

# HOW TO READ YOUR PENSION STATEMENT

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



FirstChoice Allocated Pension  
Statement for 1 Jan – 30 June 2021  
Account number: 050 007712494  
Member ID (OIN): 39674544

**R2 SUPERSTREAM134**

## Your pension statement

Your balance at 30 June 2021

**\$122,290.62**

Your balance at 1 Jan 2021 was \$82,744.60

Your next payment

**\$ 245.00** on 30 June 2021

### Your transaction summary

Your balance changes due to a number of things, including contributions, rollovers, insurance premiums, fees and market movements. Refer to 'Your transaction breakdown' to see your transactions in detail. Please note that not all the fees you pay show as transactions in 'Your account transactions'. For more information on how your investment options performed, go to our website.

CREDIT	\$	DEBIT	\$	=
Money you rolled in	0.00	Lump sum withdrawals	0.00	<b>Change in your balance</b> <b>+ \$39,546.02</b>
Other	286.34	Pension payments	0.00	
Investment return	39,259.68	Fees & taxes*	0.00	
		Other	0.00	

We think it's important that you understand your product and whether it's suitable for your retirement needs. There are other products available with different fee structures and features. Speak to an adviser before making any decision to change as it's important to consider the impact on your investment strategy, insurance, Centrelink entitlements and any other financial needs you may have.

### Where your money is invested

INVESTMENT OPTION	VALUE AS AT 30 June 2021	RETURN (% pa)				INCEPTION DATE
		1 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION	
CFS Diversified	\$72,977.26	1.01	5.05	10.10	11.11	10 May 2002
CFS Cash	\$14,243.80	10.65	12.23	-	-	1 Aug 1998
FirstChoice Conservative	\$35,069.54	20.60	12.23	-	-	1 Aug 1998

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 figures shown are the returns for the investment option as a whole and may differ from the actual return on your account due to the timing of your transactions. 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, more information on how returns are calculated or other available investment options, visit our website.

### Your account balance

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

### Your transaction summary

The credits show what's been added to your account over the past six months, eg investment performance. The debits show what's been deducted from your account, such as withdrawals and pension payments.

### Where your money is invested

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

## 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 = 88.60%	Value
• Cash	68.50%		\$83,769.07
• Australian Fixed Interest	11.50%		\$14,063.42
• Global Fixed Interest	8.60%		\$10,516.99
Your Growth Assets		Total = 11.40%	Value
• Property Securities	0.00%		\$0.00
• Australian Shares	5.70%		\$6,970.57
• Global Shares*	5.70%		\$6,970.57

\* 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 2021.

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 [colonialfirststate.com.au](http://colonialfirststate.com.au).

## Your personal details

Date of birth: xx xxx 1982  
Mobile number: xxxx xxx 632  
Email address: xxxxx@sample.com.au  
Statement preference: Electronic

## Your beneficiaries

NAME	RELATIONSHIP	BENEFIT %
No beneficiary	-	-

You do not have a valid nominated beneficiary. If you would like to nominate a beneficiary refer to our 'Find a form' section at [colonialfirststate.com.au](http://colonialfirststate.com.au).

It's important to understand what will happen to your pension benefit upon your death. If you have a valid non lapsing or reversionary beneficiary 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 or reversionary beneficiary death benefit nomination will remain in place unless you revoke or amend it by completing a new form. Review your beneficiary details today to ensure you have a say in who receives your pension benefit. For more information on nominating beneficiaries, visit our Statement Hub site - [colonialfirststate.com.au/statementhub](http://colonialfirststate.com.au/statementhub).

## 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 personal details and beneficiaries

This shows the information we have on file for you. And if you've nominated beneficiaries, they will be listed here.

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

## 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.

## 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, 8am to 7pm, Sydney time.

1. Not available for Personal Pension Plan.

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