CommonwealthBank GroupSuper

News Update

ACCUMULATE PLUS — JULY 2016

A note from Neil Cochrane
Chairman, Trustee Board

Our Centenary milestone

This year, we're celebrating an extraordinary milestone—100 years as a super fund. It's extraordinary for several reasons, not least of which is that only a few funds in Australia can make similar claims.

Our centenary reflects what super is all about—caring for members and their savings through accumulation and then seamlessly into retirement.

Having grown from just 600 members in 1916, more than 75,000 members now entrust us to look after their savings for the future. And we're in good company to celebrate 100 years: in 2016, two of our pension members will celebrate their 100th birthdays, making nine centurions among our membership. There's more about our centenary on page 2.

Making it easier for you to keep in touch with your super

Last year, we made it easier for you to check your super balance and sign into your online account by using NetBank. This year, we've continued our focus of offering you better ways to electronically access the right information when and where you need it.

We hope you find the enhancements to your member statement useful. Based on member feedback, we knew it was important for you to have an easier-to-read format highlighting key information and actions. Importantly, you can now choose to receive your statements electronically. This not only makes it more convenient to receive and view your statement, but means we can better link you with additional information and suggestions from your statement with a simple click-through.

In your online account, you'll see a new dashboard page bringing together key account details in one simple screen, better self-service for login and password retrievals and enhanced security features.

Supporting all of these digital changes is our new website, launched in March this year, with a wider range of content to help you make decisions about your super, as well as a format that is a better reading experience whether you're on a smart phone, tablet or desktop. If you haven't already had a chance, I'd encourage you to take a look around our new and improved oursuperfund.com.au.

Recent focus on insurance claims

In recent months, there's been media on the handling of insurance claims for super fund members. Our responsibility to ensure that members' interests are front of mind when making any decisions regarding claims is one we take very seriously.

I'd like to assure our members that this means we act as an advocate for you in the claims process, to ensure any decisions are fair and comply with the conditions set out in the fund's insurance policies, our governing trust deed and any relevant laws.

If you have any questions or concerns about insurance claims, please visit our website or contact us for further information.

Thank you

We are grateful to you for entrusting us to manage your super. The Board is immeasurably helped in that regard by the dedication of the fund's executive management and their teams, our administrators, fund managers and all of our service providers. Tony Togher retired from the Board this year after 12 dedicated years—my sincere thanks to him and all the members of the Board.

Your super statement: anywhere, any device.

Super—we all have it, but who wants the hassle of dealing with the paperwork?

You've already seen some exciting changes to your super statement. But to make it even easier to stay in touch with your super, you can now receive your super statement electronically, meaning you can access it anytime, anywhere and from any device.

Make the switch today by logging into your secure FirstNet account at **oursuperfund.com.au/login** using your Online Investor Number (which you can find on your statement) and password, and updating your communication preferences (or if you don't have transaction access to your online account, you can call us on 1800 023 928 to request the change).

Read more inside your News Update...

OurSuperFund

CELEBRATING OUR CENTENARY IN 2016

Commonwealth Bank Group Super has been helping to enhance the financial wellbeing of our members for 100 years, making this the year we celebrate our Centenary!

100 years of history

This milestone marks a century that the Commonwealth Bank, through an employer super fund, has supported its people, past and present, and their families in preparing for the years ahead—helping to enhance their long-term financial wellbeing.

Our fund had humble beginnings, simply because in 1916 when the original employee super fund was established, the idea of saving for the future was rather novel.

The fund started with around £3,000 in assets and 600 members—about the number of people working with the Commonwealth Bank back then.

Today, our 75,000+ members entrust us to look after nearly $10 billion of their savings for retirement, making us one of the largest corporate super funds in Australia.

One of our fund's unique advantages is being able to leverage the wealth of experience and expertise across the Commonwealth Bank Group and all our service providers. We put this advantage to work for our members every day, because it's all about you—with our profits-to-members approach, the only wealth we want to grow is yours.

