

FirstChoice Wholesale Pension Withdrawal form

Important information about withdrawing from your fund

You should talk with your financial adviser about the taxation and social security benefit consequences that may apply as a result of withdrawing a super benefit from your pension.

If you do not specify whether you would like your withdrawals to be treated as an irregular pension payment or a commutation, we will not be able to process your request until we receive your instructions.

Account based Pension withdrawals

Can I make withdrawals from my account based pension?

Withdrawals can generally be made at any time unless you have invested in a pre-retirement pension (see below for further details). These are treated as either:

- an **irregular pension payment** – depending on when you receive the payment and your age, part or all of this could be included in your taxable income and subject to tax at personal income tax rates, although a tax offset may apply (please see the current PDS for further information). You should also note:
 - there is no maximum limit unless you have invested in a pre-retirement pension, in which case you are generally limited to a maximum annual pension of 10% of your account balance at commencement or 1 July each year.
- a **lump sum** withdrawal (called a commutation) – this is treated as a superannuation lump sum benefit and depending on when you make the commutation and your age, may be subject to tax.

Pension payments and lump sum withdrawals may have different tax treatment (although both are generally tax free if you're aged 60 or over), transfer balance account treatment, and social security treatment. You should speak with your financial adviser and see the current PDS for more details. You must make your election about whether the withdrawal is a pension payment or lump sum withdrawal before you make a withdrawal.

In the case of payments from a death benefit account based pension, different tax rules apply.

- Pension payments are generally tax free if either you are aged 60 or over or the deceased passed away after reaching age 60. Tax may apply on part or all of your pension payment where this is not the case (although a tax offset then generally applies).
- Lump sum withdrawals are tax free in most cases, regardless of your age.

Withdrawals to reduce your excess transfer balance

If you receive an Excess Transfer Balance Determination from the ATO you can withdraw the amount specified in the determination as a lump sum withdrawal, or, if your pension is not a death benefit pension, you can rollover the amount to a superannuation account. Regular and additional pension payments are not 'lump sum withdrawals' and do not reduce your transfer balance account.

You should speak with your financial adviser and see the current PDS for more details. You must make your election to make the withdrawal a lump sum withdrawal before you make the withdrawal.

Can I make a full withdrawal?

If a lump sum withdrawal results in a full withdrawal, we are required to pay your minimum pension amount for the relevant portion of that financial year. If you have already received more than this amount, there is no further income payment required.

Your lump sum withdrawal will include both taxable and tax-free components in the same proportions as your account balance.

They will be calculated by us just prior to processing your commutation.

If you need further explanation regarding any of the terms used in this section, please discuss with your financial adviser.

Note: For a full lump sum withdrawal/rollover, a pro rata minimum pension payment must have been paid prior to the withdrawal/rollover.

For a partial lump sum withdrawal/rollover, a pro rata minimum pension payment must have been paid prior to the withdrawal/rollover, OR the balance left immediately after the withdrawal/rollover is at least enough to pay any remaining calculated minimum payment for the rest of the financial year.

Pre-retirement Pension withdrawals

If you invest in a pre-retirement pension, there are restrictions on when you can access your preserved and restricted non-preserved amounts. You will generally not be able to make lump sum withdrawals until you meet a 'condition of release'. For example:

- reaching age 65
- ceasing a gainful employment arrangement after age 60
- reaching age 60, ceasing a gainful employment arrangement (at any time in the past), and intending never to work again for 10 or more hours each week
- a terminal medical condition.

Please contact your financial adviser for further information.

Note: We are required to cash any benefits you withdraw or take as pension payments from your pre-retirement pension in the following order: unrestricted non-preserved, restricted non-preserved and then preserved.

Once you reach age 65, or notify us in writing that you have met another eligible condition of release (retirement, terminal medical condition, permanent incapacity), your pre-retirement pension will become a retirement phase income stream. The value at that time will count towards your transfer balance cap, while earnings on assets supporting your pension from that point will become tax free. There will be no maximum pension payment rule, or restriction on lump sum withdrawals once your pension is a retirement phase income stream.

Please speak with your financial adviser for further information.

Term Allocated Pension withdrawals

From 7 December 2024, there is a five-year window during which you can choose to fully commute (exit) a term allocated pension.¹ If you elect to fully commute a term allocated pension under this option, you may then (depending on your circumstances) 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 accumulation account.

It is important to note that choosing to fully commute a term allocated pension may have a range of significant consequences – for example on your tax, transfer balance cap and social security situation. We recommend that you speak to your financial adviser before applying to fully commute a term allocated pension.

In addition to this five-year full commutation option, there are some limited exceptions in which you can make a withdrawal from a term allocated pension, including:

- to roll over your pension to another complying income stream (Note: the rollover may have a range of significant social security, tax and transfer balance cap implications - we recommend that you speak to your financial adviser before applying to rollover your term allocated pension)
 - under this option it is very important in most cases that 100% of your term allocated pension balance is rolled over, otherwise significant adverse social security implications may arise.
- if you (and in some cases your reversionary beneficiary if any) die before the end of the term
- to pay superannuation contributions surcharge
- to give effect to a family law payment split
- to pay a lump sum amount to give effect to a release authority from the ATO
- to comply with a commutation authority issued by the ATO in relation to an excess transfer balance.

If you withdraw from or rollover your term allocated pension, we are generally required to pay you a pro-rated pension payment for the relevant portion of the financial year in which the withdrawal or commutation occurs.²

How long does it take to process a withdrawal request?

