



# Your 2024 Annual Members' Meeting

Join us online to learn more about your super fund and how we're managing your money at your Annual Members' Meeting.

The meeting is your chance to hear from our leadership team about what we've achieved over the 2024 financial year, what we're focusing on moving forward, and what this means for your super. It's also your opportunity to ask questions of our team.

## We want to hear from you

You can submit questions about the fund in advance at [cfs.com.au/membermeeting](https://cfs.com.au/membermeeting). You'll also be able to ask questions at any time during the meeting.

We'll try and get to as many questions as possible on the night. A record of all questions, including those we're unable to answer during the meeting, will be provided on our website within a month of the event.

Please keep in mind that we're unable to provide personal advice in the meeting.

## Unable to attend?

A recording of the meeting, transcription and minutes will be hosted online at [cfs.com.au/membermeeting](https://cfs.com.au/membermeeting) after the event.

## Updates to FirstChoice products

We're making some changes to FirstChoice products on 16 November 2024. This is part of our regular review of our products and includes adding new investment choices, investment manager changes, and updates to disclosure.

You can find out more about the changes in the enclosed Key Changes Flyer.

## Event details

**Date:** Monday, 18 November 2024

**Time:** 6–7pm, Sydney time

**Location:** Online only

Register to attend by scanning the QR code or by visiting [cfs.com.au/membermeeting](https://cfs.com.au/membermeeting)



After you've registered, you'll receive a confirmation email with details on how to join the event on the night.

## Agenda

- **Acknowledgement of Country and Welcome**  
Richard Burns, Group Executive, Customer Office
- **Our strategy**  
Greg Cooper, Independent Director and Chair
- **Super fund highlights**  
Kelly Power, Chief Executive Officer, Superannuation
- **Investment update**  
Jonathan Armitage, Chief Investment Officer
- **Questions and answers**

## About your super fund

This section has information about the operation of your super fund for the financial year ending 30 June 2024. All super funds are required under super law to provide this information in the same way. If you have any questions, please let us know when you register.

## Financial information

This financial summary shows how much we've spent in the past financial year to manage your super fund.

The following information is provided as required in accordance with section 29P(3)(b) of the *Superannuation Industry (Supervision) (SIS) Act 1993* and regulation 2.10 of the *SIS Regulations 1994* (the Regulations).

### Short-form summary of prescribed fund expenditure for the 2023-24 financial year

Category	Total
Aggregate remuneration expenditure	\$1,454,294
Aggregate promotion, marketing, or sponsorship expenditure	\$7,190,617
Aggregate political donations	\$0
Aggregate industrial body payments	\$0
Aggregate related party payments	\$0

## Notes to short-form expenditure for the 2023-24 financial year

Some payments have been counted in more than one category. The expense categories are defined by the regulations in a way that some expenditure is required to be disclosed in more than one category. The total amounts should therefore not be read as representing wholly separate expenditures.

**Remuneration expenditure** covers the remuneration for the Key Management Personnel, which includes Independent Non-Executive Directors and the Executive Director of Avanteos Investments Limited (the trustee or ALL).

This amount is referable to the Trustee in its capacity as trustee across a number of funds.

**Promotion, marketing or sponsorship expenditure** includes promotional and educational materials, media, advertising, and partnership arrangements.

**Political donations** – the trustee does not make political donations.

**Industrial body payments** – the trustee does not make payments to industrial bodies (*employer and employee organisations registered under the Fair Work (Registered Organisations) Act 2009*).

**Related party payments** represent payments made by ALL to related parties of the trustee, for services provided by those related parties. Some of these payments are also disclosed under 'Aggregate remuneration expenditure'. These payments form part of the related party disclosures set out in the Financial Statements. Payments include investment management costs, promotional and marketing services, group executives and directors' remuneration, rent for office premises and other general administration expenses.

## More information

The following additional information and links to a range of documents will be available on our website [cfs.com.au/membermeeting](https://cfs.com.au/membermeeting).

- summary of Significant Event Notices from 1 July 2022 to 30 June 2024
- details of Key Management Personal remuneration
- the Member Outcomes Assessment determination
- the Annual Reports for the financial year ending 30 June 2024
- aggregate payments under a contract to promote the fund, promoting a particular view on the fund's behalf or sponsorship on the fund's behalf, the name of each contracting party and the aggregate payments to that party.
- related party payments
- details on how to access your most recent member statement for the 2023-24 financial year.

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### Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFS Licence 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS and FSG can be obtained from [cfs.com.au](https://cfs.com.au).

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