



## 2020 Investment Management and Product Fee changes – Products issued by CMLA

In October 2019, the Treasury Laws Amendment (Ending Grandfathered Conflicted Remuneration) Bill 2019 was passed into law and required product providers cease paying grandfathered conflicted remuneration (commissions) by 1 January 2021.

The Colonial Mutual Life Assurance Society (CMLA) pays a range of commissions considered grandfathered conflicted remuneration directly to the distributors of its products. These commissions are a cost to CMLA and aren't deducted from member and policyholder accounts.

The cost savings from CMLA ceasing to pay commissions to distributors have been calculated and this benefit passed on to members and policyholders. From mid-December 2020 members will benefit from the removal of commissions as follows:

- **Investment management fees will be reduced** for the investment options listed in **Table 1**. This reduction is reflected in the indirect cost ratios (ICR)<sup>^</sup> used in the calculation of your fees and costs shown on annual statements and published in the investment performance reports <https://www.commbank.com.au/financial-planning/unit-prices-and-performance.html>
- **Contribution fees will be removed** for all contribution types for products listed in **Table 2**
- **Benefit pass back for Capital Guaranteed options**. This benefit pass back will be incorporated into the crediting rates effective from early 2021. Please refer to **Table 3** for impacted products and investment options and the effective date of the benefit pass back.

Only fees that are changing are shown in each table. Any existing fees not shown remain unchanged.

Issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). 'CommInsure' is used under licence by The Colonial Mutual Life Assurance Society Limited (CMLA).

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\*Additional investment fees or costs may be charged to the investment option. These costs will be disclosed in the Annual Statement under the 'Fees and costs' section in the labelled 'Indirect costs of your investment'.

<sup>#</sup>These options currently disclose fees based on the net asset value (NAV). As part of these fee reductions, the revised fees will be disclosed on a gross asset value (GAV) basis.

