

ESSENTIAL SUPER

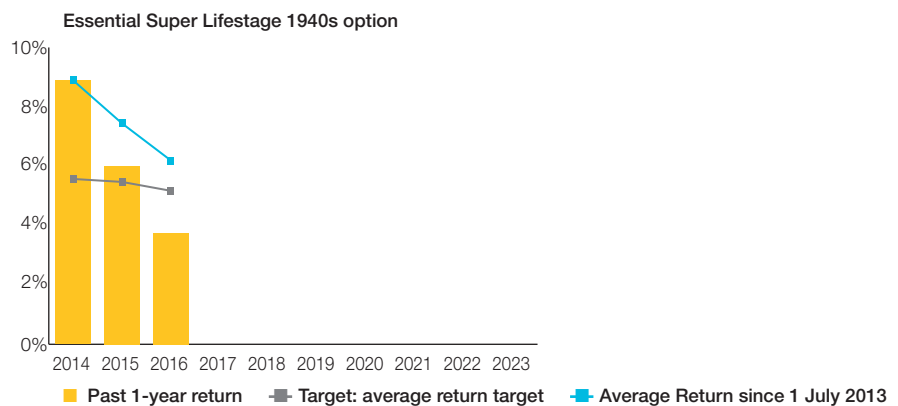
LIFESTAGE 1940S OPTION



PRODUCT DASHBOARD 18 FEBRUARY 2017

Return target	Return target for 2017–2026 of CPI plus 1.8% per annum, after fees and taxes. Future returns cannot be guaranteed. This is a prediction.
Return	The average return from 1 July 2013 to 30 June 2016 was 6.19% pa. Past performance is not a reliable indicator of future performance.

Comparison between return target and return



Level of investment risk ¹	Risk label	Estimated number of negative annual returns over any 20-year period
	Medium to high	3 to less than 4
Statement of fees and other costs²	\$470.56 per year Fees and other costs for a member with a \$50,000 balance throughout the year.	

1 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.

2 Statement of fees and costs

This amount includes investment fees, administration fees and costs, but excludes buy-sell spreads, activity fees, insurance fees and costs.

Prospective financial information

The above prospective financial information is:

- predictive in character,
- may be affected by inaccurate assumptions or by known or unknown risks and uncertainties, and
- 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, AFS Licence 232468 (Colonial First State) is the issuer of interests in Commonwealth Essential Super ABN 56 601 925 435. This information is not financial product advice and does not take into account any person's individual objectives, financial circumstances or needs. You should read the Product Disclosure Statement (PDS) for Commonwealth Essential Super and consider talking to a financial adviser before deciding whether to acquire or continue to hold this product. Go to www.combank.com.au/super to download the PDS, collect one from any branch of the Commonwealth Bank or call us on 13 4074 and we'll post one out to you. Colonial First State is a wholly owned subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 ('the Bank'). The 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 Bank or its subsidiaries. An investment in Essential Super is subject to risk, loss of income and capital invested.