

Commonwealth SuperSelect

Commonwealth PensionSelect

Commonwealth Personal Superannuation & Rollover Plan

# Annual Report

2017/2018 Annual Report to Members



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This Annual Report (Report) is issued by Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 (CMS, we, us, our), trustee of the Colonial Super Retirement Fund ABN 40 328 908 469 (the Fund). The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) is the Administrator, Investment Manager and Insurer.

Commonwealth Financial Services is a registered business name of CMS and CMLA. CMS and CMLA are both wholly owned subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

Commonwealth SuperSelect (SuperSelect), Commonwealth PensionSelect (PensionSelect) and Commonwealth Personal Superannuation & Rollover Plan (CPS & RP) are products within the Fund.

Commonwealth Bank of Australia and its subsidiaries do not guarantee or in any way stand behind the performance of the Fund or the repayment of capital or interest by the Fund. Investments in the Fund are not deposits or liabilities of Commonwealth Bank of Australia or its subsidiaries, and investment-type products are subject to investment risk including possible delays in payment of benefits and loss of principal invested. Past performance is not an indicator of future performance. Past performance figures are generally quoted as annualised effective yields and are net of fees and taxes on earnings. Returns of less than 12 months are not annualised.

The information in this Report has been prepared without taking into account your objectives, financial situation or needs. You should, before acting on this information, consider its appropriateness to your circumstances.

You should speak to your tax adviser in relation to taxation issues and consider talking to a financial adviser before making an investment decision.

Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. CMS is not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

# Introduction

Dear Member,

We are pleased to provide you with the Colonial Super Retirement Fund 2017/2018 Annual Report to Members (Report).

SuperSelect and CPS & RP are accumulation plans that allow you to build superannuation benefits for your retirement. PensionSelect is a pension plan that allows you to draw an income from your retirement benefit.

We trust you will find the Report informative and recommend that you read all sections relevant to your situation.

You can also obtain additional information online in relation to new superannuation rules and regulations and product updates by referring to our *Product news and important information* document at **commbank.com.au/superreports** under the *Product and Regulatory updates* section.

If you have any questions about this Report or your investment, please call 13 20 15 between 8.30am and 6pm (Sydney time), Monday to Friday.

## Pending Acquisition

On 21 September 2017, the Commonwealth Bank of Australia (CBA) announced the proposed sale of its life insurance businesses in Australia and New Zealand to AIA Group Limited (AIA). The trustee, Colonial Mutual Superannuation Pty. Ltd. (CMS), forms part of this proposed sale and will move from the CBA group and become a wholly owned subsidiary of AIA upon completion which is expected to occur in the 2018 calendar year.

# Investment performance

## **How we calculate performance**

Returns are net of investment management fees, taxes and charges (where applicable).

Certain fees that are deducted directly from members accounts such as contribution fees, administration fees or withdrawal fees (if any) are excluded when calculating performance returns. Performance is calculated on the change in the withdrawal unit prices for the period ended 30 June 2018, corresponding to the investment timeframe indicated.

## **Individual net returns**

Your individual net return may differ from the returns quoted in this Report. Your return depends on the timing of transactions such as contributions, withdrawals, switches or unit adjustments during the period and your mix of investment options.

Quarterly up-to-date performance information and investment market commentary is available online at [commbank.com.au/superreports](http://commbank.com.au/superreports). Simply click on the link under *Performance information* and then click on the relevant link.

For the price of units on the dates of any deposits, withdrawals or switches (including any investment options you have switched into or out of), please call 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

Returns are not guaranteed and past performance is not indicative of future returns. There is no guarantee that one investment option will outperform another. The performance of the investment options is generally dependent on economic conditions, investment management and taxation laws.

## **Composite Benchmark**

The investment objectives and strategy for some investment options with exposure to more than one asset class includes reference to a composite benchmark.

The composite benchmark is calculated based on the weighted average target asset allocation and index returns for each asset class. The composite benchmarks are shown on page 19.

## SuperSelect and CPS & RP

### Table of investment performance

Investment option	Annual returns to 30 June (%)					Five year compound average return to 30 June 2018 % p.a.
	2018	2017	2016	2015	2014	
<b>Aggressive strategy</b>						
Commonwealth Australian Shares*	11.2	10.8	-0.1	4.8	13.3	7.9
Commonwealth Shares	12.4	13.2	-0.9	9.4	14.9	9.6
FirstChoice Wholesale High Growth <sup>#</sup>	10.3	12.9	-1.8	9.1	12.1	8.4
Commonwealth Growth*	9.2	9.7	1.2	8.8	13.2	8.4
<b>Growth strategy</b>						
Colonial First State Diversified	8.4	5.6	2.5	7.3	12.0	7.1
Perpetual Wholesale Balanced Growth <sup>^^</sup>	5.1	6.6	-1.2	5.2	9.7	5.0
FirstChoice Multi-Index Balanced	6.1	8.9	1.1	5.7	12.2	6.7
Commonwealth Managed*	7.6	7.8	1.6	7.9	11.7	7.3
<b>Moderate strategy</b>						
Colonial First State Balanced	6.5	3.4	2.1	5.0	9.0	5.2
Pendal Active Balanced **	8.2	7.1	0.6	9.8	11.7	7.4
Commonwealth Balanced*	5.4	5.4	2.1	6.1	7.7	5.3
<b>Conservative strategy</b>						
Colonial First State Conservative	4.3	1.7	1.5	4.4	5.9	3.6
<b>Defensive strategy</b>						
Commonwealth Capital Defensive	1.5	1.5	2.7	3.2	4.8	2.7
Commonwealth Savings*	0.8	1.1	1.8	2.3	2.7	1.7
Commonwealth Capital Secure* ^	0.5	0.4	2.1	1.7	2.4	1.4

\* Only these options are available to CPS & RP members.

^ This option is not available to SuperSelect members.

# Performance prior to 14 May 2014 for this fund was Perpetual Split Growth.

^^ This option was previously referred to as Perpetual Balanced Growth.

