

# Essential Super.

## Lifestage 1970–74 option

Use this dashboard to compare the Essential Super Lifestage 1970–74 option with other MySuper products.

### PRODUCT DASHBOARD 30 JUNE 2021

<b>Return target</b>	Return target for 2021–2030 of CPI <sup>1</sup> plus 3.3% per annum, after fees and taxes. Future returns cannot be guaranteed. This is a prediction.																																													
<b>Return</b>	The average return from 1 July 2013 to 30 June 2021 was 8.57% pa. Past performance is not a reliable indicator of future performance.																																													
<b>Comparison between return target and return</b>	<p style="text-align: center;"><b>Essential Super Lifestage 1970–74 option</b></p> <table border="1"> <caption>Estimated data from the chart</caption> <thead> <tr> <th>Year</th> <th>Past 1-year return (%)</th> <th>Target: average return target (%)</th> <th>Average return since 1 July 2013 (%)</th> </tr> </thead> <tbody> <tr><td>2014</td><td>14.5</td><td>7.0</td><td>14.5</td></tr> <tr><td>2015</td><td>8.5</td><td>7.0</td><td>11.5</td></tr> <tr><td>2016</td><td>3.0</td><td>6.5</td><td>8.5</td></tr> <tr><td>2017</td><td>9.5</td><td>6.5</td><td>8.5</td></tr> <tr><td>2018</td><td>8.5</td><td>6.5</td><td>8.5</td></tr> <tr><td>2019</td><td>7.5</td><td>6.5</td><td>8.5</td></tr> <tr><td>2020</td><td>-6.5</td><td>6.5</td><td>6.5</td></tr> <tr><td>2021</td><td>24.5</td><td>6.5</td><td>8.5</td></tr> <tr><td>2022</td><td>-</td><td>6.5</td><td>8.5</td></tr> <tr><td>2023</td><td>-</td><td>6.5</td><td>8.5</td></tr> </tbody> </table> <p>Past performance is not a reliable indicator of future performance.</p>		Year	Past 1-year return (%)	Target: average return target (%)	Average return since 1 July 2013 (%)	2014	14.5	7.0	14.5	2015	8.5	7.0	11.5	2016	3.0	6.5	8.5	2017	9.5	6.5	8.5	2018	8.5	6.5	8.5	2019	7.5	6.5	8.5	2020	-6.5	6.5	6.5	2021	24.5	6.5	8.5	2022	-	6.5	8.5	2023	-	6.5	8.5
Year	Past 1-year return (%)	Target: average return target (%)	Average return since 1 July 2013 (%)																																											
2014	14.5	7.0	14.5																																											
2015	8.5	7.0	11.5																																											
2016	3.0	6.5	8.5																																											
2017	9.5	6.5	8.5																																											
2018	8.5	6.5	8.5																																											
2019	7.5	6.5	8.5																																											
2020	-6.5	6.5	6.5																																											
2021	24.5	6.5	8.5																																											
2022	-	6.5	8.5																																											
2023	-	6.5	8.5																																											
<b>Level of investment risk<sup>2</sup></b>	<b>Risk label</b>	<b>Estimated number of negative annual returns over any 20-year period</b>																																												
	High	4 to less than 6																																												
<b>Statement of fees and other costs<sup>3</sup></b>	\$465.56 per year Fees and other costs for a member with a \$50,000 balance throughout the year.																																													

1 Growth in CPI based on Mercer's market aware expectations of inflation not historical CPI as reported by Australian Bureau of Statistics.

**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, administration fees and indirect 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.



**Important information:** Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the issuer of interests in Commonwealth Essential Super ABN 56 601 925 435 (Essential Super) and is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 (Commonwealth Bank). This document is issued by CFSIL and may include general financial product advice but does not consider your individual objectives, financial circumstances or needs. You should read the Product Disclosure Statement (PDS) and the Reference Guide for Essential Super carefully and consider whether the information is appropriate for you before making an investment decision. Download the PDS and Reference Guide at [commbank.com.au/essentialsuper-documents](http://commbank.com.au/essentialsuper-documents) or call us on 13 4074 for a copy. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](http://www.cfs.com.au/tmd) and include a description of who the financial product is appropriate for, and any conditions on how products can be distributed to customers. The Commonwealth Bank provides certain distribution and administrative services to CFSIL. The Commonwealth Bank and its subsidiaries do not guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with, or other liability of the Commonwealth Bank or its subsidiaries and is subject to investment risk, including loss of income and capital invested. Where we mention 'we', 'us' or 'our', we mean CFSIL.