We normally make withdrawal payments within seven working days of receiving your request. Longer periods may apply from time to time. In extraordinary circumstances we may suspend withdrawals.

If we receive your fully completed withdrawal request before 3pm (Sydney time) on a NSW business day, we use the exit unit price calculated at the close of business on that day.

You can cancel a withdrawal on the same day by providing us with a signed written request or contact us by phone by 3pm (Sydney time) that day. Where an option is suspended, restricted or unavailable, we may not process withdrawal requests. Any decisions whether to process withdrawals or partial withdrawals will be made in the best interests of investors as a whole, and if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made.

Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account).

Additionally, from time to time, we may require additional information to assist with this process.

We may be required to report information about you to the relevant authorities. We may not be able to tell you when this occurs. We may not be able to transact with you or other persons. This may include delaying, blocking, freezing or refusing to process a transaction or ceasing to provide you with a product or service. This may impact on your investment and could result in a loss of income and principal invested.

¹ Partial commutations are not permitted under this option.

² In the case of a partial commutation (where permitted) a pro rata payment won't be required provided your remaining balance is equal to or more than the remaining pension payment required for the financial year.



FirstChoice Wholesale Pension Withdrawal Form

Save

Print

Prior to submitting this form, please ensure you have filled out all the necessary sections and signed and dated the declaration.
Call Investor Services on 13 13 36 if you have any questions.

1 INVESTOR DETAILS

FirstChoice Wholesale Pension account number

Have you discussed this transaction with your adviser?

☐ Yes ☐ No

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

Date of birth

(dd/mm/yyyy)

Tax File Number

Residential address (**PO Box is NOT acceptable**)

Unit number Street number Street name

Suburb State Postcode

Country

Postal address for all communications and cheque payments (if applicable)

Cross (X) box, where appropriate:

☐ Same as residential address, as above

☐ Same as existing postal address on account

☐ Different address as provided below:

Unit number Street number PO Box Street name

Suburb State Postcode

Country

2 PAYMENT INSTRUCTIONS

Your instructions in this section overrides previous nominations. Only one method can be selected. Please cross (X) one:

Credit ☐ Credit the Australian financial institution account shown in **section 7**.

Cheque ☐ Mail a cheque to my address. Cheques issued **are not** bank cheques. (Lump sum withdrawal only)

Note: If no payment method is selected, we will credit funds to the same account we use for your scheduled pension payments.

3 WITHDRAWAL INSTRUCTIONS

Unless otherwise indicated, the amount shown should be NET of applicable taxes, levies and withdrawal adjustments.

PAYMENT TYPE

Note: Depending on which payment type is selected and your personal situation, different tax treatment, transfer balance cap treatment, and social security treatment may apply. We strongly recommend you speak to your financial adviser as these requests cannot be amended once they have been processed. Please read the important information attached and discuss with your financial adviser before making a selection.

If no payment type is selected, we will not be able to process your request until we receive your instructions.

Cross (X) one box only.

I would like this withdrawal to be treated as:

☐ a lump sum withdrawal (commutation) (If you are requesting to withdraw from your term allocated pension, this could have significant social security implications. We strongly recommend you speak to your financial adviser.)

OR

☐ an irregular (additional) pension payment in addition to the scheduled pension payment **OR**

☐ an upfront pension payment with no further pension payments in the current financial year **OR**

☐ a rollover (If you are requesting to rollover your Term Allocated Pension to another complying pension, this could have significant social security implications. We strongly recommend you speak to your financial adviser.)

Note: Regular and additional pension payments are not 'lump sum withdrawals' and do not reduce the transfer balance cap.

WITHDRAWAL AMOUNT

☐ I would like to close my account

OR

☐ I would like to withdraw \$

Note: For investors making a Total & Permanent Disablement withdrawal, the amount received may be less than the amount requested, due to applicable taxes and levies.

Note: If electing to commute your term allocated pension under the five-year window from 7 December 2024, partial commutations are not permitted.

WITHDRAWAL INVESTMENT OPTION/S – PARTIAL WITHDRAWALS ONLY

☐ I would like this withdrawal to be made in line with existing auto-rebalancing weightings.

OR

☐ I would like this withdrawal to be made in line with my investment allocation on the date of this transaction. If you hold funds in a FirstRate Term Deposit, we will exclude this from the transaction, unless otherwise advised below.

OR

☐ I would like this withdrawal to be made from my account as shown below. If this is a full withdrawal from an option, write 'balance' next to that option.

Note: If you transact outside of existing auto-rebalancing weightings, we will automatically cancel this facility.

3 WITHDRAWAL INSTRUCTIONS (CONTINUED)

FOR PRE-RETIREMENT PENSIONS ONLY

☐ I would like to withdraw from the unrestricted non-preserved component of my pre-retirement pension.

OR

☐ I would like to withdraw from the preserved or restricted non-preserved components of my pre-retirement pension.

My reason for payment is as follows:

☐ I am aged 60 to 64 and have ceased a gainful employment arrangement and do not intend to ever become gainfully employed again for 10 or more hours per week.

☐ I am aged 60 to 64 and have ceased a gainful employment arrangement since turning age 60.

☐ I am aged 65 or older.

☐ I am permanently incapacitated.¹

☐ I have a terminal medical condition.¹

☐ I am withdrawing restricted non-preserved amounts only and have terminated my employment with an employer who has contributed to this fund. I will provide a copy of my termination letter from my employer who contributed super to the fund.

Please read the FirstChoice Wholesale Personal Super and Pension Reference Guide for more information on when you can be paid your pre-retirement pension. This guide is available free of charge at cfs.com.au or by calling Investor Services on 13 13 36.