\*\* This option was previously referred to as BT Active Balanced.

Past performance is not indicative of future returns.

# Investment performance

## PensionSelect

### Table of investment performance

Investment option	Annual returns to 30 June (%)					Five year compound average return to 30 June 2018 % p.a.
	2018	2017	2016	2015	2014	
<b>Aggressive strategy</b>						
Commonwealth Australian Shares	13.4	13.4	0.6	6.6	16.1	9.9
Commonwealth Shares	14.4	15.3	-0.2	10.9	17.2	11.3
FirstChoice Wholesale High Growth <sup>#</sup>	11.6	14.3	-1.8	10.7	13.4	9.5
Commonwealth Growth	10.6	11.4	1.9	10.4	15.2	9.8
<b>Growth strategy</b>						
Colonial First State Diversified	9.3	6.4	3.1	8.3	13.6	8.1
Perpetual Wholesale Balanced Growth <sup>^^</sup>	5.8	7.6	-0.9	6.0	11.2	5.9
FirstChoice Multi-Index Balanced	7.0	10.1	1.5	6.6	14.1	7.8
Commonwealth Managed	9.0	9.3	2.5	9.4	13.7	8.7
<b>Moderate strategy</b>						
Colonial First State Balanced	7.5	4.2	2.7	6.1	10.6	6.2
Pendal Active Balanced*	9.6	8.3	0.7	11.2	13.7	8.6
Commonwealth Balanced	6.4	6.4	2.8	7.2	9.2	6.4
<b>Conservative strategy</b>						
Colonial First State Conservative	5.2	2.3	2.2	5.4	7.2	4.4
<b>Defensive strategy</b>						
Commonwealth Capital Defensive	2.3	2.2	3.5	4.2	6.1	3.7
Commonwealth Savings	1.3	1.8	2.5	3.0	3.5	2.4
Commonwealth Capital Secure	1.3	1.1	3.1	2.7	3.6	2.4

<sup>#</sup> Performance prior to 14 May 2014 for this fund was Perpetual Split Growth.

<sup>^^</sup> This option was previously referred to as Perpetual Balanced Growth.

\* This option was previously referred to as BT Active Balanced.

Past performance is not indicative of future returns.

# Investment options

## **Fund investment objective and strategy**

The Fund's investment objective is to provide a diversified range of investment options. The Fund's investment strategy is to invest in life insurance policies issued by CMLA in accordance with the governing rules of the Fund. For the investment objective and strategy relevant to a specific investment option please refer to pages nine to 18.

CMLA manages your money but may delegate the investment management of the investment option to an underlying investment manager. Please refer to page eight for further details.

## **Selecting your investor profile**

When choosing the investment option(s) you want to invest in or continue to remain in, you need to determine how much risk you are prepared to accept to receive an expected return. Generally, the higher the expected return, the higher the level of risk associated with the investment. The table on page six is segmented into five investor profiles we have identified, determined by attitudes to investment time horizon, required rate of return and tolerance to risk.

## **The benefits of a financial adviser**

The information in this Report is of a general nature only. It does not take into account your individual needs, objectives or personal circumstances. In order to determine which investment options best suit your needs, we recommend that you speak with a financial adviser. A financial adviser will be able to make a detailed assessment of your financial situation, help you define your investment goals and set a clear path to reaching them.

If you do not have a financial adviser a Commonwealth Financial Planner may be able to help you. To arrange a no obligation consultation with a Commonwealth Financial Planner just ask at any Commonwealth Bank branch or call 1800 241 996 between 8.30am and 5pm (Sydney time), Monday to Friday.

# Investment options

	Aggressive	Growth	Moderate	Conservative	Defensive
<b>Risk/return profile</b>	Higher	←—————→			Lower
<b>Suggested investment time horizon*</b>	7 years or more	5 to 6 years or more	5 years or more	3 years or more	0 to 3 years or more
<b>Volatility</b>	Higher	←—————→			Lower
<b>Investment objective</b>	To earn significant returns over the long-term.	To earn relatively high returns over the long-term.	To earn moderate returns over the medium-term.	To earn relatively stable returns over the short to medium-term.	To earn relatively stable returns over any investment time horizon, with low potential for capital loss.
<b>Investment strategy</b>	Investment exposure is primarily growth assets.	Focus is on growth assets. Defensive assets provide stability to returns.	Investment strategy slightly favours growth assets, with defensive assets providing stability to returns.	Focus is on defensive assets with some exposure to growth assets.	Investment exposure is primarily in domestic cash and short-term securities.
<b>Investor profile</b>	For investors who seek to maximise their return and in exchange are prepared to accept a higher level of risk on their investment. They have a long-term horizon (7 years or more) and invest nearly entirely in growth assets.	For investors who desire the potential for higher returns and are comfortable with higher risks. Often, they have more time to ride out the ups and downs of the market, so they invest more aggressively to seek maximum long-term (5 to 6 years or more) growth.	For investors who seek capital growth and are willing to accept some volatility. Often, they have longer time horizons (5 years or more) and therefore may go after higher investment returns to outpace inflation. This strategy is balanced between shares and more defensive investments.	For investors who regard security as more important than the level of returns. Often they have short time horizons (3 years or more) and don't have time to ride out the ups and downs in the value of their investment. This strategy is more heavily weighted to defensive assets, which are usually more stable.	For investors who regard security as the most important aspect of their investment. They are willing to sacrifice returns to minimise risk and often have a short-term horizon (as little as 0 years). This strategy is predominantly weighted to defensive assets.

\* For the suggested investment horizon for each investment option, please refer to the investment profiles on pages nine to 18.



### **Switching between investment options**

You can elect to switch between investment options at any time by completing the relevant switch form and sending it to us.

You can obtain a copy of these forms by visiting [commbank.com.au/superreports](http://commbank.com.au/superreports) or calling 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday; or visiting any Commonwealth Bank branch.

No switch fees apply to SuperSelect, CPS & RP and PensionSelect.

