

FIRSTWRAP PLUS

SUPER AND PENSION

Product Disclosure Statement

Issue No 2019/2, dated 1 December 2019

FirstWrap Plus Super and Pension

Issued by: Avanteos Investments Limited (AIL) ABN 20 096 259
979, AFSL 245531, RSE L0002691 as trustee for the Avanteos
Superannuation Trust ABN 38 876 896 681, Registration R1056594
Unique Superannuation Identifier 38 876 896 681 001

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First State

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The information provided in this document is general information only and does not take into account your objectives, personal financial or taxation situation, or needs. You should assess whether the information is appropriate for you and talk to your adviser before making any investment decision.

This FirstWrap Plus Super and Pension Product Disclosure Statement ('PDS') is a summary of significant information and contains a number of references to important information that form part of the PDS. These documents include:

- Other Important Information brochure
- Investment List
- LifeProtect Insurance brochure.

The documents listed above are available free of charge online at firstwrap.com.au, from your adviser or by calling FirstWrap Service and Support on 1300 769 619. You should consider all this information before making a decision about investing in FirstWrap Plus Super and Pension ('the Service').

The offer made in this PDS is available only to persons receiving the PDS within Australia and accepting the offer within Australia. It does not constitute an offer in any other country or jurisdiction.

All references to 'adviser' and 'licensee group' are to the person named as the adviser on the application form and their relevant licensee group.

About the Trustee, Custodian and Administrator

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee and issuer of interests in the Avanteos Superannuation Trust ABN 38 876 896 681 (the 'Fund' or 'superannuation entity') offered as FirstWrap Plus Super and Pension. Colonial First State Custom Solutions is the registered business name of AIL. The Fund was established under a Trust Deed (the Deed) dated 09 July 2002. You can obtain a copy of the Deed online through the 'Member information' page at firstwrap.com.au. Alternatively, you are able to request the Trustee to provide you with a copy free of charge.

AIL is the trustee, administrator and custodian of the Fund (also referred to as 'Administrator', 'Trustee', 'us' or 'we'). In its role as custodian, it is AIL's responsibility to hold the assets, for example the investments in FirstWrap Plus Super and Pension, on behalf of members or by a sub-custodian, rather than by you or the Fund directly. For more information on the Trustee, please see the AIL Financial Services Guide (FSG) at firstwrap.com.au.

AIL is ultimately a subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 (the Bank). The Bank and its subsidiaries do not guarantee the performance of FirstWrap Plus Super and Pension, or the repayment of capital by AIL. Investments in FirstWrap Plus Super and Pension are not deposits or other liabilities of the Bank or its subsidiaries, and are investment-type products subject to investment risk including possible delays in repayment, and loss of income and capital invested.

If there is any inconsistency between the Deed and this PDS, the Deed will prevail. If any provision of the PDS is found to be invalid or unenforceable under the law, it is excluded so that it does not in any way affect the validity or enforceability of the remaining parts.

AIL is not a registered tax (financial) adviser under the *Tax Agent Services Act 2009* (Cth), and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law. Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information.

Information contained or referred to in this PDS may change from time to time, subject to compliance with the Deed and laws. You can obtain updated information by asking your adviser or contacting us on 1300 769 619. You can also ask for a free paper copy of the updated information or access the information online at firstwrap.com.au. If the change to the information is materially adverse, we will re-issue the PDS or issue a Supplementary PDS and notify you as required by law.

About FirstWrap Plus Super and Pension

Superannuation is a long-term investment designed for retirement.

Avanteos Superannuation Trust is a complying superannuation fund which includes FirstWrap Plus Personal Super, FirstWrap Plus Pension and FirstWrap Plus Term Pension.

FirstWrap Plus is an investment wrap that can administer shares, managed funds, managed accounts, property trusts and unlisted investments within one account. It also provides access to insurance options and sophisticated tax management facilities, so you and your adviser can design a portfolio to suit your investment needs.

Through FirstWrap Plus, you can make a range of superannuation contributions as you save towards your retirement, and manage your pension once you retire.





FirstWrap Plus operates under a wrap structure, which means your transactional, custodial and reporting services are contained within a single administration platform.

Your investments are administered through our centralised service, allowing you and your adviser to easily review your entire portfolio. Your adviser can make transactions on your behalf and manage the administration of your investments with your consent.

All FirstWrap Plus accounts can only be opened through a licensed adviser who is registered to use FirstWrap Plus.

How to use this FirstWrap Plus Super and Pension PDS

These documents contain important information you need to know about FirstWrap Plus Super and Pension.

<p>PDS (this document) Contains key information about the features, benefits, risks and costs of investing in FirstWrap Plus Super and Pension.</p> 	<p>Other Important Information Contains information on how to manage your account.</p> 	<p>Investment List Lists the managed accounts, managed funds and term deposits available. Your adviser can provide you with further details on the listed securities available for investment.</p> 	<p>LifeProtect Insurance brochure Describes the insurance offering available.</p> 
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These documents are available online at firstwrap.com.au, from your adviser or by calling FirstWrap Service and Support on 1300 769 619.

AIL contact details

FirstWrap Plus
Locked Bag 3460
GPO Melbourne VIC 3001
Telephone 1300 769 619
Fax 03 9804 0398
Email firstwrap@colonialfirststate.com.au

Further details are contained in the Other Important Information brochure, available online at firstwrap.com.au. If you are unable to access the information online, you can order a copy of the PDS, the Other Important Information brochure, the Investment List, the LifeProtect Insurance brochure and the AIL Financial Services Guide (FSG) free of charge from your adviser or by calling FirstWrap Service and Support on 1300 769 619.

Benefits of investing with FirstWrap Plus Super and Pension

FirstWrap Plus offers you comprehensive investment choice, convenient administration, and the flexibility to design a portfolio that suits your investment needs.

FirstWrap Plus Super and Pension gives you and your adviser access to a diverse range of investments, including:

- managed accounts
- managed funds
- Australian Securities Exchange (ASX) listed securities
 - fixed interest rate securities
 - exchange-traded funds
- term deposits
- cash.

The managed funds available through FirstWrap Plus Super and Pension span a wide range of asset classes including Australian and global shares, listed and unlisted property and fixed interest. The FirstWrap Plus Investment List is reviewed regularly by the Trustee. You can find an up-to-date list of all the investments available through FirstWrap Plus Super and Pension on the Investment List at firstwrap.com.au

FirstWrap Plus offers a range of managed accounts developed by professional portfolio managers as part of their comprehensive investment menu. For more information on the managed accounts available, please refer to the Investment List available at firstwrap.com.au and the applicable managed account PDS available from your adviser.

