

ESSENTIAL SUPER



Lifestage 1990-94 option fact sheet

31 March 2021

About Lifestage options

As you move through life, your investment needs, financial situation and attitude to risk change. Our Lifestage option provides investments that change as you get older. For each life stage we'll select an investment mix that reflects the typical needs for people at that stage of life. And as you move from one life stage to the next, we'll adjust the investments accordingly.

Investment objective

To achieve a return of CPI plus 3.0% per annum over rolling seven-year periods after fees and taxes.

Investment strategy

To invest in a diverse range of assets that are expected to provide long-term capital growth, but which may have a high level of short-to-medium-term volatility. In the very long term, the option's exposure to assets with volatile returns will be reduced to provide greater short-term security. The option may use derivatives with the objective of reducing overall portfolio volatility. The portfolio aims to hedge currency risk except for part of the allocation to global shares (which may include emerging market shares).

Minimum suggested timeframe

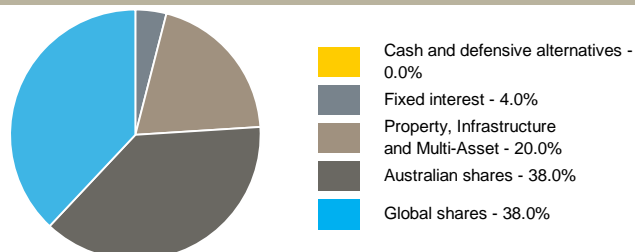
At least 7 years

Risk rating

Band 6 - High

The level of investment risk is the Trustee's estimate of the risk of negative returns over a 20 year period. It is not a complete assessment of all forms of investment risk. For more information about risk, refer to the Reference guide.

What am I invested in?



Performance

	3 month (%)	6 month (%)	1 year (%)	3 years (%)	5 years (%)	10 years (%)	Since inception	Inception date	Fund size
Net return	6.03%	17.90%	28.64%	7.81%	8.06%	-	8.02%	31/05/2013	\$480.12m
Benchmark [^]	1.36%	2.96%	4.14%	4.55%	4.74%	-	4.78%		

[^]CPI + 3% per annum

All returns are calculated on an annualised basis using exit price to exit price, net of administration and investment fees, costs and net of tax payable by the trustee. All return calculations exclude contribution surcharge, contribution tax or individual taxes payable by the investor and all other fees and rebates disclosed in the relevant product disclosure statements available on our website or by calling us. Please refer to the Product Disclosure Statement (PDS) for full details of the applicable fees and costs.

Other investment options – choose your own investment mix

If you'd like to be more involved, once you open your Essential Super account, you can choose from three easy to understand investment options in addition to the Lifestage option.

Balanced option - provides a balance between growth and security.

Australian Share option - offers higher growth potential.

Cash Deposit option - provides the security of cash with stable returns.

You can find out more about each option by downloading the fact sheets available at <https://www.commbank.com.au/personal/superannuation/essential-super.html>

Past performance is not an indicator of future performance for this option or any other option available from Essential Super. The investment information in this option profile is historical, produced as at the date specified above. We may change asset allocation and securities within the option at any time.

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