With every anniversary comes another year of experience, and with 100 years under our belt, we can provide you with the tools and support to help ensure you're making the most out of your super. We look forward to the next 100 years!

Visit oursuperfund.com.au/centenary to find out more.

Did you know?

- Our first year, 1916, was the height of World War I and 86 of our fund members were on active war duty—14 lost their lives and their names were published in the fund's first Annual Report in memoriam.
- The first Governor of the Commonwealth Bank, Sir Denison Miller KCMG, was responsible for the fund up until the early 1920s.
- In the 1970s, the Portfolio Managed Funds team was created to allow the fund to manage property investments—this team was an early predecessor to what is now Colonial First State Global Asset Management.

CEO Doug Carmichael shares his 5 top tips to make sure you're getting the most out of your superannuation.

- **As you change jobs, it can get harder over time to keep track of each different super account**. It's always a good time to review where else you might have super and consider consolidating into one account. This may help you save quite a bit in fees.
- **If you have a NetBank ID, you can keep track of your current super balance** easily within NetBank and on-the-go in the CommBank app.
- **Super isn't just about retirement**, it's about your future, so start thinking about it early. Adding a small amount over and above what your employer contributes, will compound over time and may result in a big difference to the income you can pay yourself when you retire.
- **Asking questions is a normal part of life**—it helps us learn, understand and prepare for the future. There are a number of ways we can help you with answers and advice, including some at no additional cost to you as a member, so make sure to contact us with any questions.
- **Do yourself a favour and start off with the 5-minute workout on our website**. Online calculators can show you what sort of retirement income your super is likely to provide and how much you need to save for your desired income level. You can look at different outcomes by tweaking certain assumptions, such as retirement age, desired income and extra contributions.

A century of change

1916: Our origins

War time; the Bank establishes its first employee pension fund—600 members, £3,000 in assets.

1930s: Challenging times

Stock market crash and worldwide Great Depression; focus on sustaining returns to limit the effect to retirement pensions.

1950s: Peace and prosperity

Expanding Australian economy following the end of wartime constraints; the fund continues to invest in government bonds; over £22 million in assets by the end of the decade.

1980s: A new way forward

Intense momentum in banking and finance, float of the Australian dollar and deregulation lead to massive change in the banking industry; our investments now include a global portfolio.

1990s: The evolution of super

Privatisation of the Bank; introduction of compulsory super in 1992; fund evolves from defined benefits to accumulation-style super.

2000s & beyond: New direction, same commitment

Super choice laws give Australians greater control over where their super is paid; the fund focuses on remaining competitive as a value-for-money fund.

Today

75,000 members entrust us to look after nearly $10 billion of retirement savings; looking forward to the next 100 years!

EMPOWERING WOMEN
TO SAVE MORE FOR RETIREMENT — AND WHY THEY NEED TO

When it comes to your retirement savings, it's no secret that the more you have, the better. This means that planning ahead to secure the retirement lifestyle you want is important. For women, that planning can be especially important.

Deborah Wixted, Member Director on the Commonwealth Bank Group Super trustee board and Executive Manager at Commonwealth Bank Wealth Management Advice, explains why.

"First of all, in general women will live longer in retirement so their savings must last longer. They need to start off with more and those savings must be well managed throughout their retirement."

"There are also financial headwinds that women face during their lives that can get in the way of their accrual of wealth, including time out of the paid workforce to look after children or elderly parents and the simple fact that, in some industries at least, women can earn less than men."

Indeed, according to the Association of Superannuation Funds of Australia (ASFA) Super Guru website, the average superannuation account balance for women when they retire is around $90,000 less than the average for men.

There are ways women can overcome some of the financial obstacles they face on the road to a successful retirement

It can partly come down to mindset—knowing you can take action to achieve your retirement goals.

