

Everyday Investing

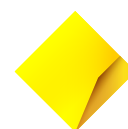
Product update

Effective: 23 October 2026

This Product Update provides important information relating to transaction costs and the following Everyday Investing investment options effective 23 October 2026:

- Everyday Investing Conservative Fund
- Everyday Investing Balanced Fund
- Everyday Investing Growth Fund
- Everyday Investing High Growth Fund

This document updates information in the **Everyday Investing – Product Disclosure Statement** issued **10 April 2026** and should be read in conjunction with the Product Disclosure Statement.

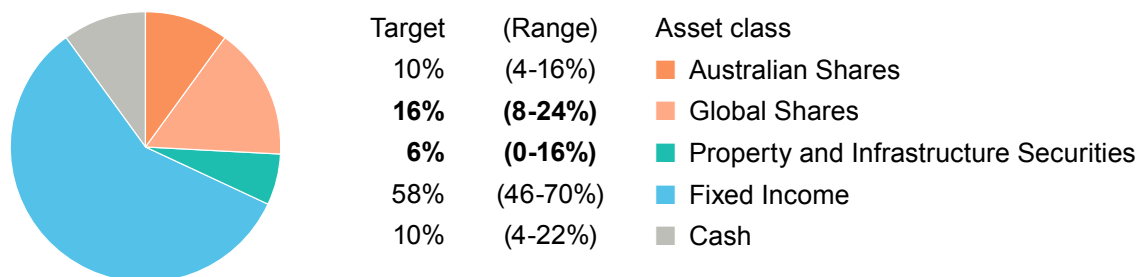


Updated information

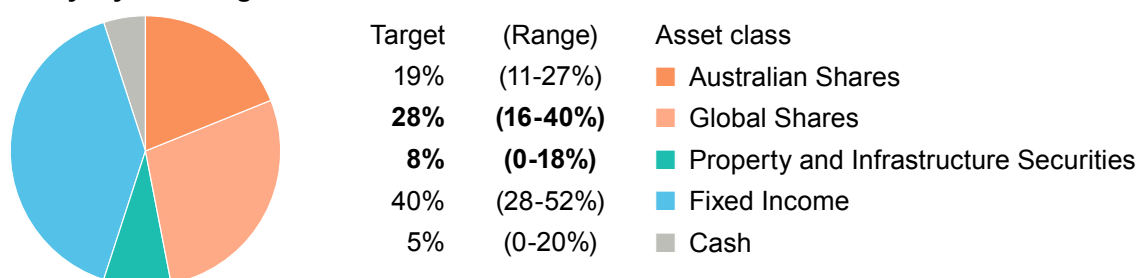
Everyday Investing – Product Disclosure Statement: Page 9

The following information replaces the 'Allocation' section for each fund. Where an allocation or range has changed, the updated figures are **bold**.

Everyday Investing Conservative Fund



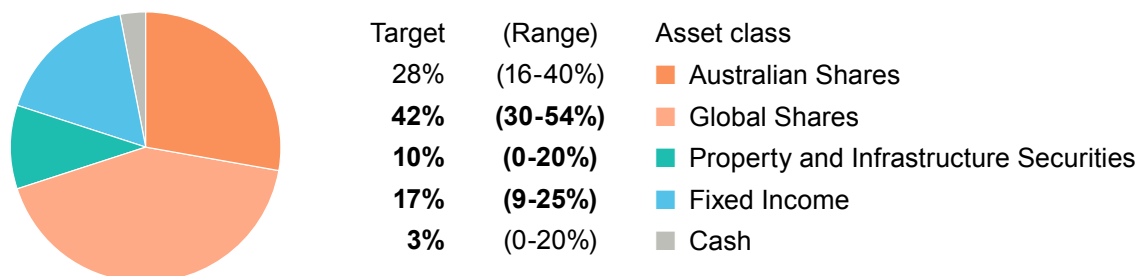
Everyday Investing Balanced Fund



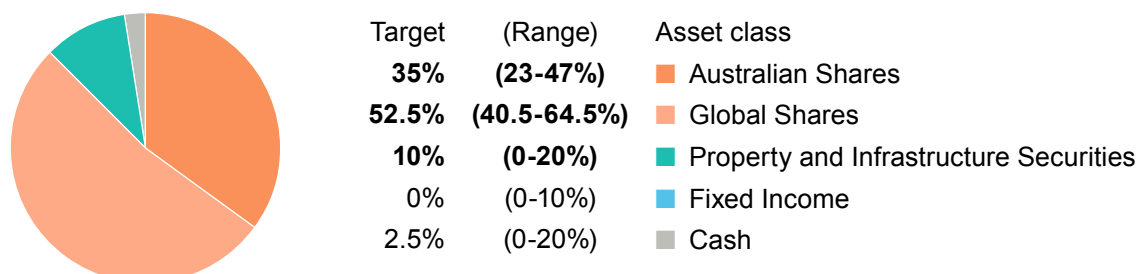
Everyday Investing – Product Disclosure Statement: Page 10

The following information replaces the 'Allocation' section for each fund. Where an allocation or range has changed, the updated figures are **bold**.

