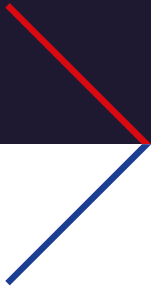


2023–24 Annual Report

Fund Information Report



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This Trustee annual report ('report') was prepared by Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (the 'Trustee', 'we', 'us', 'our', or 'AIL') on 30 September 2024. AIL is the trustee of and issuer of interests in the Avanteos Superannuation Trust ABN 38 876 896 681 (the 'Fund'). You should read this report in conjunction with your Member benefit statement. CFS Edge Super and Pension (the 'Service') are part of the Avanteos Superannuation Trust.

Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include AIL and Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL). CFS is majority owned by an affiliate of Kohlberg Kravis Roberts & Co. L.P. (KKR), with the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (CBA) holding a significant minority interest. The investment performance and the repayment of capital of AIL and CFSIL products is not guaranteed. Investments in AIL and/or CFSIL products are investment type products subject to investment risk, including possible delays in repayment, and loss of income and capital invested.

The Trustee has made every attempt to ensure the accuracy of the information included in this report and the Trustee has, in some cases, relied on information provided by third parties. The Trustee does not accept responsibility as to the accuracy and completeness of information provided from another source.

The information provided in this document is general information only and does not take into account your objectives, personal financial or taxation situation, or needs. Because of that, before acting on the information, you should consider its appropriateness having regard to these factors. You should talk to your adviser and obtain financial advice relevant to your personal circumstances, and you should consider the relevant Product Disclosure Statement, before making any decision to acquire, or continue to hold, an interest in the product.

AIL and CFSIL are not registered tax (financial) advisers under the Tax Agent Services Act 2009 (Cth), and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law. Taxation considerations are general and based on present taxation laws, rulings and their interpretation as at 30 September 2024. You should seek independent, professional tax advice before making any decision based on this information.



Dear Member,

I am pleased to present the Trustee annual report for the financial year ended 30 June 2024 for CFS Edge Super and Pension which forms part of the Avanteos Superannuation Trust (the Fund).

CFS Edge offers access to an extensive range of investment options, comprehensive reporting and sophisticated tax management facilities, supported by industry-leading cyber security to keep your data safe. Our client portal and mobile app makes it easy to keep track of your investments. Your adviser can help you to build an investment portfolio aligned to your goals and needs.

In this report you will find information about product and regulatory changes that may affect your superannuation. You should read this document along with your Member benefit statement, which together make up your annual report.

If you have any queries about this Trustee annual report, please contact your adviser.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'K Power', written over a horizontal line.

Kelly Power
Chief Executive Officer – Superannuation, Colonial First State
Avanteos Investments Limited

Regulatory changes

The information contained in the following sections is general information only and does not take into account your objectives, personal financial situation, or needs. You should assess whether the information is appropriate for you and talk to your adviser for further information. The information in this section is current as of 30 September 2024.

Recent legislative changes to superannuation

The following key changes to superannuation legislation have taken effect recently.

Improved flexibility for first home super saver scheme

The first home super saver (FHSS) scheme allows eligible people to make voluntary contributions to super, and then release those contributions and associated earnings to help pay for their first home.

Under the scheme, you must first apply for an FHSS determination from the ATO to confirm the maximum amount you can release. Once a determination is received, you may then request to the ATO to withdraw under the scheme.

For FHSS determinations made on or after 15 September 2024, the following changes make the scheme more flexible:

- You can request an FHSS determination if you have already entered into a contract to purchase your first home, but are not yet the legal owner. Previously you had to request a determination before entering into a contract to purchase your first home.
- You have up to 90 days after they enter into a contract to purchase or construct a home to request a withdrawal under the scheme (previously 14 days).

Proposed and future changes to superannuation

The following are some key future changes to superannuation legislation which have been proposed or legislated by the Government.

Additional 15% tax on earnings for total super balances over \$3 million

The Government has proposed introducing a new 15% tax on the portion of a member's earnings that are attributable to their total superannuation balance above \$3 million. Under the proposal, a member's earnings will be calculated based on the difference in their total superannuation balance from one year to the next, with adjustments made for contributions and withdrawals made during the year.

The tax is proposed to apply from the 2025–26 financial year, and would be levied on members personally. Members could then choose to pay the tax from their own pocket, or elect to have it released from super.

At the time of writing, a Bill to implement this proposal had been introduced into parliament but it had not been legislated.

Requiring employers to pay Superannuation Guarantee at the same time as salary and wages

The Government has proposed requiring employers to pay their employee's Superannuation Guarantee (SG) entitlements at the same time as their salary and wages from 1 July 2026.

Currently, employers are required to pay their employees' SG contributions on a quarterly basis. The government says that this proposal will make it easier for employees to keep track of their payments and increase their overall retirement benefit.

At the time of writing, this proposal had not been legislated.

Choice to exit certain legacy income streams

The Government has proposed a five-year window during which you could choose to exit certain otherwise non-commutable legacy income streams (including term allocated pensions) commenced prior to 20 September 2007 (or at a later time due to the rollover of a previous legacy income stream). Under this proposal, you may then be able to use the commuted amount to commence a more flexible income stream such as an account based pension, make a lump sum withdrawal or retain it in a superannuation account.

At the time of writing, draft regulations relating to this proposal had been released, but it had not become law.

Super payable on Government paid parental leave

The Government has amended legislation to add Government funded concessional super contributions on top of Government Parental Leave Pay. This change will apply for children born on or after 1 July 2025, with super contributions equal to the Superannuation Guarantee rate (12% by 1 July 2025).

Product changes

Below is a summary of recent product changes that occurred during the 2023–24 financial year.

International securities and foreign currency

We've introduced new features and functionality to provide you with even more options when it comes to building and diversifying your portfolio so you can invest in what matters most to you.