**Table 1: Investment fee reductions**

Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Lifebuilder Superannuation	IBCYP_LIFE	Balanced	BALGPN	1.40%	1.21%
Lifebuilder Superannuation	IBCYP_LIFE	Balanced	BALGPS	1.40%	1.18%
Lifebuilder Superannuation	IBCYP_LIFE	Capital Stable	CAPGPN	1.40%	1.22%
Lifebuilder Superannuation	IBCYP_LIFE	Capital Stable	CAPGPS	1.40%	1.18%
Lifebuilder Superannuation	IBCYP_LIFE	Equity Profile	EQPGPN	1.40%	1.22%
Lifebuilder Superannuation	IBCYP_LIFE	Equity Profile	EQPGPS	1.40%	1.18%
PruPlan Superannuation "Unit-Linked"	IBCYP_UNITLINK	Balanced	PLAN5S	1.85%	1.60%
Superannuation Bond	IBCYP_BOND90	Balanced	BALASG	1.85%	1.57%
Superannuation Bond	IBCYP_BOND90	Cash	CAPFSG	1.62%	1.36%
Superannuation Bond	IBCYP_BOND90	Capital Stable	CAPSSG	1.85%	1.56%
Superannuation Bond	IBCYP_BOND90	Equity Profile	EP5G	1.85%	1.57%
Superannuation Bond	IBCYP_PRUBOND	Balanced	BOND5S	1.40%	1.31%
Superannuation Bond	IBCYP_SUPERBOND	Balanced	B93SG	1.95%	1.63%
Superannuation Bond	IBCYP_SUPERBOND	Capital Stable	CS93SG	1.95%	1.62%
Superannuation Bond	IBCYP_SUPERBOND	Equity Profile	EP93SG	1.95%	1.63%
Superannuation Bond	IBCYP_SUPERBOND	Cash	FI93SG	1.62%	1.35%
Superannuation Bond "S" Series	IBCYP_SBOND91	Balanced	SBALSG	1.40%	1.39%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Balanced Growth	BALGN	1.64%	1.43%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Balanced	BALGPN	1.40%	1.21%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Balanced	BALGPS	1.40%	1.18%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Wealth Portfolio Superannuation	IBCYP_WEALTH	Balanced Growth	BALGS	1.64%	1.38%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Capital Stable Growth	CAPGN	1.60%	1.39%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Capital Stable	CAPGPN	1.40%	1.22%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Capital Stable	CAPGPS	1.40%	1.18%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Capital Stable Growth	CAPGS	1.60%	1.34%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Equity Profile Growth	EQPGN	1.72%	1.50%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Equity Profile	EQPGPN	1.40%	1.22%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Equity Profile	EQPGPS	1.40%	1.18%
Wealth Portfolio Superannuation	IBCYP_WEALTH	Equity Profile Growth	EQPGS	1.72%	1.45%
Easy Saver	EASYSAYER_LA7	Growth	PM	1.65%	1.47%
Easy Saver	EASYSAYER_LB7	Balanced	MM	1.65%	1.40%
Easy Saver	EASYSAYER_LB7	Guaranteed Cash	VM	1.53%	1.33%
Easy Saver	EASYSAYER_LL7	Managed Growth	LM	1.65%	1.48%
Easy Saver	EASYSAYER_LL7	Guaranteed Cash	VM	1.53%	1.33%
Easy Saver	EASYSAYER_LS7	Capital Secure	DM	1.65%	1.36%
Easy Saver Plus	EASYSAYER_LA7+	Growth	PM	1.65%	1.47%
Easy Saver Plus	EASYSAYER_LA7+	Guaranteed Cash	VM	1.53%	1.33%
Easy Saver Plus	EASYSAYER_LB7+	Balanced	MM	1.65%	1.40%
Easy Saver Plus	EASYSAYER_LB7+	Guaranteed Cash	VM	1.53%	1.33%
Easy Saver Plus	EASYSAYER_LG7+	Guaranteed Cash	VM	1.53%	1.33%
Easy Saver Plus	EASYSAYER_LL7+	Managed Growth	LM	1.65%	1.48%
Easy Saver Plus	EASYSAYER_LS7+	Capital Secure	DM	1.65%	1.36%
Investment Bond	BOND_BOND-N	Balanced	BALANG	1.85%	1.62%
Investment Bond	BOND_BOND-N	Cash	CAPFNG	1.78%	1.57%
Investment Bond	BOND_BOND-N	Capital Stable	CAPSNG	1.85%	1.62%
Investment Bond	BOND_BOND-N	Equity Profile	EPNG	1.85%	1.62%
Investment Bond	BOND_BOND-N92	Balanced	BALANG	1.85%	1.62%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Investment Bond	BOND_BOND-N92	Cash	CAPFNG	1.78%	1.57%
Investment Bond	BOND_BOND-N92	Capital Stable	CS2NG	1.85%	1.58%
Investment Bond	BOND_BOND-N92	Equity Profile	EPNG	1.85%	1.62%
Investment Bond	BOND_IB	Capital Secure	DA	1.65%	1.62%
Investment Bond	BOND_IB	Managed Growth	LB	1.65%	1.62%
Investment Bond	BOND_IB	Balanced	MB	1.65%	1.63%
Investment Bond	BOND_IB+	Capital Secure	DA	1.65%	1.62%
Investment Bond	BOND_IB+	Managed Growth	LB	1.65%	1.62%
Investment Bond	BOND_IB+	Balanced	MB	1.65%	1.63%
Investment Bond	BOND_IB+	Guaranteed Cash	VY	1.65%	1.63%
Investment Bond	BOND_IB4	Balanced <sup>#</sup>	MB4	1.63%	1.31%
Investment Bond	BOND_IB4	Australian Shares <sup>#</sup>	YB4	1.71%	1.37%
Investment Bond	BOND_IB4	Australian Fixed Interest <sup>#</sup>	ZB4	1.71%	1.37%
Investment Bond	BOND_IB4+	Capital Secure <sup>#</sup>	DA4	1.68%	1.37%
Investment Bond	BOND_IB4+	Balanced <sup>#</sup>	MB4	1.63%	1.31%
Investment Bond	BOND_IB4+	Managed Growth <sup>#</sup>	PB4	1.63%	1.33%
Investment Bond	BOND_IB4+	Guaranteed Cash <sup>#</sup>	VY4	1.73%	1.42%
Investment Bond	BOND_IB4+	Australian Shares <sup>#</sup>	YB4	1.71%	1.37%
Investment Bond	BOND_IB4+	Australian Fixed Interest <sup>#</sup>	ZB4	1.71%	1.37%
Investment Bond	BOND_IB93	Balanced	B93NG	1.95%	1.68%
Investment Bond	BOND_IB93	Capital Stable	CS93NG	1.95%	1.68%
Investment Bond	BOND_IB93	Equity Profile	EP93NG	1.95%	1.68%
Investment Bond	BOND_IB93	Fixed Interest	FI93NG	1.95%	1.68%
Investment Bond	BOND_IBIL	Managed Growth	LB	1.65%	1.62%
Investment Bond	BOND_IBLOM	Managed Growth	LB	1.65%	1.62%
Investment Bond	BOND_IBLOM	Balanced	MB	1.65%	1.63%
Investment Bond	BOND_IBMG	Managed Growth	LB	1.65%	1.62%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Investment Bond	BOND_IBOS	Managed Growth	LB	1.65%	1.62%
Investment Bond	BOND_IBS+	Capital Secure	DA	1.65%	1.62%
Investment Bond	BOND_IBS1	Managed Growth	LB	1.65%	1.62%
Investment Bond	BOND_INV-BOND1	Balanced	BALI-N	1.85%	1.81%
Investment Bond	BOND_INV-BOND1	Cash	CASH-N	1.78%	1.75%
Investment Bond	BOND_TSB	Managed Growth	CS	1.50%	1.47%
Investment Bond	BOND_TSB	Capital Secure	FG	1.50%	1.47%
Investment Bond	BOND_TSB	Guaranteed Cash	UW	1.50%	1.47%
Investment Bond	BOND_TSB1	Managed Growth	QS1	1.70%	1.51%
Investment Bond	BOND_TSB1	Australian Shares	WS1	1.70%	1.53%
Investment Bond	BOND_TSB1+	Balanced	NS1	1.70%	1.50%
Investment Bond	BOND_TSB1+	Managed Growth	QS1	1.70%	1.51%
Investment Bond	BOND_XINLIFE-NB	Balanced	BALANG	1.85%	1.62%
Investment Bond	BOND_XINLIFE-NB	Cash	CAPFNG	1.78%	1.57%
Rollover Plan	DEFANN_ROD93	Balanced	B93SG	1.95%	1.63%
Rollover Plan	DEFANN_ROD93	Capital Stable	CS93SG	1.95%	1.62%
Rollover Plan	DEFANN_ROD93	Equity Profile	EP93SG	1.95%	1.63%
Rollover Plan	DEFANN_ROD93	Cash	FI93SG	1.62%	1.35%
Rollover Plan	DEFANN_ROLLDISC	Balanced	BALASG	1.85%	1.57%
Rollover Plan	DEFANN_ROLLDISC	Cash	CAPFSG	1.62%	1.36%
Rollover Plan	DEFANN_ROLLDISC	Capital Stable	CAPSSG	1.85%	1.56%
Rollover Plan	DEFANN_ROLLDISC	Equity Profile	EP93SG	1.85%	1.57%
Rollover Plan	DEFANN_ROLLDISC92	Balanced	BALASG	1.85%	1.57%
Rollover Plan	DEFANN_ROLLDISC92	Cash	CAPFSG	1.62%	1.36%
Rollover Plan	DEFANN_ROLLDISC92	Capital Stable	CS2SG	1.85%	1.54%
Rollover Plan	DEFANN_ROLLDISC92	Equity Profile	EP93SG	1.85%	1.57%
Rollover Plan	DEFANN_ROLLPRES	Balanced	BALASG	1.85%	1.57%

