



ADF Super Aggressive Investment option

Quarterly investment option update

31 December 2024

Option overview

Investment category:	Multi-sector
Suggested minimum investment timeframe:	15 years
Standard risk measure (SRM): [^]	Band 6 (High)
Investment style:	Active
Manager style:	Multi-manager

[^] The standard risk measure (SRM) shows how often you might face negative returns over 20 years. It helps you understand risk and choose an investment that suits your super goals. [Investment options and risk](#)

Aim and strategy

The 'Aggressive' option is a consistently strong performer compared to peers¹. This option accepts higher volatility than our balanced fund, but only from risks we expect you to be compensated for. We aim to avoid unnecessary risks and diversify to minimise the impact of unavoidable risks. The result is strong relative returns regardless of market direction.

Return objective:	CPI +4% per year after fees and tax, over 10 years.
Investment horizon (i.e. anticipated time to retirement):	15 years.
Life stage (general guidelines):	Early to middle stage of working life.
Estimated number of negative annual returns over a 20-year period:	Four to less than six.

Visit [Investment options](#) for more information.

1 SuperRatings universe



Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor. You should obtain a copy of the ADF Super Product Disclosure Statement and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Commonwealth Superannuation Scheme ABN: 19 415 776 361 RSE: R1004649 | Australian Defence Force Superannuation (ADF Super) ABN: 90 302 247 344 RSE: R1077063 USI: 90302247344001

Investment philosophy

CSC's investment philosophy focuses on dependable returns while limiting risks.

Our highly experienced Investment team stress tests the resilience of the portfolio under multiple scenarios to address any portfolio vulnerabilities to different types of risks and events.

Our robust governance enables us to be agile and hunt for new opportunities early. This approach allows CSC to invest in businesses fit for the future and realise first mover profit before other market players crowd in.

Our global best practice governance, proactive risk management and innovative approach are the fundamental sources of our sustained long-term performance.

Investment option performance

To view the latest investment performances for this option, visit: [How We Perform | Superannuation | Members – CSC](#)

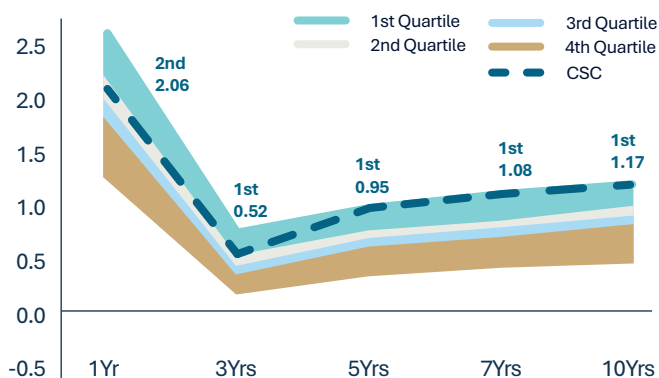
ADF Super Aggressive option

1 year	3 years	5 years	7 years
12.75%	6.09%	8.51%	8.65%

Investment performance as of **31 December 2024** and is calculated after fees and taxes. Past performance is no indication of future performance.

For historical investment performance, visit [How we perform](#)

Return per unit of risk (Aggressive option)



The 'Aggressive' option has consistently outperformed peers in the SR50 Growth Index², It ranked #1 out of 38 funds in achieving the highest return for each unit of risk taken as measured by the Sharpe Ratio³ across 5, 7, and 10 years. It is ranked in the first quartile across 3, 5, 7, and 10 years.

This reflects our strategy to aim for fewer or smaller losses than peers when markets are falling, but still capture a large proportion of the gains when markets are rising. This risk management approach is designed to achieve a surer path to a well-defined retirement outcome for our members.

Investment Allocation

Asset Class	Allocation ⁴
Australian Shares	30.0%
International Shares	41.50%
Fixed Interest	4.75%
Alternatives	9.50%
Cash	7.25%
Property	7.00%

For more details, see our [target asset allocation](#) and a full list of our current [portfolio holdings](#).

Fees

Our priority is to ensure the cost of managing your super is covered by strong net returns, with reduced exposure to market conditions until retirement.

Admin fee (\$)	\$48 pa
Admin fee (%)	0.05% capped at \$252 pa
Investment fee	0.56% pa
Transaction costs	0.08% pa
Buy-sell spread	0.00%–0.14%

For more details, visit [Fees](#).

² The SR50 Growth Index is a benchmark used by SuperRatings to compare the performance of Australian superannuation funds with high growth investment options, typically containing between 77% and 90% of their assets allocated to growth assets like shares, signifying a high-risk, high-potential return investment strategy.

³ The Sharpe Ratio calculates the excess return (the return above the risk-free rate) relative to the standard deviation (a measure of risk or volatility) of an investment. A higher Sharpe Ratio indicates a more favourable risk-return trade-off, meaning the investment is providing higher returns for each unit of risk.

⁴ Asset allocation mix shows our strategic investment allocation across different asset classes—find the underlying asset details in our portfolio holdings.

FAQs

How many investment switches are allowed each year?

There are no limits on investment switches.

Is there a buy-sell spread?

There is no current buy spread but a sell spread will apply. For current spread values refer to www.csc.gov.au/buysellspread

Is auto-rebalancing available? No

What other investment options are available?

PSSap offers three additional investment options to choose from. Learn more, visit [Investment options](#).

Where can I access the relevant PSSap PDS or factsheets?

For all product guides and factsheets visit csc.gov.au/pds

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Contact us

Supporting you to provide quality and compliant advice to your clients and our customers.

- Advice help line: **1300 725 171**, select option 3.
- Email: financialplannerrequests@csc.gov.au

Awards and recognition[^]



[^] Ratings issued by SuperRatings Pty Ltd (AFSL 311880) are general advice only. Rating is not a recommendation to purchase, sell or hold any product and subject to change without notice. SuperRatings may receive a fee for the use of its ratings and awards. Visit [SuperRatings.com.au](https://www.SuperRatings.com.au) for ratings information. Money does not provide financial advice to readers. All responses given by our financial writers, contributors and columnists are provided as general knowledge only and should not be considered as personal financial advice. You should verify any important information we provide and seek independent advice prior to making financial decisions.

Target Market Determination

To ensure that CSC is keeping customers at the centre of our approach to the design and distribution of our products, a Target Market Determination (TMD) has been made for ADF Super, PSSap and CSCri. A TMD describes the types of customers a financial product is appropriate for, based on their likely needs, objectives and financial situation (target market), and it establishes the conditions and restrictions in relation to how the product can be distributed to customers. The TMD also describes our reporting requirements, and events or circumstances where we may need to review the TMD.

For more information visit [csc.gov.au](https://www.csc.gov.au)

The information in this document is intended as general information only, rather than financial product advice. This information has been prepared without taking account of any personal objectives, financial situation or needs. Therefore, each person should, before acting on any such information, consider its appropriateness, having regard to their or their client's personal objectives, financial situation or needs. If you're looking to provide personal financial advice to a client, you should obtain and consider the **Product Disclosure Statement** and **Target Market Determination** before making any recommendations. For further support, [contact our CSC Advice Partnerships team](#).

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