your email address in **section 3** above, you agree that we may use that email address to provide you with information about your investment. However, at times we may still need to send you letters in the post.

Communication type

Preferences

Statements/confirmations/member notices	Email	<input type="checkbox"/>	Mail	<input type="checkbox"/>		
iQ Magazine	Email	<input type="checkbox"/>	Mail	<input type="checkbox"/>		
Educational and other ad-hoc materials	Email	<input type="checkbox"/>	Mail	<input type="checkbox"/>	Opt out	<input type="checkbox"/>

These preferences will be applied to **all** your accounts (including any joint accounts). Cross (X) here if you **do not** wish this to occur.

5. BANK ACCOUNT DETAILS

You can only nominate a bank account that is held in the name(s) on this application. 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 on page A19. 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

6. INCOME DISTRIBUTION

A nomination in this section overrides any previous nominations. Distributions will be reinvested unless otherwise stated. Cross (X) one box only.

How would you like your income distributions to be paid?

Reinvested in the option

Credit to my/our bank account

*Make sure you also complete your bank account details above in **section 5**.*

PART B – YOUR INVESTMENT

7. INTERNAL TRANSFER DETAILS

I would like to transfer funds from my existing CFS account number

I would like to transfer the entire balance. I understand that doing this will close my existing account.

OR

I would like to retain a balance in my existing CFS account

Please transfer exactly \$ to open this new account

OR

Please transfer the balance leaving exactly \$ in my above mentioned existing account

Please leave the remaining funds invested in the following investment allocation:

If no investment allocation is indicated, we will leave the balance in your current weightings.

9. INVESTMENT ALLOCATION (CONTINUED)

Option name	Option CODE	Initial or additional investments %	Regular investment plan
Moderate			
Colonial First State Balanced	012	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
ING Balanced	013	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Diversified Growth	014	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Growth			
BT Active Balanced	018	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Diversified	016	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
ING Tax Effective Income	080	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Balanced Growth	019	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
High growth			
Colonial First State High Growth	024	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Split Growth	025	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Cash and deposits			
Colonial First State Cash	003	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
FirstRate Saver ¹	800	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
FirstRate Term Deposit – 3 month ¹	810	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	
FirstRate Term Deposit – 6 month ¹	811	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	
FirstRate Term Deposit – 9 month ¹	812	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	
FirstRate Term Deposit – 12 month ¹	813	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	
Fixed interest and income			
Aberdeen Australian Fixed Income	006	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Diversified Fixed Interest	004	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Credit Income	056	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
ING Diversified Fixed Interest	254	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Macquarie Income Opportunities	252	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Enhanced yield			
Acadian Quant Yield	236	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Enhanced Yield	073	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Goldman Sachs Income Plus	072	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %

¹ FirstRate Saver and FirstRate Term Deposits are deposit products of Commonwealth Bank of Australia, refer to section 4 – FirstRate Saver and FirstRate Term Deposits in Part 1 – Key information, page 14.

9. INVESTMENT ALLOCATION (CONTINUED)

Option name	Option CODE	Initial or additional investments %	Regular investment plan
PM Capital Enhanced Yield	064	%	%
Schroder Hybrid Securities	057	%	%
Property and infrastructure securities			
BT Property Investment	045	%	%
Challenger Property Securities	212	%	%
Colonial First State Index Property Securities	067	%	%
Colonial First State Property Securities	043	%	%
Goldman Sachs Australian Infrastructure	235	%	%
Principal Property Securities	066	%	%
RREEF Property Securities	044	%	%
Global property and infrastructure securities			
AMP Capital Global Property Securities	271	%	%
Colonial First State Colliers Global Property Securities	068	%	%
Colonial First State Global Listed Infrastructure Securities	226	%	%
Australian share			
BlackRock Australian Share	032	%	%
BT Core Australian Share	034	%	%
Colonial First State Australian Share – Core	026	%	%
Colonial First State Australian Share Long Short – Core	231	%	%
Colonial First State Equity Income	232	%	%
Colonial First State Imputation	027	%	%
Colonial First State Index Australian Share	028	%	%
Fidelity Australian Equities	078	%	%
ING Australian Share	030	%	%
Maple-Brown Abbott Imputation	031	%	%
Perpetual Industrial Share	033	%	%
Realindex Australian Share	241	%	%
Schroder Australian Equity	035	%	%