Some strategies to help increase and manage your retirement savings include:

- **Putting extra money into super**, remembering that a little can go a long way. For example, a 45 year old with a super balance of $80,000 and annual income of $55,000 could end up with $31,785 more in their super by the time they turn 67 if they sacrificed just 3% of their salary each year.[1]
- **Combining your super into one fund**. This is probably one of the easiest ways to give your super a boost because you'll likely reduce the overall administration fees you're paying. But you need to be mindful of exit fees, as well as tax, investment and insurance implications when you close an account.
- **Receiving a government super co-contribution**. This means that if you earn less than $51,021 during the 2016-17 financial year and you make a voluntary after-tax contribution to your super, the government may boost your super savings by up to $500.
- **Choosing income streams that provide you with a regular income** when you stop working, which could help you manage your spending during retirement. These could include an account-based pension, which is paid to you from your super (such as a Retirement Access account), or an annuity, which pays you a guaranteed income for a fixed period of time or your lifetime, regardless of what's happening in the market.
- **Talk to a financial planner** if you need help with your retirement plan. To find out more about the help and advice options available to you as a member of our fund, visit oursuperfund.com.au/advice

Want to find out how taking a career break doesn't have to hurt your super? Visit **oursuperfund.com.au/timeout** for more information.

1 ASIC's MoneySmart Superannuation Calculator, www.moneysmart.gov.au. Based on a marginal tax rate of 37% and 2% Medicare Levy, with contribution fees of 0%, administration fees of $50 pa and other fee costs of 0.50%. Calculation assumes a 5.7% return with an average of 7% tax on earnings, insurance premiums of $100 per year and inflation of 2.5% pa. Calculation made on 6 July 2016.

Keep a cool head in volatile markets

Many investors become concerned when volatility occurs in global financial markets – particularly about the impact to their superannuation and other investments. At these times, it's important to understand the causes of market movements and how to minimise your risk.

Why do markets move so much?

Markets are influenced by many things—industrial, economic, political and social factors can all have an impact. For example, consumer and business confidence affect spending and therefore company profits. Global trade and production naturally affect economic growth. Poor political and fiscal decisions in some countries may lead to a flow-on effect in other countries. And of course, natural disasters can cause major damage to any economy with no warning.

During times of market volatility, it's important to remember one of the fundamental principles of investing—markets move in cycles.

Current economic outlook

Global sharemarkets have experienced considerable volatility since the global financial crisis (GFC), although there have been periods of stronger returns. Volatility has been driven by factors including the pace of global economic growth, ongoing concerns over government debt levels in Europe and the US, political change and the election cycle.

These factors have flowed into the Australian sharemarket where a number of home-grown issues have also created volatility. These include stilted economic growth, falling commodity prices, cautious business sentiment, question marks about China's economic growth, the continued strength of the Australian dollar and political uncertainty.

What is the effect of market volatility on super funds?

In times of market volatility, your super balance may decline but it is important to remember that markets move in cycles. Volatility is a natural part of the economic cycle. Markets are influenced by a range of factors and are inherently unpredictable. For most members, super is a long-term investment that can handle the volatility produced by these cycles.

History shows that sharemarkets have generally trended upward over the long term.

Don't lose sight of the bigger picture

Super is a long-term investment. Shares, which usually form a large part of most balanced super accounts, are also generally a long-term investment. They are designed to provide capital growth over a period of five years or more. Think in years, not days.

The timeframe for super may be 20 years or more, so short-term volatility shouldn't diminish the long-term potential of your investments. Growth assets (such as shares) tend to fluctuate in the short term, but have historically provided excellent returns for investors over the long term.

When sharemarkets fall in value, it may be tempting to sell up. However, trying to time the market by selling now and buying back later is a risky strategy that rarely results in investors coming out ahead. By taking a long-term view of investing, you can usually ride out any short-term fluctuations in the market and take advantage of growth opportunities over the long term.

SWITCHES DURING VOLATILE MARKETS: DO THEY REALLY MATTER?

In this chart (right) we look at outcomes for members who reacted differently to sharemarket volatility in and around the GFC period of 2007–08.