Option code	Amount
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>

Note: If you have specified a restricted, suspended or unavailable option, we may not be able to process your request immediately. You should refer to our website for important information on any changes to the availability of particular investment options.

¹ We have additional requirements to process the withdrawal on these grounds. Please contact Investor Services on 13 13 36 for further information.

4 PENSION PAYMENT ORDER

Note: Your redemption may affect your current pension payment order. If you would like to amend your pension payment order, please complete this section.

Please indicate the order or percentage of investment options from which you would like to draw down your pension payments. If you provide an invalid or incomplete instruction, a default order exists. Generally, the default order draws from the more conservative option first, as determined by us. If you specify an order, please number **all** investment options you have selected.

Note: Pension payments from FirstRate Term Deposit options are early withdrawals. You should consider using other investment options in your account for pension payments.

Option code	Pension payment Order	OR	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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<input type="text"/>	<input type="text"/>	<input type="text"/>	%

5 AUTO REBALANCING

If you have auto-rebalancing on your account and you transact outside your future investment selection weightings, your transaction will cancel this facility. You should complete this section if you wish to re-establish the facility.

Note: The auto-rebalancing facility switches your investments quarterly or annually to bring them in line with your future investment selection weightings (excluding the FirstRate Saver Non-Auto-rebalancing option, FirstRate Term Deposits and any suspended, restricted or unavailable options). Buy/sell spreads may apply and there may be tax consequences of using the auto-rebalancing facility. You should only complete this section under advice or if you are clear on how the facility works.

Establish or re-establish auto-rebalancing facility

I wish to establish or re-establish auto-rebalancing on my account. I understand that the rebalancing weightings will be in line with my future investment selection, being the weightings resulting from my withdrawal details specified in **section 3** – 'Withdrawal instructions'.

☐ Please select the frequency for your account. If you make no frequency selection, we will rebalance your portfolio annually.

Frequency

Annually
(First business day after 14 May)

☐

Quarterly
(First business day after 14 February, May, August and November)

☐

6 PORTFOLIO REBATE OPTION

You may be entitled to a portfolio rebate. Refer to the current PDS for more details about eligibility.

Please indicate below ONE investment option for which any portfolio rebate that may be applicable is to be credited. If no option or more than one option or an invalid option is nominated, we will credit this rebate into your most conservative investment option.

Option code

Note: You must have a current account balance within this option in order to nominate it for rebate purposes.

7 DETAILS OF ACCOUNT TO BE CREDITED

Name of Australian financial institution

Branch name

Branch number (BSB)

 -

Account number

Name of account holder

Note: If you are advising us of new bank details, please upload your form via FirstNet or send to us by post.

You can only nominate a bank account that is held in your name. If you are rolling over to a Self Managed Super Fund, you must nominate an account held in the name of the fund.

8 ROLLOVER DETAILS

Complete this section if you would like your withdrawal to be rolled over to another institution. Please complete all details and ensure that you provide us with a valid Australian Business Number (ABN), Unique Superannuation Identifier (USI) and, for Self Managed Super Funds (SMSF), a valid Electronic Service Address (ESA) alias.

Note: Restrictions apply to rollovers you make from your term allocated pension. Please see your adviser for further information and/or review the information about withdrawals on this form.

Rollover my withdrawal proceeds to another superannuation fund or pension plan entity. ☐

ROLLOVER 1

Amount

\$

Account/Membership number of fund

ABN or SFN

AND

USI, ESA alias (for an SMSF) or Recipient account number

Rollover institution, fund name (eg FirstChoice Wholesale Pension)

Postal address

Unit number Street number PO Box Street name
Suburb State Postcode

ROLLOVER 2

Amount

\$

Account/Membership number of fund

ABN or SFN

AND

USI, ESA alias (for an SMSF) or Recipient account number

Rollover institution, fund name (eg FirstChoice Wholesale Pension)

Postal address

Unit number Street number PO Box Street name
Suburb State Postcode

Note: If you require more than 2 rollovers to another institution, please attach a signed letter with your withdrawal form with the above details.

9 DECLARATION

We are required by law to verify your identity before we can process your instructions. This means your personal information will be provided to an authorised third party to use the Australian Government Document Verification Service that matches government-issued identification documents (e.g., passport, driver's licence, birth certificate, Medicare, social security) with the issuing government agency. This information and the search results are retained by us to comply with our identification and record-keeping requirements. By signing this form, you give your consent for your identity information to be verified electronically through the Australian Government Document Verification Service. Your personal information will be handled in accordance with our privacy policy, which includes our Privacy Collection Notice. Please click 'Privacy' at the bottom of any webpage on the CFS public website. If you have any further questions, please contact us by calling our Service Centre on 13 13 36. You can find more information about the Document Verification Service at www.dvs.gov.au.

I declare that:

- I have access to the current PDS and I acknowledge I have access to all statements and information that are incorporated by reference, together referred to as 'the PDS'.
- all details in this form are true and correct.
- by providing my tax file number, I consent to its use and disclosure as set out in the PDS.
- if this form is signed under an authority provided under a legally binding authority, such as a Power of Attorney or a Guardianship, the authority holder declares that they have not received notice of revocation of that power (a certified copy of the document should be submitted with this application unless we have already sighted it).
- I have read and understood the important information provided with this form.
- Where my other fund is an SMSF, I confirm that I am a member.

Investments in FirstChoice Wholesale Pension USI FSF0510AU (referred to as 'FirstChoice Wholesale' or 'the fund') are offered from Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 by Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL).