9. INVESTMENT ALLOCATION (CONTINUED)

Option name	Option CODE	Initial or additional investments %	Regular investment plan
Australian share – boutique			
Acadian Australian Equity	077	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Acadian Australian Equity Long Short	075	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Ausbil Australian Active Equity	029	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Integrity Australian Share	048	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Investors Mutual Australian Share	054	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Ironbark Karara Australian Share	065	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Lodestar Australian Strategic Share	253	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Merlon Australian Share Income	234	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perennial Value Australian Share	055	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
PM Capital Australian Share	053	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Solaris Core Australian Equity	052	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian share – small companies			
Ausbil Australian Emerging Leaders	211	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Celeste Australian Small Companies	070	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Future Leaders	061	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Realindex Australian Small Companies	242	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Global share			
Acadian Global Equity	069	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
AXA Global Equity – Value	058	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Core Global Share	042	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Capital International Global Share	040	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Share	037	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Index Global Share	038	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Index Global Share – Hedged	071	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
DWS Global Equity Thematic	238	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
MFS Global Equity	039	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual International	041	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Realindex Global Share	243	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Realindex Global Share Hedged	244	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

9. INVESTMENT ALLOCATION (CONTINUED)

Option name	Option CODE	Initial or additional investments %	Regular investment plan
Zurich Investments Global Thematic Share	270	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Global specialist			
Acadian Global Equity Long Short	203	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Emerging Markets Select	260	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Resources	036	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Global Soft Commodity	268	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Generation Global Share	230	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Goldman Sachs Global Small Companies	059	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Magellan Global	267	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Platinum Asia	258	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International	050	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
PM Capital Absolute Performance	081	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Realindex Emerging Markets	263	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Alternatives			
Aspect Diversified Futures	261	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
BlackRock Asset Allocation Alpha	269	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Geared			
Acadian Geared Global Equity	207	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Colliers Geared Global Property Securities	208	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Geared Australian Share – Core	062	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Geared Global Share	047	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Geared Share	046	<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		1 0 0 %	1 0 0 %

PART C – OTHER INFORMATION

10. AUTO-REBALANCING FACILITY

Please cross (X) the boxes below to indicate if you want your investment selection above to be applied to auto-rebalance your account (excluding FirstRate Term Deposits). If you make no frequency selection, we will rebalance your portfolio annually. Before taking up this facility, refer to the Other information booklet, section 4.

Establish auto-rebalancing facility

Please complete the frequency for your account

Frequency

Annually

Quarterly

PART D – DECLARATION

14. DECLARATION AND SIGNATURE

I/We acknowledge that if my/our application to become a unitholder is accepted, my/our unitholding will be subject to the terms of the Constitution.

I/We declare and agree that:

- I/we have received and read Part 1 and Part 2 and I/we acknowledge I/we have access to all statements and information that are incorporated by reference in the Other information booklet, together referred to below as 'the PDS', and have received and accepted the offer in it in Australia
 - my/our application is true and correct. Where I am/we are applying for one or more of FirstRate Saver and FirstRate Term Deposits, I/we have received and read all relevant terms and conditions for the nominated product(s)
 - this application form is included in or accompanied by Part 1 and Part 2 of the PDS
 - for each option that is selected or in which I am/we are invested:
 - I/we acknowledge I am/we are bound by the relevant Constitution's provisions (including consents, acknowledgements and declarations), terms and conditions contained in and related to a right, power, authority, discretion or obligation in the relevant Constitution (as amended from time to time), and
 - I am/we are bound as a separate commitment by the relevant product provider's provisions (including consents, acknowledgements and declarations), terms and conditions in the PDS
- and I/we acknowledge those documents are amended from time to time and I am/we are bound by those changes, including any changes to the PDS between the date of signing my/our application and the date I/we first become a member(s) of FirstChoice Investments
- I/we have legal power to invest
 - my/our adviser will receive the payments detailed in the PDS and this application form including via redemption of units from my/our investment
 - if I/we have received the PDS from the internet or other electronic means that I/we received it personally or a printout of it, accompanied by or attached to this application form
 - if this is a joint application, each of us agrees, unless otherwise indicated on this application or relevant option's terms and conditions, our investment is as joint tenants. Each of us is able to operate the account and bind the other(s) to any transaction including investments, switches or withdrawals by any available method
 - this application is not because of an unsolicited meeting with or telephone call from another person
 - future investments will be made in line with the most recent transaction (excluding FirstRate Term Deposits and/or regular investment plan) unless I/we instruct you otherwise
 - if investing as trustee, on behalf of a superannuation fund or trust I/we confirm that I am/we are acting in accordance with my/our designated powers and authority under the trust deed. In the case of superannuation funds, I/we also confirm that it is a complying fund under the Superannuation Industry (Supervision) Act 1993
 - by investing (and remaining invested) with Colonial First State, I/we give my/our consent to the collection, use and disclosure of personal information as set out in the current PDS
 - none of us are a 'US person', investor or employee benefit plan. If our status changes, we will tell you.