All members started with $50,000 invested in the default Balanced option (formerly Mix 70) when we first introduced investment choice (22 February 2001). The Balanced option is a pre-mixed or diversified option (meaning it invests across a range of asset classes) but has a higher weighting to assets such as shares) and a high level of investment risk.

The chart shows the change in balance based on actual movement in unit prices and returns for the Accumulate Plus Balanced and Cash options (net of taxes and asset-based fees); no additional contributions or deductions have been applied to the account balance.

The first thing to notice is that despite several shorter-term downturns in performance over the life of the chart, there has been positive growth on the whole over the longer term.

Remember the saying: "It's time in the market, not timing the market"?

For the members in the chart who switched out of the Balanced option, the only way they could have fully recouped their account balances (as if they hadn't switched out) would have been to switch back into the Balanced option at one of 50 or so days over the 4-5 year period—a task even most professionals would find hard to achieve!

Understand your risk profile

All investments carry some risk. How much risk you're willing to accept will be influenced by your financial situation, family considerations, time horizon and even your personality.

If market volatility has caused you to reassess the way you feel about risk, it's important to consider talking to an expert who can help you.

To find out more about the help and advice options available to you as a member, visit oursuperfund.com.au/advice.

Understanding the implications of switching or withdrawing

Before switching options or withdrawing from an investment, you should understand all the implications, risks and costs involved. Some things to think about include:

- Crystallising losses: If the value of your investment is falling, you are technically only making a loss on paper. A rise in prices could return your investment to profit without you doing anything. Selling your investment makes any losses real and irreversible. You'll need to consider this with your own investment timeline in mind, as the ability to recoup 'paper' losses may depend on how long you have until you need to access your super for retirement.
- Losing potential benefits of compounding: If you're thinking about making a partial withdrawal from an investment, remember that it may not be just the value of the withdrawal you lose, but you may also lose future returns on that amount.

Update on social and ethical investing

Social, environmental and ethical considerations have been increasingly hot topics of discussion and action among investors and broader communities across the globe.

Like many others, our fund considers that sustainable investing concepts and environmental, social and governance (ESG) factors do have an effect on long-term investment outcomes.

Over the last several years we have developed and continue to refine a framework governing how we take ESG factors into account in setting the fund's investment strategy and selecting how and where members' money is invested. We also know from members' feedback that you expect us to take these factors into account.

Excluding tobacco & controversial weapons from investments

In line with our ESG framework and member and community expectations, we initiated two important changes across our investment portfolios in the March 2016 quarter.

These changes involved a move away from investing in companies whose primary purpose is tobacco manufacturing or the production of controversial weapons. These divestments were made for a combination of financial and social reasons.

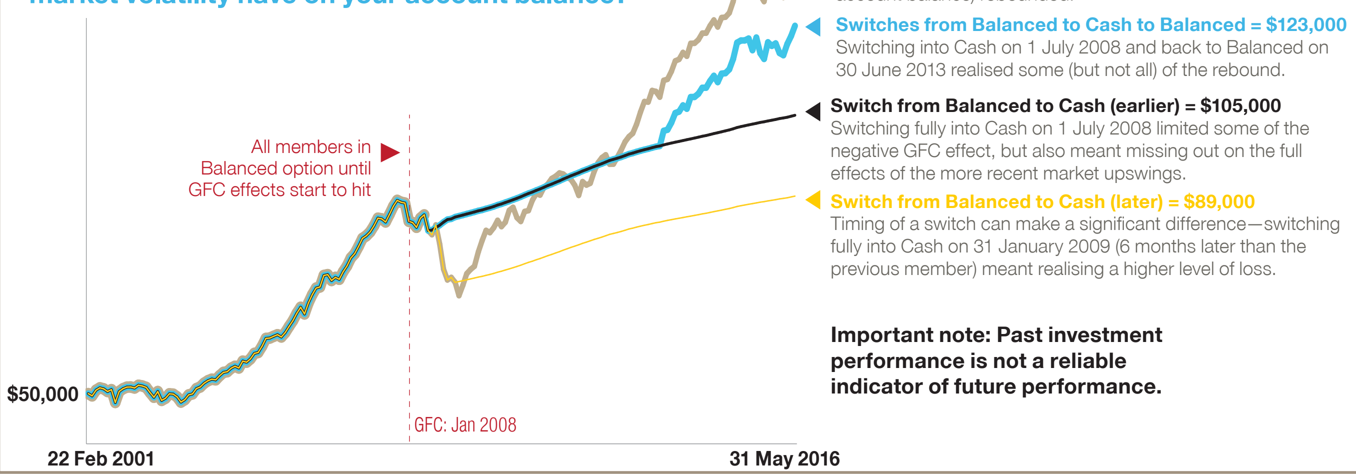
These exclusions apply in our direct holdings in listed shares and fixed interest (corporate bonds) portfolios. For indirect holdings (e.g. including derivatives, unit trusts and structures like exchange traded funds), the trustee does not maintain the same degree of control over individual investments, therefore the tobacco and controversial weapons exclusions may not apply to these investments.