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Rollover Plan	DEFANN_ROLLPRES	Cash	CAPFSG	1.62%	1.36%
Rollover Plan	DEFANN_ROLLPRES	Capital Stable	CAPSSG	1.85%	1.56%
Rollover Plan	DEFANN_ROLLPRES	Equity Profile	EPSG	1.85%	1.57%
Rollover Plan	DEFANN_ROLLPRES92	Balanced	BALASG	1.85%	1.57%
Rollover Plan	DEFANN_ROLLPRES92	Cash	CAPFSG	1.62%	1.36%
Rollover Plan	DEFANN_ROLLPRES92	Capital Stable	CS2SG	1.85%	1.54%
Rollover Plan	DEFANN_ROLLPRES92	Equity Profile	EPSG	1.85%	1.57%
Rollover Plan	DEFANN_ROP93	Balanced	B93SG	1.95%	1.63%
Rollover Plan	DEFANN_ROP93	Capital Stable	CS93SG	1.95%	1.62%
Rollover Plan	DEFANN_ROP93	Equity Profile	EP93SG	1.95%	1.63%
Rollover Plan	DEFANN_ROP93	Cash	FI93SG	1.62%	1.35%
Rollover Plan Goldseal	DEFANN_GSC	Balanced	BOND5S	1.40%	1.31%
SuperSpan Plus	DEFANN_SS+	Managed Growth	CS	1.50%	1.47%
SuperSpan Plus	DEFANN_SS+	Capital Secure	FG	1.50%	1.47%
SuperSpan Plus	DEFANN_SS+	Balanced	NS	1.50%	1.48%
SuperSpan Plus	DEFANN_SS+	Guaranteed Cash	UW	1.50%	1.47%
SuperBridge	DEFANN_SB	Managed Growth	CS	1.50%	1.47%
SuperBridge	DEFANN_SB	Capital Secure	FG	1.50%	1.47%
SuperBridge	DEFANN_SB	Balanced	NS	1.50%	1.48%
SuperBridge	DEFANN_SB	Guaranteed Cash	UW	1.50%	1.47%
SuperBridge - Series III	DEFANN_SB1	Capital Secure	FG1	1.70%	1.48%
SuperBridge - Series III	DEFANN_SB1	Balanced	NS1	1.70%	1.50%
SuperBridge - Series III	DEFANN_SB1	Managed Growth	QS1	1.70%	1.51%
SuperBridge - Series III	DEFANN_SB1	Guaranteed Cash	UW1	1.70%	1.49%
SuperBridge - Series III	DEFANN_SB1	Australian Shares	WS1	1.70%	1.53%
SuperSpan Plus Series III	DEFANN_SS1+	Capital Secure	FG1	1.70%	1.48%
SuperSpan Plus Series III	DEFANN_SS1+	Balanced	NS1	1.70%	1.50%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
SuperSpan Plus Series III	DEFANN_SS1+	Managed Growth	QS1	1.70%	1.51%
SuperSpan Plus Series III	DEFANN_SS1+	Guaranteed Cash	UW1	1.70%	1.49%
SuperSpan Plus Series III	DEFANN_SS1+	Australian Shares	WS1	1.70%	1.53%
SuperSpan Plus Series III	DEFANN_SS1+	Australian Fixed Interest	XS1	1.70%	1.47%
SuperBridge - Series IV	DEFANN_SB4	Capital Secure <sup>#</sup>	FG4	1.67%	1.29%
SuperBridge - Series IV	DEFANN_SB4	Balanced <sup>#</sup>	NS4	1.65%	1.29%
SuperBridge - Series IV	DEFANN_SB4	Managed Growth <sup>#</sup>	QS4	1.65%	1.29%
SuperBridge - Series IV	DEFANN_SB4	Guaranteed Cash <sup>#</sup>	UW4	1.69%	1.33%
SuperBridge - Series IV	DEFANN_SB4	Australian Shares <sup>#</sup>	WS4	1.68%	1.31%
SuperBridge - Series IV	DEFANN_SB4	Australian Fixed Interest <sup>#</sup>	XS4	1.67%	1.32%
SuperSpan Plus Series IV	DEFANN_SS4+	Capital Secure <sup>#</sup>	FG4	1.67%	1.29%
SuperSpan Plus Series IV	DEFANN_SS4+	Balanced <sup>#</sup>	NS4	1.65%	1.29%
SuperSpan Plus Series IV	DEFANN_SS4+	Managed Growth <sup>#</sup>	QS4	1.65%	1.29%
SuperSpan Plus Series IV	DEFANN_SS4+	Guaranteed Cash <sup>#</sup>	UW4	1.69%	1.33%
SuperSpan Plus Series IV	DEFANN_SS4+	Australian Shares <sup>#</sup>	WS4	1.68%	1.31%
SuperSpan Plus Series IV	DEFANN_SS4+	Australian Fixed Interest <sup>#</sup>	XS4	1.67%	1.32%
Rollover Plan "S" Series	DEFANN_SROLDISC	Balanced	SBALSG	1.40%	1.39%
Rollover Plan "S" Series	DEFANN_SROLDISC	Cash	SCPFSG	1.40%	1.40%
Rollover Plan "S" Series	DEFANN_SROLDISC	Equity Profile	SEPSG	1.40%	1.36%
Rollover Plan "S" Series	DEFANN_SROLPRES	Balanced	SBALSG	1.40%	1.39%
Rollover Plan "S" Series	DEFANN_SROLPRES	Cash	SCPFSG	1.40%	1.40%
Rollover Plan "S" Series	DEFANN_SROLPRES	Equity Profile	SEPSG	1.40%	1.36%
Rollover Plan "S" Series	DEFANN_SROLPRES92	Balanced	SBALSG	1.40%	1.39%
Rollover Plan "S" Series	DEFANN_SROLPRES92	Cash	SCPFSG	1.40%	1.40%
Rollover Plan "S" Series	DEFANN_SROLPRES92	Equity Profile	SEPSG	1.40%	1.36%
SuperSpan II Multi Option	DEFANN_SSIIM	Managed Growth	CS	1.50%	1.47%
SuperSpan II Multi Option	DEFANN_SSIIM	Balanced	NS	1.50%	1.48%

