

HOW TO READ YOUR ONLINE PENSION STATEMENT

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

Colonial First State
R2 SUPERSTREAM116
Account Number: 020 007712067
1 Jan - 30 June 2021
Member ID (OIN): 39673

Your pension statement

Your balance at 30 June 2021
\$55,834.22

Your next payment
\$92.50

Your balance at 1 Jan 2021 was **\$56,399.20**

Refer to the summary below to find out what influenced the change in your balance. 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.

Your account balance

This shows the amount of your next pension payment as well as the change in your account balance over the past six months.

Your transaction summary
1 Jan - 30 June 2021

CREDIT	DEBIT	Change in balance
Money you rolled in \$0.00	Lump sum withdrawals \$0.00	-\$564.98
Other \$0.00	Pension payments \$486.98	
Investment return \$0.00	Fees & taxes \$78.00	
	Other \$0.00	

[SEE TRANSACTION HISTORY](#)

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.

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

Capital Secure \$27,302.30	View performance and holdings ▾
Australian Share \$19,171.92	View performance and holdings ▾
Balanced \$9,360.00	View performance and holdings ▾

[SEE PRICES AND PERFORMANCE](#) »

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 = 53.70%	Value
● Cash	31.80%		\$47.90
● Australian Fixed Interest	9.60%		\$14.46
● Global Fixed Interest	12.30%		\$18.53
Your Growth Assets		Total = 46.30%	Value
● Property Securities	29.40%		\$44.29
● Australian Shares	14.40%		\$21.69
● Global Shares*	2.50%		\$3.77

* The asset type may include allocations to alternatives

Note: This represents the percentage of your account invested in each of the major asset class 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.

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.¹

Your beneficiaries

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.

Things to consider ▢

Contact us

[Find an adviser](#)

[Call 13 13 36](tel:131336)
 ☎ 8am - 7pm, Mon-Fri (Sydney time)

[Login to FirstNet](#)

To help you understand your statement, visit our [Statement hub](#) site

Your beneficiaries

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 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, 8am to 7pm, Sydney time.

1. Not available for Personal Pension Plan.

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