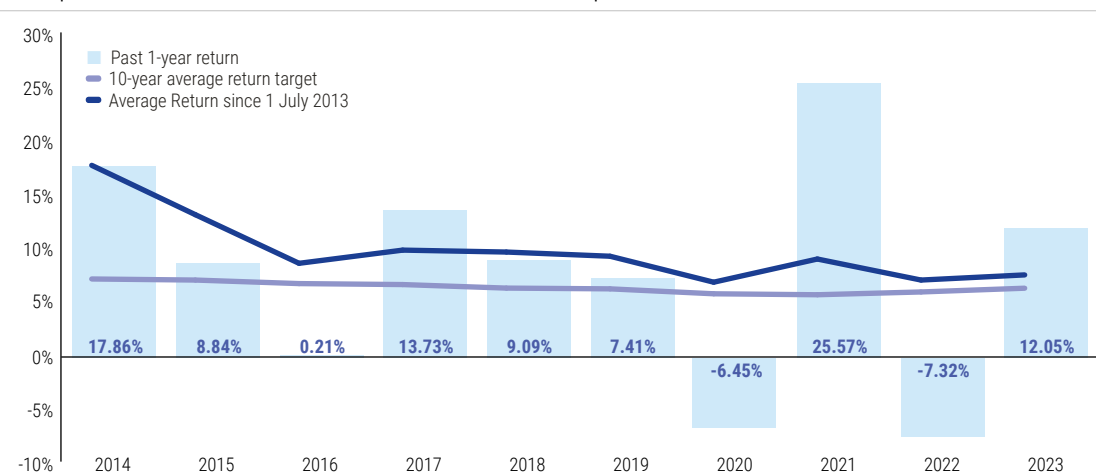


CFS Lifestage 1995–99 option

Use this dashboard to compare the CFS Lifestage 1995–99 option with other MySuper products.

MySuper Dashboard 18 November 2023

Return target	Return target ¹ for 2023–2032 of CPI plus 2.7% per annum, after fees and taxes. Future returns cannot be guaranteed. This is a prediction.																																												
Return	The average return from 1 July 2013 to 30 June 2023 was 7.65% 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> <table border="1"> <thead> <tr> <th>Year</th> <th>Past 1-year return</th> <th>10-year average return target</th> <th>Average Return since 1 July 2013</th> </tr> </thead> <tbody> <tr> <td>2014</td> <td>17.86%</td> <td>~7.5%</td> <td>~18%</td> </tr> <tr> <td>2015</td> <td>8.84%</td> <td>~7.5%</td> <td>~14%</td> </tr> <tr> <td>2016</td> <td>0.21%</td> <td>~7.5%</td> <td>~10%</td> </tr> <tr> <td>2017</td> <td>13.73%</td> <td>~7.5%</td> <td>~10%</td> </tr> <tr> <td>2018</td> <td>9.09%</td> <td>~7.5%</td> <td>~10%</td> </tr> <tr> <td>2019</td> <td>7.41%</td> <td>~7.5%</td> <td>~10%</td> </tr> <tr> <td>2020</td> <td>-6.45%</td> <td>~7.5%</td> <td>~8%</td> </tr> <tr> <td>2021</td> <td>25.57%</td> <td>~7.5%</td> <td>~10%</td> </tr> <tr> <td>2022</td> <td>-7.32%</td> <td>~7.5%</td> <td>~8%</td> </tr> <tr> <td>2023</td> <td>12.05%</td> <td>~7.5%</td> <td>~8%</td> </tr> </tbody> </table>	Year	Past 1-year return	10-year average return target	Average Return since 1 July 2013	2014	17.86%	~7.5%	~18%	2015	8.84%	~7.5%	~14%	2016	0.21%	~7.5%	~10%	2017	13.73%	~7.5%	~10%	2018	9.09%	~7.5%	~10%	2019	7.41%	~7.5%	~10%	2020	-6.45%	~7.5%	~8%	2021	25.57%	~7.5%	~10%	2022	-7.32%	~7.5%	~8%	2023	12.05%	~7.5%	~8%
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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	\$370.00 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. Growth in CPI of 3% p.a. is assumed based on the upper band of the Reserve Bank of Australia (RBA) target.
- 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.

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