Flexibility

Through FirstWrap Plus Personal Super you can invest lump sum amounts, make regular contributions (either directly or through a linked regular contribution facility) and have your employer or spouse contribute on your behalf. You can also establish a regular investment facility, with the ability to invest a fixed amount or an excess amount above a certain threshold in your cash account.

Once you retire, you and your adviser can easily convert part or all of your superannuation benefits into a FirstWrap Plus Pension through our seamless transfer service.

FirstWrap Plus Super and Pension allows you to consolidate your super investments before rolling into a FirstWrap Plus Pension account. Refer to the Other Important Information brochure for further details on the SuperFirst facility.

Through our pension service you can nominate a regular pension payment amount (subject to minimum requirements) and choose a payment frequency to suit you.

FirstWrap Plus Super and Pension offers a tailored service for your superannuation savings and pension income. You and your adviser may choose to:

- establish and maintain a predetermined investment strategy through an automatic investment of excess cash and income distributions
- regularly review your portfolio to align with your investment strategy
- establish a customised regular sell profile on your account, providing greater control over the available cash in your account to meet upcoming payments and premiums.

FirstWrap Plus Super and Pension offers a choice of optional insurance cover, including access to retail insurance products and an integrated group insurance offering.

High quality reporting

Comprehensive reporting is available online to you and your adviser. This high quality reporting provides you and your adviser with easy access to:

- the current valuation of your overall portfolio
- a list of transactions for each of your investments and cash holdings
- the proportion of your investments held in key asset classes
- consolidated investment reporting across a family group (for example, family trusts, self-managed super funds (SMSFs) and other individuals), and other investment products (such as annuities).¹

Your income statement is available online and will show the income you received during the year. It sets out the components of each distribution and the relevant imputation credit and foreign income tax offset, as well as any non-taxable income. A comprehensive capital gains tax statement is also available online and provides details of any investments you sold during the year.

Your adviser or FirstWrap Service and Support will be able to provide you with your online access user login and password.

Value for money

FirstWrap Plus Super and Pension offers you real value with competitive administration fees across its superannuation and pension services. And, by combining related accounts into a single family group, you can potentially realise even greater value for money through fee aggregation. By linking your account with related members in your family group (for example, your husband, wife or SMSF), the Administration fee is applied to the combined value of the accounts, which may potentially lower the overall fees.

FirstWrap Plus Super and Pension also offers a range of investment options that attract no Administration fees. For further information on how this is applied, refer to the 'Fees and other costs' section on pages 10–12, and for a list of eligible funds you can refer to the Investment List.

¹ For further information on other available investment products (such as annuities), speak to your adviser and refer to the relevant product disclosure statement.

Key features

	Superannuation	Pension
What types of contributions can be accepted?	We accept all types of contributions including: <ul style="list-style-type: none"> • employer • personal and spouse • government co-contributions • eligible personal injury contributions • Capital Gains Tax (CGT) contributions • the rollover of your superannuation benefits from complying superannuation funds • downsizer contributions. 	<ul style="list-style-type: none"> • The rollover of your superannuation benefits from complying superannuation funds.
Contribution options	<ul style="list-style-type: none"> • Cheque • Direct debit • Direct credit • BPAY® • Asset transfer¹. 	<ul style="list-style-type: none"> • Cheque² • Direct credit² • Asset transfer.^{1,2}
Pension options	Not applicable	<ul style="list-style-type: none"> • Allocated pension (also referred to as an account-based pension) • Transition to retirement (non-commutable) pension (also referred to as a pre-retirement income stream). • Term allocated pension for transfers of existing term allocated pensions.³
Pension payment frequencies	Not applicable	<ul style="list-style-type: none"> • Weekly • Fortnightly • Monthly • Quarterly • Half-yearly • Yearly.
Investment options	<ul style="list-style-type: none"> • Cash • Fixed interest • Managed funds • ASX listed securities • Managed accounts. 	<ul style="list-style-type: none"> • Cash • Fixed interest • Managed funds • ASX listed securities • Managed accounts.
Minimum initial contribution	\$20,000	\$20,000
Minimum additional contribution	Nil	Once a pension account has been established, you cannot make any further contributions to that account. However, you may be able to set up another pension account.
Minimum regular contribution	\$100	Not applicable
Minimum account balance	\$20,000	\$20,000
Minimum cash account balance	0.5% of the value of your account plus the value of any group insurance premiums due over the next two months	0.5% of the value of your account plus the value of any pension payments due over the next two months
Minimum withdrawal	\$500 ⁴	The government has set rules regarding minimum payments from pension accounts, and each pension account must withdraw at least the applicable minimum payment.
Minimum managed fund transaction	Non-regular \$100 Regular \$10	Non-regular \$100 Regular \$10
Minimum listed security transaction	\$500	\$500
Minimum managed account transaction	Please refer to the applicable managed account PDS for investment/transaction minimums.	Please refer to the applicable managed account PDS for investment/transaction minimums.

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¹ Asset transfers are subject to approval.

² All contributions into FirstWrap Plus Pension must be sourced as part of a rollover of superannuation benefits. No further contribution is allowed after the commencement of the pension.

³ We can only accept full transfers of existing term allocated pensions that are 50% asset test exempt.

⁴ Withdrawals from superannuation are subject to meeting a condition of release. Refer to the Other Important Information brochure for further information.

	Superannuation	Pension
Reporting	<ul style="list-style-type: none"> • Portfolio valuation – available online • Benefit statement – sent to you annually • Transaction statement - available online • Asset allocation – available online • Investment performance – available online • Capital gain (realised and unrealised) – available online • Income statement – available online • Trustee report – available online • Notice of intent to claim or vary a deduction for personal super contributions⁵ (if applicable) – sent to you annually 	<ul style="list-style-type: none"> • Portfolio valuation – available online • Benefit statement – sent to you annually • Transaction statement – available online • Asset allocation – available online • Investment performance – available online • Capital gain (realised and unrealised) – available online • Income statement – available online • Trustee report – available online • Pension review letters – sent to you annually
Group insurance	<ul style="list-style-type: none"> • Life cover • Life and total and permanent disablement (TPD) cover • Income protection cover. <p>You may also have the ability to transfer insurance from another provider when you join FirstWrap Plus Personal Super.</p> <p>Please contact your adviser for more information.</p>	Not applicable
Retail insurance	<p>FirstWrap Plus can also arrange for the payment of regular premiums for authorised retail providers' insurance policies.</p> <p>Payments are treated as a partial rollover from your cash account.</p> <p>Please contact your adviser for more information.</p>	Not applicable
Income/dividend reinvestment facility	Yes	Yes

⁵ You should complete this notice if you intend to claim a tax deduction for your personal super contributions or want to vary a previous valid notice of intent you gave to us.

