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# Key updates to Everyday Investing

## Key Changes Flyer

**This flyer outlines the changes we've delivered as part of the Product Disclosure Statement (PDS) issued on 22 November 2025.**

You can obtain a copy of the most up-to-date Product Disclosure Statement (PDS) on our website by visiting [commbank.com.au/investing/everyday-investing-documents](https://commbank.com.au/investing/everyday-investing-documents) or by calling us on 02 9197 3070. Stay up-to-date with all product changes by visiting our website at [cfs.com.au/product-updates](https://cfs.com.au/product-updates). Unless otherwise specified, terms used and defined in the PDS have the same meaning in this flyer.

The flyer should be read in conjunction with the Everyday Investing – Product Disclosure Statement issued 22 November 2025. This document updates information in the Everyday Investing Product Disclosure Statement, issued on 22 November 2025.

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Everyday Investing provides a curated suite of professionally managed funds, designed to align with diverse investment objectives and varying risk profiles. Exclusively available through the CommBank app, this offering combines expert portfolio management with accessibility and affordability, making it easier for you to invest.

## We have introduced a new fund

As part of our commitment to cater for a range of investment objectives and risk profiles, we've introduced a new fund. The Conservative Fund provides investors a lower risk option through a higher allocation to defensive assets.

### Objective

To provide relatively stable returns over the medium term while providing income and the potential for some capital growth. This fund aims to closely track the fund's composite benchmark over rolling three-year periods before fees and taxes.

### Strategy

The fund allocates 32% of investments to growth assets such as shares, property and infrastructure securities to provide potential for capital growth. The growth assets are managed using market capitalisation indices. The other 68% of the portfolio is allocated to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. The fixed interest component is managed on a traditional index basis while the cash component includes bank deposits. Allocations to asset classes will generally align to the benchmark but the fund may adjust its exposure within the allocation ranges in response to changes in risk and return expectations. The portfolio aims to hedge currency risk, except for the allocation to global shares.

### Minimum suggested timeframe

At least 3 years

Asset class	Strategic Asset Allocation	Strategic Asset Allocation (Ranges)
Australian Shares	10%	(4–16%)
Global Shares	14%	(6–22%)
Property and Infrastructure Securities	8%	(0–18%)
Fixed Income	58%	(46–70%)
Cash	10%	(4–22%)

## Changes to existing managed funds

### Balanced Fund

We've enhanced the strategic asset allocation for the Everyday Investing Balanced Fund to better align with long-term growth objectives. The previous allocation of 50% growth assets and 50% defensive assets has been adjusted to a more growth-oriented split of 55% growth assets and 45% defensive assets.

### The following information updates the 'Strategy' section.

The fund allocates 55% of investments to growth assets such as shares, property and infrastructure securities to provide potential for capital growth. The growth assets are managed using market capitalisation indices. The other 45% of the portfolio is allocated to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. The fixed interest component is managed on a traditional index basis while the cash component includes bank deposits. Allocations to asset classes will generally align to the benchmark but the fund may adjust its exposure within the allocation ranges in response to changes in risk and return expectations. The portfolio aims to hedge currency risk, except for the allocation to global shares.

### The following information updates the 'Strategic Asset Allocation' section.

Asset class	Strategic Asset Allocation	Strategic Asset Allocation (Ranges)
Australian Shares	19%	(11–27%)
Global Shares	26%	(14–38%)
Property and Infrastructure Securities	10%	(0–25%)
Fixed Income	40%	(28–52%)
Cash	5%	(0–20%)

### Growth Fund

We have updated the investment timeframe for the Everyday Investing Growth Fund from 7 years to 6 years.

### The following information updates the 'Objective' section.

To provide capital growth and income over the long term with less fluctuation in returns than 'high growth' funds. This fund aims to closely track the fund's composite benchmark over rolling six-year periods before fees and taxes.

### The following information updates the 'Minimum suggested timeframe' section.

At least 6 years

## High Growth Fund

We have updated the investment timeframe for the Everyday Investing High Growth Fund from 8 years to 7 years.

### **The following information updates the 'Objective' section.**

To provide long term capital growth and income by investing primarily in growth assets. This fund aims to closely track the fund's composite benchmark over rolling seven-year periods before fees and taxes.

### **The following information updates the 'Minimum suggested timeframe' section.**

At least 7 years

## Standard and Poor's (S&P) Benchmark Terminology Update

S&P has updated the terminology used in its relevant benchmarks, replacing the term "Accumulation" with "Total Return." This is only a change to the name of the benchmark, there is no change to the components of the benchmark or the methodology. This update does not affect the operation or performance of the investment options that refer to these benchmarks in their objectives.

## Interest on unapplied funds

Previously, such funds were held in a non-interest-bearing account. From 1 November 2025, they will be held in an interest-bearing account; however, any interest earned during this period will be retained by Colonial First State.

## Wording update on Withdrawals

In order to comply with Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) monitoring requirements, withdrawals may be delayed if identification or self-certification obligations under tax laws are not met. These changes ensure we continue to meet global tax reporting standards while safeguarding customer accounts.

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