WHAT YOU TOLD US ABOUT ESG ISSUES

In a 2015 survey, we asked members to share their thoughts on considering ESG factors as part of our investment strategy:

- 76% of females and 57% of males agreed it was important for our fund to consider ESG factors when investing—all age groups were equally concerned about these issues.
- The top 5 controversial industries in which members wanted to consider minimising investments were:
  - Land mines & armaments 59%
  - Tobacco 57%
  - Old growth forests 54%
  - Gambling 52%
  - Fossil fuels 40%
- There was mixed sentiment to ESG issues in the context of returns:
  - 70% supported minimising investments if there was no negative impact to returns (around half of this group were less supportive if the result was to be lower returns)
  - 20% supported minimisation regardless of impact to returns.

What effect might investment decisions during market volatility have on your account balance?



Important note: Past investment performance is not a reliable indicator of future performance.

How a financial planner can help with LIFE'S MILEST

Planning for retirement is about laying the groundwork for funding your lifestyle when you stop working. It's also about preparing for and dealing with events and milestones that happen along the way that could affect your long-term finances. Here are some of the ways a financial planner can help you keep your finances on track when life happens.

1. Landing your dream job, deciding to become your own boss or changing your career

Whether you'll be earning a higher income, taking a pay cut or starting your own small business, a financial planner can help you:

- budget on a new income
- work out investment strategies to suit your new financial situation
- take advantage of the tax concessions that can come with making voluntary contributions to your super if you're self-employed or a sole trader

- review your life and income insurance policies to ensure you and your family are protected.

2. Starting a new relationship

Getting serious with a new partner means your finances and the way you save for the future could change. A financial planner can help you:

- work out new spending budgets and savings plans
- adjust your investment strategies to suit your new financial situation and the level of investment risk you're willing to take
- look at ways to protect your family from the unexpected, such as a health emergency or redundancy

- understand how you and your partner's combined income and assets could affect your eligibility for the Age Pension—and how much you could receive.

Want some tips on how to get retirement-ready with a new partner? Visit **oursuperfund.com.au/new-partner** for more information.

3. Taking a career break

Whether you're taking time out to start a family, be a carer, travel or study, a financial planner can help you minimise the impact on your long-term finances by:

- recommending strategies to increase your super while you're still working
- working out ways you can save and budget to fund your time off.

Want some tips on how to take a career break without hurting your super? Visit **oursuperfund.com.au/timeout** for more information.

4. Dealing with redundancy

This time of change can also bring opportunities and a financial planner can help you make the most of it by:

- looking at ways to maximise your redundancy payment
- showing you how your redundancy payment is taxed and seeing how you can minimise the tax you have to pay
- making sure you can access any social security benefits you may be entitled to
- guiding you through your options when you're deciding what to do with your payout.