Original signature of member

Print name

Date signed

(dd/mm/yyyy)

If you are signing under an authority provided under a legally binding authority, such as a Power of Attorney or a Guardianship, please comply with the following:

- Attach a certified copy of the document.
- Each page of the document must be certified by a Justice of the Peace, Notary Public or Solicitor.
- Should the document NOT contain a sample of the authority holder's signature, please also supply a certified copy of the identification documents for the authority holder, containing a sample of their signature, e.g. Driver's Licence, Passport, etc.
- The authority holder will also need to complete a 'Power of Attorney (POA) & Guardianship Order' form (to enable us to establish the identity of the authority holder) which can be obtained from our forms library at cfs.com.au or by phoning Investor Services on 13 13 36.

Please send the completed form to:
Colonial First State, Reply Paid 27, Sydney NSW 2001
or via the secure online system (e-Post) with FirstNet Investor and FirstNet Adviser

FirstChoice Wholesale Pension investment options list

Risk measure categories

The table below outlines the different risk measure categories of the investment options. Please refer to the Investment Options Menu for more information on risk measure categories.

Risk band	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

Note: Where amounts are to be deducted from or credited to your investment, for example adviser service fees or rebates and no option or an invalid option has been nominated by you, a default order exists. Generally, the default order draws from or credits to the more conservative option first, as determined by us. Please call Investor Services on 13 13 36 should you require further information.

Retirement Investment Options

Option name	Minimum suggested timeframe	Risk band	Code
CFS options			
CFS Defensive	At least 3 years	3	001
CFS Conservative	At least 3 years	4	013
CFS Diversified	At least 5 years	5	311
CFS Moderate	At least 5 years	5	014
CFS Balanced	At least 5 years	6	251
CFS Real Return	At least 5 years	5	632
CFS Growth	At least 5 years	6	015
CFS High Growth	At least 7 years	6	032
CFS Geared Growth Plus ⁴	At least 7 years	7	240
CFS Fixed Interest	At least 3 years	5	012
CFS Australian Share	At least 7 years	7	016
CFS Australian Small Companies ⁴	At least 7 years	7	071
CFS Global Share	At least 7 years	7	017
CFS Global Share – Hedged	At least 7 years	7	101

Option name	Minimum suggested timeframe	Risk band	Code
CFS Emerging Markets ⁴	At least 7 years	7	233
CFS Property Securities ⁵	At least 7 years	7	018
CFS Global Property Securities ⁵	At least 7 years	7	204
CFS Global Infrastructure Securities ⁵	At least 7 years	7	205
CFS Geared Australian Share ⁴	At least 7 years	7	206
CFS Geared Global Share ⁴	At least 7 years	7	046
CFS ETF Exposure series			
CFS ETF Exposure Series: US Treasury Bills	At least 7 years	7	623
CFS ETF Exposure Series: Physical Gold	At least 7 years	7	397
CFS ETF Exposure Series: All-World ex-US Shares	At least 7 years	7	398
CFS ETF Exposure Series: US Shares	At least 7 years	7	396

Option name	Minimum suggested timeframe	Risk band	Code
CFS Lifestage			
CFS Lifestage 1945–49	At least 5 years	5	605
CFS Lifestage 1950–54	At least 5 years	5	604
CFS Lifestage 1955–59	At least 5 years	5	603
CFS Lifestage 1960–64	At least 7 years	6	602
CFS Lifestage 1965–69	At least 10 years	6	601
CFS Sustainability			
CFS Thrive+ Sustainable Growth	At least 5 years	6	381
CFS Enhanced Index series			
CFS Enhanced Index Conservative	At least 3 years	4	005
CFS Enhanced Index Diversified	At least 5 years	5	008
CFS Enhanced Index Moderate	At least 5 years	5	312
CFS Enhanced Index Balanced	At least 5 years	6	022
CFS Enhanced Index Growth	At least 5 years	6	099
CFS Enhanced Index High Growth	At least 7 years	6	034
CFS Index series			
CFS Index Conservative	At least 3 years	4	353
CFS Index Diversified	At least 5 years	5	354
CFS Index Moderate	At least 5 years	5	356
CFS Index Balanced	At least 5 years	6	357
CFS Index Growth	At least 5 years	6	355
CFS Index High Growth	At least 7 years	6	358
CFS Index Australian Bond	At least 3 years	4	086
CFS Index Global Bond	At least 3 years	5	344
CFS Index Australian Share	At least 7 years	7	028
CFS Index Global Share	At least 7 years	7	041
CFS Index Global Share – Hedged	At least 7 years	7	095
CFS Index Property Securities ⁵	At least 7 years	7	087
CFS Index Global Property Securities ⁵	At least 7 years	7	250
CFS Index Global Listed Infrastructure Securities ⁵	At least 7 years	7	359
CFS Geared Index Australian Share ⁴	At least 7 years	7	366
CFS Geared Index Global Share ⁴	At least 7 years	7	367
Other multi-sector options			
Alternative income			
Pendal Monthly Income Plus	At least 5 years	5	094
Conservative			
AZ Sestante Conservative	At least 3 years	4	330
CFS Select Conservative ¹	At least 3 years	4	004
Context Capital Short Term	At least 3 years	4	607
Perpetual Conservative Growth	At least 3 years	4	006
Moderate			
AZ Sestante Diversified	At least 5 years	5	331
CFS Select Balanced ¹	At least 5 years	5	007
Context Capital Medium Term	At least 5 years	5	608
Evidentia Medium Term	At least 5 years	5	610
Perpetual Diversified Growth	At least 5 years	5	009

