



Group Super merger with Australian Retirement Trust

Commonwealth Bank Group Super's planned merger with Australian Retirement Trust remains subject to finalising an agreement with Australian Retirement Trust and to the agreement becoming unconditional.

The merger is currently planned to occur over two phases. Phase one of the merger is planned to involve the transfer of:

- members and other beneficiaries with entitlements in Accumulate Plus or Retirement Access; and
- those with Defined Benefit entitlements, other than those covered by phase two (as outlined below)

into Australian Retirement Trust on 4 November 2023 (the transfer date).

Phase two of the merger is planned to involve the transfer of members and beneficiaries who were in receipt of a lifetime pension before 3pm on 18 October 2023, or whose instruction to the Group Super trustee to commence a lifetime pension was received before that time, into Australian Retirement Trust in the first half of 2024.

The information in this booklet has been prepared for Defined Benefit members of Divisions B, C, D, E, CB, CC, CD, CE, CF, CN and CO, other than those covered by phase two (as outlined above), on the basis that phase one of the merger will be approved and proceeds as planned on the transfer date (4 November 2023). We will advise you if there are any changes to this date.

This booklet provides details about the changes (where applicable) to earning interest rates; family law splits, investment options and fees and costs; as well as the services all members can access as part of their membership with Australian Retirement Trust.



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SECTION 1 – Overview

A message from Rosemary Vilgan

Chair, Trustee Board



For over 100 years, Commonwealth Bank Group Super has looked after the superannuation needs of Commonwealth Bank Group (CBA) past and present employees and their families.

Over the years, we have been privileged to receive benefit transfers from many other funds, with members joining us from funds such as State Bank of Victoria Staff Superannuation Fund, Colonial Group Staff Superannuation Scheme (CGSSS), and Bankwest Staff Superannuation Plan. What has remained continuous and steadfast throughout this period is our commitment to our members' best interests and their retirement outcomes.

Group Super and Australian Retirement Trust have shared the same mission over their respective century-long heritages: to facilitate better retirement outcomes for members.

As a fund that works for members, not shareholders, Australian Retirement Trust will continue to manage your super in your best financial interests. That means offering equivalent benefit entitlements to the benefit entitlements members

have under Group Super, while providing a wider range of services, choices and opportunities for members in various respects.

It is, and has always been, a privilege to look after the retirement savings of our members. The trustee board thanks you, our members, for your continued support and trust.

Your Defined Benefit entitlements will transfer to the Corporate CBA Group Super Plan

It is currently expected that your Defined Benefit entitlements with Group Super will be transferred to the Corporate CBA Group Super Plan with Australian Retirement Trust on 4 November 2023. You'll become an Australian Retirement Trust member and the management of your Defined Benefit entitlement will be the responsibility of the new trustee, Australian Retirement Trust Pty Ltd,

ABN 88 010 720 840. This is subject to finalising an agreement with Australian Retirement Trust and to the agreement becoming unconditional. We will advise you if there are any changes to the current plan to carry out phase one of the merger on 4 November 2023.

When we refer to your 'Defined Benefit entitlements' in this document, we are including any accumulation-style benefit you are entitled to under the applicable Defined Benefit division in the Group Super.

The Group Super Defined Benefit entitlements of in-service (employee) members will continue in Australian Retirement Trust using the same Defined Benefit formula. Deferred and post employment members who left employment or exercised choice of fund and retained a Deferred Benefit within their Defined Benefit division in Group Super will also have their entitlements transferred to the Corporate CBA Group Super Plan with Australian Retirement Trust. Assets of a value supporting the Defined Benefit entitlements of members transferring as part of phase one of the merger will also be transferred from Group Super to Australian Retirement Trust.

As the transfer of your Group Super Defined Benefit entitlements will be automatic, there's nothing you have to do. However, you should read this booklet and, in particular, the 'Checklist' of actions you may wish to consider taking, set out on page 29 to ensure a smooth transition before and after the transfer date.

On 4 November 2023, we will determine your Defined Benefit entitlements (including the amount of any accumulation-style benefits) effective

as at close of business on 3 November 2023. The amount of any accumulation-style benefits you have will be based on the applicable unit price or earning rate (as applicable). This will then be your opening accumulation-style entitlement in Corporate CBA Group Super Plan and Australian Retirement Trust will set up your membership in a way that ensures your accumulation-style benefit isn't out of the market as a result of the transfer.

Sometime after the transfer date, you will receive a final statement from Group Super for the period from 1 July 2023 to the transfer date. This will show that we have transferred your Defined Benefit entitlements to your new Australian Retirement Trust account. Australian Retirement Trust will write to you to confirm your entitlement.

Following phase two of the merger, the Group Super fund will be wound up once all the final expenses and provisions of the fund are accounted for and financial statements, final tax return, and fund audits are completed. The Group Super trustee will advise Australian Retirement Trust of the remaining funds (if any) that may be allocated to Group Super members who were part of the merger and remain members of the Australian Retirement Trust at the time of any further allocation.

If any amounts are to be allocated after the merger, Australian Retirement Trust will carry out the allocation to eligible members' accounts. Any such allocation could only ever be relevant for in-service (employee) members of Division CB, CC, CD, CE, CF, CN or CO who have accumulation-style accounts that are eligible for investment choice and other Defined Benefit members who have a accumulation-style account.



Important things to do before and after the transfer

- Review the checklist on page 29 in case there's something that you might wish to consider doing before and after the transfer and take note of the planned limited services period.
- Read the Australian Retirement Trust **Transfer Guide**, which you will receive shortly, before finalising any decisions about Australian Retirement Trust's products or any decisions that may affect your financial future.
- Consider the information in the Australian Retirement Trust Super Savings Corporate CBA Group Super Plan Product Disclosure Statement for Defined Benefit members (PDS) available from art.com.au/cbasp.



Members who currently have their pension payments withheld

Members of Divisions B,C, D, CF and CO(A) who elected choice of fund after reaching age 55 became automatically eligible for their Defined Benefit retirement benefit. However, due to preservation laws some of these members are not yet able to be paid their pension benefit directly as they have not met a condition of release. These members have not have reached their preservation age or left the service of their employer since they became automatically eligible for their Defined Benefit retirement benefit.

