

2020 Unit price adjustment

Colonial superannuation products

In October 2019, the Treasury Laws Amendment (Ending Grandfathered Conflicted Remuneration) Bill 2019 was passed into law and requires product providers to cease paying grandfathered conflicted remuneration (commissions) by 1 January 2021. Commission payments to Advisers are paid from the costs to operate the product overall and are not individualised or an additional cost to members.

Commonwealth Financial Planning has returned all commission payments made to them by Colonial Mutual Limited Australia (CMLA) since 1 January 2019. CMLA has passed on in full the benefit of this amount to all existing members.

As a result, the value of the commissions returned will be added to each of the investment options. It is included in the valuation of the investment options used to determine the unit price on the effective date of implementation, being 7 August 2020.

Lifebuilder Superannuation		
Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Balanced	BALGPS	✓
Capital Stable	CAPGPS	✓
Equity Profile	EQPGPS	✓

Wealth Portfolio Superannuation		
Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Balanced	BALGPS	✓
Balanced Growth	BALGS	✓
Capital Stable	CAPGPS	✓
Capital Stable Growth	CAPGS	✓
Capital Guaranteed	CGSUP1	✓
Capital Guaranteed	CGSUP5	✓
Equity Profile	EQPGPS	✓
Equity Profile Growth	EQPGS	✓

Managed Personal SuperPlan

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Guaranteed Cash Protected Units	SG_PROT	✓
Guaranteed Cash Unprotected Units	SG_UNPROT	✓
Managed Growth Protected Units	SM_PROT	✓
Managed Growth Unprotected Units	SM_UNPROT	✓

Retirement Saver Series 2 (SA72)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Growth	QK	✓
Guaranteed Cash	UK	✓

Retirement Saver Series 2 (SB72)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Balanced	NK	✓
Growth	QK	✓
Guaranteed Cash	UK	✓

Retirement Saver Series 2 (SG72)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Capital Guaranteed	BK	✓

SuperUnits

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Managed Growth	SU	✓

SuperWise Series 5

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Capital Guaranteed	K	✓
Managed Growth	CQ	✓
Capital Secure	FQ	✓
Guaranteed Cash	UQ	✓

Colonial Superannuation Bond (ED3)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Superannuation Bond	6SBD	✓

Colonial Superannuation Bond (EE3)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Capital Guaranteed	6SCG	✓
Australian Equities	7SAE	✓
Managed	7SMN	✓
Capital Protected Mar	7SP2	✗
Capital Protected Jun	7SP3	✓
Capital Protected Sep	7SP4	✗

Colonial Superannuation Bond (EG3)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Capital Guaranteed	6SCG	✓
Australian Equities	7SAE	✓
Cash	7SCA	✓
International Equities	7SIE	✓
Managed	7SMN	✓

Colonial Superannuation Bond (EG3) - continued

Capital Protected Dec	7SP1	✓
Capital Protected Mar	7SP2	✓
Capital Protected Jun	7SP3	✓
Capital Protected Sep	7SP4	✓
Property	7SPF	✓

Colonial Retirement Plus Account (FA3)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Capital Guaranteed	6ACG	✓
Australian Equities	9AAE	✓
Cash	9ACA	✓
Managed	9AMN	✓
Capital Protected Dec	9AP1	✓
Capital Protected Mar	9AP2	✗
Capital Protected Jun	9AP3	✓
Capital Protected Sep	9AP4	✗
Property	9APF	✓

Colonial Retirement Plus Account (FB3)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Capital Guaranteed	6ACG	✓
Australian Equities	9AAE	✓
Cash	9ACA	✓
International Equities	9AIE	✗
Managed	9AMN	✓
Capital Protected Dec	9AP1	✓

Colonial Retirement Plus Account (FB3) - continued

Capital Protected Mar	9AP2	✓
Capital Protected Jun	9AP3	✓
Capital Protected Sep	9AP4	✓
Property	9APF	✓

Colonial Retirement Accumulation Plan (W02)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Retirement Accumulation Plan	1RAP	✓

Colonial Money Plan Super (WA3)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Money Plan	6SMY	✓

Colonial Umbrella Investment Plan Super (X10)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Super Growth Bonus	1SGU	✗
Super Capital Guaranteed	1SUU	✓
Capital Guaranteed Cash	2CSU	✓
Australian Equities	2EQU	✓
Fixed Interest	2FIU	✓
International	2INU	✓
Managed	2MGU	✓
Property	2PRU	✓
Stable	2STU	✓

Colonial Umbrella Financial Plan Super (X12)

Investment Option Name	Investment Option Code	Additional Benefit added to unit price
Super Growth Bonus	1SGU	✘
Super Capital Guaranteed	1SUU	✔
Capital Guaranteed Cash	2CSU	✔
Australian Equities	2EQU	✔
Fixed Interest	2FIU	✔
International	2INU	✔
Managed	2MGU	✔
Property	2PRU	✔
Stable	2STU	✔