Option name	Minimum suggested timeframe	Risk band	Code
Growth			
CFS Select Diversified ¹	At least 5 years	6	021
Pendal Sustainable Balanced	At least 5 years	6	030
Perpetual Balanced Growth	At least 5 years	6	031
Diversified real return			
Drummond Dynamic Plus	At least 5 years	6	625
Perpetual Diversified Real Return	At least 5 years	6	147
Schroder Real Return	At least 5 years	6	303
High growth			
AZ Sestante Growth	At least 7 years	6	332
CFS Select High Growth ¹	At least 7 years	6	033
Context Capital Long Term	At least 7 years	6	609
Evidentia Long Term	At least 7 years	6	611
Single manager single-sector			
Cash and deposits			
FirstRate Saver	No minimum	1	800
FirstRate Saver Non-Auto-rebalancing	No minimum	1	805
FirstRate Term Deposit – 3 month ²	No minimum	1	810
FirstRate Term Deposit – 6 month ²	No minimum	1	811
FirstRate Term Deposit – 9 month ²	No minimum	1	812
FirstRate Term Deposit – 12 month ²	No minimum	1	813
FirstRate Term Deposit – 2 Year Monthly ²	No minimum	1	400
FirstRate Term Deposit – 2 Year Annual ²	No minimum	1	403
FirstRate Term Deposit – 3 Year Monthly ⁹	No minimum	1	406
FirstRate Term Deposit – 3 Year Annual ²	No minimum	1	409
FirstRate Term Deposit – 5 Year Monthly ²	No minimum	1	418
FirstRate Term Deposit – 5 Year Annual ²	No minimum	1	421
Enhanced cash			
CFS Enhanced Cash	No minimum	1	614
First Sentier Strategic Cash	No minimum	1	011
Short duration fixed interest			
Daintree Core Income	At least 3 years	4	047
Franklin Australian Absolute Return Bond	At least 3 years	4	368
Janus Henderson Diversified Credit	At least 3 years	4	078
Kapstream Absolute Return Income	At least 3 years	4	302
Macquarie Income Opportunities	At least 3 years	4	252
Mutual Income	At least 3 years	4	612
Perpetual Diversified Income	At least 3 years	4	103

Option name	Minimum suggested timeframe	Risk band	Code
PM Capital Enhanced Yield	At least 3 years	4	091
Schroder Absolute Return Income	At least 3 years	4	079
Yarra Enhanced Income	At least 3 years	4	624
Diversified fixed interest			
Bentham Global Income	At least 3 years	5	334
Brandywine Global Income Optimiser	At least 3 years	5	313
Colchester Global Government Bond	At least 3 years	5	362
Colchester Emerging Market Bond	At least 3 years	5	638
Fortlake Real Income	At least 3 years	5	637
Macquarie Dynamic Bond	At least 3 years	5	002
MetLife Global Bond	At least 3 years	5	337
PIMCO Diversified Fixed Interest	At least 3 years	5	369
PIMCO Global Bond	At least 3 years	5	276
T. Rowe Price Dynamic Global Bond	At least 3 years	5	394
UBS Diversified Fixed Income	At least 3 years	5	254
Australian fixed interest			
Janus Henderson Tactical Income	At least 3 years	4	606
Macquarie Australian Fixed Interest	At least 3 years	4	084
Pendal Sustainable Australian Fixed Interest	At least 3 years	4	129
PIMCO Australian Bond	At least 3 years	4	003
Western Asset Australian Bond	At least 3 years	4	385
Alternatives⁶ – Suggested to be no more than 20% of your portfolio			
Acadian Defensive Income	At least 3 years	4	236
Aspect Absolute Return	At least 5 years	5	333
Aspect Diversified Futures	At least 5 years	5	261
BlackRock Global Liquid Alternatives	At least 5 years	5	304
Lower volatility share			
AB Managed Volatility Equities	At least 7 years	7	083
Acadian Global Managed Volatility Equity	At least 7 years	7	277
Merlon Australian Share Income	At least 7 years	6	234
State Street Australian Equity	At least 7 years	7	027
Australian share			
Acadian Core Australian Equity	At least 7 years	7	096
Airlie Australian Share	At least 7 years	7	037
Alphinity Sustainable Share	At least 7 years	7	324
Antares Ex-20 Australian Equities	At least 7 years	7	626
Ausbil Active Sustainable Equity	At least 7 years	7	025
Ausbil Australian Active Equity	At least 7 years	7	036
Bennelong ex-20 Australian Equities	At least 7 years	7	314
DNR Capital Australian Equity High Conviction	At least 7 years	7	393
DNR Capital Australian Equities Income	At least 7 years	7	068
Fidelity Australian Equities	At least 7 years	7	050