Members who have a withheld pension entitlement in Group Super at the transfer date will have their entitlements transferred to the Corporate CBA Group Super Plan with Australian Retirement Trust. The withheld pension entitlement will continue to be updated with the applicable earning rate (refer to page 14) until you reach preservation age. If the pension payment is eligible for indexation it will continue to be indexed using the same indexation arrangements (refer to page 13).

If you are a member who has a withheld pension entitlement, Australian Retirement Trust will contact you leading up to your preservation age to obtain instructions from you so that you can start to receive your pension payments directly at that time. If you have not received anything at your preservation age contact Australian Retirement Trust, for contact details see page 30.

If you don't wish to transfer to Australian Retirement Trust

We encourage you to read the information in this booklet and the Transfer Guide material that will be provided to you by Australian Retirement Trust before making any decision about your Defined Benefit entitlements. If you do not wish to participate in the merger, and are able to and choose to withdraw your Defined Benefit entitlement before the transfer date (note: you would need to exercise choice of fund or leave employment to be able to withdraw your benefit), you will not be able to return to your current Defined Benefit arrangements, nor reverse the impact of crystallising your Defined Benefit entitlements.

In addition, if you choose another eligible superannuation fund under 'Super Choice' and later choose the Corporate CBA Group Super Plan as your eligible choice fund, your employer's future contributions must be paid to an accumulation account, not to your original Defined Benefit division.

Note: Any benefits that you retain in your Defined Benefit division where allowable when you exercise choice will not be affected if you change eligible choice funds. Your benefit is also subject to minimum Superannuation Guarantee requirements, and may be subject to preservation under super law. Note: any restricted non-preserved portion of your benefit is not payable to you in cash until you leave your employer.

A summary of the changes



As part of the transfer, the following changes will occur:

- Your Defined Benefit entitlements under Group Super will transfer to the Corporate CBA Group Super Plan within Australian Retirement Trust.
- As explained further in this booklet, Australian Retirement Trust, in agreement with the CBA will implement a number of changes to:
 - the applicable declared and crediting rates and the way accumulation-style accounts have investment returns allocated to them,
 - streamline the administration of Family law splits.
- The investment options that apply to Group Super's Division CB, CC, CD, CE, CF, CN or CO for in-service (employee) members who have accumulation-style accounts that are eligible for investment choice will be aligned to what Group Super has determined to be the most appropriate corresponding Australian Retirement Trust investment options, as explained on page 17. There will also be changes to the investment fees and costs for these investment options, see pages 24 and 25 for details.
- If you currently have a third party authority and/or Power of Attorney in respect of your Defined Benefit entitlements, you will need to send these authorities to Australian Retirement Trust after the transfer date. Additionally, you can complete the *Third Party Authorisation* form in the member portal. To reinstate a Power of Attorney, a certified copy of the Power of Attorney must be posted to Australian Retirement Trust, GPO Box 2924, Brisbane QLD 4001.
- Group Super Online and the Group Super App will become read only from 3:00pm 25 October 2023 and permanently close from 3 November 2023. If you wish to download your historical benefit statements from Group Super Online you should do so prior to 25 October 2023. After the transfer date, your Group Super member benefit statements from the past three years will be available in the Australian Retirement Trust member portal. Once you receive your welcome email from Australian Retirement Trust in early-mid November, you'll be able to log into Australian Retirement Trust's member portal and mobile app.



- If you have made an election to receive communications from Group Super in a certain way, these preferences will not carry across after the transfer date. Australian Retirement Trust will provide most of your important documents digitally, unless you request otherwise. You can change your preferences in Australian Retirement Trust’s member portal once you receive your new login details.
- From 8:00am on Monday 6 November 2023, your new helpline number will be 13 11 84 (8:00am to 7:30pm AEST/AEDT Monday to Friday) or +617 3333 7400 when calling from overseas.
- In addition, Australian Retirement Trust has set up a temporary ‘transition’ number to specifically assist transferring Group Super members. If you have any questions about the transition, please call 1800 572 153, between 8:00am and 7:30pm AEST/AEDT, Monday to Friday.

Group Super	Australian Retirement Trust
Up until 7:00pm on Friday 3 November 2023	From 8:00am on Monday 6 November 2023
<p>If you have questions about your Group Super account please call</p> <p>1800 023 928</p> <p>8:00am-7:00pm AEST/AEDT Monday to Friday or +613 8306 0977 when overseas.</p> <p>Group Super GPO Box 4303 Melbourne VIC 3001</p> <p>oursuperfund.com.au</p>	<p>If you have questions about the transfer, please call</p> <p>1800 572 153</p> <p>8:00am to 7:30pm AEST/AEDT Monday to Friday</p> <p>Email: groupsuper_transitions@art.com.au</p> <p>Australian Retirement Trust GPO Box 2924 Brisbane QLD 4001</p> <p>art.com.au/cbasp</p>



SECTION 2 – Limited services period

Limited services period

To ensure a smooth transfer to Australian Retirement Trust, there will be a period during which normal member services will be suspended. This will commence from 3:00pm on Wednesday 25 October 2023 and will continue until the middle of November 2023.

The Group Super Online portal and app will move to read only access from 3:00pm on Wednesday 25 October 2023. This limited services period is required to assist with the completion of transaction processing before the transfer date, to allow the transfer of data to be managed efficiently and to reduce the risk otherwise associated with what is a large and complex transfer.

During this time you will not be able to make any changes to your membership, including updating your address or contact details, and transacting via the Group Super Online portal or app. See page 9 for more unit pricing details.

Key dates

If you are planning to make a transaction, or any changes to your membership, please ensure we receive your complete instructions (including any required documentation) by phone, post or online, before the cut-off dates listed below. Note that some forms and documentation must be provided by post.



**3:00pm
25 October 2023**

Limited services period commences.

Online, phone or post based transactions must be received by Group Super by 3:00pm. To ensure that your request can be completed before the transfer date, we recommend you provide your completed request by 3:00pm 20 October 2023.

If you are sending us forms in the post, please ensure you allow enough time for your paperwork to reach us.

Group Super Online and the app move to read only from 3:00pm. This means you will not be able to modify or update your details or make online transactions. You will be able to request advice, view your account details and download copies of your statements held on Group Super Online.

4 November 2023

Transfer date (for phase one and subject to Group Super finalising an agreement with Australian Retirement Trust and to the agreement becoming unconditional).