How your account works

FirstWrap Plus Super and Pension has been designed to provide you and your adviser with an effective and efficient means to manage your total portfolio and make the most of your investments.

Your adviser plays an important role in implementing your financial plan. Our online service is designed to enable you and your adviser to carefully monitor the progress of your portfolio. By joining FirstWrap Plus you authorise your adviser to provide instructions to us on your behalf. We will only accept and act upon investment instructions from your adviser. You will not be able to provide investment instructions directly to us if you have an authorised adviser on your account. Once your application is accepted, we will establish a FirstWrap Plus Super and Pension account in your name.

FirstWrap Plus is intended to be used together with your adviser. If you no longer have an adviser authorised to use our financial products, your account will not be actively managed or monitored and either there will be some changes to services applicable to your account or you may need to close your account. Please refer to the 'What happens if you no longer have an adviser?' section in the Other Important Information brochure for more information if you no longer have an adviser appointed on your account.

A copy of our Non-advised investor policy is available free of charge on request. Please contact FirstWrap Service and Support on 1300 769 619 if you no longer have an adviser.

Your cash account

Your account includes a cash account, which forms the central transaction hub of your FirstWrap Plus Super and Pension account. It is used to:

- receive super contributions
- purchase investments and receive proceeds from the sale of investments
- pay fees, charges, taxes and insurance premiums (if applicable) and purchase other investment products (such as annuities)
- pay benefit payments including pension payments
- receive income from your investments.

Your contributions will be held in the cash account until clear investment instructions have been received and your selected investments have been purchased. We will only withdraw or otherwise move the funds held in your cash account:

- where clear investment instructions have been received and your selected investments have been purchased
- to pay fees, charges, taxes and insurance premiums (if applicable)
- in accordance with your instructions in relation to investing or withdrawing (for example, in relation to a regular investment facility, reinvestment of your managed fund income, making a withdrawal or setting up pension payments) (refer to the Other Important Information brochure for further information in relation to these transaction options)
- in accordance with your instructions to allocate your contributions and funds held in the cash account in accordance with the Cash management strategy.

The cash account is a notional account that is comprised of two or more accounts – each an authorised deposit-taking institution (ADI) account – established by us with the Bank, an ADI. References in this PDS to the cash account are references to the ADI accounts collectively.

The balance of your cash account will be kept in the ADI accounts and will be allocated by us between the ADI accounts in accordance with our Cash management strategy. The Cash management strategy sets out the rules in accordance with which we will allocate and move your funds between the ADI accounts.

A copy of our Cash management strategy is available free of charge on request.

By completing and signing FirstWrap Plus Super and Pension application form, you acknowledge that, and instruct us to, hold your contributions and funds held in the cash account and to allocate and move your contributions and funds between the ADI accounts in accordance with the Cash management strategy.

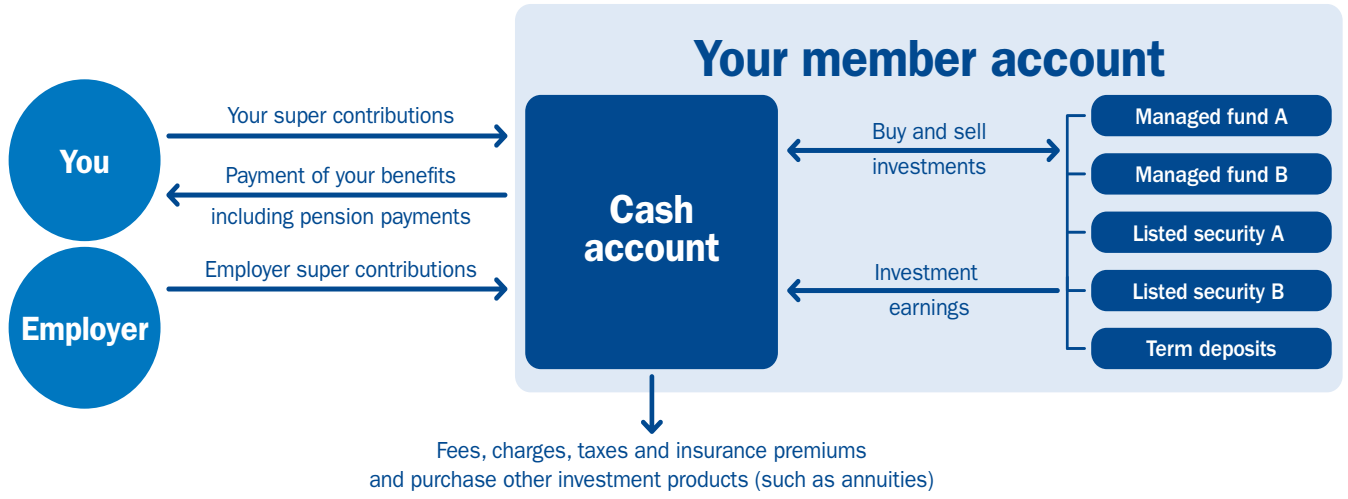
All ADI account balances within FirstWrap Plus are pooled and held in trust by the custodian. Interest is allocated on the total amount invested, and on a monthly basis is apportioned across all accounts according to their average cash account balance.

You are required to maintain a minimum balance in your cash account of:

FirstWrap Plus Personal Super	0.5% of the value of your account plus the value of any group insurance premiums due over the next two months
FirstWrap Plus Pension FirstWrap Plus Term Pension	0.5% of the value of your account plus the value of any pension payments due over the next two months

You and your adviser are responsible for ensuring that sufficient funds are maintained in your cash account. For further information, refer to the 'Minimum cash balance' section under 'Managing your account' in the Other Important Information brochure.

For further information on superannuation and pension, refer to the 'Understanding super' and 'Understanding pension' sections in the Other Important Information brochure.



Risks of investing in FirstWrap Plus Super and Pension

Before you consider investing in FirstWrap Plus Super and Pension, it is important that you understand the risks that can affect your investments.

