

How to read your online super statement



Your super statement is designed for you to read and access key information about your account upfront. It's important to take some time to understand it.

Colonial First State JANE SAMPLE 1 January - 30 June 2022
Account Number: 010 007710302 Member ID (OIN):ID (OIN): 396703

Download Statement CLOSE

FirstChoice Personal Super Statement

What's happened since your last statement

This time 6 months ago Current balance 30 June 2022

\$106,871.58 \$109,549.20

Refer to the summary below to find out what influenced the change in your balance. Please note that not all the fees you pay show as transactions in 'Your account transactions'. For more information on how your investment options performed, go to our website.

Hide how your super balance has changed

Super is designed to provide you with a source of income when you retire. As markets can go up and down, understanding your balance over the longer term can give you a clearer picture of how your investment is tracking.

Date	Balance
30 June 2018	N/A
30 June 2019	N/A
30 June 2020	N/A
30 June 2021	\$79,253
30 June 2022	\$109,549

Current balance

For more details on your funds' performance, please talk to a financial adviser or visit our [Investor Review](#) website.

Your transaction summary

1 January - 30 June 2022

Category	Amount
CREDIT	
What your employer put in for you	\$0.00
Extra super you put in	\$0.00
Super you rolled over	\$0.00
Other	\$3,087.60
DEBIT	
Fees & taxes	\$0.00
Insurance premiums	\$0.00
Investment return	\$409.20
Withdrawals	\$0.00
Other	\$0.00

Change in your balance: \$2,678.40

SEE TRANSACTION HISTORY

We think it's important that you understand your product and whether it's suitable for your retirement needs. There are other products available with different fee structures and features. Speak to an adviser before making any decision to change as it's important to consider the impact on your investment strategy, insurance, Centrelink entitlements and any other financial needs you may have.

Your account balance

This shows the change in your account balance over the past twelve months.

How your super balance has changed

This long-term view shows you how your account balance has changed year to year.

Your transaction summary

The credits show what's been added to your account over the past twelve months, eg investment performance. The debits show what's been deducted from your account, such as withdrawals and insurance premiums.

Where your money is invested

CFS Cash	\$39,751.68	View performance and holdings
FirstChoice Conservative	\$24,465.16	View performance and holdings
FirstChoice Moderate	\$19,428.47	View performance and holdings
CFS Diversified	\$25,904.67	View performance and holdings

[SEE PRICES AND PERFORMANCE](#)

How your money is invested

The main asset classes that people refer to are cash, fixed interest, property and shares. The reason why it's so important to understand asset classes is because they each have different levels of risk and return.

Your Defensive Assets		Total = 57.00%	Value
• Cash	15.60%		\$17,089.80
• Australian Fixed Interest	17.40%		\$19,061.70
• Global Fixed Interest	24.00%		\$26,291.98
Your Growth Assets		Total = 43.00%	Value
• Property Securities	12.90%		\$14,131.95
• Australian Shares	11.20%		\$12,269.60
• Global Shares*	18.90%		\$20,704.95

* The asset type may include allocations to alternatives

Note: This represents the percentage of your account invested in each of the major asset class as at 30 June 2023.

Deciding on an investment strategy can be complex. To make sure you have the right plans in place for your future contact your financial adviser, or read more about risk and return in our Guidance section at [colonialfirststate.com.au](#).

Your insurance

Your cover

Death cover	No cover
Total & Permanent	No cover
Disablement cover	No cover
Salary continuance cover	No cover

Insurance can offer more financial security and help you and your family get through life's challenges. There can be advantages to having insurance cover inside your super, such as reduced costs and tax savings. We recommend you speak with a financial adviser about insurance options that best suit your needs or call us for more information.

Your premiums

Your estimated premiums are charged monthly.

Death premium	N/A
Total & Permanent	N/A
Disablement premium	N/A
Salary continuance premium	N/A

Your beneficiaries

You do not have a valid nominated beneficiary.

Things to consider

Suggested actions for you

TOP UP YOUR SUPER BOOST YOUR SUPER RECEIVE CONTRIBUTIONS BRING YOUR SUPER TOGETHER

Contact us

[Find an adviser](#) [Call 13 13 36](#) (8:30am - 6pm, Mon - Fri (Sydney time)) [Login to FirstNet investor](#) [To help you understand your statement, visit our Statement hub site](#)

Where your super is invested

Each of the investment options in your super account is listed, along with its one, five and ten year returns (if applicable).

How your money is invested

This section represents the percentage of how your money is invested by using two main investment groups – growth and defensive.¹

Your insurance, premiums and beneficiaries

If you have insurance cover in your super account, your cover amount and premiums will be shown. And if you've nominated beneficiaries, they will be listed here.

Suggested actions

Personalised suggested actions will be displayed based on what information we have on file.

Your statement includes a superannuation breakdown, which provides details of any contributions you or your employer made to your account over the past twelve months, as well as a detailed list of your account transactions and any fees you paid over the period.

For more information on how your investment options are performing, log on to FirstNet via our website at [cfs.com.au](#) and click on the **Funds & Performance** tab.

We're here to help

For more information regarding your statement, visit our **Statement Hub** site, speak to a financial adviser or call us on 13 13 36, Monday to Friday, 8:30am to 6pm, Sydney time.

1 Not applicable for Rollover and Superannuation Fund.

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