

Managed Investment Funds Withdrawal form



Is this the right form for me?

This form can be used to withdraw some or all of the units in your fund – please note you must leave a minimum account balance of \$1,000 if you are making a partial withdrawal.

You can read more about how to make a withdrawal from your fund, as well as details on how and when unit prices are calculated on the next page.

We also recommend you read the following information regarding potential implications your withdrawal may have on you or your investment before completing your request.

Some things to consider before making a withdrawal

1 Will you be liable for capital gains tax?

If you sell some or all of the units in your fund, you may trigger a capital gains tax event. This can also occur when switching to another investment option.

A capital gains event means you may pay tax on the difference between the tax cost and the sale value of the units sold. This tax is at your marginal tax rate which could be as high as 47% (including the Medicare levy). If you have owned the investment for more than 12 months, the tax liability may be cut by up to half, but it's still worth checking with your financial adviser to assess any potential tax liability.

2 Selling 'crystallises' a loss

Most managed funds fluctuate in value, often sharply. If your investment has gone down in value because of market volatility and you decide to switch or withdraw, the possibility of recouping your losses from the investment is lost forever.

So, it's important that you weigh up the chances of an investment recovering, and speak to your financial adviser.

3 You may miss future potential performance

It's important to consider that you may be withdrawing at a time when markets, and potentially your investment value, are down. This means you risk missing any potential increase in your investment value due to a rebound in markets and any future growth opportunities. Even experienced investors find it almost impossible to successfully predict the movements of investment markets.

If you hold multiple investments and require access to funds, it's worth talking to your adviser to ensure you withdraw from the right investment to minimise the impact on your investment strategy.

Have you spoken to your financial adviser?

Make sure you understand the potential impacts this withdrawal may have on your investment strategy. If you have a financial adviser, they can be invaluable in this process as they can review your situation and help you:

- assess the impacts of the decision
- explain what may happen and discuss alternative options with you
- assist you in balancing your short-term goals with your long-term needs.

If you don't have an adviser please call us on 13 13 36. Although we are not licensed financial advisers, we may be able to help you understand some of the implications of withdrawing, or refer you to a qualified financial adviser.

How do I make a withdrawal from my investment?

You can generally withdraw from an investment option at any time. The minimum account balance is \$1,000. We normally pay the proceeds of withdrawals within seven working days of receiving your request. Longer periods may apply from time to time. In extraordinary circumstances, we may suspend withdrawals.

By providing either a previously nominated Australian financial institution account instruction or an original signed request at the time of withdrawal, we can credit your nominated account with cleared funds which are generally available to you sooner than if you request a cheque.

If we receive your fully completed withdrawal request (including all information required to establish your identity) in a Colonial First State office before 3pm, Sydney time, on a NSW business day, we will process your withdrawal using the exit unit price calculated, based on market valuations, at the close of business that day. Where an option is suspended, restricted or unavailable, we may not process withdrawal requests. Any decisions whether to process withdrawals or partial withdrawals will be made in the best interests of investors as a whole, and if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made. Please refer to a copy of the current Product Disclosure Statement (PDS) for further details.

Unit prices and transaction processing

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

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

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

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account). Additionally, from time to time, we may require additional information to assist with this process.

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

Colonial First State Managed Investment Funds Withdrawal Form



You must have a copy of the current Product Disclosure Statement (PDS) before completing this form. Please phone Investor Services on 13 13 36 with any questions.

SAVE FORM

PRINT FORM

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

1 INVESTOR DETAILS

Managed Investment Funds account number

0 9 0

Have you discussed this transaction with your adviser?

☐ Yes ☐ No

INVESTOR 1 OR COMPANY/PARTNERSHIP

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname/Company/Partnership name

Date of birth

dd/mm/yyyy

Your postal address

Unit number Street number

Street name

Suburb

State Postcode

Country

Work phone number

Home phone number

Mobile phone number

Email address for Investor 1

INVESTOR 2 (IF APPLICABLE)

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname/Company/Partnership name

Date of birth

dd/mm/yyyy

Your postal address

Unit number Street number

Street name

Suburb

State Postcode

Country

Work phone number

Home phone number

Mobile phone number

Email address for Investor 2

2 PAYMENT INSTRUCTIONS

Your instructions in this section overrides previous nominations. Only one method can be selected. Please cross (X) one:

Credit ☐ Credit my Australian financial institution account shown in **section 6**

Cheque ☐ Mail a cheque to my address. Cheques issued **are not** bank cheques.

Cheque ☐ Mail a cheque to the address shown in **section 5**. Cheques issued **are not** bank cheques.

Note: If no payment method is selected, a cheque will be issued.

Why we ask for your email address and mobile number

- By providing this, you are consenting to receive statements, transaction and other account communications, education, market updates, significant event notices and other important information electronically.
- By providing your mobile number, you are consenting to its use for security validations. This will allow you to access communications such as your statement via email.

