

# REGISTER OF SIGNIFICANT EVENT NOTIFICATION

Trustee: Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 (ETSL)

Fund: Super Retirement Fund (SRF) ABN 40 328 908 469

Date	Significant event description
Dec 2024	Annual Member Meeting mailout to Super Retirement Fund (SRF) members, advising them of the AMM to be held on Tuesday 4 February 2025 and also provides them with information on how to register for the webinar event.
Dec 2024	<p>Notification to existing members regarding changes to investment options.</p> <p>Effective 1 December 2024, changes were made to the name, underlying manager, Standard Risk Measure (SRM) Risk band/label, strategic asset allocation, ranges, and strategy for Fixed Income, Real Assets, Cash, Conservative, Balanced, Growth and High Growth investment options. The fees and costs remain unchanged.</p> <p>Members were provided with detailed information on the changes above.</p>
Oct 2024	<p>Notification to existing members regarding changes to investment options.</p> <p>Effective 28 August 2024, changes were made to the name, underlying manager, objective and strategy for Australian Shares and International Shares investment options. The fees and costs remain unchanged.</p> <p>Effective 17 December 2024, changes will be made to the name, underlying manager, objective and strategy and standard risk measure (SRM) for Capital Secure options. There will be a significant increase in SRM, but the fees and costs remain unchanged.</p> <p>Members were provided with detailed information on the changes above.</p>
Dec 2023	<p>Annual Member Meeting mailout to Super Retirement Fund (SRF) members, advising them of the AMM to be held on Tuesday 6 February 2024 and also provides them with information on how to register for the webinar event. The below flyers were included in the mailpacks for selected members:</p> <ul style="list-style-type: none"> <li>- Member Outcome Assessments</li> <li>- APRA Choice Heatmaps</li> <li>- SRF Fee Reductions</li> </ul>
Feb 2023	Notification mailed to policy payers on various products (Personal Super and Rollover Plan, SuperSelect, Whole of Life, Endowment and others). The purpose is to advise that we are unable to novate existing Direct Debit arrangements across to Resolution Life (RLA). Customers need to accept the terms of the new Direct Debit arrangement prior to 30 June 2023 and sign a new Direct Debit Request to ensure their ongoing premiums or contributions won't be impacted when they transition to RLA.
Dec 2022	<p>Web base notice regarding the reduction to administration fees to lower the overall fees and costs of certain SRF products to help improve investment returns. These changes are effective from 10 December 2022 and are expected to enhance retirement outcomes.</p> <p>Annual Member Meeting mailout to Super Retirement Fund (SRF) and SuperTrace Superannuation Fund (SSF) members, advising them of the AMM to be held on Tuesday 7 February 2023 and also provides them with information on how to register for the webinar event. The below flyers were included in the mailpacks for selected members:</p> <ul style="list-style-type: none"> <li>- Access your account online: SRF members (excluding Whole of Life/Endowment Super)</li> <li>- Improving Your Retirement Outcomes: All SRF members</li> </ul>

- We're changing our administration fees: SRF members only in scope for fee reductions.

Apr 2022	<p>Communication issued to members regarding changes to product fees and investments, effective from 28 May 2022, which are designed to help enhance retirement outcomes. This includes providing greater transparency of fees, refining the investment menu and in most cases, reducing the overall fees and costs of our products.</p> <p>Communication to allocated pension and allocated annuity members that are currently received the 50% reduced pension minimum advising that this extension in the reduction will continue into FY22/23. They do not need to advise us, their reduced payments will continue into the new year. If, however they want to change their pension payment, they will need to contact us.</p>
Jul 2021	<p>Communication to allocated pension and allocated annuity members that are currently received the 50% reduced pension minimum advising that this extension in the reduction will continue into FY21/22. They do not need to advise us, their reduced payments will continue into the new year. If, however they want to change their pension payment, they will need to contact us.</p>
Mar 2021	<p>Communication to members that in response to the changing conditions, we have reviewed and reduced the investment management fees on a range of cash investment options.</p> <p>Changing economic conditions have and will continue to affect the investment outcomes and returns of members. An area where change has had a significant impact is on interest rates (or target cash rate) which are currently operating at a historically low level (0.1% from December 2020). With interest rates at such low levels, this has had a corresponding impact on the returns of cash investment options.</p> <p>On 1 October 2020, we reduced the investment management fees for cash investment options on a range of Paxus products – refer to below table. This reduction is reflected in the indirect cost ratios (ICR) used in the calculation of fees and costs shown on annual statements.</p>
Mar 2021	<p>Communication to members to inform them that CMLA identified an opportunity to simplify the investment menus, whilst ensuring we continue to offer a suite of investment options for our members to select from. Certain options will be removed from product investment menus and new investment managers introduced. Any replacement option we offer will generally include revised investment objectives, improved or similar expected risk adjusted returns (higher return and/or lower risk) and potential changes to ongoing fees and costs. In addition, these changes are expected to remove some of the risks associated with maintaining options with smaller pools of investable assets, which can make them costly to administer. Overall, these changes are designed to help enhance expected financial outcomes.</p>
Feb 2021	<p>An "Investment option changes" booklet that details changes being made to specific investment options can be downloaded at <a href="http://commbank.com.au/investmentoptionchanges">commbank.com.au/investmentoptionchanges</a>.</p> <p>Communication to members about the transfer of the life insurance business of The Colonial Mutual Life Assurance Society Limited (CMLA) to AIA Australia Limited (AIAA)</p> <p>CBA and the AIA Group intend to complete a statutory asset transfer of CMLA's life insurance business to AIAA under Part 9 of the Life Insurance Act 1995 (Cth) (referred to as a Scheme). AIAA and CMLA will make an application to the Federal Court of Australia (the Court) to confirm the Scheme and proceed with the transfer.</p> <p>If confirmed by the Court, the Scheme will transfer CMLA's assets and liabilities, including all of the contracts to which CMLA is a party (including life insurance policies issued by CMLA), to AIAA. It is anticipated that the Court will hear the application in March 2021.</p> <p>CMLA acts as the administrator and insurer (where relevant) for your product and operates under the brands or associated trademarks of CBA (including CommInsure, Colonial and Commonwealth Financial Services). We are therefore notifying you that, as a result of the Scheme, AIAA will take over the role of administrator and insurer of your product from CMLA.</p>
Dec 2020	<p>Communication to existing members to inform them of CMLA's decision to cease paying grandfathered trail commissions on a range of Colonial superannuation and retirement products by 1 January 2021. The benefit of ceasing to pay grandfathered trail commissions has been passed back to members through a reduction in investment management fees, removal of contribution fees, benefit pass back for capital guaranteed options and a reduction of up to 20% on group life insurance premiums.</p>
Oct 2020	<p>Web base notice in response to the current economic conditions, where cash rates have reached historical lows, Colonial Mutual Life Assurance Society Ltd (CMLA) has taken the opportunity to review our investment management fees on a range of cash investment options. From 1 October 2020, CMLA will reduce the investment management fees for the products listed in the notice. This reduction will be 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.</p>