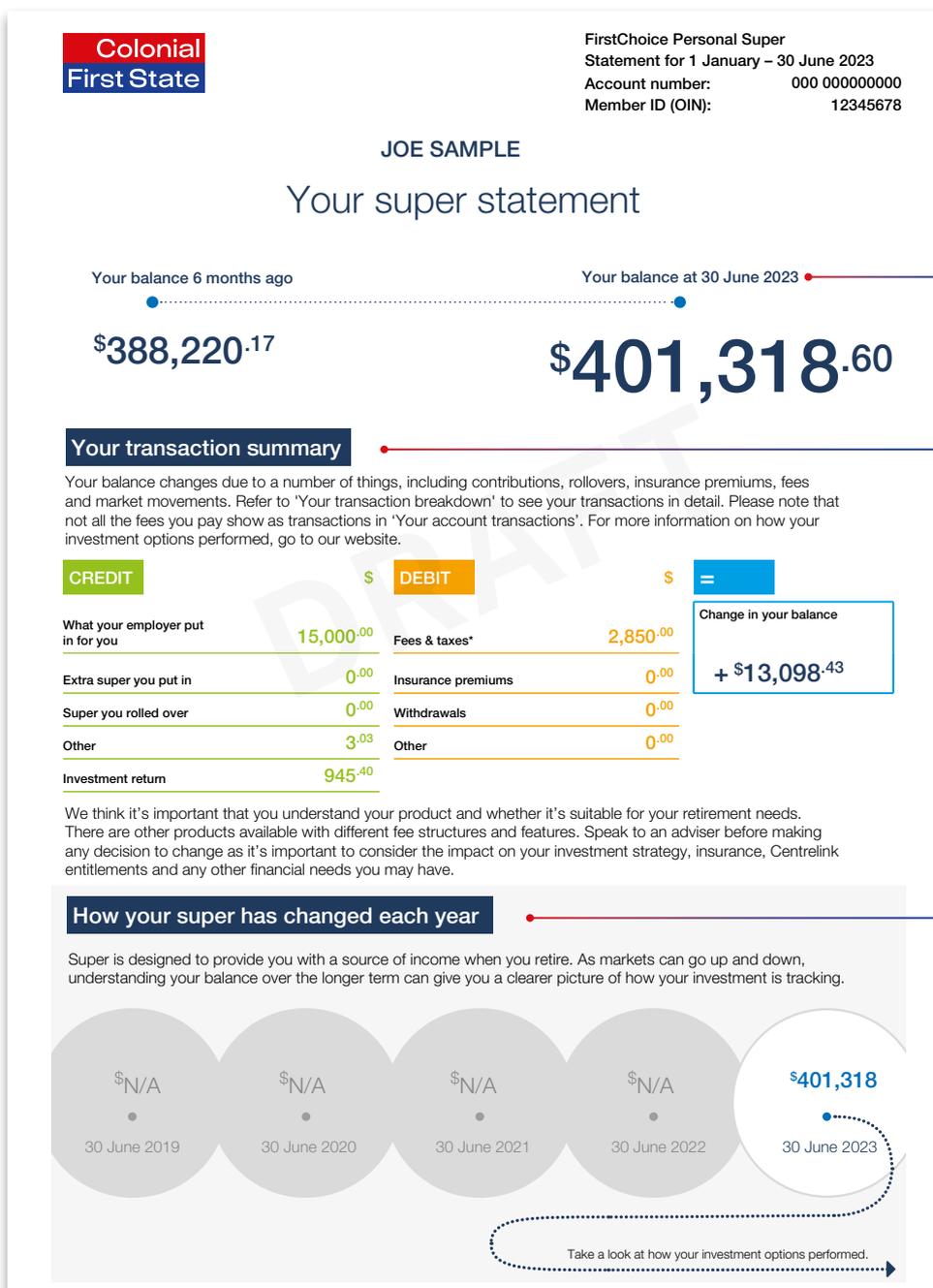


# How to read your super statement

Your super statement is designed for you to read and access key information about your account upfront. It's important to take some time to understand it.



## Your account balance

This shows when your next super payment is due as well as the change in your account balance over the past twelve months.

## Your transaction summary

The credits show what's been added to your account over the past twelve months, eg super contributions and investment performance. The debits show what's been deducted from your account, such as withdrawals and insurance premiums.