Option name	Minimum suggested timeframe	Risk band	Code
First Sentier Concentrated Australian Share	At least 7 years	7	088
First Sentier Imputation	At least 7 years	7	024
Infinity Core Australian Equity	At least 7 years	7	618
Investors Mutual Australian Share	At least 7 years	7	074
Lazard Select Australian Equity	At least 7 years	7	069
Martin Currie Australia Equity Income	At least 7 years	7	232
Pendal Australian Share	At least 7 years	7	038
Pendal Sustainable Australian Share	At least 7 years	7	073
Perennial Value Australian Share	At least 7 years	7	075
Perpetual Australian Share	At least 7 years	7	111
Perpetual Industrial Share	At least 7 years	7	026
Platypus Australian Equities	At least 7 years	7	035
RQI Australian Value	At least 7 years	7	241
Schroder Australian Equity	At least 7 years	7	039
Solaris Core Australian Equity	At least 7 years	7	072
WaveStone Australian Share	At least 7 years	7	092
Australian share – small companies⁶ – Suggested to be no more than 30% of your portfolio			
Ausbil Australian Emerging Leaders	At least 7 years	7	211
Eiger Australian Small Companies	At least 7 years	7	374
First Sentier Australian Small Companies	At least 7 years	7	089
Infinity SMID Australian Equity	At least 7 years	7	619
Investors Mutual Future Leaders	At least 7 years	7	081
Longwave Australian Small Companies	At least 7 years	7	080
OC Premium Small Companies	At least 7 years	7	318
Pendal Smaller Companies	At least 7 years	7	049
RQI Australian Small Cap Value	At least 7 years	7	242
Global share			
Acadian Global Equity	At least 7 years	7	048
Antipodes Global	At least 7 years	7	259
Baillie Gifford Sustainable Growth	At least 7 years	7	365
Baillie Gifford Long Term Global Growth	At least 7 years	7	270
Barrow Hanley Global Share	At least 7 years	7	064
Capital Group New Perspective	At least 7 years	7	197
Capital Group New Perspective – Hedged	At least 7 years	7	640
Epoch Global Equity Shareholder Yield	At least 7 years	7	238
GQG Partners Global Equity	At least 7 years	7	388
GQG Partners Global Equity – Hedged	At least 7 years	7	627
Generation Global Share ¹	At least 7 years	7	230
Hyperion Global Growth Companies	At least 7 years	7	378
Intermede Global Equities	At least 7 years	7	390

Option name	Minimum suggested timeframe	Risk band	Code
Ironbark Brown Advisory Global Share	At least 7 years	7	043
Magellan Global Share	At least 7 years	7	267
Magellan Global Share – Hedged	At least 7 years	7	326
MFS Global Equity	At least 7 years	7	063
Nanuk New World	At least 7 years	7	384
Pendal Global Select	At least 7 years	7	257
Royal London Concentrated Global Share	At least 7 years	7	076
Royal London Core Global Share	At least 7 years	7	628
RQI Global Value	At least 7 years	7	243
RQI Global Value – Hedged	At least 7 years	7	244
Stewart Investors Worldwide Leaders Sustainability	At least 7 years	7	029
Talaria Global Equity	At least 7 years	7	376
T. Rowe Price Global Equity	At least 7 years	7	042
T. Rowe Price Global Equity – Hedged	At least 7 years	7	377
Global share – emerging markets⁶ – Suggested to be no more than 30% of your portfolio			
Aikya Emerging Markets Opportunities	At least 7 years	7	260
Fidelity Asia	At least 7 years	7	379
Pendal Global Emerging Market Opportunities	At least 7 years	7	336
Platinum Asia	At least 7 years	7	258
RQI Emerging Markets Value	At least 7 years	7	263
Skerryvore Global Emerging Markets All-Cap	At least 7 years	7	202
Specialist share⁶ – Suggested to be no more than 30% of your portfolio			
Acadian Australian Equity Long Short	At least 7 years	7	097
Acadian Global Equity Long Short	At least 7 years	7	203
Bell Global Emerging Companies	At least 7 years	7	375
CFS - Wellington Global Health & Biotechnology	At least 7 years	7	060
CFS - Wellington Global Small Companies	At least 7 years	7	077

Option name	Minimum suggested timeframe	Risk band	Code
CFS - Wellington Global Technology & Communications	At least 7 years	7	058
Fidelity Global Future Leaders	At least 7 years	7	629
Janus Henderson Global Natural Resources	At least 7 years	7	040
L1 Capital Catalyst	At least 7 years	7	630
Perpetual Share-Plus Long-Short	At least 7 years	7	613
PM Capital Global Companies	At least 7 years	7	100
Sage Capital Equity Plus	At least 7 years	7	387
Vinva Global Alpha Extension	At least 7 years	7	070
Australian property and infrastructure securities⁶ – Suggested to be no more than 50% of your portfolio			
First Sentier Property Securities	At least 7 years	7	065
Ironbark Property Securities	At least 7 years	7	044
Martin Currie Real Income	At least 7 years	7	235
Pendal Property Investment	At least 7 years	7	066
Global property and infrastructure securities⁶ – Suggested to be no more than 50% of your portfolio			
ClearBridge RARE Infrastructure Value	At least 7 years	7	226
Cohen & Steers Global Listed Infrastructure	At least 7 years	7	265
First Sentier Global Property Securities	At least 7 years	7	093
Macquarie Global Listed Real Estate	At least 7 years	7	271
Magellan Infrastructure	At least 7 years	7	325
Quay Global Real Estate – Unhedged	At least 7 years	7	386
Resolution Capital Global Property Securities	At least 7 years	7	372
Geared⁶ – Suggested to be no more than 30% of your portfolio			
Acadian Geared Core Australian Equity	At least 7 years	7	082
Acadian Geared Global Equity	At least 7 years	7	207
First Sentier Geared Global Property Securities ¹	At least 7 years	7	208
CFS Geared Share	At least 7 years	7	045

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6 The trustee suggests that your portfolio holds no more of its value in these investment categories than the maximum limit shown. See the Investment Options Menu for more information on diversifying your portfolio.