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SuperBridge - Investment Linked	DEFANN_SBIL	Managed Growth	CS	1.50%	1.47%
SuperBridge - New Series	DEFANN_SBNS	Managed Growth	CS	1.50%	1.47%
SuperBridge - New Series	DEFANN_SBNS	Balanced - Super Exempt Tax	EDISCR	0.62%	0.62%
SuperBridge - New Series	DEFANN_SBNS	Australian Equities - Super Exempt Tax	EPAEQU	0.60%	0.56%
SuperBridge - New Series	PRUINO_SUPER	Colonial Capital Safe	SCAPSF	0.62%	0.60%
SuperBridge - New Series	PRUINO_SUPER	Capital Safe Guaranteed - Super Taxed	SCAPSF03	0.62%	0.60%
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Capital Secure <sup>#</sup>	FGT2	1.69%	1.34%
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Balanced <sup>#</sup>	NST2	1.69%	1.34%
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Managed Growth <sup>#</sup>	QST2	1.69%	1.34%
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Guaranteed Cash <sup>#</sup>	UWT2	1.61%	1.27%
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Australian Shares <sup>#</sup>	WST2	1.68%	1.33%
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Australian Fixed Interest <sup>#</sup>	XST2	1.70%	1.34%
Colonial Tailored Annuity Plan - Allocated Annuity	ALLANN_TA2E	Capital Secure <sup>#</sup>	FGT2	1.69%	1.34%
Colonial Tailored Annuity Plan - Allocated Annuity	ALLANN_TA2E	Balanced <sup>#</sup>	NST2	1.69%	1.34%
Colonial Tailored Annuity Plan - Allocated Annuity	ALLANN_TA2E	Managed Growth <sup>#</sup>	QST2	1.69%	1.34%
SuperSpan (Limited Offer) Multi Option	DEFANN_SSLOM	Balanced <sup>#</sup>	NS	1.50%	1.48%
Colonial Superannuation Bond	E01	Capital Guaranteed Cash <sup>#</sup>	2CSH	1.69%	1.41%
Colonial Superannuation Bond	E01	Australian Equities <sup>#</sup>	2EQY	1.97%	1.63%
Colonial Superannuation Bond	E01	Fixed Interest <sup>#</sup>	2FIX	1.82%	1.50%
Colonial Superannuation Bond	E01	International <sup>#</sup>	2INT	1.94%	1.61%