What is risk?

All investments carry risk. Different strategies may carry different levels of risk, depending on the investments that make up the strategy. Each person's attitude to risk will vary, depending on a range of factors including age, investment timeframes, other investments you hold and your risk tolerance.

Investments with the highest long-term returns may also carry the highest level of short-term risk. You should be aware that the value and level of returns of investments will vary, future returns may differ from past returns, and there may be a loss of principal, capital or earnings. Returns are not guaranteed, and the value of your account can rise and fall over time.

General risks

Superannuation is a way of investing for your retirement. Depending on the amount contributed, the length of time invested, your investment returns and your spending needs in retirement, there is the risk that the amount of your superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.

There is a risk that laws (including tax laws) may change in the future and may adversely affect your investment.

Delays in buying and selling investments may occur if a transaction request is not fully completed or signed.

Technology risk

FirstWrap Plus uses technology to manage your account. As with any service that uses technology systems including infrastructure, storage, networking or applications, there is a risk that these may fail, resulting in an impact to customers or business operations. There is also technology security risk should there be unauthorised access into these systems or data. These risks are managed through rigorous testing and controls: however, you should be aware of the impact this risk may have on processing your requests.

We also rely on third-party providers for various services. Should there be an error in data they have provided or a delay due to a failure in their technology or systems, this may impact processing of transactions, accuracy of reporting and managing your account in accordance with timeframes. These risks are managed through agreements with those third-party providers including service level agreements that outline timeframes for fixing delays should they occur.

Market risk

Investment returns are influenced by the performance of the market as a whole. This means your investments can be affected by things like changes in interest rates, investor sentiment and global events, depending on which markets or asset classes you invest in and the timeframe you are considering. Previous returns don't predict future performance.

Liquidity risk

Liquidity risk refers to the difficulty in selling an asset for cash quickly without an adverse impact on the price received. Assets such as shares in large listed companies are generally considered liquid, while 'real' assets such as direct property and infrastructure are generally considered illiquid.

Under abnormal or difficult market conditions, some normally liquid assets may become illiquid. An illiquid investment is defined as an investment that takes longer than 30 days to be sold or, if it could be sold in less than 30 days, it would have a significant adverse impact on the value realised on redemption.

If you choose to hold an illiquid investment, you may not be able to redeem that investment to cash in order to withdraw from FirstWrap Plus.

Refer to the 'Illiquid investments' section in the Other Important Information brochure for more information.

Custodian risk

Investments in FirstWrap Plus are held in the name of the custodian or sub-custodian. This means that there is a risk that a custodian or sub-custodian fails to adequately account for assets for the benefit of the Fund.

Environmental, social and governance (ESG) risk

The value of individual investments may be influenced by environmental, social and governance (ESG) factors. These factors include the potential impact that climate change and global warming may have on the valuation of an investment. For example, a company's revenue may be reduced due to weather events, and this may then reduce the value of the company's shares.

More information on specific investment risks

More information on the risks associated with your selected investments is available in the disclosure documents for those investments. These are available through your adviser. You should also refer to the Other Important Information brochure for risks associated with investment categories.

How we invest your money

Your adviser will work with you to implement an investment strategy that suits your individual goals and objectives.

FirstWrap Plus Super and Pension provides access to managed accounts, managed funds, listed securities in the S&P/ASX 300 index and additional listed securities as approved by the Trustee. A comprehensive range of fixed interest products is also available, giving you a wide choice of providers and terms.

An up-to-date list of the investments available through FirstWrap Plus Super and Pension is available at firstwrap.com.au, or your adviser can provide you with a copy.

FirstWrap Plus offers a range of managed accounts developed by professional portfolio managers as part of their comprehensive investment menu. For more information on the managed accounts available, please refer to the Investment List available at firstwrap.com.au and the applicable managed account PDS available from your adviser.

Until you choose an investment strategy, your investment will remain in your cash account.

It is important when choosing your investment strategy to consider the likely investment return, the level of risk and your investment timeframe. Before you make a decision you should review the disclosure documents for the investments you are considering to ensure they meet your needs and are in line with your investment strategy. You can obtain a copy of the disclosure documents from your adviser.

Neither the Trustee nor our related entities guarantee your investment in FirstWrap Plus Super and Pension, or any income or the rate of return. The value of your account will rise or fall depending on the performance of the investments selected.

Investing through FirstWrap Plus Super and Pension

Investing through FirstWrap Plus Super and Pension is not the same as holding investments directly. Here are some of the main differences:

- You can access managed investments, generally with wholesale fees.
- The custodian is the legal owner of the investments, and the Trustee is the beneficial owner and holds your superannuation interest in FirstWrap Plus for you.
- In certain circumstances, we have the right to convert investments to cash.
- Communications regarding your holdings in managed accounts, listed securities or managed funds will not be sent directly to you if you have an authorised adviser.
- We can exercise the rights as a shareholder in listed securities or as a unit or other interest holder in managed funds.
- Providing investment instructions to the Trustee must be done by your adviser, when you have an authorised adviser.

Some rights are not available to you when you invest through FirstWrap Plus Super and Pension, including:

- Cooling-off rights in the underlying managed funds or managed accounts are not available to you.
- If an underlying investment's disclosure document is defective at the time you apply to acquire the investment, you may not have the same withdrawal rights given to direct investors. If this occurs, the product issuer would not be required to return the investment or provide you with other withdrawal options. We will provide you with information regarding withdrawal options once we are notified by the underlying fund.
- Voting rights, which may be available when you invest directly, are not available to you when you invest through FirstWrap Plus Super and Pension. For further information about corporate actions and voting rights, refer to the Other Important Information brochure.

Periodic statements for underlying investments

When you invest in a managed account or managed fund through the Service, your adviser will provide you with the PDS for the managed account or managed fund which will set out its own fees and costs.

It is important to note that there is no statutory requirement for the product issuer of your underlying managed fund to provide you with a periodic statement each year which sets out the indirect costs applicable to that managed account or managed fund for the year.

Your periodic statement from the Service will only include the fees and costs disclosed in this PDS, and will not include specific disclosure of any other indirect costs incurred within the underlying investments you have chosen to invest in through the Service.

Investment news

From time to time, we need to tell you about certain events and their effects on your investments. This information is made available electronically via the 'Investment news' link at firstwrap.com.au.

Once the information is available on the website, you will be taken to have received the relevant information regardless of whether or not you access the investment news update.