Pre-Retirement (TTR) Investment Options

Option name	Minimum suggested timeframe	Risk band	Code
CFS TTR options			
CFS TTR Defensive	At least 3 years	3	901
CFS TTR Conservative	At least 3 years	4	902
CFS TTR Diversified	At least 5 years	5	903
CFS TTR Moderate	At least 5 years	5	904
CFS TTR Balanced	At least 5 years	6	905
CFS TTR Growth	At least 5 years	6	906
CFS TTR High Growth	At least 7 years	6	907
CFS TTR Fixed Interest	At least 3 years	5	908
CFS TTR Australian Share	At least 7 years	7	910
CFS TTR Australian Small Companies ⁴	At least 7 years	7	911
CFS TTR Global Share	At least 7 years	7	912
CFS TTR Emerging Markets ⁴	At least 7 years	7	913
CFS TTR Property Securities ⁵	At least 7 years	7	914
CFS TTR Global Infrastructure Securities ⁵	At least 7 years	7	880
CFS Lifestage			
CFS TTR Lifestage 1960–64	At least 7 years	6	993
CFS TTR Lifestage 1965–69	At least 10 years	6	1103
CFS Sustainability			
CFS TTR Thrive+ Sustainable Growth	At least 5 years	6	967
CFS Enhanced Index Series			
CFS TTR Enhanced Index Conservative	At least 3 years	4	915
CFS TTR Enhanced Index Diversified	At least 5 years	5	916
CFS TTR Enhanced Index Moderate	At least 5 years	5	917
CFS TTR Enhanced Index Balanced	At least 5 years	6	918
CFS TTR Enhanced Index Growth	At least 5 years	6	919
CFS TTR Enhanced Index High Growth	At least 7 years	6	920
CFS Index Series			
CFS TTR Index Conservative	At least 3 years	4	862
CFS TTR Index Diversified	At least 5 years	5	863
CFS TTR Index Moderate	At least 5 years	5	869
CFS TTR Index Balanced	At least 5 years	6	861
CFS TTR Index Growth	At least 5 years	6	868
CFS TTR Index High Growth	At least 7 years	6	864
CFS TTR Index Australian Bond	At least 3 years	4	860
CFS TTR Index Global Bond	At least 3 years	5	865
CFS TTR Index Australian Share	At least 7 years	7	939
CFS TTR Index Global Share	At least 7 years	7	948
CFS TTR Index Global Share – Hedged	At least 7 years	7	949
CFS TTR Index Property Securities ⁵	At least 7 years	7	961

Option name	Minimum suggested timeframe	Risk band	Code
CFS TTR Index Global Property Securities ⁵	At least 7 years	7	867
CFS TTR Index Global Listed Infrastructure Securities ⁵	At least 7 years	7	866
Other multi-sector options			
Alternative income			
Pendal TTR Monthly Income Plus	At least 5 years	5	930
Conservative			
AZ Sestante TTR Conservative	At least 3 years	4	857
CFS Select TTR Conservative ¹	At least 3 years	4	874
Context Capital TTR Short Term	At least 3 years	4	887
Perpetual TTR Conservative Growth	At least 3 years	4	844
Moderate			
AZ Sestante TTR Diversified	At least 5 years	5	921
CFS Select TTR Balanced ¹	At least 5 years	5	872
Context Capital TTR Medium Term	At least 5 years	5	890
Evidentia TTR Medium Term	At least 5 years	5	975
Perpetual TTR Diversified Growth	At least 5 years	5	845
Growth			
CFS Select TTR Diversified ¹	At least 5 years	6	875
Perpetual TTR Balanced Growth	At least 5 years	6	843
Diversified real return			
Drummond TTR Dynamic Plus	At least 5 years	6	983
Perpetual TTR Diversified Real Return	At least 5 years	6	899
Schroder TTR Real Return	At least 5 years	6	922
High growth			
AZ Sestante TTR Growth	At least 7 years	6	858
Context Capital TTR Long Term	At least 7 years	6	891
Evidentia TTR Long Term	At least 7 years	6	976
Single-manager single-sector			
Cash and deposits			
FirstRate TTR Saver	No minimum	1	924
FirstRate TTR Saver Non-Auto-rebalancing	No minimum	1	999
Enhanced cash			
First Sentier TTR Strategic Cash	No minimum	1	923
Short duration fixed interest			
Franklin TTR Australian Absolute Return Bond	At least 3 years	4	897
Janus Henderson TTR Diversified Credit	At least 3 years	4	877
Kapstream TTR Absolute Return Income	At least 3 years	4	925
Macquarie TTR Income Opportunities	At least 3 years	4	926
Mutual TTR Income	At least 3 years	4	980