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Colonial Superannuation Bond	E01	Managed <sup>#</sup>	2MGD	1.90%	1.58%
Colonial Superannuation Bond	E01	Property <sup>#</sup>	2PRP	2.01%	1.67%
Colonial Superannuation Bond	E01	Stable <sup>#</sup>	2STB	1.91%	1.58%
Colonial Superannuation Bond	E02	Capital Guaranteed Cash <sup>#</sup>	2CSH	1.69%	1.41%
Colonial Superannuation Bond	E02	Australian Equities <sup>#</sup>	2EQY	1.97%	1.63%
Colonial Superannuation Bond	E02	Fixed Interest <sup>#</sup>	2FIX	1.82%	1.50%
Colonial Superannuation Bond	E02	Managed <sup>#</sup>	2MGD	1.90%	1.58%
Colonial Superannuation Bond	E02	Stable <sup>#</sup>	2STB	1.91%	1.58%
Colonial Investment Bond	AG3	Australian Equities <sup>#</sup>	8BAE	1.71%	1.33%
Colonial Investment Bond	AG3	International Equities <sup>#</sup>	8BIE	1.47%	1.15%
Colonial Investment Bond	AG3	Managed <sup>#</sup>	8BMN	1.63%	1.27%
Colonial Investment Bond	AG3	Property <sup>#</sup>	8BPF	1.63%	1.28%
Colonial Investment Bond	AH3	Australian Equities <sup>#</sup>	8BAE	1.71%	1.33%
Colonial Investment Bond	AH3	International Equities <sup>#</sup>	8BIE	1.47%	1.15%
Colonial Investment Bond	AH3	Managed <sup>#</sup>	8BMN	1.63%	1.27%
Colonial Investment Bond	AH3	Property <sup>#</sup>	8BPF	1.63%	1.28%
Investment Growth Bond	A01	Consensus Managed	3CMG	1.65%	1.30%
Investment Growth Bond	A01	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Investment Growth Bond	A01	Consensus Stable	3CST	1.50%	1.20%
Investment Growth Bond	A01	Australian Equities	3EQY	1.70%	1.30%
Investment Growth Bond	A01	Fixed Interest	3FIX	1.55%	1.10%
Investment Growth Bond	A01	International	3INT	1.75%	1.40%
Investment Growth Bond	A01	Managed	3MGD	1.65%	1.30%
Investment Growth Bond	A01	Property	3PRP	1.75%	1.50%
Investment Growth Bond	A01	Stable	3STB	1.50%	1.20%
Investment Growth Bond	A02	Consensus Managed	3CMG	1.65%	1.30%
Investment Growth Bond	A02	Capital Guaranteed Cash	3CSH	1.30%	0.85%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Investment Growth Bond	A02	Consensus Stable	3CST	1.50%	1.20%
Investment Growth Bond	A02	Australian Equities	3EQY	1.70%	1.30%
Investment Growth Bond	A02	Fixed Interest	3FIX	1.55%	1.10%
Investment Growth Bond	A02	International	3INT	1.75%	1.40%
Investment Growth Bond	A02	Managed	3MGD	1.65%	1.30%
Investment Growth Bond	A02	Property	3PRP	1.75%	1.50%
Investment Growth Bond	A02	Stable	3STB	1.50%	1.20%
Investment Growth Bond	A03	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Investment Growth Bond	A03	Consensus Stable	3CST	1.50%	1.20%
Investment Growth Bond	A03	Australian Equities	3EQY	1.70%	1.30%
Investment Growth Bond	A03	Fixed Interest	3FIX	1.55%	1.10%
Investment Growth Bond	A03	International	3INT	1.75%	1.40%
Investment Growth Bond	A03	Managed	3MGD	1.65%	1.30%
Investment Growth Bond	A03	Property	3PRP	1.75%	1.50%
Investment Growth Bond	A03	Stable	3STB	1.50%	1.20%
Investment Growth Bond	A04	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Investment Growth Bond	A04	Australian Equities	3EQY	1.70%	1.30%
Investment Growth Bond	A04	Fixed Interest	3FIX	1.55%	1.10%
Investment Growth Bond	A04	International	3INT	1.75%	1.40%
Investment Growth Bond	A04	Managed	3MGD	1.65%	1.30%
Investment Growth Bond	A04	Property	3PRP	1.75%	1.50%
Investment Growth Bond	A04	Stable	3STB	1.50%	1.20%
Investment Growth Bond	A05	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Investment Growth Bond	A05	Australian Equities	3EQY	1.70%	1.30%
Investment Growth Bond	A05	Fixed Interest	3FIX	1.55%	1.10%
Investment Growth Bond	A05	International	3INT	1.75%	1.40%
Investment Growth Bond	A05	Managed	3MGD	1.65%	1.30%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Investment Growth Bond	A05	Property	3PRP	1.75%	1.50%
Investment Growth Bond	A05	Stable	3STB	1.50%	1.20%
Colonial Rollover Bond	E05	Consensus Managed <sup>#</sup>	2CMG	1.80%	1.49%
Colonial Rollover Bond	E05	Capital Guaranteed Cash <sup>#</sup>	2CSH	1.69%	1.41%
Colonial Rollover Bond	E05	Consensus Stable <sup>#</sup>	2CST	1.81%	1.51%
Colonial Rollover Bond	E05	Australian Equities <sup>#</sup>	2EQY	1.97%	1.63%
Colonial Rollover Bond	E05	Fixed Interest <sup>#</sup>	2FIX	1.82%	1.50%
Colonial Rollover Bond	E05	International <sup>#</sup>	2INT	1.94%	1.61%
Colonial Rollover Bond	E05	Managed <sup>#</sup>	2MGD	1.90%	1.58%
Colonial Rollover Bond	E05	Property <sup>#</sup>	2PRP	2.01%	1.67%
Colonial Rollover Bond	E05	Stable <sup>#</sup>	2STB	1.91%	1.58%
Colonial Rollover Bond	E06	Consensus Managed <sup>#</sup>	2CMG	1.80%	1.49%
Colonial Rollover Bond	E06	Capital Guaranteed Cash <sup>#</sup>	2CSH	1.69%	1.41%
Colonial Rollover Bond	E06	Consensus Stable <sup>#</sup>	2CST	1.81%	1.51%
Colonial Rollover Bond	E06	Australian Equities <sup>#</sup>	2EQY	1.97%	1.63%
Colonial Rollover Bond	E06	Fixed Interest <sup>#</sup>	2FIX	1.82%	1.50%
Colonial Rollover Bond	E06	International <sup>#</sup>	2INT	1.94%	1.61%
Colonial Rollover Bond	E06	Managed <sup>#</sup>	2MGD	1.90%	1.58%
Colonial Rollover Bond	E06	Property <sup>#</sup>	2PRP	2.01%	1.67%
Colonial Rollover Bond	E06	Stable <sup>#</sup>	2STB	1.91%	1.58%
Colonial Rollover Bond	E10	Fixed Interest <sup>#</sup>	2FIX	1.82%	1.50%
Colonial Rollover Bond	E10	International <sup>#</sup>	2INT	1.94%	1.61%
Colonial Rollover Bond	E10	Managed <sup>#</sup>	2MGD	1.90%	1.58%
Colonial Rollover Bond	E10	Stable <sup>#</sup>	2STB	1.91%	1.58%
Colonial Rollover Bond	EC3	Australian Equities <sup>#</sup>	7RAE	1.68%	1.24%
Colonial Rollover Bond	EC3	International Equities <sup>#</sup>	7RIE	1.60%	1.19%
Colonial Rollover Bond	EC3	Managed <sup>#</sup>	7RMN	1.65%	1.23%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee	New investment management fee
Colonial Rollover Bond	EC3	Property <sup>#</sup>	7RPF	1.66%	1.25%
Colonial Rollover Bond	EF3	Australian Equities <sup>#</sup>	7RAE	1.68%	1.24%
Colonial Rollover Bond	EF3	International Equities <sup>#</sup>	7RIE	1.60%	1.19%
Colonial Rollover Bond	EF3	Managed <sup>#</sup>	7RMN	1.65%	1.23%
Colonial Rollover Bond	EF3	Property <sup>#</sup>	7RPF	1.66%	1.25%
Colonial Umbrella Investment Plan	T10	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Colonial Umbrella Investment Plan	T10	Australian Equities	3EQY	1.70%	1.30%
Colonial Umbrella Investment Plan	T10	Fixed Interest	3FIX	1.55%	1.10%
Colonial Umbrella Investment Plan	T10	International	3INT	1.75%	1.40%
Colonial Umbrella Investment Plan	T10	Managed	3MGD	1.65%	1.30%
Colonial Umbrella Investment Plan	T10	Property	3PRP	1.75%	1.50%
Colonial Umbrella Investment Plan	T10	Stable	3STB	1.50%	1.20%
Colonial Umbrella Financial Plan	T11	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Colonial Umbrella Financial Plan	T11	Australian Equities	3EQY	1.70%	1.30%
Colonial Umbrella Financial Plan	T11	Fixed Interest	3FIX	1.55%	1.10%
Colonial Umbrella Financial Plan	T11	International	3INT	1.75%	1.40%
Colonial Umbrella Financial Plan	T11	Managed	3MGD	1.65%	1.30%
Colonial Umbrella Financial Plan	T11	Property	3PRP	1.75%	1.50%
Colonial Umbrella Financial Plan	T11	Stable	3STB	1.50%	1.20%
Colonial Umbrella Financial Plan	T12	Capital Guaranteed Cash	3CSH	1.30%	0.85%
Colonial Umbrella Financial Plan	T12	Australian Equities	3EQY	1.70%	1.30%
Colonial Umbrella Financial Plan	T12	Fixed Interest	3FIX	1.55%	1.10%
Colonial Umbrella Financial Plan	T12	International	3INT	1.75%	1.40%
Colonial Umbrella Financial Plan	T12	Managed	3MGD	1.65%	1.30%
Colonial Umbrella Financial Plan	T12	Property	3PRP	1.75%	1.50%
Colonial Umbrella Financial Plan	T12	Stable	3STB	1.50%	1.20%