**Early to mid
November 2023**

You'll receive your welcome communication from Australian Retirement Trust, which will include your new member number and instructions to access your account in the Australian Retirement Trust portal.

**Expected to
be mid-late
November 2023**

Normal transaction processing resumes.

**Early December
2023**

You'll receive your final statement from Group Super to confirm that your Defined Benefit entitlements have been transferred from Group Super to Australian Retirement Trust.

All times are Australian Eastern Standard Time (AEST/AEDT).

Investment switches suspended

If you are an in-service (employee) member of Division CB, CC, CD, CE, CF, CN or CO who has accumulation-style accounts that are eligible for investment choice, please note that investment switch requests received after 3:00pm AEST on Wednesday 25 October 2023 will not be processed until your account is created in Australian Retirement Trust (early November).

Investment switch request received	Investment switch processed	Daily unit price applied
Before 3:00pm Wednesday 25 October 2023	Thursday 26 October 2023 by Group Super	Unit price for Wednesday 25 October 2023
After 3:00pm 25 October 2023 to 3 November 2023	From mid-November 2023 by Australian Retirement Trust in line with the mapping table on page 17.	Unit price effective for the transfer date

When you are a member of Australian Retirement Trust switching requests can be made online or by calling 1800 572 153. Note that any investment switch request received after 3pm AEST on any day is considered as having been received the following business day.

Following the transfer date, Australian Retirement Trust will process investment switches on the day they are received (prior to 3pm) applicable to the available balance using the relevant unit price. If there is no available balance the switch request cannot be applied.

Contributions and rollovers

During the limited services period, super contributions made by the CBA and rollovers paid via SuperStream will be completed as follows:

- **Super contributions from the Commonwealth Bank** – the contribution payment due on 2 November 2023 will be brought forward and paid into Group Super on 27 October 2023. The following fortnight's contribution payment to be made on 16 November will be processed as normal by Australian Retirement Trust.
- **SuperStream** – this includes requests to transfer any account balance to or from another fund. Valid rollover requests must be received before 3:00pm on 25 October 2023 and will be processed by 30 October 2023. Any requests received after this time will be processed by Australian Retirement Trust after the limited services period ends.

Time limits on retirement benefit elections

Members of Divisions C, D, CF and CO(A) can choose how they would like to receive their retirement benefit when it becomes payable. Members can choose from a pension, or lump sum or a combination of both.

Those eligible members who have left the CBA's employment, have three months from the date they retire to choose an option for the retirement benefit, otherwise the default option for their division will apply. For some the default is a lump sum and others it is a pension.

The limited services period from 3:00pm on 25 October 2023 until mid-November 2023 means if a retiring eligible member is in this situation and they are unable to provide their pension election so that it reaches us before 3:00pm on 25 October 2023, or their lump sum payment request so that it reaches us before 3.00 pm on 25 October 2023, their election will be processed from mid-November 2023.

Please note the number of days that the limited services period applies for will be added to the three month period during which your choice may be made.

Finalising requests before the limited services period starts

Group Super will seek to finalise all transactions, where transactions or requests are received before the limited services period has started, prior to the transfer to Australian Retirement Trust. Where this is not possible, or where transactions or requests are received after the limited services period has started, any outstanding items will be completed by Australian Retirement Trust.

If you currently have a claim or a complaint in progress in relation to your Group Super entitlements, the management of these matters will continue throughout the transfer process, however there may be some delays.

Urgent payments and other requests

If you need to discuss an urgent payment or another urgent matter during the limited services period, please call:

- Group Super on 1800 023 928 up until 7:00pm on 3 November 2023 (AEST/AEDT).
- Australian Retirement Trust on 1800 572 153 from 8:00am on Monday 6 November 2023 (AEST/AEDT).

Our Helpline is open until the transfer date

The Group Super Helpline will remain open during the limited services period until 7:00pm on Friday 3 November 2023, noting the services outlined in the table above will not be available. Limited personal advice will not be available from 25 October 2023, however, general advice will continue to be available.





SECTION 3 – Defined Benefit earning rates and Family Law splits

Earning rates in Group Super

Benefits payable from Group Super's Defined Benefit divisions are generally calculated based on a formula. Depending on the rules for your Defined Benefit division, the growth of these benefits depends on certain factors such as your salary, length of employment with the CBA or membership of the fund, or your contribution rate. Investment returns don't generally affect the amount of the benefit you're entitled to receive.

In some cases, within your Defined Benefit division you may also have accumulation-style benefits or accounts for example, for any accumulated member contributions or for any deferred or post-employment benefits you've retained within your Defined Benefit division. The fund's declared rate, crediting rate, investment choice returns, or changes in certain standard indexes of wages/salary apply to these account or benefits.

Declared and crediting rates

If a declared or crediting rate applies to your Defined Benefit entitlement, (please see the table on page 13) the following describes how those rates are currently determined and applied to your benefit:

- The fund's annual declared rate is calculated based on the net investment returns for the Accumulate Plus Balanced investment option although, to reduce the effect of investment fluctuations, we smooth, or average, these net returns over a three-year period when calculating the declared rate.
- The fund's annual crediting rate is calculated based on the net investment returns for the Accumulate Plus Balanced investment option over a single financial year.

Declared and crediting rates are applied annually to benefits on 30 June. An interim crediting rate is calculated on a monthly basis to apply to benefit payments made during the year.

Investment choice returns

If you have an accumulation-style account eligible for investment choice as part of your Defined Benefit, investment choice returns are applied through daily unit pricing of your investment option(s).



Indexation rates

If you have a benefit entitlement that is adjusted in line with movements in a standard index of wage/salary increases, this indexation rate applies where a benefit entitlement, is eligible for the full 12-month indexation rate. For the first year of an eligible benefit, a partial indexation rate applies.

The table below provides a summary of the various rates and returns applied to various Defined Benefit entitlements.