## How your super balance has changed

This long-term view shows you how your account balance has changed year to year.

## Where your money is invested

INVESTMENT OPTION	VALUE AS AT 30 June 2022	RETURN (% pa)				INCEPTION DATE
		1 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION	
CFS Indexed Australian Share	\$80,553.05	0.76	6.99	4.64	7.00	31 May 2002
FirstChoice High Growth	\$246,030.17	-0.84	7.70	3.59	4.20	14 May 2002
CFS Property Securities	\$74,735.38	20.47	14.35	-0.15	3.87	13 May 2002

Your actual returns may be different depending on when transactions into and out of these options were made.

The returns shown reflect past performance only and are not an indication of future performance. The returns shown are not the returns of your investments in the investment options. Where the return is greater than one year, the amount has been annualised (i.e. recalculated as an annual rate). For the latest performance figures and more information on how returns are calculated, visit our website.

## How your money is invested

The main asset classes that people refer to are cash, fixed interest, property and shares. The reason why it's so important to understand asset classes is because they each have different levels of risk and return.



Your Defensive Assets		Total = 3.70%	Value
• Cash	3.70%		\$14,848.79
• Australian Fixed Interest	0.00%		\$0.00
• Global Fixed Interest	0.00%		\$0.00
Your Growth Assets		Total = 96.30%	Value
• Property Securities	24.10%		\$96,717.78
• Australian Shares	43.40%		\$174,172.27
• Global Shares*	28.80%		\$115,579.76

\* The asset type may include allocations to alternatives

**Note:** This represents the percentage of your account invested in each of the major asset classes as at 30 June 2023.

Deciding on an investment strategy can be complex. To make sure you have the right plans in place for your future contact your financial adviser, or read more about risk and return in our Guidance section at [cfs.com.au](http://cfs.com.au).

## Your insurance

YOUR COVER		PREMIUM
Death cover	No cover	N/A
Total & Permanent Disablement cover	No cover	N/A
Salary Continuance cover	No cover	N/A

Insurance can offer more financial security and help you and your family get through life's challenges. There can be advantages to having insurance cover inside your super, such as reduced costs and tax savings. We recommend you speak with a financial adviser about insurance options that best suit your needs or call us for more information.

## Your beneficiaries

NAME	RELATIONSHIP	BENEFIT %
No beneficiary	-	-

You do not have a valid nominated beneficiary

It's important to understand what will happen to your super when you pass away. If you have a valid non-lapsing nomination, a death benefit will be paid in accordance with that nomination. If you don't have a valid nominated beneficiary, the trustee of the fund will determine who receives your benefit. A valid non-lapsing nomination will remain in place unless revoked or amended by completing a new form. You can review your beneficiary details today to ensure you have a say in who receives your super. For more information on nominating beneficiaries, visit our Statement Hub site [cfs.com.au/statementhub](http://cfs.com.au/statementhub)

## Where your super is invested

Each of the investment options in your super account is listed, along with its one, five and ten year returns (if applicable).

## How your money is invested

This section represents the percentage of how your money is invested by using two main investment groups – growth and defensive.<sup>1</sup>

## Your insurance and beneficiaries

If you have insurance cover in your super account, your cover amount and premiums will be shown. And if you've nominated beneficiaries, they will be listed here.

## Our online statements are more interactive

Did you know you can view your statement on the device that suits you best; either on your desktop, laptop, tablet or mobile? To receive your statement online instead of by mail, you can update your communications preference at FirstNet, or you can call us on the number below.

Your statement includes a breakdown with details of any contributions you or your employer made to your account over the past twelve months, as well as a detailed list of your account transactions and any fees you paid over the period.

For more information on how your investment options are performing, log on to FirstNet via our website at [cfs.com.au](http://cfs.com.au) and click on the Funds & Performance tab.

## We're here to help

For more information regarding your statement, visit our **Statement Hub** site, speak to a financial adviser or call us on 13 13 36, Monday to Friday, 8:30am to 6pm, Sydney time.

<sup>1</sup> Not applicable for Rollover and Superannuation Fund.

This information shown on this statement is provided for illustrative purposes only and does not reflect any customer's personal financial situation. 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 take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](http://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](http://www.cfs.com.au) or by calling us on 13 13 36.