

2020 Investment Management and Product Fee changes – Colonial Superannuation and Pension Products

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 accounts.

The cost savings from CMLA ceasing to pay commissions to distributors have been calculated and this benefit passed on to members. 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)[^] 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.
- **A reduction of up to 20% on group life insurance premiums** for members who hold group Death, TPD and Income Protection cover.

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) on behalf of Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 Trustee of Colonial Super Retirement Fund ABN 40 328 908 469 (CSRF).

[^] 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

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Table 1: Investment fee reductions

Product name	Product code	Investment option name	Investment option code	Old investment management fee*	New investment management fee*
Colonial Flexible Income Retirement Plan	PRUFIRP	Colonial Balanced	FEDISCR	0.62%	0.62%
Colonial Flexible Income Retirement Plan	PRUFIRP	Colonial Australian Equities	FEPAEQU	0.60%	0.56%
Colonial Personal Superannuation Portfolio	PSP	Colonial Capital Safe Fund	SCAPSF	0.62%	0.60%
Colonial Personal Superannuation Portfolio	PSP	Colonial Australian Equities Fund	EPAEQU	0.60%	0.56%
Colonial Personal Superannuation Portfolio	PSP	Colonial Balanced Fund	EDISCR	0.62%	0.62%
Colonial Personal Superannuation Portfolio	PSP	Colonial Australian Equities Fund	EPAEQU	0.60%	0.56%
Colonial Select Personal Superannuation	ADFPS	Colonial Capital Safe Fund	SCAPSF	0.62%	0.60%
Colonial Select Personal Superannuation	CMPS	Colonial Capital Safe Fund	SCAPSF	0.62%	0.60%
Colonial Select Personal Superannuation	MPPS	Colonial Capital Safe Fund	SCAPSF	0.62%	0.60%
Colonial Select Personal Superannuation	PRUPS	Colonial Capital Safe Fund	SCAPSF	0.62%	0.60%
Colonial Select Personal Superannuation	SCPS	Colonial Capital Safe Fund	SCAPSF	0.62%	0.60%
Lifebuilder Superannuation	CYPPS_LIFE	Balanced	BALGPS	1.40%	1.18%
Lifebuilder Superannuation	CYPPS_LIFE	Capital Stable	CAPGPS	1.40%	1.18%
Lifebuilder Superannuation	CYPPS_LIFE	Equity Profile	EQPGPS	1.40%	1.18%
PruPlan Superannuation "Unit-Linked"	CYPPS_UNITLINK	Balanced	PLAN5S	1.85%	1.60%
Retirement Saver	RETIREMENT_SB7	Balanced	NK	1.85%	1.52%
Retirement Saver	RETIREMENT_SL7	Managed Growth	CK	1.85%	1.64%
Retirement Saver	RETIREMENT_SS7	Capital Secure	FK	1.85%	1.53%
Retirement Saver Series 2	RETIREPLUS_SA72	Growth	QK	1.85%	1.53%
Retirement Saver Series 2	RETIREPLUS_SA72	Guaranteed Cash	UK	1.46%	1.13%
Retirement Saver Series 2	RETIREPLUS_SB72	Balanced	NK	1.85%	1.52%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee*	New investment management fee*
Retirement Saver Series 2	RETIREPLUS_SB72	Growth	QK	1.85%	1.53%
Retirement Saver Series 2	RETIREPLUS_SB72	Guaranteed Cash	UK	1.46%	1.13%
Retirement Saver Series 2	RETIREPLUS_SC72	Guaranteed Cash	UK	1.46%	1.13%
Retirement Saver Series 2	RETIREPLUS_SS72	Capital Secure	FK	1.85%	1.53%
Superannuation Bond	CYPPS_BOND90	Balanced	BALASG	1.85%	1.57%
Superannuation Bond	CYPPS_BOND90	Cash	CAPFSG	1.62%	1.36%
Superannuation Bond	CYPPS_BOND90	Capital Stable	CAPSSG	1.85%	1.56%
Superannuation Bond	CYPPS_BOND90	Equity Profile	EPSG	1.85%	1.57%
Superannuation Bond	CYPPS_BOND92	Balanced	BALASG	1.85%	1.57%
Superannuation Bond	CYPPS_BOND92	Cash	CAPFSG	1.62%	1.36%
Superannuation Bond	CYPPS_BOND92	Capital Stable	CS2SG	1.85%	1.54%
Superannuation Bond	CYPPS_BOND92	Equity Profile	EPSG	1.85%	1.57%
Superannuation Bond	CYPPS_MULTIBOND	Balanced	BALI-S	1.85%	1.78%
Superannuation Bond	CYPPS_MULTIBOND	Cash	CAPFSG	1.62%	1.36%
Superannuation Bond	CYPPS_PRUBOND	Balanced	BOND5S	1.40%	1.31%
Superannuation Bond	CYPPS_SUPERBOND	Balanced	B93SG	1.95%	1.63%
Superannuation Bond	CYPPS_SUPERBOND	Capital Stable	CS93SG	1.95%	1.62%
Superannuation Bond	CYPPS_SUPERBOND	Equity Profile	EP93SG	1.95%	1.63%
Superannuation Bond	CYPPS_SUPERBOND	Cash	FI93SG	1.62%	1.35%
Superannuation Bond "S" Series	CYPPS_SBOND91	Balanced	SBALSG	1.40%	1.39%
Superannuation Bond "S" Series	CYPPS_SBOND91	Cash	SCPFSG	1.40%	1.40%
Superannuation Bond "S" Series	CYPPS_SBOND91	Equity Profile	SEPSG	1.40%	1.36%
Superannuation Bond "S" Series	CYPPS_SBOND92	Balanced	SBALSG	1.40%	1.39%
Superannuation Bond "S" Series	CYPPS_SBOND92	Cash	SCPFSG	1.40%	1.40%
Superannuation Bond "S" Series	CYPPS_SBOND92	Equity Profile	SEPSG	1.40%	1.36%
SuperGuaranteeCARE	SUPERCLU_SGC	Managed Growth	S	1.50%	1.50%
SuperLink Plus Series 3	SUPERCLU_SLS3	Managed Growth	S	1.50%	1.50%