You are able to change your contact preferences at any time.

3 WITHDRAWAL INSTRUCTIONS

☐ I would like to close my account

OR

☐ Leave minimum balance required. Minimum remaining account balance is \$1,000.

OR

☐ I would like to withdraw \$

Cross (X) one box only. If no option is selected, we will redeem as per your existing investment weightings.

☐ I would like this withdrawal to be made in line with my investment allocation on the date of this transaction

☐ I would like this withdrawal to be made from my account as shown below. If this is a full withdrawal from an option, write 'balance' next to that option.

Fund name	Fund code	Amount	OR	Units
Conservative Fund	M14	\$ <input type="text"/>		<input type="text"/>
Balanced Fund	M29	\$ <input type="text"/>		<input type="text"/>
Diversified Fund	M05	\$ <input type="text"/>		<input type="text"/>
High Growth Fund	M90	\$ <input type="text"/>		<input type="text"/>
Australian Share Fund	M02	\$ <input type="text"/>		<input type="text"/>
Imputation Fund	M01	\$ <input type="text"/>		<input type="text"/>
Future Leaders Fund	M34	\$ <input type="text"/>		<input type="text"/>
Developing Companies Fund	M47	\$ <input type="text"/>		<input type="text"/>
Geared Share Fund	M54	\$ <input type="text"/>		<input type="text"/>
Stewart Investors Worldwide Leaders Sustainability Fund	M55	\$ <input type="text"/>		<input type="text"/>
CFS Geared Global Share Fund	M03	\$ <input type="text"/>		<input type="text"/>
Janus Henderson Global Natural Resources Fund	M51	\$ <input type="text"/>		<input type="text"/>
Global Technology & Communications Fund	M56	\$ <input type="text"/>		<input type="text"/>
Global Health & Biotechnology Fund	M60	\$ <input type="text"/>		<input type="text"/>
Property Securities Fund	M07	\$ <input type="text"/>		<input type="text"/>
Strategic Cash Fund	M41	\$ <input type="text"/>		<input type="text"/>
TOTAL		\$ <input type="text"/>		<input type="text"/>

4 THIRD PARTY PAYMENT INSTRUCTIONS

Complete this section only if making a third party payment.

Issue a cheque in favour of:

and (cross (X) as applicable)

☐

Post to the address shown in **section 5**

☐

Hold the cheque at a Colonial First State office in: Sydney

☐

Melbourne

☐

Brisbane

☐

Perth

☐

Adelaide

☐

where

☐

I/We will collect the cheque personally

☐

the cheque will be collected by (name of authorised person) whose signature appears below

Signature of authorised person (this must be supplied)

5 ADDRESS TO WHICH PAYMENT IS TO BE SENT (IF DIFFERENT TO THAT PREVIOUSLY ADVISED)

Postal address

Unit number Street number PO Box Street name

Suburb State Postcode

Country

6 DETAILS OF ACCOUNT TO BE CREDITED

Note: New bank account details via fax **cannot** be accepted.

Name of Australian financial institution

Branch name

Branch number (BSB)

 -

Account number

Name of account holder

7 DECLARATION AND SIGNATURE

I/We declare that:

- I/we have read the Product Disclosure Statement (PDS) and I/we agree to be bound by the terms and conditions and provisions (as amended) contained in the PDS and the relevant constitutions for the funds that I am/we are invested
- if this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already sighted it)
- sole signatories signing on behalf of a company confirm that they are signing as sole director and sole secretary of the company
- all details in this form are true and correct
- I/we have read and understood the important information provided with this form.

I/we acknowledge and agree that CFSIL and/or its related entities will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we may delay, block, freeze or refuse to process a transaction or refuse to provide you any (initial or ongoing) services, in circumstances where:

- we have a legal obligation to refuse to provide those services;
- your transaction may cause us or you to breach any Australian laws or the laws of another country.

Please note that withdrawals cannot be processed until application cheques are cleared and all necessary documentation is completed. In the case of units held by companies, this form should be executed in accordance with the constitution of the company.

Colonial First State Managed Investment Funds is offered by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 (CFSIL).

Signature of investor 1 or company officer

Print name

Date signed

Signature of investor 2 or company officer

Print name

Date signed

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

- attach a certified copy of the Power of Attorney document
- each page of the Power of Attorney document must be certified by a Justice of the Peace, Notary Public or Solicitor
- please also supply a certified copy of the identification documents for the Attorney, containing a sample of their signature, eg drivers licence, passport, etc. The Attorney will also need to complete a power of attorney identification form (to enable us to establish the identity of the Attorney) which can be obtained from our forms library at www.cfs.com.au/forms or by phoning Investor Services on 13 13 36.

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