From August 2023, we launched the ability to invest in international securities and buy and sell foreign currencies, all through your CFS Edge account.

As at 30 June 2024, CFS Edge clients can invest across 16 major stock exchanges, including the New York Stock Exchange and the NASDAQ and buy and sell 11 foreign currencies including US dollars, Euros and GB pounds.

If you choose to invest in these options, certain fees will apply. The new fees are outlined in relevant CFS Edge disclosure documents available at cfs.com.au/cfsedge. Please speak to your adviser for further information.

CFS Edge Accelerate Series

Exclusive to CFS Edge, the Accelerate Series separately managed accounts (SMAs) were launched in December 2023. These are professionally constructed managed portfolios with competitive investment fees which allow you to combine SMAs and sophisticated investment options in a single account.

For those clients who wish to invest in these options, based on a recommendation from your adviser, you may also be eligible for an ongoing Administration fee discount.

The below Administration fee discount will apply to the balance held in each Accelerate Series:

Accelerate Series	Administration fee discount
Accelerate 100	100%
Accelerate 30	30%

Balances invested in other assets, including SMAs that aren't part of the Accelerate Series, will not attract an Administration fee discount. All other fees and costs for CFS Edge product, including the \$300 p.a. Account keeping fee, still apply. If you want to find out more about the Accelerate Series including the fees and costs associated with them, and the rules that apply, please speak to your adviser. You should also refer to the CFS Edge disclosure documents and Investment list available at cfs.com.au/cfsedge.

Changes to GST and RITC

The 2023-24 financial year saw some changes to fees and costs:

Historically, we claimed a reduced input tax credit (RITC) on some fees and charges from the Australian Taxation Office (ATO). The ATO has recently changed their view in relation to GST credit entitlement. From 1 July 2024, you're now required to pay the full amount of GST on all adviser services fees. For more information, please speak to your adviser, or contact us on 1300 769 619.

Significant events (summary of material changes)

You can access a summary of each significant event or material change that may affect you at cfs.com.au/cfsedge (found under 'Forms and member information' > 'Member information' > 'Significant event notices – CFS Edge').

Accessing your CFS Edge account

You can access up-to-date information and a range of comprehensive reporting options for your account(s) by logging into CFS Edge online.

We'll also use this channel to notify you as more exciting features and benefits become available. Log in at investor.cfsedge.com.au.

CFS Edge mobile app

Accessing your CFS Edge account(s) on the go is even easier with the CFS Edge mobile app. Through the app you can:

- view your CFS Edge super, pension and eligible investments accounts
- get a full view of how your money is invested
- stay up to date with all the activity on your account.

You can download the app from the App Store or Google Play. You can also find out more information about the CFS Edge app at cfs.com.au/cfsedge.

Do we have your current email address and mobile number?

By having your email address and mobile number on record, we can contact you quickly and communicate with you more securely. You can update your contact details online by logging into the CFS Edge portal, via your adviser, or by calling us on 1300 769 619.

Investment information

Investments

For a full list of investments refer to the Investment List available at cfs.com.au/cfsedge.

Investment performance information

Information about investment performance can be found in your Member benefit statement. This information has been tailored to the specific assets you held at 30 June 2024. If you would like to know more about the performance of the investment options available in CFS Edge, please speak to your adviser.

Standard risk measures

To allow you to compare investment options, we have provided standard risk measures showing the estimated number of negative annual returns over any 20-year period for each investment category.

The Standard Risk Measure (SRM) is based on industry guidance, however, it's not a complete assessment of all forms of investment risk; for instance, it does not detail the potential size of a negative return nor the possibility that a positive return is less than an investor's investment objectives. Also, it does not take into account the impact of administration fees, tax or the likelihood of a negative return or an investor's personal needs and financial situation.

You should ensure you are still comfortable with the risks and potential losses associated with your chosen investment option(s). The SRM is not personal advice and you should regularly review your investment decision with your adviser. The table below outlines the labelling of risk measures and categories.

These risk labels can be found in the investment category tables on the following pages.

Risk	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Investments with a market value of over 5% of the Service

As at 30 June 2024, the combination of investments that had a combined value in excess of five per cent of the total assets of the Service were held in the following enterprises:

- Colonial First State Investments Limited (25%)
- Commonwealth Bank of Australia (12%)

The above holdings may be made up of several investments including cash deposits, term deposits and listed securities.

In addition, as at 30 June 2024, the Trustee held more than five per cent of the total assets of the Service in the following investment:

- Commonwealth Bank Australia Cash (12%)

Other important information you should know

The Trustee does not guarantee your investment in the Fund, nor any income or the rate of return. The value of your account rises or falls depending on the performance of the investments selected.

The Trustee strongly recommends you consult with your adviser when formulating an investment strategy to ensure that it fits with your investment objectives.

The Trustee does not specifically take into account labour standards or environmental, social or ethical considerations when making investments available. However, where those factors negatively impact investment performance or company stability, we may consider these factors to the extent that they impact on an investment manager's organisational stability, reputation and performance. We may discuss these matters with company management and/or review our decision to hold the specific investment. Reviews are on a case-by-case basis as such factors arise. We do not use any specific methodology for such reviews or have pre-determined views about the extent to which such factors will be taken into account in a review. Each investment manager may have its own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions. Some investment options do take one or more of these factors into account, and the investment's product disclosure document will outline the extent to which these factors are taken into account. These policies are not specifically considered in making investments available.

Maintaining reserves

The Trustee has established a general reserve account primarily to be used to fund members' requests for rollovers or transfers (whether partial or whole), pension payments and some categories of benefit payments, including severe financial hardship and compassionate grounds, where the amount requested is attributable to a suspended investment option of the Fund that cannot be redeemed at the time of request, and is below the materiality threshold. The materiality threshold for the Fund is that the member's holding in the suspended investment is to be less than \$6,000.