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Wealth Portfolio Superannuation	CYPPS_WEALTH	Balanced	BALGPS	1.40%	1.18%
Wealth Portfolio Superannuation	CYPPS_WEALTH	Balanced Growth	BALGS	1.64%	1.38%
Wealth Portfolio Superannuation	CYPPS_WEALTH	Capital Stable	CAPGPS	1.40%	1.18%
Wealth Portfolio Superannuation	CYPPS_WEALTH	Capital Stable Growth	CAPGS	1.60%	1.34%
Wealth Portfolio Superannuation	CYPPS_WEALTH	Equity Profile	EQPGPS	1.40%	1.18%
Wealth Portfolio Superannuation	CYPPS_WEALTH	Equity Profile Growth	EQPGS	1.72%	1.45%
Colonial Living Money	E07	Consensus Managed [#]	4CMG	1.59%	1.20%
Colonial Living Money	E07	Capital Guaranteed Cash [#]	4CSH	1.70%	1.28%
Colonial Living Money	E07	Consensus Stable [#]	4CST	1.59%	1.21%
Colonial Living Money	E07	Australian Equities [#]	4EQY	1.98%	1.50%
Colonial Living Money	E07	Fixed Interest [#]	4FIX	1.80%	1.36%
Colonial Living Money	E07	International [#]	4INT	1.99%	1.50%
Colonial Living Money	E07	Managed [#]	4MGD	1.89%	1.43%
Colonial Living Money	E07	Property [#]	4PRP	1.99%	1.51%
Colonial Living Money	E07	Stable [#]	4STB	1.89%	1.43%
Colonial Living Money	E08	Consensus Managed [#]	4CMG	1.59%	1.20%
Colonial Living Money	E08	Capital Guaranteed Cash [#]	4CSH	1.70%	1.28%
Colonial Living Money	E08	Consensus Stable [#]	4CST	1.59%	1.21%
Colonial Living Money	E08	Australian Equities [#]	4EQY	1.98%	1.50%
Colonial Living Money	E08	Fixed Interest [#]	4FIX	1.80%	1.36%
Colonial Living Money	E08	International [#]	4INT	1.99%	1.50%
Colonial Living Money	E08	Managed [#]	4MGD	1.89%	1.43%
Colonial Living Money	E08	Property [#]	4PRP	1.99%	1.51%
Colonial Living Money	E08	Stable [#]	4STB	1.89%	1.43%
Colonial Personal Superannuation Bond	E03	Consensus Managed [#]	2CMG	1.80%	1.49%
Colonial Personal Superannuation Bond	E03	Capital Guaranteed Cash [#]	2CSH	1.69%	1.41%
Colonial Personal Superannuation Bond	E03	Australian Equities [#]	2EQY	1.97%	1.63%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee*	New investment management fee*
Colonial Personal Superannuation Bond	E03	Fixed Interest [#]	2FIX	1.82%	1.50%
Colonial Personal Superannuation Bond	E03	International [#]	2INT	1.94%	1.61%
Colonial Personal Superannuation Bond	E03	Managed [#]	2MGD	1.90%	1.58%
Colonial Personal Superannuation Bond	E03	Property [#]	2PRP	2.01%	1.67%
Colonial Personal Superannuation Bond	E03	Stable [#]	2STB	1.91%	1.58%
Colonial Personal Superannuation Bond	E04	Consensus Managed [#]	2CMG	1.80%	1.49%
Colonial Personal Superannuation Bond	E04	Capital Guaranteed Cash [#]	2CSH	1.69%	1.41%
Colonial Personal Superannuation Bond	E04	Consensus Stable [#]	2CST	1.81%	1.51%
Colonial Personal Superannuation Bond	E04	Australian Equities [#]	2EQY	1.97%	1.63%
Colonial Personal Superannuation Bond	E04	Fixed Interest [#]	2FIX	1.82%	1.50%
Colonial Personal Superannuation Bond	E04	International [#]	2INT	1.94%	1.61%
Colonial Personal Superannuation Bond	E04	Managed [#]	2MGD	1.90%	1.58%
Colonial Personal Superannuation Bond	E04	Property [#]	2PRP	2.01%	1.67%
Colonial Personal Superannuation Bond	E04	Stable [#]	2STB	1.91%	1.58%
Colonial Retirement Plus Account	FA3	Australian Equities [#]	9AAE	1.48%	0.93%
Colonial Retirement Plus Account	FA3	Managed [#]	9AMN	1.49%	0.94%
Colonial Retirement Plus Account	FA3	Property [#]	9APF	1.49%	0.94%
Colonial Retirement Plus Account	FB3	Australian Equities [#]	9AAE	1.48%	0.93%
Colonial Retirement Plus Account	FB3	Managed [#]	9AMN	1.49%	0.94%
Colonial Retirement Plus Account	FB3	Property [#]	9APF	1.49%	0.94%
Colonial Superannuation Bond	EE3	Australian Equities [#]	7SAE	1.68%	1.24%
Colonial Superannuation Bond	EE3	Managed [#]	7SMN	1.65%	1.23%
Colonial Superannuation Bond	EG3	Australian Equities [#]	7SAE	1.68%	1.24%
Colonial Superannuation Bond	EG3	International Equities [#]	7SIE	1.60%	1.19%
Colonial Superannuation Bond	EG3	Managed [#]	7SMN	1.65%	1.23%
Colonial Superannuation Bond	EG3	Property [#]	7SPF	1.66%	1.25%
Colonial Umbrella Financial Plan Super	X11	Capital Guaranteed Cash [#]	2CSU	1.56%	1.26%