Summary of Defined Benefit earnings

Defined Benefit division	Rates and returns on:
Division B	Declared rate
Division C	Declared rate
Division D <i>In-service members</i>	Declared rate
Division D <i>Deferred/post-employment members</i>	Withdrawal Lump Sum Benefit: Declared rate Pro Rata Age 60 Retirement Benefit: Change in the Average Weekly Earnings, State and Territories: Original All Employees Total Earnings (Victoria) Index
Division E <i>In-service members</i>	Declared rate
Division E <i>Deferred/post-employment members</i>	Change in the Average Weekly Earnings, States and Territories: Original Full-time Adult Ordinary Time Earnings (Victoria) Index
Divisions CB, CC and CE <i>In-service members</i>	Investment choice returns
Divisions CB, CC and CE <i>Deferred/post-employment members</i>	Crediting rate
Divisions CD, CF*, CN and CO <i>*Division CF voluntary accounts, rollover accounts, old fund accounts or surcharge accounts.</i>	Investment choice returns
Division CF – compulsory contribution accounts	The greater of the NSW State Super Fund declared rate or Group Super's crediting rate

Earning rates in Australian Retirement Trust

While your Defined Benefit entitlement will be maintained in the Corporate CBA Group Super Plan in the same form, some changes will occur with the transfer.

Returns will be allocated to the accumulation-style component of your benefit at a rate of interest. The rate of interest may be based on changes in unit prices of a relevant investment portfolio(s) which are unitised. The rate of interest may be different compared to the current Group Super method of applying a 3-year average declared rate for Divisions B, C, D and E; or the 1 year crediting rate for Divisions CB, CC, CD, CE, CN and CO where investment choice is not available.

Australian Retirement Trust, in consultation with CBA and the Corporate CBA Group Super Plan actuary, decides on the investment of the assets that support your Defined Benefit entitlements (where investment choice is not available). You can't select the investments that support your Defined Benefit entitlements (where investment choice is not available). In Australian Retirement Trust, the relevant assets will be invested initially in the Balanced investment option and the rate of interest

will be based on changes in the unit price of that option.

If you are a member of Division CF, the return applied to accounts that are not voluntary accounts, rollover accounts, old fund accounts or surcharge accounts is subject to a minimum of the NSW State Super Fund declared rate, this minimum will continue to apply in Australian Retirement Trust.

If you are a Deferred/Post-employment member of Division D or E, your Defined Benefit entitlement will still be adjusted in line with movement in a standard index of wage/salary increases, except where a withdrawal lump sum benefit is taken from Division D, in which case a rate of interest will apply.

In the event that you leave the Defined Benefit division and you are entitled to a lump sum payment, effective the date you become eligible for payment, your lump sum amount will be invested in the Cash investment option. It will stay in this option until Australian Retirement Trust have all the information needed to process your benefit payment. Your lump sum amount will change in line with any changes in the daily unit price. However, no negative return will apply to your lump sum amount during the period.

Family Law splits

If you have a pending Family Law split in Group Super, the transfer of your benefit to Australian Retirement Trust is a splittable event. This means your pending split will become payable and your split payment will be added to an offset account for you in Australian Retirement Trust.

Going forward, Family Law splits will be processed immediately in Australian Retirement Trust, rather than being held as a deferred split as is currently the case in Group Super. When a split is processed, Australian Retirement Trust will reduce the amount of your benefit by the amount paid to your spouse, as it will be added to an offset account for you in Australian Retirement Trust.

Read the Transfer Guide

It is important that you read the **Transfer Guide** and Defined Benefit Investment factsheet, which you'll receive from Australian Retirement Trust, as well as the Australian Retirement Trust's Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account CBA Group Super Plan available from art.com.au/cbasp.





SECTION 4 – Investment options and fees & costs

The following section applies to in-service (employee) members of Division CB, CC, CD, CE, CF, CN or CO who have accumulation-style accounts that are eligible for investment choice.

Investment option changes

If you are a member of Division CB, CC, CD, CE, CF, CNO or CO with an accumulation-style account eligible for investment choice, the opening balance of your new Corporate CBA Group Super Plan account with Australian Retirement Trust will be automatically invested in the investment option(s) that the trustee of Group Super has determined to be the most appropriate corresponding Australian Retirement Trust investment options for the Group Super investment option(s) that your Defined Benefit accumulation-style account balance was invested in immediately before the transfer date.

After your entitlements are transferred to Australian Retirement Trust and the limited services period ends, for accounts that are eligible for investment choice, you can switch your investment options to any other Australian Retirement Trust investment options of your choice at any time.

The table below shows how the current Group Super investment options have been mapped to the Australian Retirement Trust investment options.

Group Super investment option	Australian Retirement Trust investment option
Conservative	Conservative*
Moderate	Conservative*
Balanced	Retirement
Growth	Balanced
Cash	Cash

* While the Australian Retirement Trust Conservative option has the same name as the Group Super Conservative option, it has an asset allocation that lies between the Group Super Conservative and our Moderate options. The trustee of Group Super has determined that the Australian Retirement Trust Conservative option is the most appropriate corresponding option for both of these Group Super options. Please refer to page 19 for more details.

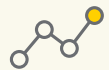
Australian Retirement Trust offers more investment options

Australian Retirement Trust offers you a much wider range of investment options to suit different investment objectives, risk and retirement goals, including:

- Single-asset class options enabling you to construct your own tailored investment portfolio out of investment options with specific exposures to asset classes such as shares, bonds, property and cash.
- Diversified options offering a varying mix of asset classes and risk levels to target a range of investment strategies.

Go to art.com.au/investments/options to learn more.

While your accumulation-style entitlements will be transferred to the Australian Retirement Trust investment options that are considered to most appropriately correspond to your investment options in Group Super, they may have different investment objectives, asset allocations, risk profiles and fees that apply. It's important to review your investment options in Australian Retirement Trust after the transfer to check whether they are appropriate for you. You can change your investment options at any time after the limited services period ends.



The default investment option

In Division CB, CC, CD, CE, CF, CH, CN or CO, the default investment option is the Balanced option. This option applies if you did not make an investment choice for your accumulation-style component of your Defined Benefit entitlements. If your accumulation is invested in the Balanced option prior to the transfer date, your account balance will transfer to the Australian Retirement Trust Retirement option. Just a reminder that you can change your investment selection at any time after the limited services period ends.