The Trustee holds the general reserve monies within the Fund's cash account. The following table outlines the movements in the reserve over each of the last three financial years.

Avanteos Superannuation Trust

	30/06/2024 \$'000	30/06/2023 \$'000	30/06/2022 \$'000
Opening balance as at 1 July	152	146	132
Net transfers to/from equity	—	—	14
Operating result	15	6	—
Closing balance as at 30 June	167	152	146

Investment categories

The following pages contain summary descriptions of each of the investment categories available to investors in CFS Edge. These descriptions include the investment objective of each category but you should be aware that actual returns may be positive or negative.

The Investment List contains more information on the investment options under each category. You should speak with your adviser for further information on any of these categories or to obtain a copy of the Investment List. The Investment List is also available online at cfs.com.au/cfsedge or by contacting us on 1300 769 619.

Fund investment strategies and objectives

The Trustee formulates and gives effect to investment strategies and objectives for the Fund. These strategies and objectives take into account the whole of the circumstances of the Fund, including investment risk, diversification, liquidity and the ability of the Fund to discharge liabilities amongst other factors.

The Trustee has recommended investment guidelines to encourage diversification, ensure adequate liquidity and satisfy regulatory requirements. In line with our obligations, the Trustee reviews the investment strategies and applicable guidelines on a regular basis.

Please contact your adviser for further information on these guidelines or refer to the Investment List.

The investment strategy of the Fund is to provide a range of investment categories that are relevant for your Fund (or plan/subsection). The Trustee makes available to members a broad range of investment options within the investment categories. Members can achieve suitable diversification within an investment choice environment by selecting a combination of investment options across multiple asset classes.

Holding restrictions

The Trustee may need to comply with substantial holding restrictions on individual listed securities from time to time, for example, if holdings within an individual security exceed a certain percentage. The restriction will be lifted if and when capacity becomes available. Pending transactions will then be allocated on a first-in basis and new purchases will be accepted.

Investment review 2024

The Trustee conducts an annual review of all the investment categories and ASX listed shares available in the Fund. Managed investment schemes are reviewed quarterly.

The review is conducted with the assistance of research providers and external consultants with the results presented to the Trustee's Board Investment Committee for consideration.

Once the review of investments currently available in the Fund is complete, a list of any investments removed by the Trustee will be available electronically via the Investment News link on our website at cfs.com.au/cfsedge

In the event you hold investments in your investment portfolio that are outside the list of investments currently available, we may contact you or your adviser and request these investments be sold. If we do not hear from you or your adviser, we may sell your holdings that are outside the list of available investments and deposit the proceeds into your cash account.

Additional diversification guidelines

In addition to the diversification guidelines for the listed Australian securities and listed interest rate securities investment categories outlined above, the Trustee has also determined:

- a maximum holding of 20 per cent in any security within the S&P/ASX300, and
- a maximum holding of five per cent in any single security outside the S&P/ASX300, unless a higher guideline has been approved by the Trustee.

The Trustee also imposes a guideline of five per cent on unlisted investments, excluding fixed interest products.

Derivatives

The Trustee does not, and does not intend to offer derivative instruments (as defined by the *Superannuation Industry (Supervision) Act 1993*) on the approved product list for direct investment. External investment managers may use derivatives in managing pooled investment vehicles in which the member may invest. In such cases this will be included in the investment manager's disclosure document which members receive prior to investing. Company issued options may be issued to investors holding ASX listed securities and the Trustee will allow members to hold these units within their account on the platform.

Cash and deposits

Return objective	To earn returns that match headline CPI increases over rolling one-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the Bloomberg AusBond Bank Bill Index		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Cash	100%	0–100%
Types of investments	Term deposits and money market funds		
Risk label	Very low		
Investment timeframe	No minimum		
Allocation to growth assets	0%		

Enhanced Cash

Return objective	To earn returns that exceed headline CPI increases by at least 0.25% p.a. over rolling one-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the Bloomberg AusBond Bank Bill Index plus 0.5–1%		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Cash	80%	60–100%
	Australian fixed interest	20%	0–40%
Types of investments	Funds investing in money market funds and some fixed interest securities		
Risk label	Very low		
Investment timeframe	1 year		
Allocation to growth assets	0%		

Australian Fixed Interest

Return objective	To earn returns that exceed headline CPI increases by at least 0.5% p.a. over rolling three-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to a Bloomberg AusBond Composite Bond Index (All Maturities)		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian fixed interest	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds investing predominantly in domestic fixed interest securities including government, corporate and structured investments		
Risk label	Medium		
Investment timeframe	3+ years		
Allocation to growth assets	0%		

Diversified Fixed Interest

Return objective	To earn returns that exceed headline CPI increases by at least 0.5% p.a. over rolling three-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to a global bond index such as the Citigroup World Government Bond Index (hedged to \$A) or the Barclays Global Aggregate (hedged to \$A)		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	International fixed interest	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds investing in global fixed interest securities (or a combination of global and domestic) including government, corporate and structured investments		
Risk label	Medium to high		
Investment timeframe	3+ years		
Allocation to growth assets	0%		

Short Duration Fixed Interest

Return objective	To earn returns that exceed headline CPI increases by at least 1.5% p.a. over rolling three-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the Bloomberg AusBond Bank Bill Index plus 1-2%		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Cash and fixed interest	100%	0–100%
Types of investments	Funds investing in domestic and/or global fixed interest securities with an absolute return focus, lower risk and minimal duration, typically investing to a cash plus 1–2% target		
Risk label	Medium		
Investment timeframe	3+ years		
Allocation to growth assets	0%		

