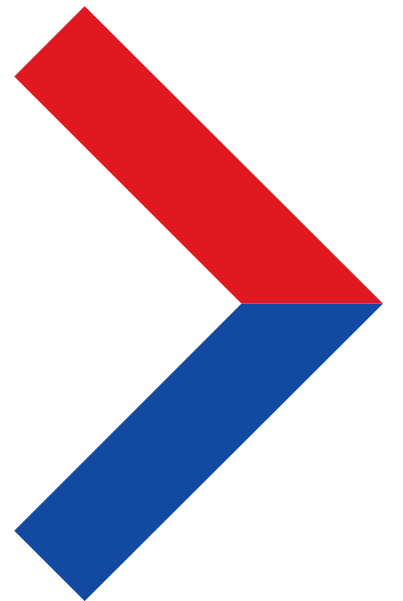


Switch on to

Strong
performance

Fees lower than the
super fund average¹

Insurance cover
you can trust²



FirstChoice Employer
Super delivered strong
performance **over the
3 years to 30 June 2025**,
when compared to
the super fund median³.

13.1%
CFS MySuper returns³
Lifestage 1975-79

11.4%
Super fund
median returns³

New to CFS
Join today



Existing CFS member
Download the app



¹ Source: Chant West Super Fund Fee Survey June 2025 or as updated from time to time. The fee comparison is for MySuper products. Fund averages are calculated by Chant West on a weighted average basis. Fees may change in the future which may affect the outcome of the comparison. Chant West may make adjustments to fees and costs for comparison purposes and therefore data may vary to other published materials.

² The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia, the 'Insurer'). AIA Australia is part of the AIA Group and is not part of the Colonial First State Group. The respective insurance covers are provided under policies issued to the trustee.

³ Source: SuperRatings Fund Crediting Rate Survey 30 June 2025 and CFS Performance data. The comparison is for investment options which have an allocation to growth assets between 77%-90%. Past Performance is not an indicator of future performance.

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. This document may include general advice but does not consider your individual objectives, financial situation, needs or tax circumstances. You can find the Target Market Determinations (TMD) for our financial products at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment.

Apple, the Apple logo & iPhone are trademarks of Apple Inc, registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. 31201/1125