Comparing Group Super and Australian Retirement Trust investment options

The following tables compare the Group Super Defined Benefit investment options and the corresponding Australian Retirement Trust investment options to which balances will be transferred at the transfer date. This information has been sourced primarily from the Group Super Defined Benefit Supplement: Investment & fees (dated 1 July 2023) available from oursuperfund.com.au/pds and the Australian Retirement Trust Super Savings Product Disclosure Statement and guides (dated 1 July 2023) available from art.com.au/pds

Investment performance to 30 June 2023

In relation to the historical investment returns set out in the tables below:

- Group Super's investment returns are net of investment fees and costs and taxes but before administration fees and costs. Note that on our website and in disclosure documents, investment returns are reported after the deduction of asset-based administration fees and costs but, to assist with comparisons between Group Super and Australian Retirement Trust historical investment returns, we have calculated investment returns on the same basis as Australian Retirement Trust; and
- Australian Retirement returns are net of investment fees and costs and taxes but before administration fees and costs.



	Group Super	Australian Retirement Trust																																													
Investment option name	Conservative	Conservative																																													
Description	This diversified option may suit members who are seeking stable returns over the short to medium term and who are less comfortable with short-term fluctuations in returns. It has a low exposure to growth assets and in return for greater stability of returns, members may be sacrificing potential for higher long-term returns.	Designed for members who seek less volatile returns for their super while maintaining some growth exposure. Using your money in the short term is likely to be your main purpose.																																													
Investment objective	To achieve an average return over a 10-year period, after applicable taxes and fees are deducted, as follows: <ul style="list-style-type: none"> • CPI + 1% p.a. 	CPI + 1.5%p.a. measured over rolling 10-year periods after investment fees and costs, transaction costs and investment taxes.																																													
Minimum suggested investment timeframe	Short to medium term – 3 years or more.	3 years																																													
Investment risk	A negative annual investment return may be expected for 0.5 to less than 1 year in every 20 years. Investment risk label: Low Risk band: 2	Expected number of years of negative returns over any 20 year period: 1 to less than 2. Investment risk label: Low to medium Risk band: 3																																													
Strategic asset allocation	<table border="1"> <thead> <tr> <th>Asset allocation</th> <th>Strategic %</th> <th>Allowable range %</th> </tr> </thead> <tbody> <tr> <td>Fixed interest & Cash</td> <td>67</td> <td>47 – 87</td> </tr> <tr> <td>Alternatives</td> <td>7</td> <td>0 – 17</td> </tr> <tr> <td>Real assets</td> <td>8</td> <td>0 – 20</td> </tr> <tr> <td>Multi-assets</td> <td>8</td> <td>0 – 18</td> </tr> <tr> <td>Shares</td> <td>10</td> <td>0 – 20</td> </tr> </tbody> </table>	Asset allocation	Strategic %	Allowable range %	Fixed interest & Cash	67	47 – 87	Alternatives	7	0 – 17	Real assets	8	0 – 20	Multi-assets	8	0 – 18	Shares	10	0 – 20	<table border="1"> <thead> <tr> <th>Asset allocation</th> <th>Strategic %</th> <th>Allowable range %</th> </tr> </thead> <tbody> <tr> <td>Australian shares</td> <td>7.5</td> <td>0 – 30</td> </tr> <tr> <td>International shares</td> <td>11.5</td> <td>0 – 30</td> </tr> <tr> <td>Private equity</td> <td>4.5</td> <td>0 – 10</td> </tr> <tr> <td>Property</td> <td>7.5</td> <td>0 – 20</td> </tr> <tr> <td>Infrastructure</td> <td>8</td> <td>0 – 20</td> </tr> <tr> <td>Fixed income</td> <td>40</td> <td>0 – 70</td> </tr> <tr> <td>Alternative strategies</td> <td>0</td> <td>0 – 15</td> </tr> <tr> <td>Cash</td> <td>21</td> <td>0 – 100</td> </tr> </tbody> </table>	Asset allocation	Strategic %	Allowable range %	Australian shares	7.5	0 – 30	International shares	11.5	0 – 30	Private equity	4.5	0 – 10	Property	7.5	0 – 20	Infrastructure	8	0 – 20	Fixed income	40	0 – 70	Alternative strategies	0	0 – 15	Cash	21	0 – 100
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Fixed income	40	0 – 70																																													
Alternative strategies	0	0 – 15																																													
Cash	21	0 – 100																																													
Investment performance to 30 June 2023 % pa	1 year 3.48% 5 years 2.33%	1 year 4.90% 5 years 3.90%																																													

	Group Super			Australian Retirement Trust		
Investment option name	Moderate			Conservative		
Description	This diversified option may suit members who are seeking medium levels of returns and who are less comfortable with short-term fluctuations in returns. It has a slightly higher allocation to defensive assets over growth assets.			Designed for members who seek less volatile returns for their super while maintaining some growth exposure. Using your money in the short term is likely to be your main purpose.		
Investment objective	To achieve an average return over a 10-year period, after applicable taxes and fees are deducted, of CPI + 1.5% p.a.			CPI + 1.5%p.a. measured over rolling 10-year periods after investment fees and costs, transaction costs and investment taxes.		
Minimum suggested investment timeframe	Short to medium term – 3 years or more.			3 years		
Investment risk	A negative annual investment return may be expected for 1 to less than 2 years in every 20 years. Investment risk label: Low to medium Risk band: 3			Expected number of years of negative returns over any 20 year period: 1 to less than 2. Investment risk label: Low to medium Risk band: 3		
Strategic asset allocation	Asset allocation	Strategic %	Allowable range %	Asset allocation	Strategic %	Allowable range %
	Fixed interest & Cash	42	22 – 62	Australian shares	7.5	0 – 30
	Alternatives	10	0 – 20	International shares	11.5	0 – 30
	Real assets	14	2 – 26	Private equity	4.5	0 – 10
	Multi-assets	14	4 – 24	Property	7.5	0 – 20
	Shares	20	10 – 30	Infrastructure	8	0 – 20
				Fixed income	40	0 – 70
				Alternative strategies	0	0 – 15
			Cash	21	0 – 100	
Investment performance to 30 June 2023 % pa	1 year 4.80%	5 years 3.46%		1 year 4.90%	5 years 3.90%	