Alternative Income

Return objective	To earn returns that exceed headline CPI increases by at least 2% p.a. over rolling three-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the Bloomberg AusBond Bank Bill Index plus 2–5%		
Representative asset allocation range	Asset class Cash, fixed interest and equities	Allocation benchmark 100%	Allocation ranges 0–100%
Types of investments	Funds looking to generate a level of income, predominantly through investment in domestic and/or global fixed interest securities but also through certain income producing equities and alternatives, typically with an absolute return target with higher risk and expected return than short duration fixed interest		
Risk label	Medium to high		
Investment timeframe	3+ years		
Allocation to growth assets	0–30%		

Defensive

Return objective	To earn returns that exceed headline CPI increases by at least 0.5% p.a. over rolling three-year periods		
Investment strategy	Investment options offered will typically represent traditional multi-sector funds with 0–20% in growth assets		
Representative asset allocation range	Asset class Australian shares International shares Property/Infrastructure Fixed interest Cash	Allocation benchmark 5% 3% 2% 50% 40%	Allocation ranges 0–10% 0–10% 0–10% 40–80% 20–50%
Types of investments	Funds with between 0–20% in growth assets		
Risk label	Low to medium		
Investment timeframe	3+ years		
Allocation to growth assets	0–20%		

Conservative

Return objective	To earn returns that exceed headline CPI increases by at least 1% p.a. over rolling three-year periods		
Investment strategy	Investment options offered will typically represent traditional multi-sector funds with between 21-40% in growth assets		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian shares	12%	5-20%
	International shares	12%	5-20%
	Property/Infrastructure	6%	0-15%
	Fixed interest	30%	15-50%
	Cash	40%	20-50%
Types of investments	Funds with between 21-40% in growth assets		
Risk label	Medium		
Investment timeframe	3+ years		
Allocation to growth assets	21-40%		

Moderate

Return objective	To earn returns that exceed headline CPI increases by at least 2.5% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically represent traditional multi-sector funds with between 41-60% in growth assets		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian shares	18.5%	10-30%
	International shares	17.5%	10-30%
	Property/Infrastructure	9%	0-20%
	Alternatives (growth)	5%	0-20%
	Fixed interest	30%	15-45%
Cash	20%	10-30%	
Types of investments	Funds with between 41-60% in growth assets		
Risk label	Medium to high		
Investment timeframe	5+ years		
Allocation to growth assets	41-60%		

Growth

Return objective	To earn returns that exceed headline CPI increases by at least 3% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically represent traditional multi-sector funds with between 61-80% in growth assets		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian shares	26%	15-40%
	International shares	27%	15-40%
	Property/Infrastructure	12%	0-20%
	Alternatives (growth)	5%	0-20%
	Fixed interest	25%	15-40%
	Cash	5%	0-10%
Types of investments	Funds with between 61-80% in growth assets		
Risk label	High		
Investment timeframe	5+ years		
Allocation to growth assets	61-80%		

High Growth

Return objective	To earn returns that exceed headline CPI increases by at least 4% p.a. over rolling seven-year periods		
Investment strategy	Investment options offered will typically represent traditional multi-sector funds with greater than 80% in growth assets		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian shares	40%	25-50%
	International shares	40%	25-50%
	Property/Infrastructure	10%	0-20%
	Fixed interest	5%	0-10%
	Cash	5%	0-20%
Types of investments	Funds with between 81-100% in growth assets		
Risk label	High		
Investment timeframe	7+ years		
Allocation to growth assets	81-100%		

Diversified Real Return

Return objective	To earn returns that exceed headline CPI increases by at least 2.5% p.a. over rolling five-year periods
Investment strategy	Investment options offered will typically benchmark with reference to a premium over CPI or cash
Representative asset allocation range	The strategies in this category do not manage to a specific allocation and demonstrate a wide range
Types of investments	Funds with a flexible allocation to growth assets and typically with an absolute return target
Risk label	High
Investment timeframe	5+ years
Allocation to growth assets	Varies over time

Australian Share

Return objective	To earn returns that exceed headline CPI increases by at least 3% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the S&P/ASX 300 Accumulation Index		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian shares	100%	80–100%
	Cash	0%	0–20%
Types of investments	Australian shares all capitalisation, typically long only		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Australian Share – Small Companies

Return objective	To earn returns that exceed headline CPI increases by at least 3.5% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the S&P/ASX Small Ordinaries Accumulation Index		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Australian small cap shares	100%	80–100%
	Cash	0%	0–20%
Types of investments	Australian small companies, typically long only		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Global Share

Return objective	To earn returns that exceed headline CPI increases by at least 2.5% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the MSCI World ex-Australia Index (in \$A)		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	International shares	100%	80–100%
	Cash	0%	0–20%
Types of investments	Global shares fund, typically long only. Also include funds that have an ESG focus or hold short positions that are not fundamental to their investment process.		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Global Share – Emerging Markets

Return objective	To earn returns that exceed headline CPI increases by at least 3% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the MSCI Emerging Markets Index or the MSCI Asia ex-Japan Index		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Emerging market equities	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds invested in emerging markets		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Specialist Share

Return objective	To earn returns that exceed headline CPI increases by at least 2.5% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the relevant sector component index of the MSCI or S&P/ASX		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Shares	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds investing in specific sectors or regions, global small companies or long/short strategies		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Lower Volatility Share

Return objective	To earn returns that exceed headline CPI increases by at least 2.5% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the S&P/ASX 300 Accumulation Index or the MSCI World ex-Australia Index (in \$A)		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Shares	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds managed with a low volatility objective relative to shares, using quantitative techniques, equities option overlays or variable allocations to cash		
Risk label	High		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Gearred Funds