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Product name	Product code	Investment option name	Investment option code	Old investment management fee*	New investment management fee*
Colonial Umbrella Financial Plan Super	X11	Australian Equities [#]	2EQU	2.09%	1.69%
Colonial Umbrella Financial Plan Super	X11	Fixed Interest [#]	2FIU	1.90%	1.54%
Colonial Umbrella Financial Plan Super	X11	International [#]	2INU	2.09%	1.69%
Colonial Umbrella Financial Plan Super	X11	Managed [#]	2MGU	2.00%	1.62%
Colonial Umbrella Financial Plan Super	X11	Property [#]	2PRU	2.08%	1.68%
Colonial Umbrella Financial Plan Super	X11	Stable [#]	2STU	1.96%	1.58%
Colonial Umbrella Financial Plan Super	X12	Capital Guaranteed Cash [#]	2CSU	1.56%	1.26%
Colonial Umbrella Financial Plan Super	X12	Australian Equities [#]	2EQU	2.09%	1.69%
Colonial Umbrella Financial Plan Super	X12	Fixed Interest [#]	2FIU	1.90%	1.54%
Colonial Umbrella Financial Plan Super	X12	International [#]	2INU	2.09%	1.69%
Colonial Umbrella Financial Plan Super	X12	Managed [#]	2MGU	2.00%	1.62%
Colonial Umbrella Financial Plan Super	X12	Property [#]	2PRU	2.08%	1.68%
Colonial Umbrella Financial Plan Super	X12	Stable [#]	2STU	1.96%	1.58%
Colonial Umbrella Investment Plan Super	X10	Capital Guaranteed Cash [#]	2CSU	1.56%	1.26%
Colonial Umbrella Investment Plan Super	X10	Australian Equities [#]	2EQU	2.09%	1.69%
Colonial Umbrella Investment Plan Super	X10	Fixed Interest [#]	2FIU	1.90%	1.54%
Colonial Umbrella Investment Plan Super	X10	International [#]	2INU	2.09%	1.69%
Colonial Umbrella Investment Plan Super	X10	Managed [#]	2MGU	2.00%	1.62%
Colonial Umbrella Investment Plan Super	X10	Property [#]	2PRU	2.08%	1.68%
Colonial Umbrella Investment Plan Super	X10	Stable [#]	2STU	1.96%	1.58%