If you have ASX listed securities in your portfolio, you will need to refer to the ASX website for any announcements. A link to the ASX website is available through the 'Investment news' link on our website.

If you have any queries on a change to an investment you hold in your account, please contact your adviser.

Fees and other costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees.¹ Ask the fund or your adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneySMART.gov.au) has a superannuation calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Where possible, fees and costs for each investment option offered by the entity are set out in the Investment List.

¹ We are required by law to include this information, which refers to the ability to negotiate administration fees. The administration fees for this product are not subject to negotiation and are outlined in this PDS.

FirstWrap Plus Super and Pension			
Type of fee or cost	Amount ²	How and when paid	The services you receive
Investment fee ³	Nil	Not applicable	
Administration fees ³	<p>Administration fee</p> <p>Balance⁴</p> <p>On the first \$100,000</p> <p>On amounts between \$100,000 – \$250,000</p> <p>On amounts between \$250,000 – \$500,000</p> <p>On amounts between \$500,000 – \$1,000,000</p> <p>On amounts between \$1,000,000 – \$3,000,000</p> <p>On any amount above \$3,000,000</p>	<p>Fee pa</p> <p>0.550% pa</p> <p>0.410% pa</p> <p>0.300% pa</p> <p>0.150% pa</p> <p>0.070% pa</p> <p>Nil</p> <p>This fee is payable to us on the average balance of your account each month (valued as at the end of the month) and will be deducted from your cash account shortly after the last day of the month. This fee is calculated on a proportionate basis depending on the number of days in the month your account is open.</p> <p>The Administration fee is not payable on balances held in eligible managed funds.⁵ If your total account balance is held in these reduced cost options and the cash account⁶ for an entire month, no Administration fee will be deducted from your cash account.</p>	<p>Administration fee</p> <ul style="list-style-type: none"> • Consolidated reporting for all investments in FirstWrap Plus Super and Pension • Access to online reporting of transactions, asset allocation and current valuation of your account • Linking related accounts for the purpose of calculating the account Administration fee (see the 'Additional explanation of fees and costs' section) • Custody and administration of your portfolio of investments • Provision of technology to manage and transact on your portfolio • Access to wholesale fund managers not readily available to retail investors.
Buy-sell spread	Nil	<p>The Trustee does not charge a buy-sell spread; however, this may be applicable on your underlying investments and charged by the investment manager.</p> <p>The buy-sell spreads for managed funds and unlisted investments vary for each fund. Some investment managers disclose a different price between buying and selling units.</p> <p>This buy-sell spread may be applicable each time you transact on a managed fund.</p> <p>You should refer to the disclosure document for each of your investments for more detail on these price differences.</p> <p>There is no buy-sell spread for listed securities or term deposits.</p> <p>The sub-custodian may offset your instructions to buy or sell a managed fund against another instruction to sell or buy that managed fund so that only net transactions are acted on. This will result in a reduction in fees and charges that would have applied had the transaction been processed individually. This fee reduction will be retained by the sub-custodian and be used to reduce the cost of services they provide.</p> <p>No part of the buy-sell spread is paid to the Trustee.</p>	
Switching fee	Nil	Not applicable	

2 All figures disclosed include the net effect of goods and services tax (GST) and reduced input tax credits (RITC). Fees are rounded to the nearest cent. Refer to the Other Important Information brochure for further details.

3 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

4 The fee tiers applicable are applied to the combined balance of all linked accounts within a family group

5 Investment fees are still applicable for the eligible managed fund holdings. Refer to the Investment List for a list of the eligible managed funds.

6 This includes unsettled trades.

FirstWrap Plus Super and Pension			The services you receive
Type of fee or cost	Amount ²	How and when paid	
Advice fee relating to all members investing in a particular investment option ⁷	Nil	Not applicable	
Other fees and costs	Refer to the 'Additional explanation of fees and costs' section on pages 12–13.		
Indirect cost ratio ³	Estimated to be 0% – 4.43% pa, depending on the investment option	<p>This fee is payable to the investment manager or responsible entity of your underlying investment in a managed account, managed fund or unlisted investment.</p> <p>The range shown in this table is an estimated percentage as at 30 September 2019 and may not include any performance based fees.</p> <p>This fee is not deducted from your pooled cash account. For managed funds and unlisted investments, this fee is generally deducted before calculating the unit price for the investment. For a managed account, the managed account fee is deducted from the cash holding within the managed accounts.</p> <p>Refer to the Investment list for the fees applicable to each investment option offered. Further information on investment costs including indirect costs for your investment option is set out in the relevant disclosure document for the underlying investment, available from your adviser. The investment costs may also change as determined by the investment manager. This fee does not apply to some investment types, including certain listed shares and term deposits where these are held directly in FirstWrap Plus Super and Pension. Any rebates received from underlying investment managers in respect of your investment will be passed on to you.</p>	Professional investment of your managed accounts, managed funds and other unlisted investments.

² All figures disclosed include the net effect of goods and services tax (GST) and reduced input tax credits (RITC). Fees are rounded to the nearest cent. Refer to the Other Important Information brochure for further details.

⁷ The Trustee does not charge an advice fee; for your adviser's fees refer to the Adviser fees section on page 13-14.

Additional explanation of fees and costs

Fees and taxes

The fees in this section are disclosed gross of any income tax. The Fund claims the relevant tax deduction, if applicable, and this is taken into account to reduce the amount of overall tax that may be applicable to your account.

Fee aggregation

You have the option to establish a client file (known as a family group) to link FirstWrap Plus accounts, for example FirstWrap Plus Personal Super, FirstWrap Plus Pension, FirstWrap Plus Term Pension and FirstWrap Plus Investments held by members of your immediate family. You may also link family trusts and any business accounts where you or a member of your immediate family is a trustee or director, subject to privacy and consent requirements being met.

We reserve the right to refuse requests for accounts to be combined in a family group (for example where the account holder, including trustees and directors, is not a member of the immediate family).

By linking accounts, you ensure that the Administration fees (as shown on page 10) is applied on the combined value of the accounts within your family group, meaning that you will benefit from scale and potentially pay a lower Administration fee. Fee aggregation will not apply on accrued fees deducted on closing your account.

If you link accounts for fee aggregation, you may also have the option to view information of other other account holders within your family group where each member consents to do so. Refer to the 'Consolidated reports' section on page 17 for further information. You can advise your adviser or us at any time to remove this access.