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**Table 2: Removal of contribution fees**

Product name	Product code	Lump sum contribution fee (pre 18 December 2020)	Regular contribution fee (pre 18 December 2020)	Lump sum contribution fee (post 18 December 2020)	Regular contribution fee (post 18 December 2020)
Investment Bond	BOND_IB, BOND_IB+, BOND_IB1+, BOND_IB4, BOND_IB4+, BOND_XINLIFE-NA, BOND_XINLIFE-NB, BOND_XAETBNDN, BOND_IB93, BOND_BOND-N, BOND_BOND-N92, BOND_SBOND-N, BOND_INVBOND1, BOND_PRUBONDM, BOND_TSB, BOND_TSB1+, BOND_TSB1	4.25%	0%	0%	0%
SuperBridge	DEFANN_SB	5%	0%	0%	0%
SuperBridge - Investment Linked	DEFANN_SBIL				
SuperBridge - New Series	DEFANN_SBNS				
SuperBridge - Series III	DEFANN_SB1				
SuperBridge - Series IV	DEFANN_SB4				
SuperSpan - Limited Offer	DEFANN_SSLO	4.25%	0%	0%	0%
SuperSpan (Limited Offer) Multi Option	DEFANN_SSLOM				
SuperSpan II	DEFANN_SSII				