	Group Super			Australian Retirement Trust				
Investment option name	Balanced			Retirement				
Description	This diversified option may suit members who are seeking medium to high returns over the long term and who are comfortable with fluctuations in returns in the shorter term. It has a higher allocation to growth assets over defensive assets. This option applies by default if you've never made an investment choice.			Designed for members who are close to, or have reached retirement. It is structured to generate wealth over the medium to long term, while providing some reduction to the fluctuation of returns in the short term.				
Investment objective	To achieve an average return over a 10-year period, after applicable taxes and fees are deducted, of CPI + 2.5% p.a.			The targeted investment objective measured over rolling 10-year periods after investment fees and costs, transaction costs and investment taxes is CPI + 2.5% p.a.				
Minimum suggested investment timeframe	Medium to long term – 5 years or more.			5 years				
Investment risk	Balanced: A negative annual investment return may be expected for 3 to less than 4 years in every 20 years. Risk label: Medium to high Risk band: 4			Expected number of years of negative returns over any 20 year period: 3 to less than 4. Risk label: Medium to high Risk band: 5				
Strategic asset allocation	Asset allocation		Strategic %	Allowable range %	Asset allocation		Strategic %	Allowable range %
	Fixed interest & Cash		18	4 – 38	Australian shares		17	0 – 50
	Alternatives		12	2 – 22	International shares		18.25	0 – 55
	Real assets		16	4 – 28	Private equity		5.5	0 – 15
	Multi-assets		12	2 – 22	Property		8	0 – 30
	Shares		42	32 – 52	Infrastructure		10.5	0 – 20
					Fixed income		33.75	0 – 50
				Alternative strategies		0	0 – 15	
				Cash		7	0 – 25	
Investment performance to 30 June 2023 % pa	1 year 7.49%	5 years 4.75%		1 year 7.40%	5 years 5.40%			

	Group Super			Australian Retirement Trust		
Investment option name	Growth			Balanced		
Description	This diversified option may suit members who are seeking high returns over the long term and who are comfortable with fluctuating returns in the short term. It has a high exposure to growth assets.			Designed for members who want to generate wealth over the long term. Combination of active, enhanced index and index investment management.		
Investment objective	To achieve an average return over a 10-year period, after applicable taxes and fees are deducted, of CPI + 3.5% p.a.			The targeted investment return objective measured over rolling 10-year periods after investment fees and costs, transaction costs and investment taxes is CPI + 3.5% p.a.		
Minimum suggested investment timeframe	Long term – 7 years or more.			5 years		
Investment risk	A negative annual investment return may be expected for 3 to less than 4 years in every 20 years. Risk label: Medium to high Risk band: 5			Expected number of years of negative returns over any 20 year period: 4 to less than 6. Risk label: High Risk band: 6		
Strategic asset allocation	Asset allocation	Strategic %	Allowable range %	Asset allocation	Strategic %	Allowable range %
	Fixed interest & Cash	8	0 – 28	Australian shares	24	0 – 50
	Alternatives	11	1 – 21	International shares	30	0 – 70
	Real assets	17	5 – 29	Private equity	6.5	0 – 15
	Multi-assets	9	0 – 19	Property	8.5	0 – 30
	Shares	55	40 – 70	Infrastructure	10.5	0 – 20
				Fixed income	18.5	0 – 30
			Alternative strategies	0	0 – 25	
			Cash	2	0 – 25	
Investment performance to 30 June 2023 % pa	1 year 8.39%	5 years 5.52%		1 year 10.00%	5 years 7.00%	

	Group Super	Australian Retirement Trust										
Investment option name	Cash	Cash										
Description	This option may suit members who are seeking a short-term investment in cash-related assets with stable but very low expected returns. Depending on prevailing interest rates, returns may not keep pace with inflation.	Designed for members who are seeking to accumulate a lump sum or derive income over time by earning returns that are close to the level of short-term interest rates in the Australian economy.										
Investment objective	To achieve an average return over a 10-year period, before applicable taxes and fees are deducted, that exceeds that of the Bloomberg ² AusBond Bank Bill Index.	To match or exceed the Bloomberg ¹ AusBond Bank Bill Index before investment taxes (where relevant) but after investment fees and costs and transaction costs.										
Minimum suggested investment timeframe	Short term – 1 year or more.	1 year										
Investment risk	A negative annual investment return may be expected for less than 0.5 years in every 20 years. Risk label: Very low Risk band: 1	Expected number of years of negative returns over any 20 year period: less than 0.5. Risk label: Very low Risk band: 1										
Strategic asset allocation	<table border="1"> <thead> <tr> <th>Asset allocation</th> <th>Strategic %</th> <th>Allowable range %</th> </tr> </thead> <tbody> <tr> <td>Fixed interest & Cash</td> <td>100*</td> <td>100</td> </tr> </tbody> </table> <p>* This option invests mainly in cash-related assets within the Fixed interest & Cash asset class.</p>	Asset allocation	Strategic %	Allowable range %	Fixed interest & Cash	100*	100	<table border="1"> <thead> <tr> <th>Asset allocation</th> <th>Strategic %</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>100</td> </tr> </tbody> </table> <p>If you are investing in this option, Australian Retirement Trust will invest 90% of your investment in the option into interest bearing accounts with authorised deposit-taking institutions (ADIs)².</p>	Asset allocation	Strategic %	Cash	100
Asset allocation	Strategic %	Allowable range %										
Fixed interest & Cash	100*	100										
Asset allocation	Strategic %											
Cash	100											
Investment performance to 30 June 2023 % pa	<table> <tr> <td>1 year</td> <td>5 years</td> </tr> <tr> <td>2.63%</td> <td>1.11%</td> </tr> </table>	1 year	5 years	2.63%	1.11%	<table> <tr> <td>1 year</td> <td>5 years</td> </tr> <tr> <td>2.90%</td> <td>1.40%</td> </tr> </table>	1 year	5 years	2.90%	1.40%		
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2.63%	1.11%											
1 year	5 years											
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¹ Bloomberg® and the Bloomberg indices used above are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg") and have been licensed for use for certain purposes by Commonwealth Bank Officers Superannuation Corporation and Australian Retirement Trust (the Trustees). Bloomberg is not affiliated with the Trustees, and Bloomberg does not approve, endorse, review, or recommend Commonwealth Bank Group Super or Australian Retirement Trust. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to either fund.

² 40% will be invested with the National Australia Bank Limited (NAB) (ABN 48 123 123 124), and 105 will be invested with the Members Equity Bank Limited (ME) (ABN 56 070 887 679). Maintaining a specific allocation requires regular rebalancing and the actual allocation vary between rebalancing dates.