Option name	Minimum suggested timeframe	Risk band	Code
Perpetual TTR Diversified Income	At least 3 years	4	927
PM Capital TTR Enhanced Yield	At least 3 years	4	928
Schroder TTR Absolute Return Income	At least 3 years	4	932
Yarra TTR Enhanced Income	At least 3 years	4	982
Diversified fixed interest			
Bentham TTR Global Income	At least 3 years	5	886
Brandywine TTR Global Income Optimiser	At least 3 years	5	884
Colchester TTR Global Government Bond	At least 3 years	5	898
Colchester TTR Emerging Market Bond	At least 3 years	5	1102
Macquarie TTR Dynamic Bond	At least 3 years	5	876
PIMCO TTR Diversified Fixed Interest	At least 3 years	5	896
PIMCO TTR Global Bond	At least 3 years	5	931
T. Rowe Price TTR Dynamic Global Bond	At least 3 years	5	978
UBS TTR Diversified Fixed Income	At least 3 years	5	933
Australian fixed interest			
Janus Henderson TTR Tactical Income	At least 3 years	4	988
Macquarie TTR Australian Fixed Interest	At least 3 years	4	870
Pendal TTR Sustainable Australian Fixed Interest	At least 3 years	4	900
PIMCO TTR Australian Bond	At least 3 years	4	934
Western Asset TTR Australian Bond	At least 3 years	4	969
Alternatives⁶ – Suggested to be no more than 20% of your portfolio			
Acadian TTR Defensive Income	At least 3 years	4	929
Aspect TTR Diversified Futures	At least 5 years	5	935
BlackRock TTR Global Liquid Alternatives	At least 5 years	5	909
Lower volatility share			
Acadian TTR Global Managed Volatility Equity	At least 7 years	7	854
Merlon TTR Australian Share Income	At least 7 years	6	937
State Street TTR Australian Equity	At least 7 years	7	848
Australian share			
Alphinity TTR Sustainable Share	At least 7 years	7	855
Antares TTR Ex-20 Australian Equities	At least 7 years	7	984
Ausbil TTR Australian Active Equity	At least 7 years	7	856
Bennelong TTR Ex-20 Australian Equities	At least 7 years	7	938
DNR Capital TTR Australian Equities High Conviction	At least 7 years	7	977
Fidelity TTR Australian Equities	At least 7 years	7	940
First Sentier TTR Concentrated Australian Share	At least 7 years	7	873
First Sentier TTR Imputation	At least 7 years	7	879

Option name	Minimum suggested timeframe	Risk band	Code
Infinity TTR Core Australian Equity	At least 7 years	7	1100
Investors Mutual TTR Australian Share	At least 7 years	7	941
Lazard TTR Select Australian Equity	At least 7 years	7	943
Martin Currie TTR Australia Equity Income	At least 7 years	7	936
Pendal TTR Australian Share	At least 7 years	7	881
Perennial Value TTR Australian Share	At least 7 years	7	883
Perpetual TTR Australian Share	At least 7 years	7	842
Perpetual TTR Industrial Share	At least 7 years	7	846
Platypus TTR Australian Equities	At least 7 years	7	849
RQI TTR Australian Value	At least 7 years	7	944
Schroder TTR Australian Equity	At least 7 years	7	945
WaveStone TTR Australian Share	At least 7 years	7	942
Australian share – small companies⁶ – Suggested to be no more than 30% of your portfolio			
Ausbil TTR Australian Emerging Leaders	At least 7 years	7	946
First Sentier TTR Australian Small Companies	At least 7 years	7	871
Infinity TTR SMID Australian Equity	At least 7 years	7	1101
OC TTR Premium Small Companies	At least 7 years	7	947
Global share			
Baillie Gifford TTR Long Term Global Growth	At least 7 years	7	859
Barrow Hanley TTR Global Share	At least 7 years	7	987
Capital Group TTR New Perspective	At least 7 years	7	966
Capital Group TTR New Perspective – Hedged	At least 7 years	7	1104
Epoch TTR Global Equity Shareholder Yield	At least 7 years	7	950
GQG Partners TTR Global Equity	At least 7 years	7	972
GQG Partners TTR Global Equity – Hedged	At least 7 years	7	985
Intermede TTR Global Equities	At least 7 years	7	974
Magellan TTR Global Share	At least 7 years	7	951
Magellan TTR Global Share – Hedged	At least 7 years	7	952
MFS TTR Global Equity	At least 7 years	7	953
Nanuk TTR New World	At least 7 years	7	968
Pendal TTR Global Select	At least 7 years	7	979
Royal London TTR Concentrated Global Share	At least 7 years	7	885
Royal London TTR Core Global Share	At least 7 years	7	989
RQI TTR Global Value	At least 7 years	7	955
RQI TTR Global Value – Hedged	At least 7 years	7	847
Talaria TTR Global Equity	At least 7 years	7	889

Option name	Minimum suggested timeframe	Risk band	Code
T. Rowe Price TTR Global Equity	At least 7 years	7	956
T. Rowe Price TTR Global Equity – Hedged	At least 7 years	7	888
Global share – emerging markets⁶ – Suggested to be no more than 30% of your portfolio			
Pendal TTR Global Emerging Market Opportunities	At least 7 years	7	882
Platinum TTR Asia	At least 7 years	7	957
Specialist share⁶ – Suggested to be no more than 30% of your portfolio			
Bell TTR Global Emerging Companies	At least 7 years	7	986
L1 Capital TTR Catalyst	At least 7 years	7	991
Perpetual TTR Share-Plus Long-Short	At least 7 years	7	981
Sage Capital TTR Equity Plus	At least 7 years	7	971
Vinva TTR Global Alpha Extension	At least 7 years	7	954
Australian property and infrastructure securities⁶ – Suggested to be no more than 50% of your portfolio			
Pendal TTR Property Investment	At least 7 years	7	960
Global property and infrastructure securities⁶ – Suggested to be no more than 50% of your portfolio			
ClearBridge RARE TTR Infrastructure Value	At least 7 years	7	963
First Sentier TTR Global Property Securities	At least 7 years	7	878
Macquarie TTR Global Listed Real Estate	At least 7 years	7	962
Magellan TTR Infrastructure	At least 7 years	7	964
Quay TTR Global Real Estate – Unhedged	At least 7 years	7	970
Resolution Capital TTR Global Property Securities	At least 7 years	7	893
Geared⁶ – Suggested to be no more than 30% of your portfolio			
CFS TTR Geared Share	At least 7 years	7	965

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