I/We acknowledge and agree that Colonial First State and/or its related entities ("the Group") will not be liable to me/us or other persons for any loss suffered (including consequential loss) where transactions are delayed, blocked, frozen or where the Group refuses to process a transaction or ceases to provide me/us with a product or service, including in circumstances where the Group reasonably believes that I am/we are a Proscribed Person. A 'Proscribed Person' means any person or entity who the Group reasonably believes to be (i) in breach of the laws of any jurisdiction prohibiting money laundering or terrorism financing, or (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A 'Proscribed Person' includes any person or entity who the Group reasonably believes to act on behalf, or for the benefit of, a person or entity referred to in (i) and/or (ii).

I/We acknowledge that:

- other than FirstRate Saver and FirstRate Term Deposits, which are deposit products of Commonwealth Bank of Australia, investments in the options are not investments, deposits or other liabilities of the 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 the 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.

Identification and Verification Form – individuals and sole traders

Full name of investor

All clients applying for a new FirstChoice Investments account (including FirstRate Saver and FirstRate Term Deposits) **must** complete the identification procedures (for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws). This form is to assist with those procedures for individuals and sole traders. If you are making an application for a non-individual account (for example, a company or trust) you or your adviser will be required to complete different forms to establish your identity, which can be obtained from our forms library at colonialfirststate.com.au or by phoning Investor Services on 13 13 36.

Financial advisers undertake identification and verification procedures by completing sections A to C of this form or by using other industry standard forms.

If you do not have a financial adviser, you are required to complete section A of this form and provide certified copies of the ID documents (do not send original documents). **Please note:** For joint accounts a separate form is required for each investor.

The list of the parties who can certify copies of the documents is set out below. To be correctly certified we need the ID documents to be clearly noted 'True copy of the original document'. The party certifying the ID documents will also need to state what position they hold and sign and date the certified documents. If this certification does not appear, you may be asked to send in new certified documents.

List of persons who can certify documents* (for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws):

- Justice of the Peace
- Solicitor
- Police Officer
- Magistrate
- Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
- Employee of Australia Post (with two or more years of continuous service)
- Your financial adviser (provided they have two or more years of continuous service)
- Your accountant (provided they hold a current membership to a professional accounting body)
- Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer of a bank, building society, credit union or finance company provided they have two or more years of continuous service.

* There are additional persons who can certify documents. A full list of the persons who can certify documents is available from our forms library at colonialfirststate.com.au.

SECTION A: VERIFICATION PROCEDURE

Complete Part 1 (or if the individual does not own a document from Part 1, then complete either Part 2 or Part 3).

Part 1 Acceptable primary ID documents	
Tick ✓	Select ONE valid option from this section only
<input type="checkbox"/>	Australian State/Territory driver's licence containing a photograph of the person
<input type="checkbox"/>	Australian passport (a passport that has expired within the preceding two years is acceptable)
<input type="checkbox"/>	Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person ¹

Continued over the page...

¹ Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above.

Part 2 Acceptable secondary ID documents – should only be completed if the individual does not own a document from Part 1

Tick ✓ Select ONE valid option from this section

<input type="checkbox"/>	Australian birth certificate
<input type="checkbox"/>	Australian citizenship certificate
<input type="checkbox"/>	Pension card issued by Centrelink
<input type="checkbox"/>	Health card issued by Centrelink
Tick ✓ AND ONE valid option from this section	
<input type="checkbox"/>	A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
<input type="checkbox"/>	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address
<input type="checkbox"/>	A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
<input type="checkbox"/>	If under the age of 18, a notice that was issued to the individual by a school principal within the preceding three months; and contains the name and residential address; and records the period of time that the individual attended that school

Part 3 Acceptable foreign ID documents – should only be completed if the individual does not own a document from Part 1

Tick ✓ BOTH documents from this section must be presented

<input type="checkbox"/>	Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth ¹
<input type="checkbox"/>	National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued ¹

SECTION B: RECORD OF VERIFICATION PROCEDURE

FINANCIAL ADVISER USE ONLY

Verify the **individual's** full name and date of birth **OR** residential address.

Receipt of a completed form will constitute your agreement as a reporting entity that you have completed the identification and verification of the investor for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws.

ID document details	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

SECTION C: FINANCIAL PLANNER DETAILS – identification and verification conducted by:

Date verified (dd/mm/yyyy) / /

Financial planner's name

Phone number

AFS licensee name

AFS Licence number

¹ Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above.

Colonial First State offices:

Sydney (Head Office)

Level 29
52 Martin Place
Sydney NSW 2000
(from August 2011 – South Tower,
Level 1, 1-25 Harbour Street,
Sydney NSW 2000)

Melbourne

Level 1
385 Bourke Street
Melbourne VIC 3000

Brisbane

Level 8
240 Queen Street
Brisbane QLD 4000

Perth

Level 4
55 St Georges Terrace
Perth WA 6000

Adelaide

Level 4
100 King William Street
Adelaide SA 5000

