

Register of significant event notification



Trustee: Avanteos Investments Limited (AIL)
ABN: 20 096 259 979

Fund: Essential Super
ABN: 56 601 925 435 USI: FSF1332AU

Date	Nature of change or event
Nov-2025	<ul style="list-style-type: none"> • From 1 February 2026 the tax benefit of \$0.75 on the \$5 monthly admin fee will no longer be passed onto members' accounts, instead it will be retained in a reserve of the fund to cover operating expenses and support member services. • We've made changes to how unapplied funds are processed where we are missing required information. Previously, such funds were held in a non-interest-bearing account. From November 1, they will be held in an interest-bearing account. Any interest earned will be retained by CFS. • We've created diversification guidelines for Essential Super to help members be protected from the impact of investment risks of specific asset classes. Within these guidelines, the Trustee suggests that no more than 50% of a members' portfolio is invested in the Global Property Securities investment option.
Dec-2024	<ul style="list-style-type: none"> • There has been an increase in the total administration and investment fees by 0.10% or are 10% higher than previously disclosed for various investment options. • We made some minor changes to the strategic asset allocations, asset allocation ranges, benchmarks or strategy wording for a number of investment options. • We have introduced a general reserve and updated the disclosure accordingly. • We've added the following insurance options within Essential Super: <ul style="list-style-type: none"> ○ the ability to apply for Tailored cover including Salary Continuance Insurance ○ provision of Interim Accident Cover in some situations ○ the ability to transfer insurance cover into your Essential Super account

Jun-2024

- We made changes to strategic asset allocations and benchmarks for some investment options.
- We made changes to the asset class categories for Thrive+ Sustainable growth. This investment option now includes a target of 0 and range of 0-15% for both the property and infrastructure asset classes. This investment option may therefore gain exposure to these asset classes in the future.
- The standard risk measure for the Lifestage 1960-64 investment option has increased from 5 (Medium to High) to 6 (High).
- We updated the asset class description for Lifestage options from Fixed Interest to Fixed Interest and Private debt, and Property, infrastructure and multi-asset to Property, infrastructure, and alternatives.
- We've made changes to the CFS Privacy Policy.
- Insurance Changes:
 - Insurance eligibility age changing from under 60 to under 65 (effective July 20).
 - Automatic cover only applicable on an account opened via a family law split if the non-member spouse elects to maintain their benefit with Essential Super.

Nov-2023

- Changes made to some of the investment options including asset allocation, strategy, benchmarks, and total administration and investment fees (including net transaction costs).
 - From 15 January 2024, the percentage-based administration fee for the Cash Deposit option will increase from 0.35%-0.50% to 0.35%-0.70%.
 - Insurance Changes:
 - Improving access to the Total and Permanent Disablement (TPD) benefit.
 - Update to 'doctor' definition to include overseas medical practitioners.
 - Changes to the reference of 'cover for new events' to 'limited cover'
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Essential Super is distributed by Commonwealth Bank



Things you should know: Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (referred to as Colonial First State, CFS, 'we', 'us' or 'our') is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). The CFS Group consists of Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries, which includes CFS. The Bank holds an interest in the CFS Group through its significant minority interest in HoldCo.

This information is issued by CFS and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at cfs.com.au/tmd and includes a description of who the financial product is appropriate for and any conditions on how the product can be distributed to customers. You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialsuper-documents or call us on 13 4074 for a copy.

None of the Bank, HoldCo, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to risk, loss of income and capital invested. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries.

The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank Group or CFS. Insurance cover is provided to eligible members of Essential Super under policies issued to CFS.