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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)
Colonial Personal Superannuation Portfolio	PSP	4%	5%	0%	0%
Colonial Flexible Income Retirement Plan	PRUFIRP	4%	0%	0%	0%
Colonial Select Personal Superannuation	ADFPS	5%	5%	0%	0%
PruPlan Plus Superannuation	CYPPS_1YR	4%	2.50%	0%	0%
Superannuation Bond	CYPPS_BOND90				
Lifebuilder Superannuation	CYPPS_LIFE				
PruPlan Superannuation	CYPPS_MK1				
Superannuation Bond "S" Series	CYPPS_SBOND91				
SuperFlex Superannuation	CYPPS_SUPERFLEX				
SuperPlan Superannuation	CYPPS_SUPERPLAN				
PruPlan Superannuation "Unit-Linked"	CYPPS_UNITLINK				
Wealth Portfolio Superannuation	CYPPS_WEALTH				
CPSL Master Fund Superannuation	PRUES				
Managed Personal SuperPlan	MANAGEDSP_SGPS	3%	3%	0%	0%
Managed Investment SuperPlan	MANAGEDSP_SMIS				
Retirement Saver	RETIREMENT_SB7	5%	4%	0%	0%
Retirement Saver Series 2	RETIREPLUS_SA72				
SuperWise Series 4	SUPERWISE4_SG4	4.25%	0%	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)
SuperWise Series 5	SUPERWISE5_SC5				
Colonial Personal Superannuation Bond	E03	5%	0%	0%	0%
Colonial Umbrella Financial Plan Super	X11	5%	5%	0%	0%
Colonial Umbrella Investment Plan Super	X10	5%	5%	0%	0%
Colonial Superannuation Bond	EE3, ED3	2.50%	0%	0%	0%
Colonial Retirement Plus Account	FA3, FB3	2.50%	0%	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
PruPlan Plus Superannuation	CYPPS_1YR	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
PruPlan Plus Superannuation	CYPPS_1YR	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
PruPlan Plus Superannuation	CYPPS_3YR	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
Superannuation Bond	CYPPS_AETNA	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	CYPPS_BOND90	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
PruPlan Superannuation	CYPPS_MK1	Capital Guaranteed (Participating)	CGSUP4	1 April 2021
PruPlan Superannuation	CYPPS_MK1	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
PruPlan Superannuation	CYPPS_MK2	Capital Guaranteed (Participating)	CGSUP3	1 April 2021
PruPlan Superannuation	CYPPS_MK2	Capital Guaranteed (Participating)	CGSUP4	1 April 2021
PruPlan Superannuation	CYPPS_MK2	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	CYPPS_MULTIBOND	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Superannuation Bond	CYPPS_SUPERBOND	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
SuperFlex Superannuation	CYPPS_SUPERFLEX	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
SuperPlan Superannuation	CYPPS_SUPERPLAN	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
Wealth Portfolio Superannuation	CYPPS_WEALTH	Capital Guaranteed (Participating)	CGSUP5	1 April 2021
Wealth Portfolio Superannuation	CYPPS_WEALTH	Capital Guaranteed (Participating)	CGSUP1	1 April 2021
Colonial Select Allocated Pension	PRUAP	Colonial Capital Guaranteed Fund (Participating)	ECPGTD	1 April 2021
CPSL Master Fund Superannuation	PRUES	Colonial Capital Guaranteed (Participating)	SCPGTD	1 April 2021
Colonial Flexible Income Retirement Plan	PRUFIRP	Colonial Capital Guaranteed Fund (Participating)	ECPGTD	1 April 2021
Colonial Select Personal Superannuation	PRUPS	Colonial Capital Guaranteed (Participating)	SCPGTD	1 April 2021
Colonial Personal Superannuation Portfolio.	PSP	Colonial Capital Guaranteed (Participating)	SCPGTD	1 April 2021
Colonial Personal Superannuation Bond	E03	Super Capital Guaranteed (Participating)	1SUP	1 April 2021