Want to find out more about redundancy and your super or retirement? Visit **oursuperfund.com.au/redundancy** for more information.

5. Ending a relationship

Dealing with the impact on your finances when you and your partner separate can be tough. A financial planner can give you knowledge and guidance to help you feel confident about any financial decisions you make. They can:

It's life events and experiences that most often prompt us to take action.

Making sure he looked after his family was important for first-time dad, Carl (31).

"A change in jobs was a good opportunity for me to look more closely at my super and I thought getting some financial advice through the fund could be helpful.

My main focus initially was on my super but during the conversation I quickly became aware that there were other areas that I hadn't considered.

I'm in my early 30's so insurance wasn't really on my radar, but my wife and I had just had our first child so the adviser suggested looking at my current insurance to make sure it was enough. They helped me through the process of working out the right type and amount of cover—questions such as "would my wife be able to pay the mortgage and cover future educational costs for our child if my income wasn't there?" and "would she be able to stay at home or would she have to return to work?" were real eye-openers for me and very beneficial.

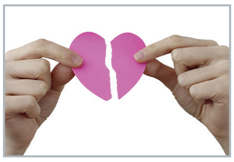
Would my wife be able to cover the mortgage & future educational costs for our child if my income wasn't there?

We tailored my cover to make sure my family would be protected if anything did happen to me.

I was really surprised that I was able to get this level of advice on insurance cover

ONES

- help you understand the impact that dividing your assets has on your finances
- help you get your finances back on track, including recommending strategies to help rebuild your super such as salary sacrificing. This is where you make voluntary contributions to your super from your before-tax income



- help you get used to living on a single income if you and your partner both worked
- provide recommendations about what to do with your settlement, depending on your financial situation, how close you are to retirement and your financial goals for the future.

Want to find out more about splitting your superannuation after a separation? Visit **oursuperfund.com.au/separation** for more information.

Visit oursuperfund.com.au/advice to find out about more about the help and advice options that are available to you as a member.

for my super account for free—I didn't know that was something I could do as a member.

They walked me through all the steps and it was easy to understand. Plus, we also looked at my investment options to make sure it was appropriate for my stage in life and the right choice to help me plan for the future.

I now feel much more comfortable knowing I've reviewed everything, so much so that my wife is booking in to do exactly the same review soon!"

Do you need $1 million to retire?

Do you need to be a millionaire to retire? News stories often quote a figure of $1 million as the magic number you need to have in savings to fund a comfortable retirement, but is it true?

The Australian Securities and Investment Commission (ASIC)'s MoneySmart Retirement Planner calculator (which you can see at www.moneysmart.gov.au) estimates that a home-owner couple with a combined super balance of $1 million at age 65 could expect an annual after-tax income of approximately $59,000 until they turn 90 (in today's dollars)—this includes the part Age Pension.[1]

How much you'll need in retirement will depend on your own circumstances and the type of lifestyle you're after.

As a benchmark, the Association of Superannuation Funds of Australia (ASFA) has put dollar amounts on what it interprets as 'comfortable' and 'modest' retirement lifestyles, while ASIC estimates that you need two-thirds of your income to maintain your standard of living in retirement. Keep in mind that ASFA's budget assumes that you own your own home, while ASIC's estimate is only suitable for higher income earners.

The lifestyle comparison table below can help you estimate how much you'll need to fund your own version of a 'comfortable' retirement and if you need to explore ways to increase your savings to achieve your goals. Consider inflation when you're working out how much you'll need in retirement. After all, $1 today will go further than $1 in 10 years from now.

Note that changes to the assets test for the Age Pension will take effect from January 2017, which may affect how much Age Pension you could receive.

Something to consider:

Another way to make sure you maintain your lifestyle in retirement might be to:

1. Work out how much of your annual after-tax income you'll need when you stop working
2. Adjust that figure depending on the type of lifestyle you're after
3. Don't forget to factor in life expectancy. According to ASFA's SuperGuru website, with Australians living longer, many will be spending more than a quarter of their lives in retirement.

