

Essential Super

Email contactessentialsuper@cfs.com.au Website commbank.com.au/super

To whom it may concern

Complying fund letter

Essential Super is part of the Essential Super Fund ('the fund').

The fund is a complying, resident, regulated superannuation fund and is constituted under a trust deed dated 21 December 2012. The Trustee of the fund is Avanteos Investments Limited ('the Trustee').

In the event that the fund's complying status was revoked the Trustee would receive notice to that effect under section 63 of the Superannuation Industry (Supervision) Act. The Trustee confirms that it has not received nor does it expect to receive any such notice.

Yours faithfully

Yolande Rozanic

General Manager, Customer Operations
For and on behalf of the trustee, Avanteos Investments Limited

Fund information

Name: Essential Super

Postal address: Reply paid 86495, Sydney, NSW 2001 **Australian Business Number (ABN):** 56 601 925 435 **Unique Superannuation Identifier (USI):** FSF1332AU

Trustee: Avanteos Investments Limited **Trustee ABN:** 20 096 259 979

Australian Financial Services Licence (AFSL): 245531

Please note: This letter can be given to the fund you are transferring from, or your employer, to confirm that the fund is a complying superannuation fund.

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 48 123 124, 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.

The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank Group or CFS. Insurance cover is provided to eligible members of Essential Super under policies issued to CFS. 30562/FS7961/1124

