**Sample SOA**

I recommend you use the FirstChoice Managed Accounts portfolio management service.  By participating in this service, your portfolio is automatically reviewed and re-aligned four times each year (Quarterly), where they are outside a 2% tolerance (in absolute terms) from the Managed Account target portfolio allocation, ensuring you remain aligned.

The dedicated investment professionals from Zenith Investment Partners will review the investment managers and managed funds used in your FCMA. From time to time they will make changes to your investment allocation, or the funds held within your account. If these changes are approved by Colonial First State, investment switches will occur on your account so that it matches the new Managed Account investment allocation. When this occurs the subsequent quarterly auto-realignment will be skipped.

This service and its linked Managed Account portfolios are only available via (insert adviser detail). Should your relationship with (insert adviser detail) formally cease, and you remove your adviser from your account without nominating an alternate adviser, your investment holdings will remain, however the managed account services will cease to be provided. As a result, no further re-alignment or portfolio reviews will occur and over time your portfolio may no longer be appropriate for you.

There are no additional fees for the use of this service, however you will incur transaction costs when investment switches occur. For a more detailed description of the fees, charges and other implications refer to the Product Disclosure Statement (PDS) and the Reference Guide: FirstChoice Managed Accounts.