Everyday Investing Growth Fund



Everyday Investing High Growth Fund



Everyday Investing – Product Disclosure Statement: Page 11

The following information replaces the 'Composite benchmarks' table for each fund. Where the weighting has changed, the updated figures are **bold**.

The objective for each of the funds includes a reference to a composite benchmark. Each benchmark may be subject to change at any time within the allocation ranges.

Fund name	Composite benchmark
Everyday Investing Conservative Fund	10.0% RBA Cash Rate Target 29.0% Bloomberg AusBond Composite 0+Yr Index 29.0% Bloomberg Global Aggregate Index (AUD hedged) 3.0% FTSE EPRA/NAREIT Developed ex-Australia Rental Index NTR (hedged to AUD) 3.0% FTSE Developed Core Infrastructure 50/50 100% Hedged to AUD Net Tax Index 10.0% S&P/ASX 300 Total Return Index 11.2% MSCI All Country World ex Australia Net Index (unhedged) 4.8% MSCI All Country World ex Australia Net Index (hedged to AUD).
Everyday Investing Balanced Fund	5.0% RBA Cash Rate Target 20.0% Bloomberg AusBond Composite 0+Yr Index 20.0% Bloomberg Global Aggregate Index (AUD hedged) 4.0% FTSE EPRA/NAREIT Developed ex-Australia Rental Index NTR (hedged to AUD) 4.0% FTSE Developed Core Infrastructure 50/50 100% Hedged to AUD Net Tax Index 19.0% S&P/ASX 300 Total Return Index 19.6% MSCI All Country World ex Australia Net Index (unhedged) 8.4% MSCI All Country World ex Australia Net Index (hedged to AUD).
Everyday Investing Growth Fund	3.0% RBA Cash Rate Target 8.5% Bloomberg AusBond Composite 0+Yr Index 8.5% Bloomberg Global Aggregate Index (AUD hedged) 5.0% FTSE EPRA/NAREIT Developed ex-Australia Rental Index NTR (hedged to AUD) 5.0% FTSE Developed Core Infrastructure 50/50 100% Hedged to AUD Net Tax Index 28.0% S&P/ASX 300 Total Return Index 29.4% MSCI All Country World ex Australia Net Index (unhedged) 12.6% MSCI All Country World ex Australia Net Index (hedged to AUD).
Everyday Investing High Growth Fund	2.5% RBA Cash Rate Target 5.0% FTSE EPRA/NAREIT Developed ex-Australia Rental Index NTR (hedged to AUD) 5.0% FTSE Developed Core Infrastructure 50/50 100% Hedged to AUD Net Tax Index 35.0% S&P/ASX 300 Total Return Index 36.75% MSCI All Country World ex Australia Net Index (unhedged) 15.75% MSCI All Country World ex Australia Net Index (hedged to AUD)

Everyday Investing – Product Disclosure Statement: Page 22

The following information replaces the footnotes to the 'Fees and costs summary' table.

- 1 All figures disclosed include the net effect of GST and any related GST credits.
- 2 While the actual transaction costs incurred during FY26 were below 0.05%, CFS considers that the 0.05% estimate more accurately reflects the transaction costs expected to be incurred by the Fund.

Everyday Investing – Product Disclosure Statement: Page 24

The following information replaces the footnotes to the 'Fees and costs for each fund' table.

- 1 While the actual transaction costs incurred during FY26 were below 0.05%, CFS considers that the 0.05% estimate more accurately reflects the transaction costs expected to be incurred by the Fund.
- 2 These spreads may change without notice to you to reflect changing market conditions. Please refer to the 'Product Update' section on the CommBank website at commbank.com.au/everydayinvesting-documents for any changes to buy/sell spreads.

Everyday Investing – Product Disclosure Statement: Page 26

The following information replaces the footnote to the 'Other transaction costs' table.

- 1 While the actual transaction costs incurred during FY26 were below 0.05%, CFS considers that the 0.05% estimate more accurately reflects the transaction costs expected to be incurred by the Fund.

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