### **Applicable dates when transacting**

If you enquire about unit prices for transactional purposes, we can provide historical prices or values only. Should you decide to transact, you will receive the applicable unit price on the date we receive and accept your completed documentation (including any additional requirements, if applicable) at our principal office of administration.

### **Trustee policy towards use of derivatives**

The Trustee does not use financial derivatives directly. Investment managers may use financial derivatives such as futures, options and forward rate agreements.

The use of financial derivatives will depend on the strategies of the individual investment options.

### **How we calculate your investment balance**

You purchase units in the investment option(s) of your choice whenever you contribute, transfer and rollover amounts. Similarly, you redeem units to pay for any withdrawals, switches, insurance premiums, tax and fees. The value of your benefit is determined by multiplying the number of your units in each investment option by the relevant withdrawal unit price.

### **Net earnings**

The net investment earnings for members in the Fund are reflected in the value of the unit price for each investment option, rather than being credited or debited against individual member accounts. Changes in the unit price reflect the earnings of the assets in the Fund, after providing for tax and management fees.

### **Method of allotment of earnings in all investment options**

All income, including realised and unrealised capital gains and losses, and expenses for all investment options, are brought to account and are fully reflected in the unit price of that investment option. The unit prices of each investment option also provide for tax as appropriate.

# Investment options

## **Responsible investing**

Environmental, Social and Governance (ESG) factors, can have a material impact on investment outcomes and therefore CMLA considers these factors when determining each investment option's strategy.

CMLA is a signatory to the Principles for Responsible Investment (PRI), which provides a framework for the mainstream global investment community to incorporate ESG factors into their investment processes.

CMLA outsources the implementation of most of its investment strategies to external investment managers and it is expected that each investment manager will have regard to ESG factors, including labour standards and ethical issues if they believe they will have a meaningful impact on investment performance. Each investment manager may have its own policy on the extent to which labour standards or environmental, social and ethical issues are taken into account when making investment decisions. When selecting managers, CMLA considers the extent to which each manager incorporates ESG factors into their investment processes.

CMLA does not have a predetermined approach for how managers or CMLA in the case of assets managed directly by CMLA, should consider labour standards or environmental, social or ethical factors when making investment decisions.

CMLA's ESG approach is reflected in its PRI ratings, receiving an A rating in six out of seven categories in 2018.

## **Who are the parties involved in your investment?**

CMS is the Trustee of the Fund. The Fund invests in life insurance policies (Investment Policies) issued to the Trustee by CMLA. The underlying assets of the Investment Policies are held in CMLA's Statutory Fund No. 2L for SuperSelect and CPS & RP and Statutory Fund No. 4 for PensionSelect. SuperSelect and CPS & RP members are provided with optional term life insurance under a Group Life Insurance Policy (Life Policy) issued to the Trustee by CMLA. Premiums for the optional term life insurance under the Life Policy are paid to, and benefits are paid from, CMLA's Statutory Fund No. 1. CMLA is the investment manager and manages all investments of the Statutory Funds. CMLA delegates the investment of the Statutory Funds in which the Investment Policies invest to investment managers.

## **Other investment information**

In consideration of brokerage paid to stockbrokers for purchases and sales of assets held in the Fund, certain brokers directly or indirectly provide research and/or data on financial markets to the investment managers.

The holding of units is subject to investment and other risks. The investment managers do not endorse or otherwise recommend the Fund or guarantee or warrant the performance of the Fund. The Trustee is responsible for all applications, withdrawals, reports and enquiries relating to investment in the Fund.

# Investment strategies

The footnotes for this investment strategies section are located on the bottom of page 18.

## Aggressive strategy

### Commonwealth Australian Shares

<b>Investment objective<sup>1</sup></b>	To provide long-term capital growth through investments in Australian listed company shares. This option may have a high level of short to medium-term volatility.
<b>Risk/return profile</b>	Very high
<b>Suggested investment time horizon<sup>2</sup></b>	At least seven years.
<b>Investment strategy<sup>1</sup></b>	Invest in shares of Australian listed companies
<b>Asset allocation ranges<sup>4</sup></b>	90 – 100% Australian shares <sup>5</sup> 0 – 10% Cash

### Commonwealth Shares

<b>Investment objective<sup>1</sup></b>	To invest in a diversified portfolio of Australian and global listed company shares expected to generate a mix of long-term capital growth and income but which may have a high level of short to medium-term volatility.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least seven years.
<b>Investment strategy<sup>1</sup></b>	Invest in shares of Australian and overseas listed companies.
<b>Asset allocation ranges<sup>4,8</sup></b>	25 – 75% Australian shares <sup>5</sup> 25 – 75% Global shares 0 – 10% Cash

# Investment strategies

## Aggressive strategy (cont.)

### FirstChoice Wholesale High Growth

<b>Investment objective<sup>1</sup></b>	To provide long-term capital growth by investing in growth assets. To outperform the option's composite benchmark <sup>6</sup> over rolling three-year periods before fees and taxes.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least seven years.
<b>Investment strategy<sup>1</sup></b>	To invest in a diversified portfolio of shares, property and infrastructure securities. In order to provide further diversification, the portfolio is allocated across a number of leading investment managers. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.
<b>Asset allocation</b>	40% Australian shares 15% Global shares 15% Global shares hedged 10% Emerging market shares 10% Global property securities 10% Global infrastructure securities

### Commonwealth Growth

<b>Investment objective<sup>1</sup></b>	To invest in a diversified portfolio of predominately growth assets expected to generate a mix of long-term capital growth and income but which may be quite volatile in the short to medium term.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least seven years.
<b>Investment strategy<sup>1</sup></b>	Invest in a broad range of assets, predominantly in growth investments.
<b>Asset allocation ranges<sup>4,8</sup></b>	20 – 50% Australian shares <sup>5</sup> 20 – 50% Global shares 0 – 25% Fixed interest 0 – 30% Alternative assets <sup>3</sup> 0 – 25% Cash