Balances held in eligible managed funds that do not attract an Administration fee will not count towards the combined value of the accounts within your family group. If your entire account balance is invested with these funds, the cash account and the value of any unsettled trades will also not apply to the combined value of the account.

Example of administration fees on linked accounts

	Portfolio balance	Non-linked fee pa	Linked fee pa	Savings pa (\$)	Savings pa (%)
Smith Investments Pty Ltd ATF Smith Super Fund FirstWrap Plus Investments - SMSF	\$650,000	\$1,730.00	\$1,374.75	\$355.25	21%
Kelly Smith FirstWrap Plus Investments	\$300,000	\$1,105.00	\$634.50	\$470.50	43%
Peter Smith FirstWrap Plus Personal Super	\$50,000	\$275.00	\$133.25	\$141.75	52%
Total	\$1,000,000	\$3,110.00	\$2,142.50	\$967.50	31%

Note: All figures disclosed include the net effect of GST and RITC (refer to the Other Important Information brochure for further details). This example does not include eligible managed funds where the Administration fee does not apply.

Increases or alterations to fees and charges

The Trustee may increase existing fees and charges at its discretion or impose additional fees, subject to the maximum amount allowed under the trust deed. If we decide to introduce any additional fees or increase existing fees and charges (other than the cost component of fees), we will give you at least 30 days' advance notice.

We may at our discretion reduce or waive any of the fees and costs disclosed in this PDS.

Other fees and costs

Transactional and operational costs

Transactional and operational costs (transaction costs) may include transaction fees, brokerage transaction fees, settlement and clearing costs, stamp duty and 'buy-sell spreads' for each fund.

They are an additional cost to you and are associated with actual investment transactions and the buying and selling of investments.

The costs described in the following table may apply depending on the investment decisions you make. They cover the costs incurred in the execution and settlement of your trade by the broker and the custodian, and covers other costs associated with providing this service.

Performance fees

The Trustee does not deduct performance fees. However, some underlying managed funds may have a performance fee. Refer to the PDS for the underlying managed fund, available from your adviser.

Fee type	Amount ⁸	How and when paid	Explanation of cost
Standard brokerage	<p>Brokerage will be charged at the rate of 0.10% of the value of the transaction with a minimum charge per contract settled of \$39 for individual trades.⁹</p> <p>You will pay nil brokerage for listed security trades that occur as part of a managed account.</p>	This brokerage applies for trades placed using the standard trustee approved broker. If listed securities (for example, company listed securities, property trusts and income securities) are bought or sold in respect of your account, brokerage will apply. This fee will be deducted from your cash account on contract settlement. ⁹	The brokerage fee covers the costs incurred in the execution and settlement of your trade. This fee also covers other costs associated with providing this service.
Brokerage multi-broker	Brokerage rates are negotiated with the broker, plus a flat rate of \$15.37 per contract settled. ⁹	This brokerage applies for trades placed using another trustee approved broker and the fee is negotiated by you and your adviser with the broker, plus the multi-broker settlement fee per contract settled. ⁹ This fee will be deducted from your cash account on contract settlement.	The brokerage fee covers the costs incurred in the execution and settlement of your trade. This fee also covers other costs associated with providing this service.

For further information about fees and other costs, go to the 'Further information about fees and other costs' section in the Other Important Information brochure at firstwrap.com.au.

Insurance premium

Please refer to the LifeProtect Insurance brochure, which is available at firstwrap.com.au, for further details.

For further information about fees and other costs, go to the 'Further information about fees and other costs' section in the Other Important Information brochure at the FirstWrap Plus Super and Pension website at firstwrap.com.au

Adviser fees

Your adviser and/or your adviser's licensee group may receive the fees listed on the next page in exchange for the services provided to you. When completing the FirstWrap Plus Super and Pension application form, you and your adviser will need to decide on the amount that you may pay in adviser service fees. You may negotiate with your adviser to pay fees relating to the services provided to you in relation to your investments in your FirstWrap Plus Super and Pension account. You must specify the amount of these fees as part of your original account application or, subsequently, by completing and signing a Fee amendment authority form, available through your adviser. By doing this, you direct us to pay these fees to your adviser through your adviser's licensee group.

You may renegotiate what you pay to your adviser at any time directly with your adviser, or you can contact us to remove any adviser fees. The Statement of Advice provided by your adviser will set out the fees you will pay.

Superannuation law restricts the circumstances in which we are permitted to make payments to your adviser from your superannuation or pension account to those that relate entirely to advice concerning FirstWrap Plus Super and Pension.

Where these fees are deducted from your superannuation or pension account, they must be:

- authorised (consented to) by you
- for advice and services provided only to you
- in relation to your FirstWrap Plus Super and Pension account from which the fee is being deducted
- of a reasonable amount for the advice and services provided to you.

The adviser fees deducted from your FirstWrap Plus Super and Pension account must be in relation to advice received for your super or pension account; this is referred to as the Sole Purpose

⁸ All figures disclosed include the net effect of GST and RITC. Refer to the Other Important Information brochure for further details.

⁹ Should the transaction fail to settle, any default and/or dishonour fees will be deducted from the balance of your cash account.

test. Adviser fees cannot be deducted for advice on financial matters outside of your super or pension account i.e. insurance held outside of super, debt reduction strategies, other investments such as investment property or superannuation not held with us. This may be considered an early release of super.

For further information about adviser fees, refer to the section on adviser fees in the Other Important Information brochure.

The actual fees paid by us to your adviser and/or their licensee group may be greater than the fees deducted from your member cash account. These fees are inclusive of GST whereas the amounts deducted from your cash holding are inclusive of GST less RITC, where a RITC is available. For more information about GST and RITC, please refer to the GST and RITC section under 'Further information about fees and other costs' in the Other Important Information brochure.