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Product name	Product code	Lump sum contribution fee (pre 18 December 2020)	Regular contribution fee (pre 18 December 2020)	Lump sum contribution fee (post 18 December 2020)	Regular contribution fee (post 18 December 2020)
SuperSpan II Multi Option	DEFANN_SSIIM				
SuperSpan Plus	DEFANN_SS+				
SuperSpan Plus Series III	DEFANN_SS1+				
SuperSpan Plus Series IV	DEFANN_SS4+				
InvestorPlan	IBCYP_INVESTPLAN				
Lifebuilder	IBCYP_LB				
PruPlan Superannuation	IBCYP_MK1, IBCYP_MK2				
Superannuation Bond	IBCYP_BOND90, IBCYP_AETNA	4.00%	5.00%	0%	0%
Superannuation Bond "S" Series	IBCYP_SBOND91				
SuperPlan Superannuation	IBCYP_SUPERPLAN				
Wealth Portfolio	IBCYP_WP				
Managed Investment Plan	MANAGEDSP	5%	5%	0%	0%
Managed Personal SuperPlan	MANAGEDSP	3%	3%	0%	0%
Managed Investment SuperPlan	MANAGEDSP				
Retirement Saver	RETIREMENT	5%	5%	0%	0%
Retirement Saver Series 2	RETIREPLUS				
Easy Saver	EASYSAVER	5%	4%	0%	0%
Easy Saver Plus	EASYSAVER+	5%	5%	0%	0%

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Product name	Product code	Lump sum contribution fee (pre 18 December 2020)	Regular contribution fee (pre 18 December 2020)	Lump sum contribution fee (post 18 December 2020)	Regular contribution fee (post 18 December 2020)
Lifelink	LIFELINK_LL1	3%	0%	0%	0%
Lifelink Plus Series 2	LIFELINK_LL2				
Lifelink Plus Series 3	LIFELINK_LL3				
Lifewise Series 4	LIFEWISE4_LG4	3%	0%	0%	0%
Lifewise Series 5	LIFEWISE5_LG5				
SuperWise Series 4	SUPERWISE4	4.25%	0%	0%	0%
SuperWise Series 5	SUPERWISE5				
Colonial Rollover Bond	E05, E06, E10, EA3, EC3, EF3	5%	5%	0%	0%
Colonial Personal Superannuation Bond	E03, E04	5%	0%	0%	0%
Investment Growth Bond	A01, A02, A03, A04, A05	4%	0%	0%	0%
Colonial Investment Bond	AA3, AG3, AH3, SB3	5%	5%	0%	0%
Colonial Superannuation Bond	E01, E02	5.00%	0%	0%	0%
Colonial Umbrella Financial Plan	T11, T12	3%	3%	0%	0%
Colonial Umbrella Investment Plan	T10	3%	3%	0%	0%
Colonial Retirement Investment Plan	W01	7%	7%	0%	0%
Colonial Retirement Accumulation Plan	W02	6%	6%	0%	0%

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**Table 3: Benefit pass back for Capital Guaranteed options**

Product name	Product code	Investment option name	Investment option code	Crediting rate effective date
Colonial Life Umbrella	S03	Life Umbrella Ord (Participating)	1LUO	1 April 2021
Colonial Private Trustee	W04	Life Umbrella Super (Participating)	1LUS	1 April 2021
Colonial Rollover Bond	E05	Super Capital Guaranteed (Participating)	1SUP	1 April 2021
Colonial Rollover Bond	E06	Super Capital Guaranteed (Participating)	1SUP	1 April 2021
Colonial Rollover Deposit Plan	E09	Super Capital Guaranteed (Participating)	1SUP	1 April 2021
Colonial Superannuation Bond	E01	Super Capital Guaranteed (Participating)	1SUP	1 April 2021
Colonial Superannuation Bond	E02	Super Capital Guaranteed (Participating)	1SUP	1 April 2021
Colonial Umbrella Financial Plan	T11	Capital Guaranteed (Participating)	1ORD	1 April 2021
Colonial Umbrella Financial Plan	T12	Capital Guaranteed (Participating)	1ORD	1 April 2021
Colonial Umbrella Investment Plan	T10	Capital Guaranteed (Participating)	1ORD	1 April 2021
Deferred Annuity	DEFANN_AETDEFANN	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Investment Bond	BOND_BOND-N	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Bond	BOND_BOND-N92	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Bond	BOND_IB93	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Bond	BOND_INV-BOND1	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Bond	BOND_SBOND-N	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Bond	BOND_XAETBNDN	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Bond	BOND_XINLIFE-NB	Capital Guaranteed (Participating)	CGORD1	1 April 2021
Investment Growth Bond	A01	Capital Guaranteed (Participating)	1ORD	1 April 2021
Investment Growth Bond	A02	Capital Guaranteed (Participating)	1ORD	1 April 2021
Investment Growth Bond	A03	Capital Guaranteed (Participating)	1ORD	1 April 2021