## Growth strategy

### Colonial First State Diversified

<b>Investment objective<sup>1</sup></b>	To provide long-term capital growth. The option aims to outperform the composite benchmark <sup>5</sup> over rolling three-year periods before fees and taxes.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least five years.
<b>Investment strategy<sup>1</sup></b>	The option's broad asset allocation is to be 70% invested in growth assets (shares and property and global infrastructure securities) and 30% in defensive assets (fixed interest and cash). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations and or market demand. The fund aims to add value through a disciplined approach to the selection of investments held by the fund. Derivatives may be used for risk management. The fund may hedge some or all of its currency exposure.
<b>Asset allocation ranges<sup>4</sup></b>	25 – 35% Australian shares 15 – 25% Global shares 5 – 15% Real return 0 – 10% Property securities 0 – 10% Global infrastructure securities 20 – 40% Fixed interest and cash

### Perpetual Wholesale Balanced Growth<sup>7</sup>

<b>Investment objective<sup>1</sup></b>	To provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments. The option aims to outperform the composite benchmark <sup>5</sup> over rolling three-year periods before fees and taxes.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least five years.
<b>Investment strategy<sup>1</sup></b>	Perpetual invests in a diverse mix of growth, defensive and other assets, with a focus on Australian and international shares. Tactical asset allocation strategies may be applied, which involves the option adjusting its exposure to asset classes on a regular basis within the allocation ranges. Currency hedges may be used from time to time. Derivatives and exchange traded funds may be used.
<b>Asset allocation ranges<sup>4</sup></b>	10 – 50% Australian shares 10 – 50% Global shares 0 – 15% Property securities 0 – 35% Fixed income 0 – 30% Alternative assets <sup>3</sup> 0 – 40% Cash and credit

# Investment strategies

## Growth strategy (cont.)

FirstChoice Multi-Index Balanced	
<b>Investment objective<sup>1</sup></b>	To provide capital growth and income over the long-term. To outperform the option's composite benchmark <sup>5</sup> over rolling three-year periods before fees and taxes.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least five years.
<b>Investment strategy<sup>1</sup></b>	The option allocates 70% of investments to growth assets such as shares and property and infrastructure securities to provide potential for capital growth. The shares component is managed by Realindex Investments using a systematic methodology. The property and infrastructure components are managed using market capitalisation indices. 30% 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 includes government bonds managed on a traditional index basis and a broadly diversified portfolio of credit securities. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.
<b>Asset allocation</b>	<ul style="list-style-type: none"> <li>29% Australian shares</li> <li>13% Global shares</li> <li>14% Global shares - hedged</li> <li>2% Emerging market shares</li> <li>6% Global property securities</li> <li>6% Global infrastructure securities</li> <li>25% Fixed interest</li> <li>5% Cash</li> </ul>

## Growth strategy (cont.)

Commonwealth Managed	
<b>Investment objective<sup>1</sup></b>	To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income, but which may be volatile in the short to medium term.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least six years.
<b>Investment strategy<sup>1</sup></b>	Invest in a broad range of assets with a majority in growth investments.
<b>Asset allocation ranges<sup>4,8</sup></b>	15 – 40% Australian shares <sup>5</sup> 15 – 40% Global shares 5 – 35% Fixed interest 0 – 30% Alternative assets <sup>3</sup> 0 – 20% Cash

# Investment strategies

## Moderate strategy

### Colonial First State Balanced

<b>Investment objective<sup>1</sup></b>	To provide long-term capital growth and income. The option aims to outperform the composite benchmark <sup>6</sup> over rolling three-year periods before fees and taxes.
<b>Risk/return profile</b>	Medium to high
<b>Suggested investment time horizon<sup>2</sup></b>	At least five years.
<b>Investment strategy<sup>1</sup></b>	The option's broad asset allocation is to be 50% invested in growth assets (shares and property securities) and 50% in defensive assets (fixed interest and cash). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations or market demand. The options aims to add value through a disciplined approach to the selection of investments held by the option. Derivatives may be used for risk management. The option may hedge some or all of its currency exposure.
<b>Asset allocation ranges<sup>4</sup></b>	15 – 25% Australian shares 10 – 25% Global shares 5 – 15% Real return 0 – 10% Property securities 40 – 60% Fixed interest and Cash

### Pendal Active Balanced

<b>Investment objective<sup>1</sup></b>	The option aims to provide a return (before fees, costs and taxes) that exceeds the option's composite benchmark <sup>6</sup> over rolling three-year periods.
<b>Risk/return profile</b>	High
<b>Suggested investment time horizon<sup>2</sup></b>	At least five years.
<b>Investment strategy<sup>1</sup></b>	The option is an actively managed diversified portfolio that invests in Australian and international shares, property securities, Australian and international fixed interest and cash. The option has a higher weighting towards growth assets than to defensive assets. This option may hedge a portion of its currency exposure. Derivatives may be used in managing the option.
<b>Asset allocation ranges<sup>4</sup></b>	28 – 48% Australian shares 12 – 32% Global shares 5 – 45% Diversified fixed interest 0 – 15% Property securities 0 – 15% Cash



## Moderate strategy (cont.)

Commonwealth Balanced	
<b>Investment objective<sup>1</sup></b>	To invest in a diversified portfolio of assets expected to generate a mix of long-term capital growth and income with a moderate level of security and relatively stable returns.
<b>Risk/return profile</b>	Medium to high
<b>Suggested investment time horizon<sup>2</sup></b>	At least 5 years.
<b>Investment strategy</b>	Invest in a broad range of assets with exposure to defensive and growth investments.
<b>Asset allocation ranges<sup>4,8</sup></b>	5 – 25% Australian shares <sup>5</sup> 5 – 25% Global shares 15 – 45% Fixed interest 0 – 25% Alternative assets <sup>3</sup> 10 – 35% Cash