More information about the Australian Retirement Trust investment options

- Read the Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account CBA Group Super Plan available from art.com.au/cbasp and the Investment Guide available from art.com.au/cbasp for more information about Australian Retirement Trust's investment options and the risks associated with investing.
- Access the investment performance of all of the investment options at art.com.au/performance
- Once you receive your welcome communication from Australian Retirement Trust you'll be able to register for the Australian Retirement Trust member portal to review and update your investment choice once the limited services period ends.

If you need help with choosing an appropriate investment strategy once you become an Australian Retirement Trust member, you can call 13 11 84.

Changes to fees and costs

The ongoing fees and costs for your new Australian Retirement Trust account will differ from Group Super's ongoing fees and costs for your Division CB, CC, CD, CE, CF, CN or CO accumulation-style-accounts. The tables below provide a summary of the ongoing fees and costs for Group Super's investment options compared with the ongoing fees and costs to be charged in Australian Retirement Trust investment options.

For full details of the fees and costs of each fund, including explanations of the terms used, please see: 

- Defined Benefit Supplement: Investments & fees available from oursuperfund.com.au/pds
- The Australian Retirement Trust Investment Guide available from art.com.au/pds



Group Super Defined Benefit investment options – estimate of total fees and costs for 1 year to 30 June 2023

The table below provides an estimate of the total fees and costs for each Division CB, CC, CD, CE, CF, CN or CO Defined Benefit investment option for one year to 30 June 2023. The total cost of product assumes an account balance of \$50,000 invested in a single option at the beginning of and throughout the year, and is calculated based on the ongoing annual fees and costs.

Investment option	Administration asset-based fee (% of balance)	Estimated investment fees and costs (% of balance)	Estimated transaction costs (% of balance)	Estimated 1-year cost of product based on \$50,000 balance	Estimated performance fees (% of balance)*
	A	B	C	A+B+C+D	A+B+C+D
Conservative	0.12%	0.36%	0.04%	\$260	0.01%
Moderate	0.12%	0.48%	0.06%	\$330	0.01%
Balanced	0.12%	0.54%	0.07%	\$365	0.01%
Growth	0.12%	0.54%	0.08%	\$370	0.01%
Cash	0.12%	0.11%	0.00%	\$115	0.00%

* Investment fees and costs include an amount of 0.0% to 0.01% for performance fees. These figures are calculated based on the average of the previous five financial years of performance fees paid for the relevant investments divided by the average funds allocated to these investments over the period.

Australian Retirement Trust investment options – estimate of total fees and costs for 1 year to 30 June 2023

For members of Divisions CB, CC, CD, CE, CF, CN or CO with accounts that are eligible for investment choice, the table below provides an estimate of the total fees and costs that you may be charged for the corresponding Australian Retirement Trust investment options for one year to 30 June 2023. The total cost of product assumes an account balance of \$50,000 invested in a single option at the beginning of and throughout the year, and is calculated based on the ongoing annual fees and costs.

Investment option	Administration asset-based fees and costs (%pa of balance)	Estimated investment fees and costs (%pa of balance) ¹	Estimated transaction costs (%pa of balance)	Estimated 1-year cost of product based on \$50,000 balance	Estimated Performance fees ¹ (%pa of balance)
Conservative	0.05%	0.54%	0.20%	\$395.00	0.19%
Retirement	0.05%	0.59%	0.21%	\$425.00	0.22%
Balanced	0.05%	0.59%	0.21%	\$425.00	0.23%
Cash	0.05%	0.07%	0.00%	\$60.00	0.00%

¹ Australian Retirement Trust commenced on 28 February 2022 and has identical investment strategies to the former Sunsuper for Life. The performance fees shown are calculated on a five-year average for investment performance fees from 1 July 2018. The investment fees and costs figures in the table include an amount of 0.00% to 0.23% for performance fees. Actual performance fees may be higher or lower because of performance by various underlying investment managers.

Where the Australian Retirement Trust option's investment fees and costs are higher than the corresponding Group Super option, this is generally due to Australian Retirement Trust's higher performance fees and transaction costs. A performance fee is a payment made to an investment manager for generating a return that is above an agreed target return. The fee also provides an incentive to deliver sustained investment performance.

Performance fees are difficult to predict as they are based on future investment performance of many underlying investments. Transaction costs are those related to acquiring or disposing assets such as brokerage, stamp duty and settlement costs and buy-sell spreads and will vary from year to year depending on asset acquisitions and disposals. The transactions costs for the Australian Retirement Trust actively managed diversified options (Growth, Balanced, Retirement, and Conservative) were higher in the 2022/23 financial year than previous years due to several large unlisted asset transactions that occurred during that financial year.

When comparing super funds, long-term investment performance after all fees and costs is a key factor to consider.

Changes to how and when fees and costs are paid

For members Divisions CB, CC, CD, CE, CF, CN and CO with accounts that are eligible for investment choice, there will be some differences in how and when fees and costs are paid following the transfer date, as summarised in the following table:

Administration fees and costs

Group Super		Australian Retirement Trust	
Administration fees and costs			
Amount	How and when paid	Amount	How and when paid
Asset based administration fee of 0.12% p.a.	Not deducted from your account balance. It is deducted daily from the market value of the option's assets before unit price calculation, reducing investment returns.	Asset based administration fee of 0.05% p.a. on the first \$800,000 of your Additional Accumulation account balance only.	Calculated and accrued on a daily basis and deducted from your account balance weekly in arrears.



SECTION 5 – Other changes

If you cease employment or retire before the transfer

If you cease employment or retire just before the limited services period starts, Group Super will write to you to explain the choices you have in relation to your benefit. If you cease employment or retire during the limited services period Australian Retirement Trust will write to you to explain the choices you have in relation to your benefit. Any payment instructions received during the limited services period transfer date will not be actioned until after the limited services period ends.

We urge all members who cease employment or retire before the limited services period starts, to return their payment instructions to Group Super **before 3:00pm on 25 October 2023** (or 18 October for pension benefit elections), to avoid benefit payment delays over the limited services period around the transfer date.

If you are a member of Division B, C (over 55), D, E (under 55), CB (under 55), CC (under 55), CD, CE (under 55), CF, CN, CO(A) (over 55), CO(B) and have not provided your benefit payment instructions prior to 25 October 2023 (or 18 October for pension benefit elections), your accrued Defined Benefit entitlement will be transferred to Australian Retirement Trust on 4 November 2023. Your Defined Benefit entitlement will be held in a Corporate CBA Group Super Plan until Australian Retirement Trust receives your payment instructions for processing.

