



Register of significant event notifications

Trustee: Avanteos Investments Limited (AIL) ABN: 20 096 259 979

Fund: FirstChoice Employer Super (FCES) ABN: 26 458 298 557 USI: FSF0361AU

Date	Nature of change or event														
November 2024	<ul style="list-style-type: none"> There has been an increase in the total administration and investment fees by 0.10% or are 10% higher than previously disclosed for various investment options. From 1 November 2024, the performance fee for the Magellan Infrastructure option will be removed. The investment manager allocations for CFS Fixed Interest (effective 31 October 2024) and CFS Global Infrastructure Securities (effective 23 September 2024) have changed. Some minor changes to the asset allocation ranges, benchmarks or strategy wording for a number of investment options have been made. We have updated the name for a range of investment options: <table border="1"> <thead> <tr> <th>Previous investment option name</th><th>New investment option name</th></tr> </thead> <tbody> <tr> <td>Realindex Emerging Markets Value</td><td>RQI Emerging Markets Value</td></tr> <tr> <td>Realindex Global Share Value</td><td>RQI Global Value</td></tr> <tr> <td>Realindex Global Share Value – Hedged</td><td>RQI Global Value – Hedged</td></tr> </tbody> </table> The following manager replacements to the following investment options were made on 16 November 2024: <table border="1"> <thead> <tr> <th>Previous investment option</th><th>New investment option</th></tr> </thead> <tbody> <tr> <td>Ausbil Australian Equity (previously T. Rowe Price Australian Equity)</td><td>Platypus Australian Equities</td></tr> <tr> <td>Stewart Investors Worldwide Sustainability</td><td>Capital Group New Perspective</td></tr> </tbody> </table> The Ausbil Australian Equity (previously T. Rowe Price Australian Equity) investment option will undergo an investment manager change as stated above and reopen to new investors on 16 November 2024. The Reference Guide for Members has been updated to provide clarity on how we minimise delays in actioning your transaction during periods of market volatility. The Investment Options Menu (IOM) asset allocation information explanation has been updated to include: “The actual asset allocations can move above and below the target asset allocation. While usually remaining within any ranges provided, actual asset allocations may temporarily move outside the ranges due to movements in asset values. If this occurs, we will work with the investment manager to rebalance the allocations as soon as practicable.” We have introduced a general reserve and updated the disclosure accordingly. The code that will be used to process direct debits from nominated bank accounts to User ID 619909. 	Previous investment option name	New investment option name	Realindex Emerging Markets Value	RQI Emerging Markets Value	Realindex Global Share Value	RQI Global Value	Realindex Global Share Value – Hedged	RQI Global Value – Hedged	Previous investment option	New investment option	Ausbil Australian Equity (previously T. Rowe Price Australian Equity)	Platypus Australian Equities	Stewart Investors Worldwide Sustainability	Capital Group New Perspective
Previous investment option name	New investment option name														
Realindex Emerging Markets Value	RQI Emerging Markets Value														
Realindex Global Share Value	RQI Global Value														
Realindex Global Share Value – Hedged	RQI Global Value – Hedged														
Previous investment option	New investment option														
Ausbil Australian Equity (previously T. Rowe Price Australian Equity)	Platypus Australian Equities														
Stewart Investors Worldwide Sustainability	Capital Group New Perspective														
June 2024	<ul style="list-style-type: none"> Following clarification from the regulator, a tax credit can no longer be claimed on the members’ behalf for the fees that are paid to their adviser. The full amount of GST will now be charged on all adviser service fees from June 2024. Changes to total administration and investment fees for various investment options. The wording in the PDS about the trustee’s discretion to recover costs and expenses relating to the fund out of the assets of the fund has been simplified. 														

- The 'First Sentier Diversified Fixed Interest' investment option will now be managed by Macquarie, replacing First Sentier Investors (FSI), effective from 30 June 2024 and will be replaced with the 'Macquarie Dynamic Bond' investment option.
- The 'T. Rowe Price Australian Equity' investment option will be managed by Ausbil instead of T. Rowe Price, effective from 30 June 2024. It has been renamed to 'Ausbil Australian Active Equity' and is not open to new investors post this date. The buy/sell spread has also increased from 0.10% to 0.15%.
- Changes made to some of the investment options including changes to investment objectives, strategy wording, benchmark changes and asset allocation changes.
- Change to the standard risk measure for CFS Lifestage 1960-64.
- The following asset class descriptors in the Investment Options Menu have been updated for CFS Lifestage:
 - 'Property, Infrastructure and Multi-Asset' to 'Property, Infrastructure and Alternatives'.
 - 'Fixed Interest' to 'Fixed Interest and Private Debt'.

November
2023

- Changes made to some of the investment options including changes to strategy wording, investment objectives, benchmark changes and asset allocation changes.
- Changes to total administration and investment fees for various investment options.
- From 1 July 2023, the performance fee for the Magellan Global Share option was removed.
- From 15 January 2024, the percentage-based administration fee for the FirstRate Saver investment option will increase from 0.35%-0.50% to 0.35%-0.70%.
- There has been an increase in the optional superannuation allowance for Salary Continuance Insurance (SCI) cover from up to 10% to up to 15%.
- Change to frequency of statements from half-yearly to annual.

May 2023

- Changes to Downsizer contributions as a result of legislative changes.
- Changes made to some of the investment options including changes to strategy wording, investment objectives, benchmark changes and asset allocation changes.
- Change to the standard risk measure for Lifestage options.
- Additional disclosures in the Adviser Service Fee (ASF) section of the PDS.
- Updated the ASF consent form to include a pre-determined checklist of services provided that complies with the sole purpose test to replace the free text box.
- Changes to the Adviser Online Transaction Authority (AOTA) form so that an Adviser Transaction Authority will remain on the member's account even if they change their adviser and will only be removed if the member notifies us.
- The removal of cheques as a payment method.

November
2022

- The following were updated due to legislative changes:
 - Superannuation Guarantee rate;
 - Work test changes for personal superannuation contributions;
 - Age limit where the bring-forward rule can be triggered;
 - Downsizer superannuation contribution rules;
 - First Home Super Saver Scheme maximum releasable amounts.
- Changes made to some of the investment options including name changes, objective, strategy, asset allocation and benchmarks, standard risk measure category and buy/sell spread cost changes.
- Introduction of CFS Thrive+ Sustainable Growth investment option.
- Updating disclosure for the investment allocation within 'Cash and defensive alternatives' where over time up to 100% of the total allocation may be to either cash or defensive alternatives.
- Various insurance and insurance definition changes.
- Change of address for the Trustee (Avanteos Investments Limited).

October
2022

Members invested in the existing MySuper investment option FirstChoice Lifestage 2000-04 who were born between 1 January 2005 and 31 December 2009 will be migrated to the newly created FirstChoice Lifestage 2005-09.

Transfers to FirstChoice Lifestage 2005-09 will occur on 29 October 2022 with no transaction fees being charged. Future contributions instructions will also be updated to FirstChoice Lifestage 2005-09.

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. You can find the Target Market Determinations (TMD) for our financial products at www.cfs.com.au/tmd, which include a description of who a financial product might suit. Before making any decision to invest in, acquire or dispose of a financial product, you should assess whether the product is appropriate for you by reading the relevant TMD, Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully. You should also consider talking to a financial or tax adviser. You can find PDSs and FSGs at www.cfs.com.au or by calling us on 13 13 36. This document is based on current requirements and laws as at the date of publication. Published as at November 2024.