# Investment strategies

## Conservative strategy

Colonial First State Conservative	
<b>Investment objective<sup>1</sup></b>	To provide long-term capital preservation with an income focus. The option aims to outperform the composite benchmark <sup>6</sup> over rolling three-year periods before fees and taxes.
<b>Risk/return profile</b>	Medium
<b>Suggested investment time horizon<sup>2</sup></b>	At least three years.
<b>Investment strategy<sup>1</sup></b>	The option's broad asset allocation is to be 30% invested in growth assets (shares and property securities) and 70% in defensive assets (fixed interest and cash). Allocations are reviewed regularly although a reallocation is only considered in response to a fundamental change in long-term expectations or market demand. The option aims to add value through a disciplined approach to the selection of the investments held by the option. Derivatives may be used for risk management. The option may hedge some or all of its currency exposure.
<b>Asset allocation ranges<sup>4</sup></b>	10 – 20% Australian shares 5 – 15% Global shares 0 – 10% Property securities 60 – 80% Fixed interest and cash

## Defensive strategy

### Commonwealth Capital Defensive

<b>Investment objective<sup>1</sup></b>	To invest in a diversified portfolio of predominately defensive assets expected to generate a mix of income and long-term capital growth with an emphasis on stable returns and a high level of security.
<b>Risk/return profile</b>	Low
<b>Suggested investment time horizon<sup>2</sup></b>	At least three years.
<b>Investment strategy<sup>1</sup></b>	Invest primarily in defensive investments while maintaining some exposure to growth investments.
<b>Asset allocation ranges<sup>4,8</sup></b>	0 – 10% Australian shares <sup>5</sup> 0 – 10% Global shares 0 – 15% Alternative assets <sup>3</sup> 5 – 75% Fixed interest 5 – 75% Cash

### Commonwealth Capital Secure

<b>Investment objective<sup>1</sup></b>	To invest in a diversified portfolio of fixed interest and money market securities expected to generate a mix of income and some long-term capital growth with an emphasis on stable returns and a high level of security.
<b>Risk/return profile</b>	Very low
<b>Suggested investment time horizon<sup>2</sup></b>	At least three years.
<b>Investment strategy<sup>1</sup></b>	Invest in a defensive portfolio of income producing investments.
<b>Asset allocation ranges<sup>4,8</sup></b>	5 – 60% Fixed interest 45 – 95% Cash

# Investment strategies

## Defensive strategy (cont.)

Commonwealth Savings	
<b>Investment objective<sup>1</sup></b>	To provide income from investments in money market securities with a very low risk of capital loss.
<b>Risk/return profile</b>	Very low
<b>Suggested investment time horizon<sup>2</sup></b>	At least zero years.
<b>Investment strategy</b>	Invest in bank deposits and other money market securities.
<b>Asset allocation ranges<sup>4</sup></b>	100% cash

### Notes

- 1 Investment objective and strategy - if there is any significant change in the investment strategy or objective of the investment option we will give you notice as required by law.
- 2 Suggested investment time horizon - the suggested period is based on analysis of the past performance of these types of assets held in each investment option and is not intended to imply or guarantee any particular return from any investment option. You should be aware that the value of your investment could fall as well as rise.
- 3 Alternative assets - these assets cover investments not covered by the other asset classes in the table including but not limited to alternative risk premia strategies, private equity, mortgages, direct property, development capital and infrastructure.
- 4 Asset allocation ranges - the asset allocation ranges represent the expected minimum and maximum exposure to each asset class within the investment option over the long-term. Asset allocations may move outside these ranges temporarily depending on movements in the value of financial markets. The asset allocation ranges may change over time.
- 5 Up to 4 per cent of the allocation to Australian Shares may be invested in International Shares, with currency hedging at the discretion of the manager.
- 6 Composite benchmark - the option's composite benchmark is shown on page 19.
- 7 This option was previously referred to as Perpetual Balanced Growth.
- 8 For assets held outside of Australia, we have target levels of currency hedging. For Global Fixed Interest we target a 100 per cent hedged currency position. For International Shares, we target a zero per cent hedged currency position. For Alternatives the targeted hedged currency position varies depending on the underlying Alternatives strategy. We reserve the right to change the target levels of currency hedging at any time without prior notice to you. Actual levels of currency hedging may also differ to the target levels of currency hedging over time.

# Composite benchmarks

For some options in the Report, the objective includes a reference to a composite benchmark. The composite benchmarks outlined below for each option are current as at the date of the Report. They may be subject to change at any time within the allocation ranges.

Option Name	Composite benchmark
<b>FirstChoice Wholesale High Growth</b>	10.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 10.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 36.0% S&P/ASX 300 Accumulation Index, 4.0% S&P/ASX Small Ordinaries Index, 15.0% MSCI All Country World Index, 15.0% MSCI All Country World Index (AUD hedged), 10.0% MSCI Emerging Markets Index.
<b>FirstChoice Multi- Index Balanced</b>	24.0% S&P/ASX 200 Accumulation Index, 13.0% Bloomberg AusBond Composite 0+Yr Index, 14.0% MSCI All Country World (ex Australia) Index (AUD hedged), 13.0% MSCI All Country World (ex Australia) Index, 7.0% FTSE World Government Bond Index (ex Australia) (AUD hedged), 6.0% FTSE Developed Core Infrastructure 50/50 Index (AUD hedged), 6.0% FTSE EPRA/NAREIT Developed Rental Index (AUD hedged), 5.0% S&P/ASX Small Ordinaries Accumulation Index, 5.0% Bloomberg AusBond Bank Bill Index, 2.0% MSCI Emerging Markets Index, 5.0% FTSE World Broad Investments Grade Corporate Index.
<b>Colonial First State Conservative</b>	40.0% Bloomberg AusBond Composite 0+Yr Index, 30.0% Bloomberg AusBond Bank Bill Index, 15.0% S&P/ASX 300 Accumulation Index, 10.0% MSCI All Country World (ex Australia) Index, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged).
<b>Colonial First State Balanced</b>	35.0% Bloomberg AusBond Composite 0+Yr Index, 20.0% S&P/ASX 300 Industrials ex A-REIT, 15.0% MSCI All Country World (ex Australia) Index, 15.0% Bloomberg AusBond Bank Bill Index, 10.0% RBA Australian Consumer Price Index (CPI) Trimmed Mean, 5.0% FTSE EPRA/NAREIT Developed Index (AUD hedged).
<b>Pendal Active Balanced</b>	38.0% S&P/ASX 300 Accumulation Index, 22.0% MSCI World (ex Australia) Index, 8.0% S&P/ASX 300 A-REIT Accumulation Index, 17.0% Bloomberg AusBond Composite 0+Yr Index, 8.0% JP Morgan GBI Global Traded Index (AUD hedged), 7.0% Bloomberg AusBond Bank Bill Index.
<b>Colonial First State Diversified</b>	30.0% S&P/ASX 300 Industrials ex A-REIT Index, 25.0% Bloomberg AusBond Composite 0+Yr Index, 20.0% MSCI All Country World (ex Australia) Index, 10.0% RBA Australian Consumer Price Index (CPI) Trimmed Mean, 5.0% FTSE EPRA/ NAREIT Developed Index (AUD hedged), 5.0% FTSE Global Core Infrastructure 50/50 Index (AUD hedged), 5.0% Bloomberg AusBond Bank Bill Index.
<b>Perpetual Wholesale Balanced Growth<sup>1</sup></b>	8.0% Bloomberg AusBond Bank Bill Index, 17.0% Bloomberg AusBond Composite 0+Yr Index, 33.0% S&P/ ASX 300 Accumulation Index, 29.0% MSCI All Country World (ex Australia) Index, 3.0% FTSE EPRA/NAREIT Developed Rental Index, 10.0% CPI plus 5.0%.