Fee type	Amount ¹⁰	How and when paid	The services you receive
Initial advice fee	0% to 4.10% per contribution. This fee can be expressed as either a % or \$ amount but cannot exceed the equivalent of 4.10%.	The Initial advice fee is deducted from your cash account when you make a contribution, and where you agree with your adviser can be applied to future contributions including a regular contribution. The amount of this fee can be negotiated with your adviser. If the Initial advice fee relates to an in-specie transfer the Initial advice fee is deducted once all assets are confirmed in our custody and there is available cash in your cash account.	<ul style="list-style-type: none"> • An investment portfolio aligned with your overall investment strategy. • Management of the paperwork to set up the relevant investments.
Ongoing advice fee This fee may also be referred to as 'Adviser service fee' on your reports.	As agreed between you and your adviser. These fees are stated on the application form and may be expressed as either a % and/or \$. If the fee is \$ based, the \$ amount may be automatically indexed each year in line with inflation (consumer price index), where you have agreed to this with your adviser.	In accordance with your directions, the Ongoing advice fee is deducted from your cash account and paid to your adviser's licensee group, shortly after the last day of each month. The % fee is payable as a single fee on the average of the balance of your account each month (valued at the end of the month). Different rates may apply according to the type of investment. The \$ fee is proportioned equally over 12 months. For a part month, the fee is pro-rated.	<ul style="list-style-type: none"> • Ongoing service including requesting some transactions on your behalf. • Depending on the service you have agreed with your adviser, you may also receive: <ul style="list-style-type: none"> • updates on the status of your account • advice on your superannuation/pension portfolio • assistance answering your questions.
One-off advice fee	A \$ amount on a one-off basis.	As negotiated and agreed between you and your adviser, this fee is debited from your cash account, in accordance with your direction, on the day you and your adviser's signed authorisation has been processed by us. This fee enables you to pay for ongoing advice from your cash account, as applicable.	<ul style="list-style-type: none"> • Advice received from your adviser.
Model portfolio fee	As agreed between you and your adviser this fee is determined based on the model portfolio selected. It is expressed as a %.	If you establish a model portfolio arrangement as part of your FirstWrap Plus Super and Pension account, a model portfolio fee may be charged on the account balance managed under that arrangement. Your adviser will provide you with details of the fee rate applicable. This fee is calculated on a proportionate basis each month you are linked to a model portfolio arrangement, based on the average holding in investments that are covered under your model portfolio arrangement (valued at the end of the month), in accordance with your direction. This amount may be retained by your adviser's licensee group or may be passed on to an investment manager or investment consultant to provide a service in relation to a model portfolio.	<ul style="list-style-type: none"> • Investment selection, investment monitoring, set-up and ongoing management of your portfolio service arrangement, including rebalancing of your account back to your model portfolio allocation.
Adviser Transaction fees			
Adviser service fee (listed securities)	0% to 2.05% of the value of each listed security buy or sell transaction.	As negotiated and agreed between you and your adviser. This fee can be charged on listed security transactions. The fee is deducted from your cash account on the day of settlement. As part of your application you are able to choose to opt-in to paying this fee. This fee is paid to your adviser.	Implementation of your listed security transaction.

¹⁰ All figures disclosed include the net effect of GST and RITC. Fees are rounded to the nearest cent. Refer to the Other Important Information brochure for further details.

Example of annual fees and costs

This table gives an example of how fees and costs for a balanced investment option for this product can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

Example ¹¹		Balance of \$50,000
FirstChoice Wholesale Multi-Index Balanced Fund		
Investment fees	Nil	For every \$50,000 you have in FirstChoice Wholesale Multi-Index Balanced Fund you will be charged \$0 each year.
PLUS Administration fee	0.550%	And , you will be charged \$275.00 in Administration fees.
PLUS Indirect costs for the superannuation product	0.690% ¹²	And , indirect costs of \$345 each year will be deducted from your investment.
EQUALS Cost of product	If your balance was \$50,000, then for that year you will be charged fees of \$620.00 for the superannuation product.	

Note: Additional fees may apply. A buy-sell spread may also apply whenever you make a contribution, exit, rollover or investment switch. The sell spread for exiting is 0.10% (this will be equal to \$50 for every \$50,000 you withdraw).

The fees and costs relate to access to the investments on the Investment List and some (but not all) of the costs within those investments. Additional costs will be charged by the issuers of the products that you decide to invest in.

Example of fees and costs

The following example shows fees and costs of investing through FirstWrap Plus Super and Pension, excluding any fees you have agreed directly with, and paid to, your adviser and/or their licensee (as shown on pages 13 to 14).

Example ¹¹	
Assuming an average account balance of \$500,000 over a 12-month period	
Administration fee	
First \$100,000 at 0.550% pa	\$550.00
Next \$150,000 at 0.410% pa	\$615.00
Next \$250,000 at 0.300% pa	\$750.00
Total Administration fee	\$1,915.00 pa
Administration fee as a percentage of your account balance	0.3830% pa
Additional investment costs:	
Fees to investment manager (ICR)	\$3,412.50
Brokerage on listed security transactions	\$156.00
Total additional investment costs	\$3,568.50 pa
Total additional investment costs as a percentage of your account balance	0.7137% pa
Total fees and charges	\$5,483.50 pa
Fees and charges as a percentage of your account balance (0.3830% pa + 0.7137% pa)	1.0967% pa

The following assumptions apply to this example:

- Fees are inclusive of the net effect of GST and RITC (refer to the Other Important Information brochure for further details).
- 0.5% of the portfolio is held in cash, 75% of the portfolio is held in managed funds, 24.5% of the portfolio is held in listed security investments.
- Four listed security trades are made throughout the 12-month period.
- Brokerage costs (using a standard broker) on listed security transactions are \$39.00 (inclusive of GST and RITC) per transaction.
- The indirect cost ratio (ICR) (that is, fees and charges expressed as a percentage of the investment) for the managed funds held through the Service is 0.91%. No additional fees are payable in respect of the underlying investments selected by you.
- The balance of your account is held in your cash account. No income is reinvested.
- The following fees are not included in this example: Adviser service fees and model portfolio fees.
- The account is not linked for fee aggregation.
- No investments are held under a managed account.
- The examples do not take into account any eligible managed funds where the administration fees are not payable.

This example should be used as a guide only and may not represent the actual fees that you will pay if you join FirstWrap Plus Super and Pension.

¹¹ All figures disclosed include the net effect of GST and RITC. Refer to the Other Important Information brochure for further details.

¹² Indirect costs of 0.690% for the FirstChoice Wholesale Multi-Index Balanced Fund are assumed for this example.

Insurance

You have the option to apply for insurance through FirstWrap Plus Personal Super, with the premiums deducted from your super account.

Group insurance

LifeProtect is an insurance product which is integrated into the FirstWrap Plus Personal Super product.

Three types of cover are available:

- life cover payable on death or terminal illness
- life and total and permanent disablement (TPD) cover
- income protection cover.

The cost of cover will depend on the type and level of cover you require and the premiums will be deducted from your cash account. Insurance benefits are currently underwritten by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809, trading as CommInsure, and are issued under the terms and conditions of a policy document issued to the Trustee. The Trustee, on request, will provide a copy of the policy document, free of charge.

