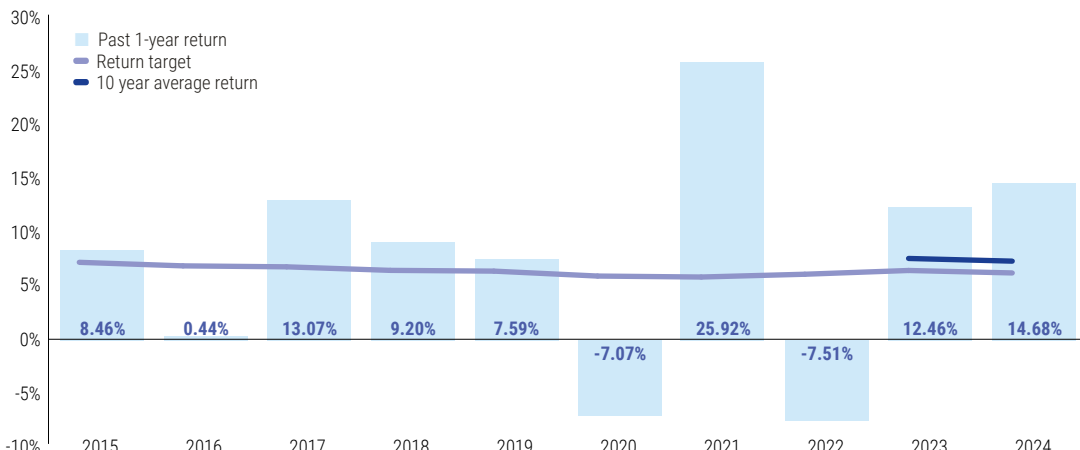


CFS Lifestage 1985–89 option

Use this dashboard to compare the CFS Lifestage 1985–89 option with other MySuper products.

MySuper Dashboard 16 November 2024

Return target	Return target ¹ for 2024–2033 of CPI plus 2.5% per annum, after fees and taxes. Future returns cannot be guaranteed. This is a prediction.
Return	The average return from 1 July 2014 to 30 June 2024 was 7.28% per annum. 1 July 2013 was the start of the first full financial year of the product. Past performance is not a reliable indicator of future performance.
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future performance.</p>
Level of investment risk²	<p>Risk label: High</p> <p>Estimated number of negative annual returns over any 20-year period: 4 to less than 6</p>
Statement of fees and other costs³	\$400.00 per year. Fees and other costs for a member with a \$50,000 balance throughout the year.

- Return target based on BlackRock Investment Institute's Capital Market Assumptions over the 10-year time horizon. An average growth in CPI of 2.5% p.a. is assumed based on the mid-point of the Reserve Bank of Australia (RBA) target band. To assist with the comparison between different MySuper funds, the method for calculating the Return target is prescribed in MySuper legislation. The Return targets may be different to the investment objectives outlined in the Product Disclosure Statement (PDS) and Reference Guides available at www.cfs.com.au or by calling us on 13 13 36.
- Level of investment risk: The level of investment risk is the Trustee's estimate of the risk of negative investment returns over a 20-year period. It is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than what a member requires to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. You should ensure you are comfortable with the risk and potential losses associated with your investment options. The risk measures are calculated in line with the guidelines in the Financial Services Council (FSC) Guidance on Standard Risk Measure Guidance Paper for Trustees' dated July 2011. This rating is based on the asset allocation benchmark of the fund at the date of the dashboard and does not take into account future movements of this benchmark.
- Statement of fees and costs: This amount includes investment fees, administration fees and indirect costs, but excludes buy-sell spreads, activity fees, insurance fees and costs.

The above prospective financial information is:

- predictive in character
- may be affected by inaccurate assumptions or by known or unknown risks and uncertainties, and
- may differ materially from results ultimately achieved.

For further information about the Lifestage option and the fees and costs payable, you should refer to the current Product Disclosure Statement.

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the issuer of FirstChoice Employer Super offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. This dashboard is prepared by AIL based on the current requirements and laws as at the date of this dashboard. It may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. Past performance is no indication of future performance. The Target Market Determinations (TMD) for our financial products can be found 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 decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36. 30620/FS5925/1224