

Investment switch or selection

Please phone us on **1800 023 928** with any questions. More information about investments is available in our *Product Disclosure Statement (PDS)* and *Reference Guide: Investments* at oursuperfund.com.au/pds.

Use of this form
 You can also change your investment selection by logging into your account online at oursuperfund.com.au/login. You should read our *Member Guide (PDS)* and *Reference Guides for Accumulate Plus (oursuperfund.com.au/pds)* before finalising any changes to your account.

Section 1: Member details

Account number

Title: Mr Mrs Miss Ms Other

Full given name(s) Surname

Postal address

Unit number Street number PO Box Street name

Suburb State Post code Country

Date of birth Mobile number Email

► By providing your **mobile**, you consent to its use for security validations, e.g. to transact online. By providing your **email**, you consent to receiving communications such as newsletters, significant event notices and other important information to this email, although from time to time we may still need to send you information by post. **Note:** If no mobile, you **must** give a daytime contact number.

Section 2: Account balance switch

Nominate the new investment selection for your account balance in the table below.
Fee deductions: If your Accumulate Plus or Retirement Access account balance is invested in more than one investment option, we deduct your monthly administration fee, and premiums if you have insurance cover, from each option in the same proportion as your balance.

Important: Each option has a different level of potential risk and return – please consider your personal circumstances carefully.

Investment option name	Investment option objective	Risk band & label (see box below)	Min. suggested investment timeframe	Percentage of balance
Conservative	Avg. net return over 10 years of CPI + 1% p.a.	2 (Low)	3 years or more	<input type="text"/> %
Moderate	Avg. net return over 10 years of CPI + 1.5% p.a.	3 (Low–med)	3 years or more	<input type="text"/> %
Balanced (MySuper)	Avg. net return over 10 years of CPI + 2.5% p.a.	4 (Medium)	5 years or more	<input type="text"/> %
Growth	Avg. net return over 10 years of CPI + 3% p.a.	5 (Med–high)	7 years or more	<input type="text"/> %
Cash	Avg. gross return over 10 years that exceeds Bloomberg AusBond Bank Bill Index	1 (Very low)	1 year or more	<input type="text"/> %
Fixed Interest	Avg. gross return over 10 years that exceeds composite benchmark determined by the trustee	2 (Low)	3 years or more	<input type="text"/> %
Australian Shares	Avg. gross return over 10 years that exceeds S&P ASX300 index with dividends reinvested	7 (Very high)	10 years or more	<input type="text"/> %
International Shares	Avg. gross return over 10 years that exceeds MSCI All Countries World ex Australia 25% hedged to Australian dollars index with dividends reinvested	6 (High)	10 years or more	<input type="text"/> %
Total must equal				100%

We use the Standard Risk Measure (SRM) scale outlined in this table (right) to describe our investment options. The SRM is not a complete assessment of all forms of risk. Negative returns and/or increased volatility of returns may occur more or less frequently than the estimates provided. Read our <i>Reference Guide: Investments</i> for more details.	Risk band & label	Estimated number of years with a negative annual return over any 20-year period
	1 – Very low	Less than 0.5 years
	2 – Low	0.5 to less than 1 year
	3 – Low to medium	1 to less than 2 years
	4 – Medium	2 to less than 3 years
	5 – Medium to high	3 to less than 4 years
	6 – High	4 to less than 6 years
7 – Very high	6 or more years	



Section 3: Investment selection for future contributions

Nominate an investment selection for **any future deposits (such as contributions or transfers)** to your account. If you don't make a selection below, future deposits will generally be invested in the same option(s) as your account balance. Some exceptions may apply, eg. in the event of receiving an insurance benefit.

Choose one of the following future investment selections:

- Apply the same investment selection that I nominated in section 2 to any future contributions/transfers
- Apply a different investment selection for any future contributions/transfers as follows:

Investment option name	Investment option objective	Risk band & label (see box pg1)	Min. suggested investment timeframe	Percentage of future deposits
Conservative	Avg. net return over 10 years of CPI + 1% p.a.	2 (Low)	3 years or more	<input type="text"/> %
Moderate	Avg. net return over 10 years of CPI + 1.5% p.a.	3 (Low-med)	3 years or more	<input type="text"/> %
Balanced (MySuper)	Avg. net return over 10 years of CPI + 2.5% p.a.	4 (Medium)	5 years or more	<input type="text"/> %
Growth	Avg. net return over 10 years of CPI + 3% p.a.	5 (Med-high)	7 years or more	<input type="text"/> %
Cash	Avg. gross return over 10 years that exceeds Bloomberg AusBond Bank Bill Index	1 (Very low)	1 year or more	<input type="text"/> %
Fixed Interest	Avg. gross return over 10 years that exceeds composite benchmark determined by the trustee	2 (Low)	3 years or more	<input type="text"/> %
Australian Shares	Avg. gross return over 10 years that exceeds S&P ASX300 index with dividends reinvested	7 (Very high)	10 years or more	<input type="text"/> %
International Shares	Avg. gross return over 10 years that exceeds MSCI All Countries World ex Australia 25% hedged to Australian dollars index with dividends reinvested	6 (High)	10 years or more	<input type="text"/> %
Total must equal				100%

Section 4: Declaration

Acknowledgment of the risk and return characteristics for each selected investment option:

- I understand and accept the stated investment objective, minimum suggested investment timeframe and standard risk measure related to each of my selected investment options, as indicated in Section 2 and/or Section 3. (For more information describing the risk and return characteristics of each option and how this may apply to you, please read our **Reference Guide: Investments** (oursuperfund.com.au/pds).

I also understand and acknowledge that:

- I've read and understood the information about investments in the current **Member Guide (PDS)** and **Reference Guide: Investments** for Accumulate Plus.
- The fund and/or its related entities will not be liable to me or other persons for any loss suffered (including consequential loss) in circumstances where transactions are delayed, blocked, frozen or where the fund refuses to process a transaction or ceases to provide me with a product or service, including in circumstances where the fund reasonably believes that I am a Proscribed Person. A 'proscribed person' means any person or entity who the fund reasonably believes to be (i) in breach of the laws of any jurisdiction prohibiting money laundering or terrorism financing, or (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A 'proscribed person' includes any person or entity who the fund reasonably believes to be acting on behalf of, or for the benefit of, a person or entity referred to in (i) and/or (ii).
- Investments in the fund and its investment options are not investments, deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries, and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested.
- Neither the fund nor Commonwealth Bank of Australia or its subsidiaries guarantee the repayment of capital or the performance of the options or any particular rate of return from the investment options.
- I understand and consent to my information being collected, disclosed and used in accordance with the fund's privacy policy, which is available by contacting the fund or visiting oursuperfund.com.au (under the 'Privacy' link on the homepage).

Signature

Print name

Date

Please return your completed form to Commonwealth Bank Group Super:

Mail: GPO Box 4303, Melbourne VIC 3001 **Email:** please log in to your account and use the online enquiry form.

Member interests in Commonwealth Bank Group Super (the fund) (ABN 24 248 426 878) are issued by Commonwealth Bank Officers Superannuation Corporation Pty Limited (the trustee) (ABN 76 074 519 798, AFSL 246418). The target market for this product can be found in the product's Target Market Determination at oursuperfund.com.au/tmd.