Unless otherwise stated, indices referred to in the Report are calculated on the basis that: dividends are reinvested; foreign dividends are reinvested net of withholding tax; the calculation is in Australian dollar terms; and the index is unhedged to movements in the Australian dollar.

## Notes

1 This option was previously referred to as Perpetual Balanced Growth.

# Information for Commonwealth SuperSelect and Commonwealth Personal Superannuation & Rollover Plan members

## Convenient ways to contribute more to your super

You can make additional contributions at any time by:

- Bpay® (see below for further information);
- setting up a Regular Savings Plan (RSP) (see across for more information);
- mailing a completed 'Additional Contribution form' with a cheque made payable to 'The Colonial Mutual Life Assurance Society Limited' directly to us.

A copy of the form is available by calling 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday or from the *Forms* section of **commbank.com.au/superforms** or by visiting any Commonwealth Bank Branch. Before contributing to your superannuation you should confirm that you are eligible to contribute if you are aged 65 or over.

## Contributions via Bpay®

To make a deposit via Bpay®, just follow the four simple steps below:

1. Access your bank, building society or credit union's internet or phone banking service.
2. Select the contribution that you wish to make by entering one of the following corresponding Biller codes:

Contribution type	Biller code
Personal contributions	131045
Spouse contributions	131029

3. Enter your Customer Reference Number (CRN), which is your SuperSelect or CPS & RP account number.
4. Confirm the transaction and write or print the transaction receipt number for your records.

You should check with your bank, building society or credit union to find out their daily cut-off time for Bpay® payments to ensure that they are credited to your superannuation account on the same day. These times can vary according to the financial institution.

## Contributions via a RSP

From as little as \$100 per month you or your spouse can make regular contributions to your account through a RSP (We cannot accept employer contributions via a RSP).

We will automatically deduct all RSP contributions from your nominated bank, building society or credit union account each month on a date you nominate.

To establish a RSP please complete a 'Commonwealth Personal Superannuation & Rollover Plan and Commonwealth SuperSelect Regular Savings Plan form', which you can obtain from **commbank.com.au/superforms** or by calling 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

### **Don't miss the deadline – transactions at the end of the financial year.**

To ensure the completion of all contributions and transactions prior to 30 June, it is important that we receive and accept all funds and documentation (including confirmation that you are eligible to contribute to superannuation if aged 65 or over) at our principal office of administration prior to or on 30 June.

Missing the 30 June cut-off may have tax consequences. Please allow a minimum of five working days for mail to reach our principal office of administration (refer to 'Contact details' on page 32 of this report). If contributing through a Commonwealth Bank branch, please ensure you make the contribution at least three business days prior to 30 June to ensure the transaction reaches our principal office of administration at this busy time of the year.

### **Superannuation Contributions Surcharge**

If you are liable for superannuation contributions surcharge, the amount will be deducted from your account and will be reflected in your annual statement for the financial in which the deduction was made.

# Additional information regarding the Fund for all members

## Enquiries and complaints resolution

The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements. If you require further information about the Fund, require assistance to understand your benefit entitlements, have an enquiry or complaint, please call 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

## What to do if you have a complaint

We accept that sometimes we can get things wrong, and when this happens we're determined to make them right again.

### Talk to us

You can resolve most problems quickly and simply by talking with us. You can contact us as follows:

### Customer Relations Team

Phone: 1800 805 605

Fax: 1800 028 540

CustomerRelations@cba.com.au

### National Relay Service TTY/Voice

Phone: 133 677

Website: Relayservice.com.au

### Speak and Listen Relay (SSR)

Phone: 1300 555 727

If you need further assistance after your initial enquiry, you can also contact us by writing to:

The Complaints Manager  
Group Customer Relations  
Commonwealth Bank of Australia  
Reply Paid 41 Sydney NSW 2001

Alternatively you can contact us through a third party, providing you give us written authority to deal with them regarding the complaint.

## What we will do

When you make a complaint to us we will:

- acknowledge your complaint and make sure we understand the issues;
- do everything we can to fix the problem;
- keep you informed of our progress;
- keep a record of your complaint;
- give you the name of the person dealing with your complaint, a reference number and contact details so that you can follow up if you want to;
- provide you with regular updates on your complaint; and
- provide a final response within 90 days.
- If we are unable to provide a final response to your complaint within 90 days, we will:
  - inform you of the reasons for the delay;
  - advise you of your right to complain to the Superannuation Complaints Tribunal (SCT), or from 1 November 2018 to the Australian Financial Complaints Authority (AFCA); and
  - provide you with the SCT or AFCA contact details.