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Colonial Personal Superannuation Bond	E04	Super Capital Guaranteed (Participating)	1SUP	1 April 2021
Colonial Retirement Investment Plan	W01	Retirement Investment Plan (Participating)	1RIP	1 April 2021
Colonial Retirement Accumulation Plan	W02	Retirement Accumulation Plan (Participating)	1RAP	1 April 2021
Colonial Life Umbrella Super	W03	Life Umbrella Super (Participating)	1LUS	1 April 2021
Colonial Umbrella Investment Plan Super	X10	Super Capital Guaranteed (Participating)	1SUU	1 April 2021
Colonial Umbrella Financial Plan Super	X11	Super Capital Guaranteed (Participating)	1SUU	1 April 2021
Colonial Umbrella Financial Plan Super	X12	Super Capital Guaranteed (Participating)	1SUU	1 April 2021
Retirement Saver Series 2	RETIREPLUS_SG72	Capital Guaranteed (Non-participating)	BK	1 March 2021
SuperWise Series 4	SUPERWISE4_SG4	Capital Guaranteed (Non-participating)	K	1 March 2021
SuperWise Series 5	SUPERWISE5_SG5	Capital Guaranteed (Non-participating)	K	1 March 2021
SuperWise Series 5	SUPERWISE5_SL5	Capital Guaranteed (Non-participating)	K	1 March 2021
SuperGuaranteeCARE	SUPERCLU_SGC	Capital Guaranteed (Non-participating)	GC	1 March 2021
Personal SuperCARE	SUPERCLU_SPSB	Capital Guaranteed (Non-participating)	PC	1 March 2021
Personal SuperCARE	SUPERCLU_SPSC	Capital Guaranteed (Non-participating)	PC	1 March 2021
Colonial Select Personal Superannuation	ADFPS	Colonial Capital Guaranteed Fund (Non-participating)	SCOKAT	1 March 2021
Colonial Select Personal Superannuation	CMPS	Colonial Capital Guaranteed Fund (Non-participating)	SCOKAT	1 March 2021
Colonial Select Personal Superannuation	PRUPS	Colonial Capital Guaranteed Fund (Non-participating)	SCOKAT	1 March 2021
Colonial Select Personal Superannuation	MPPS	Capital Guaranteed (Non-participating)	SCOLFG	1 March 2021
Colonial Select Personal Superannuation	PRUPS	Capital Guaranteed (Non-participating)	SCOLFG	1 March 2021
Colonial Select Allocated Pension	PPAP	Colonial Capital Guaranteed Fund (Non-participating)	ECOKAU	1 March 2021
Colonial Money Plan Super	WA3	Capital Guaranteed (Non-participating)	6SMY	1 March 2021

Issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) on behalf of Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 Trustee of Colonial Super Retirement Fund ABN 40 328 908 469 (CSRF).

^ 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'.

#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.



Product name	Product code	Investment option name	Investment option code	Crediting rate effective date
Colonial Superannuation Bond	ED3	Capital Guaranteed (Non-participating)	6SBD	1 March 2021
Colonial Superannuation Bond	EE3	Capital Guaranteed (Non-participating)	6SCG	1 March 2021
Colonial Superannuation Bond	EG3	Capital Guaranteed (Non-participating)	6SCG	1 March 2021
Colonial Retirement Plus Account	FA3	Capital Guaranteed (Non-participating)	6ACG	1 March 2021
Colonial Retirement Plus Account	FB3	Capital Guaranteed (Non-participating)	6ACG	1 March 2021

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