

Register of Relevant Interests



RSE Licensee: Avanteos Investments Limited ABN 20 096 259 979 (AIL)
 RSE Licence Number: L00092691
 AFS Licence Number: 245531

Current as at: 30 September 2023

How the potential conflict is managed

Responsible Persons of the RSE Licensee must disclose any conflict or potential conflict that arises between their duties to AIL and their relevant interests. Control or avoidance of the conflict will be considered on a case by case basis.

Responsible Person ¹	Relevant Interest – Remuneration from positions held ²	Relevant Disclosed Personal Interests
Greg Cooper (Director)	Directorships: <ul style="list-style-type: none"> Avanteos Investments Limited ACN 096 259 979 NSW Treasury Corporation Perpetual Limited ABN 86 000 431 827 OpenInvest Limited ACN 614 587 183 Australian Indigenous Education Foundation ABN 13 127 908 187 Edstart Pty Ltd ABN 12 601 641 025 	<ul style="list-style-type: none"> Member Commonwealth Bank Group Super Shareholder Schroders plc, OpenInvest Limited, Perpetual Limited
Benjamin Heap (Director)	Directorships: <ul style="list-style-type: none"> Avanteos Investments Limited ACN 096 259 979 	Nil
Jo-Anne Bloch (Director)	Directorships: <ul style="list-style-type: none"> Avanteos Investments Limited ACN 096 259 979 Other positions held: <ul style="list-style-type: none"> PMG – project consultant Striver Technology – Advisory Board member LGIAsuper Corporate Services Pty Ltd – Independent Chair SPSL Corporate Services Pty Ltd – Independent Chair Zurich Assure – Independent Chair Novigi Pty Ltd – Advisor The Sydney Financial Forum Australian-Israel Chamber of Commerce 	<ul style="list-style-type: none"> Member of the Macquarie Wrap Platform Executor of an estate that holds shares in CBA Power of Attorney responsibilities includes a client relationship with Findex and a superannuation fund under AIL’s trusteeship.
John Brogden (Director)	Directorships: <ul style="list-style-type: none"> Avanteos Investments Limited ACN 096 259 979 	Nil
Kelly Power (Director)	Directorships: <ul style="list-style-type: none"> Avanteos Investments Limited ACN 096 259 979 Financial Services Council (FSC) Ltd ABN 80 020 744 163 Current Position: Chief Executive Officer of CFS Superannuation, CFS	Shares held in a related group entity through participation in a Management Equity Plan

Responsible Person¹	Relevant Interest – Remuneration from positions held²	Relevant Disclosed Personal Interests
Martin Codina	Directorships: Colonial First State Investments Limited ABN 98 002 348 352 Current Position: Group Executive, Strategy, Risk and Corporate Affairs, CFS	Shares held in a related group entity through participation in a Management Equity Plan
Joshua Grace	Current Position: Chief Customer Officer , CFS	Shares held in a related group entity through participation in a Management Equity Plan
Tania Foster (from 1 July 2023)	Directorships: <ul style="list-style-type: none"> • Superannuation and Investments MidCo Pty Limited (“MidCo”) ACN 646 698 562 • Superannuation and Investments Finco Pty Limited (“FinCo”) ACN 644 661 101 • Superannuation and Investments Management Pty Limited (“EmployeeCo”) ACN 646 159 364 • Superannuation and Investments Services Pty Ltd (“ServiceCo”) ACN 646 698 160 • Tanfos Pty Ltd ACN 131 460 636 Current Position: Group Executive, Finance and Fund Services, CFS	<ul style="list-style-type: none"> • Member of CFS FirstChoice Employer Super • Shares held in a related group entity through participation in a Management Equity Plan
Jeroen Buwalda (from 1 July 2023)	Directorships: <ul style="list-style-type: none"> • Superannuation and Investments MidCo Pty Limited (“MidCo”) ACN 646 698 562 • Superannuation and Investments Finco Pty Limited (“FinCo”) ACN 644 661 101 Current Position: Group Executive, Transformation, Technology & Operations, CFS	<ul style="list-style-type: none"> • Member of CFS FirstChoice Employer Super • Member of CFS Edge • Shares held in a related group entity through participation in a Management Equity Plan
Karin Rathbone	Current Position: Chief Risk Officer, CFS	Shares held in a related group entity through participation in a Management Equity Plan
Jonathan Armitage	Current Position: Chief Investment Officer, CFS	<ul style="list-style-type: none"> • Member of CFS FirstChoice Employer Super • Shares held in a related group entity through participation in a Management Equity Plan
Brett Marshall	Current Position: General Counsel & Company Secretary, CFS	Shares held in a related group entity through participation in a Management Equity Plan
David Kells (from 1 July 2023)	Current Position: RSE Auditor, KPMG	Member of Macquarie Wrap Account

1 The individuals above are Responsible Persons under APRA’s definition contained in Superannuation Prudential Standard SPS 520-Fit and Proper.

2 A Relevant Interest is defined by APRA Superannuation Prudential Standard SPS 521 Conflicts of Interest as an interest that might reasonably be considered to have the potential to have a significant impact on the capacity of a Responsible Person or RSE Licensee to act in a manner that is consistent with the best interests of the beneficiaries. In accordance with the Trustee’s Conflicts of Interest Framework and Policy, the materiality threshold for relevant personal interests is an investment holding or financial interest of \$10,000 or above, or gifts/entertainment (single or cumulative over a twelve month period) received in value of \$2,000 or above.

RSE Licensee	Relevant Interests of the RSE Licensee	How the potential conflict should be managed
Avanteos Investments Limited (AIL)	AIL's superannuation funds invest in related party investment arrangements with the following entities: Colonial First State Investments Limited ABN 98 002 348 352	All related party arrangements and transactions are managed in accordance with the Trustee's Conflicts Management Framework and Policy.
	AIL invests the Operational Risk Financial Requirement in a Managed Investment Scheme for which Colonial First State Investments Limited is the Responsible Entity	
	AIL is giving a financial benefit to the following related party/ related bodies corporate service providers: <ul style="list-style-type: none"> Colonial First State Investments Limited ABN 98 002 348 352 Superannuation and Investments Services Pty Ltd (Aus) ABN 90 646 698 160 Commonwealth Bank of Australia ABN 48 123 123 124 (former related party) 	

Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) CFS is majority owned by an affiliate of Kohlberg Kravis Roberts & Co. L.P. (KKR), with the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (CBA) holding a significant minority interest.

AIL is the trustee of Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557, Avanteos Superannuation Trust ABN 38 876 896 681, Commonwealth Essential Super ABN 56 601 925 435, encircle Superannuation Fund ABN 68 486 630 403, Star Portfolio Superannuation Fund ABN 24 276 733 959, Symetry Personal Retirement Fund ABN 24 685 968 122 and Ultimate Superannuation Fund ABN 97 900 294 767 and issuer of a range of super and pension products. 29211/FS7817/1023