

Use this dashboard to compare the Essential Super Lifestage 1980–84 option with other MySuper products.

MySuper Dashboard 14 December 2024

Return target	Return target ¹ for 2024–2033 is CPI plus 2.5% per annum, after fees and taxes. Future returns cannot be guaranteed. This is the target return that this product aims at delivering.																																													
Return	The average return from 1 July 2014 to 30 June 2024 was 7.31% pa. Past performance is not a reliable indicator of future performance.																																													
Comparison between return target and return	<div><div>Essential Super Lifestage 1980–84 option</div><table><tr><th>Year</th><th>Past 1-year return</th><th>Return target</th><th>10 year average return</th></tr><tr><td>2015</td><td>9.13%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2016</td><td>3.25%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2017</td><td>9.79%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2018</td><td>8.68%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2019</td><td>7.89%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2020</td><td>-7.27%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2021</td><td>26.66%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2022</td><td>-7.93%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2023</td><td>12.55%</td><td>7.31%</td><td>7.31%</td></tr><tr><td>2024</td><td>14.71%</td><td>7.31%</td><td>7.31%</td></tr></table><p>Past performance is not a reliable indicator of future performance.</p></div>		Year	Past 1-year return	Return target	10 year average return	2015	9.13%	7.31%	7.31%	2016	3.25%	7.31%	7.31%	2017	9.79%	7.31%	7.31%	2018	8.68%	7.31%	7.31%	2019	7.89%	7.31%	7.31%	2020	-7.27%	7.31%	7.31%	2021	26.66%	7.31%	7.31%	2022	-7.93%	7.31%	7.31%	2023	12.55%	7.31%	7.31%	2024	14.71%	7.31%	7.31%
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Level of investment risk ²	Risk label	Estimated number of negative annual returns over any 20-year period																																												
	High	4 to less than 6																																												
Statement of fees and other costs ³	\$390.00 per year Fees and other costs for a member with a \$50,000 balance throughout the year.																																													

1 Return target based on BlackRock Investment Institute’s Capital Market Assumptions over the 10-year time horizon. An average growth in CPI of 2.5% p.a. is assumed based on the mid-point of the Reserve Bank of Australia (RBA) target band. To assist with the comparison between different MySuper funds, the method for calculating the Return target is prescribed in MySuper legislation. The Return targets may be different to the investment objectives outlined in the Product Disclosure Statement (PDS) and Reference Guides available at commbank.com.au/essentialinfo.

2 **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.

3 **Statement of fees and costs**
This amount includes investment fees and costs, administration fees and costs and transaction costs, but excludes buy-sell spreads, activity fees, insurance fees and costs.

Prospective financial information
The above prospective financial information is:
a) predictive in character,
b) may be affected by inaccurate assumptions or by known or unknown risks and uncertainties, and
c) may differ materially from results ultimately achieved.

Further information

For further information about the Lifestage option and the fees and costs payable, you should click [here](#) to download the current Product Disclosure Statement.

Essential Super is distributed by Commonwealth Bank of Australia.



Important information: Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (referred to as Colonial First State, CFS, ‘we’, ‘us’ or ‘our’) is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). The CFS Group consists of Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries, which includes CFS. The Bank holds an interest in the CFS Group through its significant minority interest in HoldCo.

This information is issued by CFS and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at cfs.com.au/tmd and includes a description of who the financial product is appropriate for and any conditions on how the product can be distributed to customers. You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialsuper-documents or call us on 13 4074 for a copy.

None of the Bank, HoldCo, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to risk, loss of income and capital invested. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries. 30632/FS7940/1224