Return objective	To earn returns that exceed headline CPI increases by at least 4% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the S&P/ASX 300 Accumulation Index or the MSCI World ex-Australia Index (in \$A)		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Gearred shares	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds typically invested in Australian, global equities or other listed securities whilst using gearing		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Australian Property and Infrastructure

Return objective	To earn returns that exceed headline CPI increases by at least 2% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the S&P/ ASX 300 A-REIT Index or relevant infrastructure index		
Representative asset allocation range	Asset class	Allocation benchmark	Allocation ranges
	Property/Infrastructure	100%	80–100%
	Cash	0%	0–20%
Types of investments	Funds investing into Australian property and/or infrastructure securities		
Risk label	Very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Global Property and Infrastructure

Return objective	To earn returns that exceed headline CPI increases by at least 2% p.a. over rolling five-year periods		
Investment strategy	Investment options offered will typically benchmark with reference to the FTSE EPRA/NAREIT Developed Index (hedged to \$A) or FTSE Global Core Infrastructure 50/50 Index (hedged to \$A)		
Representative asset allocation range	Asset class Property/Infrastructure Cash	Allocation benchmark 100% 0%	Allocation ranges 80–100% 0–20%
Types of investments	Funds investing into global property and/or infrastructure securities		
Risk label	High to very high		
Investment timeframe	7+ years		
Allocation to growth assets	100%		

Alternatives

Return objective	To deliver consistent medium-term returns with low correlation to broad equity and fixed income markets by investing in both traditional and non-traditional asset classes		
Investment strategy	Investment options target either a specific level of return in excess of a hurdle rate return or a specific alternative asset index		
Representative asset allocation range	Due to the wide variation in the types of funds, there is no structured asset allocation, with a range of strategies used to achieve their strategy benchmark		
Types of investments	Funds may include, but are not limited to, absolute return funds, diversified hedge funds, global macro funds, commodity trading and currency funds		
Risk label	Medium to high, to Very high		
Investment timeframe	5+ years		
Allocation to growth assets	N/A		

Listed Australian Securities

Return objective	To provide investors with a growth investment return from exposure to companies listed on the ASX. This strategy may provide additional returns by investing in Australian companies which declare partially or fully franked dividends		
Investment strategy	Investors using this strategy classification can expect to experience short to medium-term fluctuation in the value of their investment – there is a high likelihood of a negative return in a given short-term investment period		
Representative asset allocation range	Listed Australian securities 100%		
Types of investments	Australian listed securities, listed property trusts, listed investment companies and other listed securities as deemed appropriate by the RSE Trustee		
Risk label	Very high		
Investment timeframe	7+ years		

Listed Interest Rate Securities

Return objective	To provide investors with a regular income stream above the cash rate over the short to medium term
Investment strategy	Suitable for investors seeking a regular income yield above the cash rate and short to medium-term volatility in their capital value
Representative asset allocation range	Australian fixed interest 100%
Types of investments	Income securities, corporate bonds, floating rate notes and hybrid securities
Risk label	Very high
Investment timeframe	7+ years

General information

Insurance

You have the option to take out insurance cover in addition to your investments. The following insurance benefits are available:

- Life cover
- Life & total and permanent disablement (TPD) cover
- Income protection cover.

For more information about your insurance options, or to find out about retail insurance options available, please speak to your adviser.

Indemnity insurance

The Trustee is covered by indemnity insurance in relation to its responsibilities under CFS Edge Super and Pension. The directors and the Trustee and its associated companies are covered by indemnity insurance in excess of \$20 million.

General superannuation information

You can obtain further general information on superannuation via the ATO website at www.ato.gov.au/Individuals/Super

Annual financial report

The annual financial report for the Fund can be found on our website cfs.com.au under About us > Corporate governance > Trustee and fund documents.

Unclaimed money, lost members and inactive accounts

Unclaimed money and lost members

We are required to pay your account balance to the ATO if:

- you are 65 years or older, we have not received a contribution or rollover to your account in two years, and we have been unable to contact you after making reasonable efforts for five years
- your account is subject to a family law payment split, but after making reasonable efforts and a reasonable period of time has passed, we are unable to identify the ex-spouse entitled to the super benefit
- you are deceased, we have not received a contribution or rollover to your account in the past two years, and we're unable to after reasonable attempts and a reasonable period of time identify a person entitled to your super benefit
- you are a lost member and either:
 - your account balance is less than \$6,000; or
 - we have not received a contribution or rollover to your account in the last 12 months, and we do not have enough information to identify you and would not be able to pay an amount to you.

You will be a lost member where:

- at least one written communication has been sent back to us undelivered and we believe on reasonable grounds you can no longer be contacted at any address known to us, or we've never had an address for you, and we have not received a contribution or rollover to your account within the last 12 months and you have not contacted the Fund or accessed information about your account electronically within the last 12 months of your membership, or
- you joined the Fund as a result of an agreement between your employer and the Trustee of the Fund, and you have been a member of the Fund for longer than two years, and the Fund has not received a contribution or rollover to your account in five years.

We may also voluntarily pay your account balance to the ATO when the above conditions have not been met, if we reasonably believe paying the amount to the ATO is in your best interests.

If your account balance is transferred to the ATO, you will no longer be a member of the Service and you will lose any insurance cover. You will also no longer be invested in your chosen investment option(s). Interest will accrue on your account balance from the time it is paid to the ATO. You may claim your benefit by contacting the ATO on 13 10 20 or downloading a form from www.ato.gov.au.

Inactive accounts with a low account balance

If your account has no insurance cover, your account balance is below \$6,000, you have not met an eligible condition of release, and we have not received a contribution or rollover to your account for a continuous period of 16 months (inactive low balance account), we are required by law to report and transfer your account to the Australian Taxation Office (ATO).

