



Significant event notice

30 June 2023



Information about changes to the ADF Super Product Disclosure Statement (PDS)

Tell me quickly

There has recently been some minor changes to the ADF Super Product Disclosure Statement (PDS). This significant event notice documents each such change made in FY 2022-23.

Specifically, the risk profile and target asset allocation for the Income Focused option has been updated, as has the risk

profile of the MySuper Balanced investment option, further details below.

We're here to guide you

Email members@adfsuper.gov.au or call 1300 203 439.

Changes to the ADF Super Product Disclosure Statement (PDS)

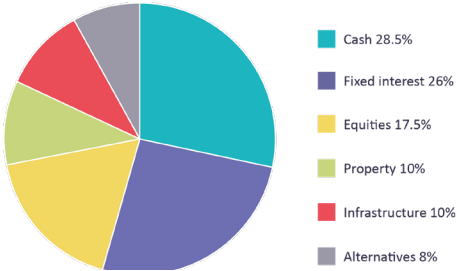
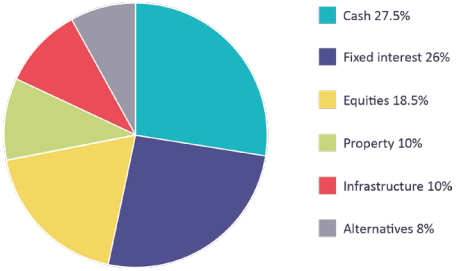
Changes have been made to the 'MySuper Balanced' investment option disclosure on page 4 of the [ADF Super PDS](#) as follows (all changes highlighted in red):

| Change | As at 30 June 2022 | As at 30 June 2023 |
|---|---|---|
| MySuper Balanced – the default investment option | | |
| Risk profile | <p>Risk profile—medium-to-high</p> <p>If you're prepared to accept a higher risk than Cash or Income Focused in exchange for potentially higher returns over the medium-to-long term, this option may suit you. If you choose this option, we suggest you hold it for a minimum of 10 years. This is called the minimum investment time frame.</p> <p>The MySuper Balanced option has a medium-to-high risk rating (Band 5), and we estimate your investment may reduce in value (have a negative annual return) in three to four years over any 20-year period.</p> | <p>Risk profile—high</p> <p>If you're prepared to accept a higher risk than Cash or Income Focused in exchange for potentially higher returns over the medium-to-long term, this option may suit you. If you choose this option, we suggest you hold it for a minimum of 10 years. This is called the minimum investment time frame.</p> <p>The MySuper Balanced option has a high risk rating (Band 6), and we estimate your investment may reduce in value (have a negative annual return) in four to less than six years over any 20-year period.</p> |



Changes to the ADF Super Investment options and risk booklet

Changes have been made to the 'ADF Super investment options' information on page 16 of the [ADF Super Investment options and risk booklet](#) follows (all changes highlighted in red):

| Change | As at 30 June 2022 | As at 30 June 2023 |
|---|--|--|
| Income Focused investment option | | |
| Risk profile | <p>Risk profile—low-to-medium</p> <p>This investment option may suit you if you're after an investment with a low-to-medium risk. If you choose this option, we suggest you hold it for a minimum of five years. This is called the minimum investment time frame.</p> <p>The Income Focused option has a low-to-medium risk rating (Band 3), and we estimate that your investment may lose value (have a negative return) in one to two years over any 20-year period.</p> | <p>Risk profile—medium</p> <p>This investment option may suit you if you're after an investment with a medium risk. If you choose this option, we suggest you hold it for a minimum of five years. This is called the minimum investment time frame.</p> <p>The Income Focused option has a medium risk rating (Band 4), and we estimate that your investment may lose value (have a negative return) in two to less than three years over any 20-year period.</p> |
| Target asset allocation |  <ul style="list-style-type: none"> Cash 28.5% Fixed interest 26% Equities 17.5% Property 10% Infrastructure 10% Alternatives 8% |  <ul style="list-style-type: none"> Cash 27.5% Fixed interest 26% Equities 18.5% Property 10% Infrastructure 10% Alternatives 8% |
| MySuper Balanced – the default investment option | | |
| Risk profile | <p>Risk profile—medium-to-high</p> <p>If you're prepared to accept a higher risk than Cash or Income Focused in exchange for potentially higher returns over the medium-to-long term, this option may suit you. If you choose this option, we suggest you hold it for a minimum of 10 years. This is called the minimum investment time frame.</p> <p>The MySuper Balanced option has a medium-to-high risk rating (Band 5), and we estimate that your investment may lose value (have a negative return) in three to four years over any 20-year period.</p> | <p>Risk profile—high</p> <p>If you're prepared to accept a higher risk than Cash or Income Focused in exchange for potentially higher returns over the medium-to-long term, this option may suit you. If you choose this option, we suggest you hold it for a minimum of 10 years. This is called the minimum investment time frame.</p> <p>The MySuper Balanced option has a high risk rating (Band 6), and we estimate that your investment may lose value (have a negative return) in four to less than six years over any 20-year period.</p> |

Australian Defence Force Superannuation (ADF Super, or the Fund), (ABN 90 302 247 344, RSE R1077063) is a superannuation fund for current and former Australian Defence Force members.

ADF Super is issued by Commonwealth Superannuation Corporation (CSC, we or us), (ABN 48 882 817 243, AFSL 238069, RSEL L0001397). To know more about us and to see other documents we have to disclose under law, visit our [website](#).

General advice

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 relevant 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 RSE Licence No: L0001397.

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](#).



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