## External Dispute Resolution Superannuation Complaints Tribunal (SCT)

The SCT is a Commonwealth body that deals with complaints about superannuation. If you're not satisfied with our handling of your complaint or our decision, you may have a right to lodge a complaint with the SCT.

Before the SCT has jurisdiction to deal with the matter it must be satisfied that the complaint was referred to an appropriate person under our internal enquiries and



complaints arrangements. The SCT cannot deal with your complaint until you have made reasonable efforts to have the complaint resolved by us.

If, after you have made a complaint, you are not satisfied with the response, or do not receive a response within 90 days, you can then lodge a complaint with the SCT.

The SCT cannot deal with certain matters, for example, decisions that relate to the management of the Fund as a whole, such as investment performance, the level of fees and charges.

If the SCT accepts the complaint, it will attempt to resolve the matter through conciliation. If a complaint cannot be resolved by conciliation and has not been withdrawn by the SCT, it proceeds to Review. This means the SCT will consider submissions and make a decision to determine the outcome of the complaint.

To contact the SCT, you can telephone 1300 884 114 between 9 am and 5 pm AEST, Monday to Friday from anywhere in Australia. Alternatively, visit their website at [www.sct.gov.au](http://www.sct.gov.au)

From 1 November 2017, the SCT will cease and will be replaced by the Australian Financial Complaints Authority (**AFCA**). AFCA offers a free independent dispute resolution service for consumer and small business complaints. You can contact AFCA on 1800 931 678 between 9 am and 5pm (Sydney time), Monday to Friday from anywhere in Australia, online at [www.afca.org.au](http://www.afca.org.au), or by writing to:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001

### **Payment to an eligible rollover fund**

The Trustee has selected Eligible Rollover Fund (SuperTrace) as the fund where it may transfer your benefit if:

- you do not have insurance cover and two pieces of written communication to you are returned unclaimed; or
- we are unable to allocate a contribution or rollover to your Account and the transferor will not accept a refund of the monies; or
- you exercise cooling-off rights and the nominated fund will not accept the transfer; or
- you do not have insurance cover, no contributions or rollovers have been credited to your Account for a period of at least 12 months, and your Account balance is less than \$1,000; or to meet family law requirements; or
- we have not had two-way contact with you for a period greater than three years.

The trustee of SuperTrace is Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025. SuperTrace is administered by CMLA.

On transfer to SuperTrace, you cease to be an account holder of the Fund and your insurance cover (if applicable) will cease.

You should also note that SuperTrace:

- will apply a different fee structure;
- has a different risk investment approach;
- does not currently offer insured benefits in the event of death and disablement.

You should refer to the SuperTrace Product Disclosure Statement for more details.

# Additional information regarding the Fund for all members

To obtain a copy of the current SuperTrace PDS, please contact:

The Administrator  
SuperTrace Eligible Rollover Fund  
Locked Bag 5429  
Parramatta NSW 2124

Telephone 1300 788 750 between 8.30am to 6pm Monday to Friday, Sydney time or visit [supertrace.com.au](http://supertrace.com.au)

## Unclaimed benefits

In some circumstances your benefits in the Fund may become subject to unclaimed superannuation benefit laws. Superannuation money may become unclaimed if:

- you have reached age 65; and
  - no contributions or amounts have been received by or for you for at least two years; and
  - the Trustee has not had contact with you for five years, after which reasonable efforts to make contact were unsuccessful; or
- you die and the Trustee determines that an immediate benefit (other than a pension) is payable and the Trustee cannot find the person entitled to the benefit after making reasonable efforts to do so and after the passing of a reasonable period; or
- you cease to hold a temporary visa and leave Australia and the ATO requires payment of the benefit.

The Trustee will transfer unclaimed benefits to the ATO. Where the Trustee transfers such benefits, any request for payment should be directed to:

Unclaimed Super Money  
Australian Taxation Office  
PO Box 3578  
Albury NSW 2640

You can also contact the ATO on 13 10 20. Alternatively, you can do an online search by logging on or creating a myGov account at [my.gov.au](http://my.gov.au)

## Lost members

We will treat you as lost if you are uncontactable, meaning that:

- we have never had an address for you; or
- two written communications to your last known address return unclaimed; and
- we do not receive a contribution or rollover for you within the last 12 months.

If you are lost at any time we will report this to the ATO. The ATO maintains a Lost Member Register. We will also need to tell the ATO if we subsequently find you, or if you subsequently transfer to another superannuation provider. Additionally, if you are lost and your account is less than \$6,000 we will pay this to the ATO.

If we transfer your account, you will no longer be an account holder of the Fund and any insurance cover that you may have in place will cease. If your account transfers to the ATO, you will be able to reclaim your money from the ATO at any time.

## Departing Australia Superannuation Payment (DASP)

If you are a temporary resident and have not requested a DASP benefit within six months of the later of your temporary visa expiring and you're leaving the country, we may be required to pay your account balance to the

ATO, under Division 3 of Part 3A of the Superannuation (Unclaimed Money and Lost Members) Act 1999. In these circumstances you will no longer be a member of the Fund and you will lose any insurance cover. You will also no longer be invested in your chosen investment option(s). We are not obliged to notify or give an exit statement to you in this circumstance as allowed by ASIC Class Order 09/437. Once your account balance has been transferred to the ATO, you may claim your benefit by contacting the ATO and downloading a DASP application from its website, [ato.gov.au](http://ato.gov.au), or by calling on 13 10 20 or emailing it at [DASPmail@ato.gov.au](mailto:DASPmail@ato.gov.au). Non-residents have the right to make an application to the Commissioner of Taxation to claim unclaimed superannuation under Division 4 of Part 3A of the Superannuation (Unclaimed Money and Lost Members) Act 1999.

### **Financial information**

Benefits applicable to each member of the Fund are wholly determined by reference to life insurance policies. The Corporations Act 2001 provides an exemption for funds that invest in life insurance policies from providing certain information in their Annual Report to Members including audited fund accounts, the auditor's report, statement of assets and large investments.

