

# Investment switch or selection (Retirement Access)

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](http://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](http://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 2A: Account balance switch

Nominate the new investment selection for your account balance in the table below.  
**Fee deductions:** If you select more than one option below, fees will be deducted 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 <sup>1</sup>	Investment option objective <sup>2</sup>	Risk band & label (see box below)	Min. suggested investment timeframe	Percentage of balance
<b>Cash / Cash TRIS</b>	Avg. gross return over 10 years that exceeds Bloomberg AusBond Bank Bill Index	1 (Very low)	1 year or more	<input type="text"/> %
<b>Conservative / Conservative TRIS</b>	Avg. net return over 10 years of CPI + 1% p.a. for TRIS or CPI + 2% p.a. for Account-Based Pensions	2 (Low)	3 years or more	<input type="text"/> %
<b>Moderate / Moderate TRIS</b>	Avg. net return over 10 years of CPI + 1.5% p.a. for TRIS or CPI + 2.5% p.a. for Account-Based Pensions	3 (Low–med)	3 years or more	<input type="text"/> %
<b>Balanced / Balanced TRIS</b>	Avg. net return over 10 years of CPI + 2.5% p.a. for TRIS or CPI + 3.5% p.a. for Account-Based Pensions	4 (Medium)	5 years or more	<input type="text"/> %
<b>Growth / Growth TRIS</b>	Avg. net return over 10 years of CPI + 3% p.a. for TRIS or CPI + 4% p.a. for Account-Based Pensions	5 (Med–high)	7 years or more	<input type="text"/> %
			<b>Total must equal</b>	<b>100%</b>

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
	<b>1 – Very low</b>	Less than 0.5 years
	<b>2 – Low</b>	0.5 to less than 1 year
	<b>3 – Low to medium</b>	1 to less than 2 years
	<b>4 – Medium</b>	2 to less than 3 years
	<b>5 – Medium to high</b>	3 to less than 4 years
	<b>6 – High</b>	4 to less than 6 years
	<b>7 – Very high</b>	6 or more years

- The 'TRIS' name refers to the taxable investment options applicable to Retirement Access Transition to Retirement Income Stream (TRIS) accounts.
- The overall features of the Account-Based Pension and TRIS versions of each investment option are the same – there's no difference in the way the assets are invested or the level of investment risk. The investment objective is different for each account type within the diversified options, reflecting a lower overall return target for the TRIS options to account for tax that's deducted from investment returns.

## 2B. Choose how your pension is drawn down:

Tick (✓) one option only.

- Proportionately** across all of your investment options.
- By percentage payment**, where we deduct each pension payment from two or more investment options in the proportion you specify.
- In priority order**, where we deduct each pension payment from one investment option at a time, based on the first option you nominate. Once there's no money left in your first priority option, we begin deducting from the second option you nominated, and so on.

### Transition to Retirement Pension

Investment option	Draw down proportion	Pension payments:	
		Order	Percentage
Cash TRIS	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Conservative TRIS	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Moderate TRIS	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Balanced TRIS	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Growth TRIS	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
<b>TOTAL</b>	<b>100 %</b>		<b>100 %</b>

### Account Based Pension

Investment option	Draw down proportion	Pension payments:	
		Order	Percentage
Cash	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Conservative	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Moderate	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Balanced	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
Growth	<input type="text"/> %	<input type="checkbox"/>	<input type="text"/> %
<b>TOTAL</b>	<b>100 %</b>		<b>100 %</b>

### Notes:

- If you **don't** select an option for your balance in section 2B, or if your selected percentages don't equal 100%, your whole balance is invested in the default investment option, which is the Balanced TRIS or Balanced option, as applicable to your account type. We make no representation about whether the default option is the most appropriate option for you. You should read the PDS and **Reference Guide: Investments** before making any investment selection. You should seek professional advice to decide what option is best for you and when making an investment selection.
- If you select more than one option in section 2B, you can choose whether your pension payments are withdrawn from those options proportionately across all of your options, as a percentage or in priority order – read the PDS for more information. Regardless of your investment selection, the deduction of any fees will be deducted proportionately across your investment balances.

## Section 3: 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. (For more information describing the risk and return characteristics of each option and how this may apply to you, read our **Reference Guide: Investments** ([oursuperfund.com.au/pds](https://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 Retirement Access.
- 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](https://oursuperfund.com.au/tmd).