Your account will no longer be considered inactive and will not be transferred to the ATO, if for example, during the 16-month period you have changed your investment options, changed your insurance cover, made or altered a binding beneficiary nomination, or instructed us not to transfer your inactive low balance account to the ATO.

We will report on and transfer inactive low balance accounts to the ATO twice a year, in accordance with legislated timeframes. The ATO will transfer your balance to your active super account, where possible.

Temporary residents

If you are a temporary Australian resident, you can only receive a superannuation benefit in limited circumstances.

You are entitled to a Departing Australia Superannuation Payment (DASP) benefit equal to your account balance (less tax and any applicable charges), if:

- you entered Australia on a temporary visa
- you are not an Australian or New Zealand citizen, permanent resident in Australia or the holder of a 405 (investor retirement) or 410 (retirement) visa
- you leave Australia
- your temporary visa has ceased to have effect.

Tax is withheld by the Fund from the taxable component of a DASP benefit.

More information is available on the ATO website www.ato.gov.au/super.

If you are a temporary resident, you may only otherwise be paid the following super benefits from CFS Edge:

- a death benefit
- a terminal illness benefit
- a permanent or temporary incapacity benefit
- the payment of a release authority (for example, for the release of excess contributions).

You will not be considered a temporary resident if you:

- are an Australian or New Zealand citizen
- are a permanent resident of Australia
- hold a 405 or 410 retirement visa, or
- have never held a temporary visa for Australia.

You should speak with your adviser or tax specialist about the tax that may apply to your superannuation benefits.

If you have not requested a DASP benefit within six months of the later of your temporary visa expiring and you leaving the country or if you commence a pension when you are not in fact entitled to, we may be required to pay your account balance to the ATO. In these circumstances, you will no longer be a member of CFS Edge and entitled to your pension.

You will lose any insurance cover you may have had. You will also no longer be invested in your chosen investment option(s).

We rely upon ASIC Corporations Unclaimed Superannuation – Former Temporary Residents Instrument 2019/873, which releases us from the requirement to notify you or give you an exit statement upon transferring your benefit to the ATO. If your account balance has been transferred to the ATO, you may claim your benefit including interest that accrues from the time it is paid to the ATO by completing the DASP online application at www.ato.gov.au.

Working Holiday Makers

Departing Australia Superannuation Payments (DASPs) made to Working Holiday Makers are taxed at a different rate to those paid to other temporary residents.

You are classified as a Working Holiday Maker where you hold or have held a 417 Working Holiday visa or a 462 Work and Holiday visa. Please refer to your adviser or the ATO website for further information.

Member benefit statement

You would have recently received your Member benefit statement. You may have noticed that the statement includes transactions for 30 June 2023 fund earnings tax. Transactions for 30 June 2024 fund earnings tax will appear in next year's statement.

Allocation of earnings into members' accounts

Income or interest received from each underlying investment within the Fund will be allocated to your account in proportion to your holding in that investment.

In certain situations, we may not be able to apply a contribution until required information or documentation is received. In these situations, we will hold the contribution in an interest bearing applications account until:

- the date we receive the required information or documentation; or
- a maximum of 28 days from the date of receipt of the contribution in which event, we will return the contribution to the source of payment. In the meantime, we will attempt to contact you and/or your adviser.

¹ Material business activity as defined in APRA's Superannuation Prudential Standard (SPS) 231 - Outsourcing

Material outsourced providers

AIL Material Outsourced Service Providers ABN 20 096 259 979 AFSL 245531 RSE Licence No. L0002691.

The following register details AIL's material outsourced service providers who provide a service which may affect a material business activity¹ of the funds in which AIL acts as a Registrable Superannuation Entity (RSE) Licensee:

Service provider	ABN	Business Activity
Colonial First State Investments Limited	98 002 348 352	Custody and administration services
Commonwealth Bank of Australia	48 123 123 124	IT services
Superannuation and Investments Services Pty Limited	90 646 698 160	IT services

Information about the Trustee

The Trustee of the Fund is Avanteos Investments Limited (AIL).

The Trustee is responsible for all matters concerning the management, operation and administration of the Fund, including compliance with applicable legislation.

The Trustee was appointed pursuant to the Trust Deed that governs the Avanteos Superannuation Trust including CFS Edge Super and Pension and holds RSE licence L0002691 issued by APRA. The terms of the Trust Deed prevail to the extent of any inconsistency with the offer documents or other Fund communications.

The Trustee has an Australian Financial Services Licence (Number 245531) issued by the Australian Securities & Investments Commission. The licence, among other things, authorises the Trustee to issue, apply for, vary and dispose of interests in the Fund.

The Trustee does not give advice in relation to investments in the Fund.

No penalties have been imposed on the Trustee under section 38A of the *Superannuation Industry (Supervision) Act 1993* or section 182 of the *Retirement Savings Accounts Act 1997*.

Fees charged by the Trustee

Please refer to the PDS for information on the fees charged and your Member benefit statement for the actual fees charged on your account. Fees are charged on a particular basis arranged with your adviser when you joined the Service. The PDS is available via cfs.com.au/cfsedge under 'Offer documents' on the main page.

We may at our discretion reduce or waive any of the fees and costs disclosed in the PDS.

Information about the Fund

You can access the following information at cfs.com.au/cfsedge:

- the latest Product Disclosure Statement, any Product updates (found under 'Offer documents' on the main page) and the Financial Services Guides (found under 'Other disclosure documents' > 'Disclosure')
- the Trustee Annual Report (also known as Fund Information Report) (under 'Other disclosure documents' > 'Annual reporting')
- other product related information (under 'Forms and member information' > 'Member Information')
- the Annual Member Outcomes Assessment (under 'Forms and member information' > 'Member Information' – available by mid 2025)
- Trustee and Fund information, such as the Trustee's constitution, and the Fund's trust deed and governing rules (under 'Forms and member information' > 'Member Information')
- Portfolio Holdings Disclosure information that discloses the value and weighting of each investment option held within a fund (under 'Forms and member information' > 'Member Information')
- Directors' information, such as a list of executive officers, board meetings and attendance and the appointment of directors to the Board (under 'Forms and member information' > 'Member Information')
- Annual Member meeting information (found at cfs.com.au/membermeeting).