If you are a member of Division C (under 55) E (over 55) CB (over 55) CC (over 55) CE (over 55) or CO(A) (under 55) and have not provided your benefit payment instructions prior to 25 October 2023, your lump sum amount will be transferred to the Corporate CBA Group Super Plan on 4 November 2023. Your new account will be invested in the

default investment option detailed on page 18.

To find out more about providing Australian Retirement Trust with payment instructions in the future, please refer to australianretirementtrust.com.au/retirement/getting-ready or call 1800 572 153 8:00 am to 7:30 pm AEST/AEDT Monday to Friday, or email groupsuper_transitions@art.com.au

For details on how your Defined Benefit entitlement will be managed if you cease employment with or retire from or otherwise cease employment with the CBA after 4 November 2023 please read the **Transfer Guide**.

Making a choice of super fund

If you choose another eligible superannuation fund under 'Super Choice' and later choose the Corporate CBA Group Super Plan as your eligible choice fund, your employer's future contributions must be paid to an accumulation account, not to original Defined Benefit division.

Any benefits that you retain in your Defined Benefit division (where allowable) if you exercise choice will not be affected if you change eligible choice funds. Your benefit is also subject to minimum Superannuation

Guarantee requirements, and may be subject to preservation under super law. Any restricted non-preserved portion of your benefit is not payable to you in cash until you leave your employer.

Commonwealth Guarantee

The Commonwealth Banks Act 1959 has been amended by the Treasury Laws Amendment (2023 Measures No.2) Act 2023.

This means Defined Benefit members of Divisions B, C, D and E who were members of the fund immediately prior to 19 July 1996, will continue to be eligible for the Commonwealth Guarantee following the transfer to Australian Retirement Trust.

Unless you were a member of the fund prior to 19 July 1996, you would not be covered by the Commonwealth Guarantee. For instance, members of the Colonial Group Staff Superannuation Scheme (CGSSS) were transferred to the fund on 3 October 2003. As these members were not part of the fund on 19 July 1996, they are not covered by the guarantee.

Please note the Commonwealth Guarantee is not a guarantee of investment returns, it is a guarantee of a payment of superannuation benefits and employer contributions.

Please read the **Transfer Guide**, which you'll receive from Australian Retirement Trust, as well as the Australian Retirement Trust Super Savings – Corporate Product Disclosure Statement for Defined Benefit members (PDS) available from art.com.au/cbasp



SECTION 6 – Checklist

Transfer checklist

You may wish to review the following checklist in case there's something that you might wish to consider before and after the transfer.



Before 25 October 2023:

- You may like to download your historical benefit statements from the Group Super Online member portal prior to the transfer. After the transfer, your Group Super member benefit statements from the past three years will be available in the Australian Retirement Trust member portal.
- Double check your current email address is recorded in your Group Super account (preferably a personal rather than work email address) as Australian Retirement Trust will primarily communicate with you via email.
- Cancel any direct debit arrangements you have to make personal contributions from your bank account to your Group Super account before 25 October 2023.
- If you have retired from or otherwise left employment with CBA and would like to receive your Defined Benefit entitlements before the limited services period commences, complete and return the *Benefit Options* letter available by calling us on 1800 023 928 before 18 October 2023.

After 4 November 2023:

- If you are a Division CB, CC, CD, CE, CF, CN, or CO member with an accumulation-style account that is eligible for investment choice, review your investment options to check whether they are appropriate for you. The Australian Retirement Trust investment options have different investment objectives, asset allocations, risk profiles and fees that apply.
- Register any third party authorities with Australian Retirement Trust such as Powers of Attorney, authority for your financial planner, accountant or lawyer to access your account information. Your present authorities only apply to your Group Super entitlements and will cease on the transfer to Australian Retirement Trust.
- Keep an eye out for your welcome communication from Australian Retirement Trust. They will send you instructions to register for the new member portal from Australian Retirement Trust.

SECTION 7 – Important fund details

	Group Super	Australian Retirement Trust
	Up until 3:00pm on Friday 3 November 2023	From 8:00am on Monday 6 November 2023
Phone numbers	If you have questions about your Group Super Account please call 1800 023 928 8:00am-7:00pm AEST/AEDT Monday to Friday or +613 8306 0977 when overseas	If you have any questions about the transfer, please call 1800 572 153 8:00am to 7:30pm AEST/AEDT Monday to Friday Email: groupsuper_transitions@art.com.au
Website	oursuperfund.com.au	art.com.au/cbasp
Postal address	GPO Box 4303, Melbourne VIC 3001	GPO Box 2924, Brisbane QLD 4001
Australian Business Number	24 248 426 878	60 905 115 063
Registrable Superannuation Entity Registration (RSER)	R1056877	R1073034
Privacy policy	oursuperfund.com.au/privacy	australianretirementtrust.com.au/privacy

This information was prepared by Commonwealth Bank Officers Superannuation Corporation Pty Limited ABN 76 074 519 798, AFSL 246418, the trustee of Commonwealth Bank Group Super ABN 24 248 426 878. This document is general information only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you, having regard to these matters, to act on the information. In addition, before making a decision about your super, please read the Member Booklet for your relevant division available at oursuperfund.com.au/pds. You should also consider seeking professional financial advice tailored to your personal circumstances from an authorised financial adviser.

Taxation considerations are general and based on present taxation laws and may be subject to change. The trustee is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009. You should seek tax advice from a registered tax agent or a registered tax (financial) adviser before making a decision based on this information or 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. Please also remember that past performance is not a reliable indicator of future performance.

In relation to information provided concerning Australian Retirement Trust, this is general information only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you, having regard to these matters, to act on the information. You should refer to art.com.au and in particular the Product Disclosure Statements; Target Market Determinations and relevant investment guides. We provide these references to Australian Retirement Trust materials for information only. Neither Commonwealth Bank Officers Superannuation Corporation Pty Limited nor the Commonwealth Bank of Australia guarantees or is responsible for the performance of products issued by Australian Retirement Trust Pty Ltd as trustee for Australian Retirement Trust. If you have any questions about Australian Retirement Trust products, you can call 1311 84.