The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 (CMLA), trading as CommInsure, receives insurance premiums for the insurance benefits it provides. As at 1 December 2019, CMLA is a wholly-owned but non-guaranteed subsidiary of the Bank. The Bank has agreed to divest CMLA to the AIA Group, with the transaction due to complete in 2020. As part of the divestment, the Bank and AIA Australia Limited (which is part of the AIA Group) have entered into a Joint Cooperation Agreement, under which AIA Australia Limited has an appropriate level of direct management and oversight of the CMLA business. 'CommInsure' is a registered business name of CMLA.

The Trustee may change the insurer from time to time, as it considers appropriate.

If you want to apply for insurance cover, you must have a FirstWrap Plus Personal Super account and complete an insurance application form and other applicable documents requested by CommInsure. CommInsure will individually assess your application and confirm if your application is accepted. CommInsure may request further evidence, including medical information from you or one of your doctors, to complete your application. If further information is required, CommInsure will contact your adviser directly. Your cover commences when CommInsure has accepted your application and you have become a member of FirstWrap Plus.

If you are transferring all of your benefits from a FirstWrap Plus Personal Super account to a FirstWrap Plus Pension account, any group insurance arrangement linked to your FirstWrap Plus Personal Super account will cease on transfer to pension.

Retail insurance

Retail insurance options may also be available. Please ask your adviser for details.

The LifeProtect Insurance brochure and the LifeProtect Insurance Rates, available at firstwrap.com.au, outlines the insurance premium costs, eligibility requirements, cancellation conditions and exclusions which apply to each type of insurance cover available. You should read this brochure before deciding whether the insurance is appropriate to you.

Reporting

You can access up-to-date information about your transactions, income, expenses and account balance at any time.

Online access

One of the benefits of FirstWrap Plus Super and Pension is that you receive consolidated reporting across all your investments. Your adviser will be able to provide you with online access to view your account details or all accounts within your family group, subject to privacy and consent requirements being met, by issuing you with a user login and password. You will then be able to easily monitor your investments via a range of comprehensive reporting options. Alternatively, you can contact your adviser, who can provide you with the latest information on your account.

The information provided online will be updated to be within the last 48 hours (excluding hours on a non-business day) before the time of access. The time at which the information is current will be clearly stated.

Annual reporting

Once a year you will receive:

- an annual statement (see below)
- an annual report including abridged financial statements and other information about FirstWrap Plus Super and Pension (available online)
- a pension review letter with details of your pension for the next financial year (if applicable)
- a Notice of intent to claim or vary a deduction for personal super contributions (s 290-170 notice), outlining the value of member contributions for which you may wish to claim a tax deduction (if applicable), and
- any other statement as required by law.

Annual statement

You will receive an annual statement, and any other statement as required by superannuation law, containing detailed information on your account, any group insurance benefits and a summary of your transactions for the full financial year. The detailed information includes account preservation breakdown and confirmation of any beneficiary nominated (if applicable).

Consolidated reports

FirstWrap Plus provides combined reporting for your investments in the Service. It brings them together with those of the other investment facilities and services available through the Service that you have selected.

Subject to privacy and consent requirements being met, it is also possible to include in the one report, investments held by other members of your family, family trusts and businesses. To facilitate this, the related members' details are maintained in a family group. You can advise your adviser or us at any time to remove this access.

Information from investment managers and companies

We may receive information such as transaction confirmations and annual reports from time to time from the managers of the investments or companies you have invested in. You can request a copy of all communications legally required to be given to members.

Investment enquiries

Please contact your adviser if you have any questions in relation to your account. Your adviser is best placed to provide you with the advice you may require.

How to open an account and other information

Before you complete your application, please read all the relevant information about your investment. You should read the information contained in this PDS as well as the Other Important Information brochure, the Investment List, AIL's Financial Services Guide and, if you are considering insurance cover, the LifeProtect Insurance brochure. These documents are available online at firstwrap.com.au.

In addition, before you invest in a managed fund or other unlisted investment available through FirstWrap Plus Super and Pension, please read the Product Disclosure Statement (PDS) for that investment. If you are considering more than one investment, you should read the relevant PDS for every managed fund or other unlisted investment, before you invest.

Your adviser can provide you with a copy of these documents. Alternatively, you can request copies by contacting FirstWrap Service and Support on 1300 769 619, and copies will be provided to you free of charge.

Applications

Applications to invest with FirstWrap Plus Super and Pension can only be made with your adviser on a current application form. Please read the declarations and acknowledgements before signing the application form.

About the cooling-off period

As a new member of FirstWrap Plus Super and Pension, a 14-day cooling-off period will apply to your initial investment in certain circumstances. The 14-day cooling-off period commences at the earlier of:

- the end of the fifth day after you became a member; or
- when you receive confirmation of your investment.

Provided you have not exercised any rights (for example, receipt of a pension payment). As a member during the cooling-off period, you can cancel your membership by notifying us in writing or by electronic means before the end of the cooling-off period.

Cooling-off rights in the underlying managed funds or managed accounts are not available to you.

If you cancel your membership, you will receive back the contributions you have made less any adjustments we are required to deduct on your behalf. Preserved and restricted components of your member account balance must be transferred to another complying superannuation fund nominated by you.

Member information page

You can access the following information on the 'Member information' page at firstwrap.com.au:

- the latest product disclosure statement, AIL Financial Services Guide, Annual Report and other product related information
- Trustee and Fund information, such as the Fund constitution, trust deed and governing rules
- Directors' information, such as a list of executive officers, board meetings and attendance and the appointment of directors to the Board.

Complaints resolution

FirstWrap Plus has established guiding principles and procedures for dealing with specific enquiries or complaints relating to your participation in FirstWrap Plus Super and Pension.

If you make a complaint to us, we will do everything we can to understand, investigate and resolve the issue. We will contact you within 45 days of receiving your complaint to provide an update and to let you know that if we do not resolve your complaint within 90 days you may request reasons for the delay.

If you have an enquiry or wish to lodge a complaint, please contact:

Customer Liaison Officer
FirstWrap Plus
Locked Bag 3460
GPO Melbourne VIC 3001
Telephone: 1300 769 619
Email: firstwrap@colonialfirststate.com.au

External dispute resolution

If you are not happy with the response we provide, you can refer your complaint to an external dispute resolution service. You may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Online: <http://www.afca.org.au/>
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