Members are encouraged to access these pages regularly, read any updates to the product, and stay generally informed about the Trustee, Fund, and details of the Annual Members meeting.

How to make a complaint

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us.

We aim to resolve complaints promptly and we will do all we can to resolve the situation for you.

We will make every effort to resolve your query as quickly as possible, but no later than 45 days, unless your complaint relates to a death benefit distribution, in which case no later than 90 days.

To lodge a complaint, you can contact us by:

- Phone:** 1300 769 619
Monday to Friday
8:30am to 6:00pm (Sydney time)
- Website:** Log into into the CFS Edge Client portal at cfs.com.au/cfsedge and using 'Click to Chat' or the webform on the 'Contact us' page.
- Mail:** Complaint Resolution
Locked Bag 20130
Melbourne VIC 3001

External dispute resolution

If you are dissatisfied with the handling or outcome of your complaint, you have the option of contacting an external dispute resolution service about your complaint. You may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

- Online:** www.afca.org.au
- Email:** info@afca.org.au
- Phone:** 1800 931 678 (free call)
- Mail:** Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
- Note:** To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA websites to find out if or when the time limit relevant to your circumstances expires.

Key management personnel

Gregory Cooper

Independent Non-Executive Director and Chairman of AIL

Period: 1 July 2023 to 30 June 2024

Greg Cooper has considerable experience across Australia, the UK and Asia in Financial Services, with Investment industry experience spanning over 26 years. Formerly the Chief Executive Officer and Director for Schroder Investment Management Australia, Greg has held previous roles as Global Head of Institutional Distribution and Head of Product Strategy for Asia Pacific spanning 18 years; and as the Former Head of Actuarial Consulting for Towers Perrin in Asia, based in Hong Kong.

Greg has served as Deputy Chairman and Director of the Financial Services Council for 10 years and is currently a Director of NSW Treasury Corporation, Perpetual Limited, The Aboriginal Indigenous Education Foundation, Catholic Church Insurance, EdStart Pty Limited and OpenInvest Holdings Limited. He is also a Member of the St Ignatius College Riverview, Bursary Investment Committee.

Greg is a Director and the Chairman of Avanteos Investments Limited (AIL), appointed in November 2019. He is also a member of the AIL Board Investment Committee and AIL Board Audit and Risk Committee. Greg is a FIA, FIAA and holds a Bachelor of Economics (Actuarial Studies).

Jo-Anne Bloch

Independent Non-Executive Director of AIL

Period: 1 July 2023 to 30 June 2024

Jo-Anne Bloch's career has been predominantly in financial services spanning financial advice, insurance, investment, benefit administration and education, in roles such as sales, marketing, product development and product management, business leadership and innovation. Jo-Anne was most recently at Mercer where she was a Senior Partner and Business Leader, responsible for Mercer's Superannuation Services segment.

Jo-Anne has worked for Mercer in Australia as head of the newly acquired Pillar Administration Services business and Head of Financial Advice, in the UK in product development, and in the US as Global Head of Mercer's Innovation Hub.

Prior to joining Mercer, Jo-Anne was Chief Executive Officer of the Financial Planning Association of Australia (FPA). Jo-Anne has served on numerous boards and advisory committees supporting the needs of women, working for government-based agencies in financial services, pensions and retirement, and for not-for-profit groups in financial literacy and mentoring. She is a Fellow of the Australian Institute of Company Directors and has been a mentor with the Cherie Blair Foundation, and now Mentor Walks. Joanne was appointed Chairman of the Compensation Scheme of Last Resort in February 2024.

Jo-Anne is a graduate of the University of NSW and has completed Foundations in Financial Planning, along with being an accredited Design Thinking facilitator. Jo-Anne is a Director of AIL, appointed in October 2021. She is also a member of the AIL Board Investment Committee and Chair of the AIL Board Audit and Risk Committee.

Benjamin Heap

Independent Non-Executive Director of AIL

Period: 1 July 2023 to 30 June 2024

Ben Heap has wide-ranging experience and expertise in asset and capital management as well as financial technology and digital businesses. Ben is a founding partner of H2 Ventures, a financial technology, data and artificial intelligence focused venture capital investment firm and was a non-executive director of The Star Entertainment Group Limited and Pandal Group Limited. He is also a non-executive Chair and Director of CBA New Digital Businesses Pty Limited, a non-executive director of Gymnastics Australia, a Director of Red Bubble Limited, Complectus Limited and a Director of Mud Australia Pty Limited. He is also a member of the Australian Commonwealth Government's Fintech Advisory Group.

Ben was previously Managing Director and the Head of Australasia for UBS Global Asset Management and prior to this, Head of Infrastructure for UBS Global Asset Management in the Americas. He held a number of directorships associated with these roles and was a non-executive director of the Financial Services Council.

Ben is a Director of AIL, appointed in January 2019 and also Chairman of the AIL Board Investment Committee and a member of the AIL Board Audit and Risk Committee. Ben holds a UNSW Bachelor of Commerce (Finance) & Bachelor of Science (Mathematics) and is a Graduate of the Australian Institute of Company Directors.