Visit oursuperfund.com.au/grow to find out some of the ways you can increase your super.

Retirement income = 67% of your current salary[2]

Or compare retirement lifestyles using ASFA's Retirement Standard benchmarks below

	Comfortable retirement	Moderate retirement	Age pension (base rate)
	Expenses per year (March 2016 quarter)		
Single	$42,893	$23,651	$20,555
Couple	$58,922	$34,064	$30,989
Travel	1 annual holiday in Australia	1-2 short breaks near where you live each year	Even shorter breaks or day trips in your own city
Eating out	Regularly eat out at restaurants. Good range and quality of food.	Infrequently eat out at restaurants. Cheaper and less food.	Club specials or inexpensive takeaway.
Leisure	Take part in range of regular leisure activities.	Take part in one paid leisure activity infrequently. Some trips to the cinema.	Only no-cost or low-cost leisure activities. Rare trips to the cinema.
Health	Private health insurance.	Private health insurance.	No private health insurance.

Source: 'How much super will I need?' ASFA SuperGuru website, www.superguru.com.au. 29 June 2016.

1 ASIC's MoneySmart Retirement Planner calculator, www.moneysmart.gov.au. Calculation assumes a medium fee level before and after retirement, return of 5.7%pa (balanced) before retirement and 4.2% pa (conservative) after retirement. Calculation made on 30 June 2016.
2 ASIC's MoneySmart website, www.moneysmart.gov.au, 30 June 2016. Assumes you have been living on an above-average income and you own your own home (no mortgage).

MEMBER NOTICES

2015-16 Annual Report online

Our 2015-16 Annual Report will be available to view or download from November from our website oursuperfund.com.au.

A printed report will not automatically be sent to members. If you'd like to receive a copy of this year's report by mail (and continue receiving future reports by mail), please contact us to request a copy free of charge.

If you requested a copy of last year's report by mail, we will automatically send you a printed copy of this year's report (and future reports) once available.

Copies of annual reports from previous years are also available from our website.

Enhancing terminal illness policy conditions

Death cover in Accumulate Plus provides members with pre-payment of a benefit if they become terminally ill (in the event of an accepted claim).

Effective 1 August 2016, we are changing the life expectancy condition in our insurance policy for consideration of a terminal illness from 12 months to 2 years. This means that you may be eligible to make a claim with specialist medical evidence of having less than 2 years to live.

This policy change will mean a member may make a claim earlier than was possible previously, and aligns the conditions for receiving an insurance benefit with super laws allowing access to your account balance in the event of terminal illness.

For more information on the policy changes for terminal illness or additional information on insurance cover and benefits, refer to the updated **Reference Guide: Insurance cover** for Accumulate Plus at oursuperfund.com.au/memberbooklets.

Federal Budget update

This year's Federal Budget proposed some of the most significant changes to Australia's superannuation and retirement saving system since 2007.

But with 2016 also a year in which Australians head to the election polls, there remains some uncertainty around whether the Coalition's proposed changes will remain on the radar, or whether further policy change may be introduced by a new Labour government.

There are some super policies that are broadly supported by both major political parties, although application and implementation may differ. These include:

- retaining the gradual increase to the compulsory Superannuation Guarantee rate over time
- continued support for a mechanism of low-income superannuation tax relief
- higher tax treatment on superannuation contributions for high-income earners
- reductions or other changes to contribution caps.

The government has also proposed to 'enshrine in law' an objective for the superannuation system, being to provide income in retirement to substitute or supplement the age pension.

Embedding this objective into law will establish an accountability mechanism to ensure that new superannuation legislation (regardless of political party) is considered in the context of the objective.

At the time of printing this newsletter, the federal election is in full swing. Once the outcome of the election, and the likely impact to the superannuation landscape, is known, we'll keep you up-to-date on changes through our website and regular communication channels.

Commonwealth Bank Group Super

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