

# How to read your online pension statement

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

**Colonial First State** R2 SUPERSTREAM116 1 January – 30 June 2023  
 Account Number: 020 007712067 Member ID (OIN): ID (OIN): 39673

**Your pension statement**

Your balance at 30 June 2023: **\$55,834.22**  
 Your next payment: **\$92.50**  
 Your bal 1 January 2023 was **\$56,399.20**

Download Statement CLOSE

- Statements home
- Transaction history
- Fees you paid
- Your profile
- Investor information
- Your previous statements
- Investor services (8:30am to 6pm, Mon-Fri (Sydney time))
- Find an adviser

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.

## Your account balance

This shows when your next pension payment is due as well as the change in your account balance over the past twelve months.

**Your transaction summary**  
 1 January – 30 June 2023

CREDIT		DEBIT		Change in balance
Money you rolled in	\$0.00	Lump sum withdrawals	\$0.00	= -\$564.98
Other	\$0.00	Pension payments	\$486.98	
Investment return	\$0.00	Fees & taxes	\$78.00	
		Other	\$0.00	

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 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 pension payments.

### Where your money is invested

<b>Capital Secure</b> \$27,302.30	<a href="#">View performance and holdings</a> ▼
<b>Australian Share</b> \$19,171.82	<a href="#">View performance and holdings</a> ▼
<b>Balanced</b> \$9,360.00	<a href="#">View performance and holdings</a> ▼

[SEE PRICES AND PERFORMANCE](#) >

## Where your money is invested

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

### 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 = 53.70%	Value
● Cash	31.80%	\$47.90
● Australian Fixed Interest	9.60%	\$14.46
● Global Fixed Interest	12.30%	\$18.53
Your Growth Assets		
	Total = 46.30%	Value
● Property Securities	29.40%	\$44.29
● Australian Shares	14.40%	\$21.69
● Global Shares*	2.50%	\$3.77

\* 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 31 December 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 [colonialfirststate.com.au](http://colonialfirststate.com.au).

## 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.<sup>1</sup>

### Your beneficiaries

You do not have a valid nominated beneficiary. If you would like to nominate a beneficiary refer to our 'Find a form' section at [cfs.com.au](http://cfs.com.au)

Things to consider

Contact us

[Find an adviser](#) | 
 [Call 13 13 36](tel:131336) (8:30am - 6pm, Mon - Fri (Sydney time)) | 
 [Login to FirstNet](#) | 
 To help you understand your statement, visit our [Statement hub site](#) or [website](#)

## Your beneficiaries

If you've nominated beneficiaries, they will be listed here.

For more information on how your investment options are performing, log on to FirstNet via our website at [cfs.com.au](http://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.

<sup>1</sup> 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](http://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 decision. You can get the PDS and FSG at [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36.