

Product Dashboard

Growth MySuper



CBH Super – Growth MySuper Option

Use this dashboard to compare the CBH Super Growth MySuper option with other MySuper products.

Go to ASIC's MoneySmart website (www.moneysmart.gov.au) for more information on how to pick the right MySuper fund for you.

Return Target	CPI + 3.75% p.a. over rolling 5 year periods	Return target for the timeframe 2018–2027, is to outperform CPI (after fees and taxes) by 3.75% over rolling 5 year periods. Future returns cannot be guaranteed. This is a prediction.
Return	8.97%	1-year average return as at 30 June 2018.
Comparison between return target and return	<p>The chart shows a yellow bar representing the 'Past: 1-year return' at 8.97% and a red horizontal line representing the 'Target: average return target' at 5.73%. A blue horizontal line at the top of the yellow bar also indicates the 8.97% return. The x-axis is labeled '2018'.</p>	
	<p>Because the Growth MySuper product only commenced on 1 May 2017, return data is only available for the period 1 July 2017 to 30 June 2018.</p> <p>Return data for further financial years will be included when available at the end of each subsequent financial year.</p> <p>Past performance is not a reliable indicator of future returns.</p>	
Level of investment risk	High	Chance of a negative return greater than 4 and less than 6 times every 20 years*.
Statement of fees and other costs	\$460 per year	Fees and other costs for a representative member with a \$50,000 balance.

*The higher the expected return target, the more often you would expect a year of negative returns. This is a guide as to the likely number of negative annual returns in accordance with the Standard Risk Measure (see over the page for explanation).

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Explanation of Terms

CPI: stands for Consumer Price Index, which is used as a measure of inflation.

Return: The average annual return after taxes, administration fees and the investment costs (indirect cost ratio) for the investment option based on a representative member account (\$50,000 balance).

Return Target: An estimate of the expected return above inflation (after fees and costs) over a ten-year period.

Investment Risk: Most investments have some element of risk. Generally, investment risk is the chance that your investment will be different to what you expect. Your investment in the Fund could rise or fall in value or produce a return which is less than you anticipate. Rises and falls in value occur for a variety of reasons and sometimes quickly.

Standard Risk Measure: The super industry has developed a risk classification system for super funds to use to describe their level of investment risk, called Standard Risk Measure. This can be used by members to assist them in comparing different investment options both between the options available in one fund and across different super funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

Statement of fees and costs: The statement of fees and other costs is for a representative member who is fully invested in MySuper, who doesn't incur any activity fees during the year and who has an account balance of \$50,000 throughout that year. It excludes investment gains/losses on the \$50,000 balance. The fees and other costs reported is comprised of:

Fee/Cost Description	Amount	Fee/Cost Calculation Basis
Indicative Investment Fees:	\$250	0.50% of account balance
Administration Fees:	<u>\$210</u>	\$65 per year (\$1.25 per week) plus 0.29% of account balance
Total	<u>\$460</u>	