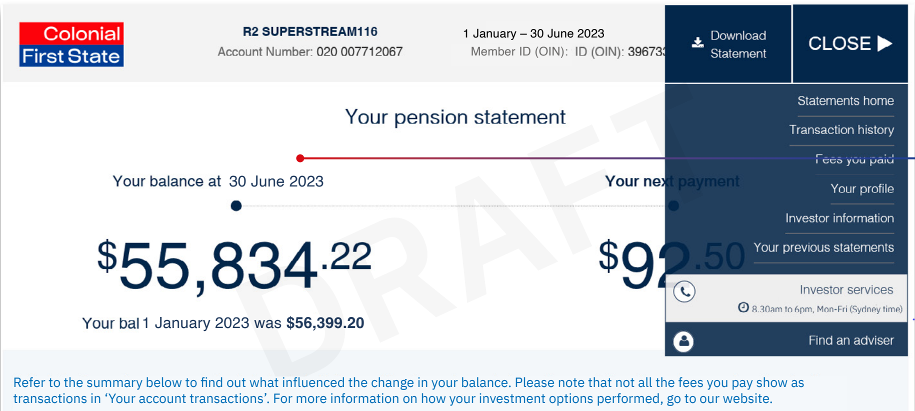
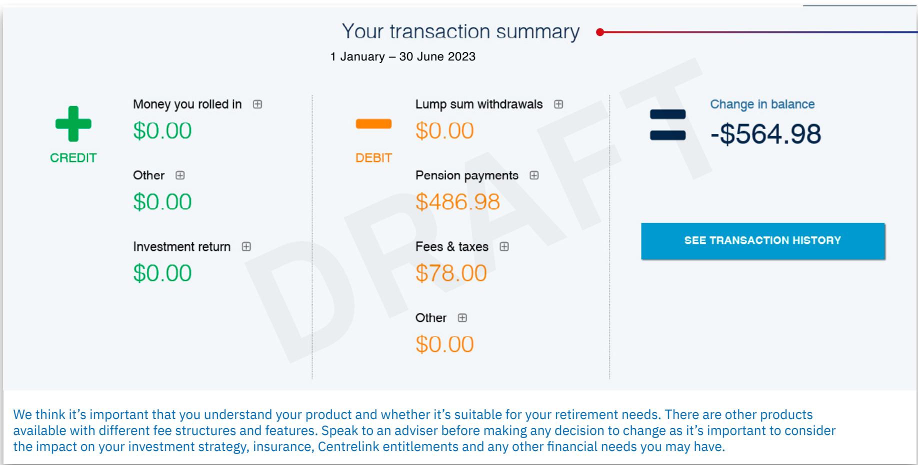
How to read your online pension statement

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.



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

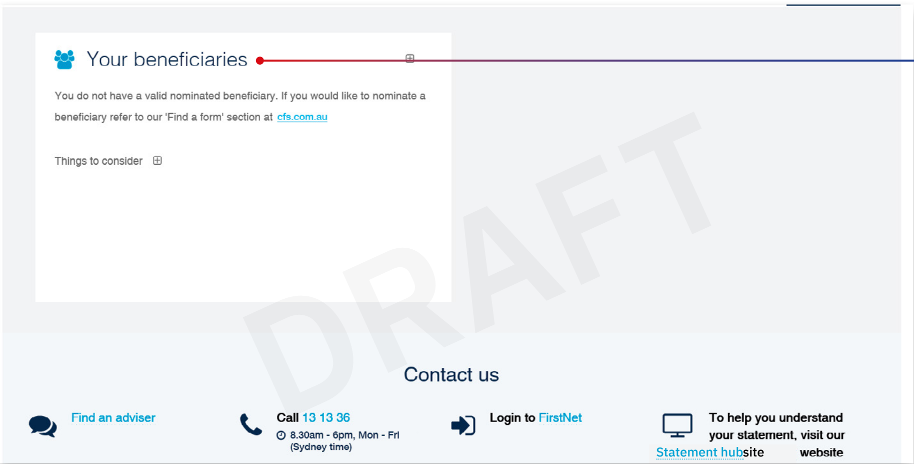
The credits show what's been added to your account over the past twelve months, eg investment performance. The debits show what's been deducted from your account, such as withdrawals and pension payments.

Where your money is invested

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

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



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 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.