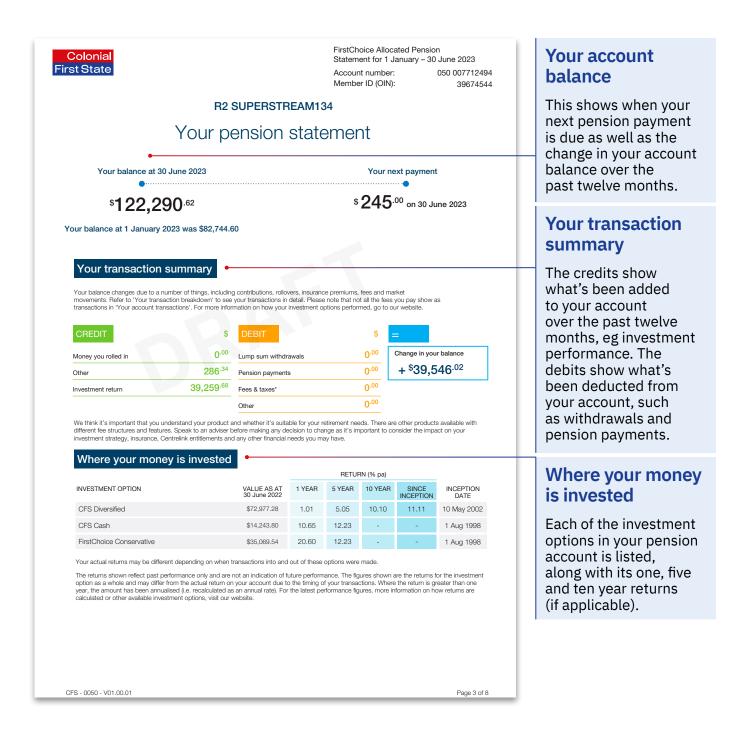
How to read your pension statement



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



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 = 88.60%	Value
Cash	68.50%	\$83,769.07
Australian Fixed Interest	11.50%	\$14,063.42
 Global Fixed Interest 	8.60%	\$10,516.99
Your Growth Assets	Total = 11.40%	Value
 Property Securities 	0.00%	\$0.00
Australian Shares	5.70%	\$6,970.57
7 10011 011011 0110100		
Global Shares*	5.70%	\$6,970.57

Note: This represents the percentage of your account invested in each of the major asset classes as at 30 June 2022

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 cfs.com.au.

Your personal details

Date of birth: xx xxx 1982 Mobile number: xxxx xxx 632 Fmail address: xxxxx@sample.com.au Statement preference: Electronic

Your beneficiaries

colonialfirststate.com.au.

NAME RELATIONSHIP BENEFIT % No beneficiary You do not have a valid nominated beneficiary. If you would like to

nominate a beneficiary refer to our 'Find a form' section at

It's important to understand what will happen to your pension benefit upon your death. If you have a valid non lapsing or reversionary beneficiary nomination, a death benefit will be paid in accordance with that nomination. If you don't have a valid nominated beneficiary, the trustee of the fund will determine who receives your benefit. A valid non lapsing or reversionary beneficiary

death benefit nomination will remain in place unless you revoke or amend it by completing a new form. Review your beneficiary details today to ensure you have a say in who receives your pension benefit. For more information on nominating beneficiaries, visit our

Statement Hub site - colonialfirststate.com.au/statementhub.

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 personal details and beneficiaries

This shows the information we have on file for you. And if you've nominated beneficiaries, they will be listed here.

Our online statements are more interactive

Did you know you can view your statement on the device that suits you best; either on your desktop, laptop, tablet or mobile? To receive your statement online instead of by mail, you can update your communications preference at FirstNet, or you can call us on the number below.

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 available for Personal Pension Plan.

This information shown on this statement is provided for illustrative purposes only and does not reflect any customer's personal financial situation. Avanteos Investments Limited ABN 20 096 259 979, AFSL 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, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com. au/tmd, which include a description of who a financial product might suit. 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 29311/FS6714/0823 decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.