John Brogden AM

Independent Non-Executive Director of AIL

Period: 1 July 2023 to 30 June 2024

John Brogden has extensive experience as a non-executive director and a deep understanding of superannuation gained during his career spanning the private and public sectors. John was appointed as the Independent Chair of AusPayNet (the Australian Payments Network) in January 2022 and in February 2022 joined the Board of Colonial First State (CFS) Superannuation Fund and Avanteos Investments Limited (AIL). In January 2012 John was appointed the Chairman of the NSW Government State Owned Corporation Landcom and was its CEO from May 2018 to April 2022. From 2015 to 2017, John was the Managing Director & CEO of the Australian Institute of Company Directors.

Prior to this, he was CEO of the Financial Services Council from 2009 to 2015 and CEO of Manchester Unity from 2006 to 2008. John is the President of LifeLine International and Patron of Lifeline Australia, serving as its Chairman from 2012 to 2021, and is a leading international advocate for suicide prevention. From 1996 to 2005, John was the Member for Pittwater in the NSW Parliament. In 2002, he was elected Leader of the Opposition – the youngest person ever to lead a major political party in Australia. In January 2014, John was made a Member of the Order of Australia (AM) for significant service to the community.

John holds a Masters of Public Affairs from the University of Sydney and is a Fellow of the Australian Institute of Company Directors. John is a Director AIL, appointed in February 2022 and also a member of the AIL Board Investment Committee and the AIL Board Audit and Risk Committee.

Kelly Ghaleb

**Chief Executive Officer of CFS
Superannuation & Investments and
Executive Director of AIL
Period: 1 July 2023 to 30 June 2024**

Kelly Ghaleb was appointed CEO Colonial First State (CFS) Superannuation in July 2021. This role is accountable for oversight of the superannuation business, including as a member of the Trustee Board. In this role Kelly is also responsible for investments, product and strategy.

Kelly joined CFS as General Manager Product in 2018, adding marketing and strategy and responsibility for the Wrap business in October 2020. Prior to joining CFS, Kelly was the Head of Platforms at BT Financial Group. Kelly held a number of other executive management roles at BT.

Kelly holds a Bachelor of Communications from UTS, a Diploma of Management from the Australian Institute of Management, a Diploma of Financial Services from Integratec and has also completed the Company Directors course at the Australian Institute of Company Directors.

Kelly is a Director of AIL, appointed in September 2021. Kelly is also a Director on the Financial Services Council's (FSC) Board (from May 2023), a member of the FSC's Superannuation Board Committee and was a Director of the Association of Superannuation Funds of Australia (until May 2023).

Darryl Burke

**Chief Risk Officer
Period: 8 June 2024 to 30 June 2024**

Darryl Burke was appointed the Chief Risk Officer (CRO) at CFS in June 2024 and is responsible for the CRO Risk and Advisory, including Regulatory Affairs.

Darryl has extensive experience in financial services including Westpac/BT Financial Group, PGIM Prudential Financial Inc (NY,USA), Standard Chartered Bank (Singapore) and Credit Suisse (UK,USA & Asia) covering risk management frameworks, risk culture, enterprise risk systems, audit management systems, wealth management and risk transformation projects.

Darryl holds a Bachelor of Commerce, is a Chartered Accountant and a Member of the Institute of Internal Auditors & Global Association of Risk Professionals and an associate of the Australian Institute of Company Directors.

Karin Rathbone

**Chief Risk Officer
Period: 1 July 2023 to 8 June 2024**

Karin Rathbone was appointed Chief Risk Officer (CRO) for Superannuation & Investments at CFS in February 2023, was CRO (Investments) for CFS from 2021 and was previously Head of Risk for CFS under CBA from 2019. Karin was Head of framework, conduct, governance and enterprise compliance for Westpac/BT Financial Group, and Senior Manager for superannuation investment platforms and operations. Karin was also a Director at Deloitte (Australia) for risk & conduct in financial services and a Partner at KMPG (South Africa).

Karin holds a Bachelor of Laws and Bachelor of Arts from University of Witwatersrand (South Africa) and a Diploma of Advanced Banking from University of Johannesburg.

Board Attendance Records

Current as at: 30 June 2024

Issued by: Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531, RSEL L0002691 (AIL)

Director Name	Date of Appointment	Date of Resignation	FY2017		FY2018		FY2019		FY2020		FY2021		FY2022		FY2023		FY2024		
			Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended	Number of Meetings*	Meetings Attended
Peter Hodgett	01/01/2013	30/06/2019	9	9	9	9	13	13											
Anne Ward	01/01/2013	31/12/2020	9	9	9	9	13	13	16	16	8	8							
Penni James	01/01/2013	30/05/2022	9	9	9	9	13	12	16	15	14	14	10	10					
Linda Elkins	01/01/2013	05/09/2016	4	4															
	24/03/2017	02/08/2019			9	9	13	10	16	1									
Andrew Morgan	04/02/2015	10/07/2017	8	5	0	0													
Liz Lewin	27/10/2015	31/12/2018	9	9	9	9	7	7											
Ed Eason	15/08/2017	30/06/2021			9	9	13	13	16	16	14	14							
Ben Heap	01/01/2019						6	6	16	16	14	14	12	12	9	8	9	9	9
Greg Cooper	12/11/2019								16	7	14	14	12	12	9	9	9	9	9
Kelly Ghaleb	17/09/2021												11	11	9	8	9	9	9
Jo-Anne Bloch	01/10/2021												10	10	9	9	9	9	9
John Brogden	01/02/2022												6	4 [^]	9	9	9	9	9

*The number of meetings held during the time the Director was a member of the Board and was eligible to attend.

[^]The two meetings that John Brogden was unable to attend were unscheduled Board meetings in the period since he joined as a Director on the Board.



Contact details of the Trustee

Avanteos Investments Limited
Locked Bag 20130
Melbourne VIC 3001
Phone 1300 769 619