If requested in writing, we will make copies of the following information available to you free of charge once each year:

- a copy of the recent audited accounts of the Fund; and
- a copy of the auditor's report.

You can also request certain other information relevant to the Fund or your entitlements. In some cases, however, we may charge a fee.

### **Complying status of the Fund**

The Fund is a complying superannuation fund and is eligible for concessional tax treatment.

The complying status of the Fund can only be revoked in exceptional circumstances. It is the Trustee's intention to ensure that the Fund will continue to qualify as a complying superannuation fund.

### **Indemnity Insurance**

The Trustee, as a member of the Commonwealth Bank Group, is covered under the Group's Directors and Officers indemnity and professional indemnity insurance policies.

### **Reserves**

The Fund does not currently hold any reserves.

### **Fund Trust Deed**

The Fund's Trust Deed contains rules governing SuperSelect, PensionSelect and CPS & RP and sets out the rights and obligations of the Trustee and Members. Subject to law, we may change the Trust Deed at any time. However, changes that may adversely affect your interest in the Fund are only allowable if:

- superannuation law expressly permits it;
- all affected members agree; or
- the regulatory authority agrees.

We will advise you if we make a change to the Trust Deed that affects you. A copy of the Trust Deed is available by calling us.

# Additional information regarding the Fund for all members

## **Trust Deed amendments**

During the period 1 July 2017 to 30 June 2018 there were no Trust Deed amendments.

## **Collection and verification of customer information**

Customer information includes personal information such as name, age, gender, contact details as well as your health and financial information. The law requires us to identify our customers. We do this by collecting and verifying information about you. We may also collect and verify information about persons who act on your behalf. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities.

We use your customer information to manage our relationship with you, provide you with the products and services you request and also tell you about the products and services offered by the Commonwealth Bank Group (Group), affiliated providers and external providers for whom we act as agent. If you have given us your electronic contact details, we may provide marketing information to you electronically. We may carry out the collection and verification of customer information in different ways and we will advise you of the most acceptable methods of doing this. We may disclose your customer information to carry out verification e.g. we may refer to public records to verify information and documentation, or we may verify with an employer that the information you give us is accurate.

We may collect and verify your full name, date of birth and residential address. If you are commonly known by two or more different names, you must give us full details of your other name or names. In addition, during your relationship with us, we may also seek, and collect, further information about you and about your dealings with us. You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

## **Protecting customer information**

The Commonwealth Bank Group has a Privacy Policy outlining how we comply with the National Privacy Principles. You can view the Privacy Policy at [commbank.com.au/privacy](http://commbank.com.au/privacy) or request a copy from us or from any Commonwealth Bank branch.

## **Other disclosures**

So that we can manage our relationships, we may disclose customer information to:

- your employer (if any, to the extent required to assist your employer to meet their obligations), brokers and agents who refer your business to us;
- any person acting on your behalf, including your financial adviser, solicitor, settlement agent, accountant, executor, administrator, trustee, guardian or attorney;
- if you have insurance, medical practitioners (to verify or clarify, if necessary, any health information you may provide), claims investigators and reinsurers (so that we can assess and manage any claim that you make),

insurance reference agencies (where we are considering whether to accept a proposal of insurance from you and, if so, on what terms);

- external product providers into which you might direct some of your investment, other product providers to which we may transfer your investment; and
- organisations to whom we may outsource certain functions.

In all circumstances where our contractors, agents and outsourced service providers become aware of customer information, confidentiality arrangements apply. Our agents, contractors and outsourced service providers may only use customer information for our purposes. The law may require us to disclose customer information e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter terrorism financing.

The Group may send customer information overseas if:

- that is necessary to complete a transaction; or
- we outsource certain functions overseas.

We may also be permitted, as distinct from required, to disclose information in other circumstances.

### **Access to your personal information**

The law allows you (subject to permitted exceptions) to access your personal information. You can do this by:

- emailing [customerrelations@cba.com.au](mailto:customerrelations@cba.com.au)
- calling **1800 805 605#** or
- writing to:  
Group Customer Relations  
Commonwealth Bank of Australia  
Reply Paid 41  
Sydney NSW 2001

We may charge you for providing access to your personal information.

# A free call unless made from a mobile phone, which we will charge at the applicable mobile rate.

# Contact details

General enquiries	Who to contact ...
<b>National callers</b>	<b>13 20 15</b> 8.30am to 6pm (Sydney time), Monday to Friday
<b>International callers</b>	<b>+61 2 8756 5541</b> 8.30am to 6pm (Sydney time), Monday to Friday
<b>Unit prices</b>	<b><a href="http://commbank.com.au/unitprices">commbank.com.au/unitprices</a></b>
<b>Facsimile</b>	<b>1800 002 715</b>
<b>Internet</b>	<b><a href="http://commbank.com.au/personal">commbank.com.au/personal</a></b>
<b>Email</b>	<b><a href="mailto:service@cba.com.au">service@cba.com.au</a></b>
<b>Postal address</b>	Commonwealth Financial Services GPO Box 3306, Sydney NSW 2001
<b>Principal office of administration</b>	Level 1, 11 Harbour Street Sydney NSW 2000
<b>Branch network</b>	Visit any Commonwealth Bank branch

# Directory

## **The Fund**

Colonial Super Retirement Fund  
ABN 40 328 908 469

## **Trustee**

Colonial Mutual Superannuation Pty Ltd  
ABN 56 006 831 983 AFSL 235025

Ground floor, Tower 1, 201 Sussex Street  
Sydney NSW 2000

## **Administrator, Investment Manager and Insurer**

The Colonial Mutual Life Assurance Society Limited  
ABN 12 004 021 809 AFSL 235035

Locked Bag 5429  
Parramatta NSW 2124

## **Principal office of administration**

Level 1, 11 Harbour Street  
Sydney NSW 2000









**13 20 15**

8.30am to 6pm (Sydney time)

Monday to Friday

**[commbank.com.au](http://commbank.com.au)**

CLN1796 300918

