

Investment factsheet for Defined Benefit members in Division CB, CC, CD, CE, CN or CO



13 11 84 | australianretirementtrust.com.au

Last updated | 3 October 2023

When your account moves from Commonwealth Bank Group Super ("Group Super") to the CBA Group Super Plan with Australian Retirement Trust on 4 November 2023, your Defined Benefit account and Additional Accumulation account will be invested as follows:

How your Defined Benefit account will be invested

Your Defined Benefit account will be invested in the Balanced option, with Australian Retirement Trust on 4 November 2023.

Your employer bears most of the investment risk on the assets supporting the Defined Benefit portion of your benefit. The Trustee, in consultation with CBA Group and the Plan Actuary decides on the investment of the assets that support your Defined Benefit entitlements. Investment returns don't generally affect the amount of the Defined Benefit you're entitled to receive. For more information, please refer to the Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account CBA Group Super Plan applicable to your division,¹ at art.com.au/cbasp

For your Defined benefit sub-accounts currently using a crediting rate to calculate investment returns, Australian Retirement Trust will express these investment returns as a daily unit price of the Balanced option. This daily unit price will be used to calculate the value of these benefits or accounts in your Defined Benefits.

How your contributions will be invested

You can currently choose how contributions you make in relation to some of your Defined Benefit sub-accounts and additional accumulation account will be invested.

These account balances and investment choice for future contributions in Group Super will be transferred to the Super Savings account investment option/s that the trustees have determined are appropriate based on the Group Super investment option/s which your account was invested in, as at close of business on **3 November 2023**.

Your Super Savings – Corporate account balance will be invested as follows:

- **opening balance** will be invested in the same proportion as your current Group Super balance.
- **future contributions** will be invested in the same percentages as your future contribution investment options in Group Super.

It's important to note that while they may be similar, Group Super and equivalent Australian Retirement Trust Super Savings – Corporate investment options are not the same.

¹The Super Savings – Corporate Product Disclosure Statement for Defined Benefit Account CBA Group Super Plan applicable to your division, will be available closer to plan start date (for information only purposes until the Plan starts on 4 November 2023) at art.com.au/cbasp or by calling **1800 572 153**.

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The following table shows Group Super’s investment options, mapped to the equivalent Super Savings investment options with Australian Retirement Trust:

| Group Super | Australian Retirement Trust |
|--------------|-----------------------------|
| Conservative | Conservative ¹ |
| Moderate | Conservative ¹ |
| Balanced | Retirement |
| Growth | Balanced |
| Cash | Cash |

¹While 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 Group Super Moderate options. The trustees have determined that the Australian Retirement Trust Conservative option will be used for members invested in either of these Group Super options.

Review and update your investment choice

For more active control over your investments, once the transition is complete you can review and update your investment choice and select from our range of diversified (multi-asset) and single asset class options. Read the Super Savings Investment Guide, available at art.com.au/cbasp for full details of our investment options.

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How have investments performed?

The following table compares the performance of the of the current Group Super Balanced option with the Retirement option in Australian Retirement Trust, after investment fees, costs and taxes, over 1 year, 5 years and 10 years to 30 June 2023.

| Investment option | Investment returns to 30 June 2023 (net of investment fees, costs and taxes) | | |
|---|---|------------------|-------------------|
| | 1 Year % p.a. | 5 Year % p.a. | 10 Year % p.a. |
| Australian Retirement Trust – Super Savings Retirement ¹ | 7.44% | 5.40% | 6.45% |
| Group Super Balanced ² | 7.49% | 4.75% | - |

Warning: Past performance is not a reliable indication of future performance. ¹Source: art.com.au/performance ²Source: Group Super Significant Event Notice for Defined Benefit members dated 26 September 2023. 10 year investment return not provided.

i More information

- Read the Super Savings Investment Guide, available at art.com.au/cbasp for full details of our investment options.
- Review the investment performance of our investment options and pools at art.com.au/performance
- When you receive your Welcome email, register for Member Online to review and update your investment choice.

If you need help with choosing an appropriate investment strategy for your Defined Benefit and Additional Accumulation account once you become a member with us, call **13 11 84**.