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Product name	Product code	Investment option name	Investment option code	Crediting rate effective date
InvestorPlan	IBCYP_INVESTPLAN	Capital Guaranteed (Participating)	CGORD2	1 April 2021
Lifebuilder Superannuation	IBCYP_LIFE	Capital Guaranteed (Participating)	CGORD2	1 April 2021
Lifebuilder Superannuation	IBCYP_LIFE	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
PruPlan Superannuation	IBCYP_MK1	Capital Guaranteed (Participating)	CGSUP4	1 April 2021
PruPlan Superannuation	IBCYP_MK2	Capital Guaranteed (Participating)	CGSUP3	1 April 2021
PruPlan Superannuation	IBCYP_MK2	Capital Guaranteed (Participating)	CGSUP4	1 April 2021
PruPlan Superannuation	IBCYP_MK2	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan	DEFANN_ROD93	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan	DEFANN_ROLLDISC	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan	DEFANN_ROLLDISC92	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan	DEFANN_ROLLPRES	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan	DEFANN_ROLLPRES92	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan	DEFANN_ROP93	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan "S" Series	DEFANN_SROLDISC	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan "S" Series	DEFANN_SROLPRES	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Rollover Plan "S" Series	DEFANN_SROLPRES92	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	IBCYP_AETNA	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	IBCYP_BOND90	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	IBCYP_MULTIBOND	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	IBCYP_PRUBOND	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
SuperBridge - New Series	PRUINO_SUPER	Colonial Capital Guaranteed (Participating)	SCPGTD	1 April 2021
SuperPlan Superannuation	IBCYP_SUPERPLAN	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
Wealth Portfolio Superannuation	IBCYP_WEALTH	Capital Guaranteed (Participating)	CGORD2	1 April 2021

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Product name	Product code	Investment option name	Investment option code	Crediting rate effective date
Wealth Portfolio Superannuation	IBCYP_WEALTH	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
Colonial Investment Bond	AA3	Capital Guaranteed (Non-participating)	6BON	1 March 2021
Colonial Investment Bond	AG3	Capital Guaranteed (Non-participating)	6BCG	1 March 2021
Colonial Investment Bond	AH3	Capital Guaranteed (Non-participating)	6BCG	1 March 2021
Colonial Investment Bond	AF3	Funeral Bond	6FNR	1 March 2021
Colonial Investment Bond	SB3	Ordinary Passbook	6HIN	1 March 2021
Colonial Money Plan	SA3	Money Plan	6MNY	1 March 2021
Colonial Rollover Bond	EA3	Capital Guaranteed (Non-participating)	6ROL	1 March 2021
Colonial Rollover Bond	EB3	Capital Guaranteed (Non-participating)	6RNF	1 March 2021
Colonial Rollover Bond	EC3	Capital Guaranteed (Non-participating)	6SCG	1 March 2021
Colonial Rollover Bond	EF3	Capital Guaranteed (Non-participating)	6SCG	1 March 2021
Colonial Tailored Annuity Plan - Allocated Annuity (Free Entry Option)	ALLANN_TA2E+	Capital Guaranteed (Non-participating)	KST2	1 March 2021
CPSL Wholesale Investment Portfolios	PRUINO_SUPER	Capital Guaranteed (Non-participating)	SCOLFG	1 March 2021
Easy Saver	EASYSAYER_LG7	Capital Guaranteed (Non-participating)	AM	1 March 2021
Easy Saver Plus	EASYSAYER_LG7+	Capital Guaranteed (Non-participating)	AM	1 March 2021
Investment Bond	BOND_IB	Capital Guaranteed (Non-participating)	CGIB	1 March 2021
Investment Bond	BOND_IB+	Capital Guaranteed (Non-participating)	CGIB	1 March 2021
Investment Bond	BOND_IBLO	Capital Guaranteed (Non-participating)	CGIBLO	1 March 2021
Investment Bond	BOND_TSB	Capital Guaranteed (Non-participating)	CGTSB	1 March 2021
Investment Bond	BOND_TSB1	Capital Guaranteed (Non-participating)	CGTSB1	1 March 2021
Investment Bond	BOND_IB4+	Capital Guaranteed (Non-participating)	CGIB4	1 March 2021
LifeWise Series 4	LIFEWISE4_LG4	Capital Guaranteed (Non-participating)	J	1 March 2021
LifeWise Series 4	LIFEWISE4_LL4	Capital Guaranteed (Non-participating)	J	1 March 2021

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Product name	Product code	Investment option name	Investment option code	Crediting rate effective date
LifeWise Series 5	LIFEWISE5_LG5	Capital Guaranteed (Non-participating)	J	1 March 2021
LifeWise Series 5	LIFEWISE5_LL5	Capital Guaranteed (Non-participating)	J	1 March 2021
SuperBridge	DEFANN_SB	Capital Guaranteed (Non-participating)	CGSB	1 March 2021
SuperBridge - Series III	DEFANN_SB1	Capital Guaranteed (Non-participating)	CGSB1	1 March 2021
SuperBridge - Series IV	DEFANN_SB4	Capital Guaranteed (Non-participating)	CGSB4	1 March 2021
SuperSpan - Limited Offer	DEFANN_SSLO	Capital Guaranteed (Non-participating)	CGSSLO	1 March 2021
SuperSpan II	DEFANN_SSII	Capital Guaranteed (Non-participating)	CGSSLO	1 March 2021
SuperSpan Plus	DEFANN_SS+	Capital Guaranteed (Non-participating)	CGSB	1 March 2021
SuperSpan Plus Series III	DEFANN_SS1+	Capital Guaranteed (Non-participating)	CGSB1	1 March 2021
SuperSpan Plus Series IV	DEFANN_SS4+	Capital Guaranteed (Non-participating)	CGSB4	1 March 2021

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^ Indirect Cost Ratio (ICR) is the approximate amount deducted from your investment and covers amounts that have reduced the return of your investment but are not charged as a fee

\*Additional investment fees or costs may be charged to the investment option. These costs will be disclosed in the Annual Statement under the 'Fees and costs' section in the labelled 'Indirect costs of your investment'.

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