

Commonwealth Superannuation Corporation

A super fund you can rely on in uncertain times

SUPER RATINGS

SuperRatings continues to recognise CSC as a fund that weathers market ups and downs better than many others. Since the Smooth Ride Award began in 2020, CSC has been nominated four times—winning in both 2026 and 2024.

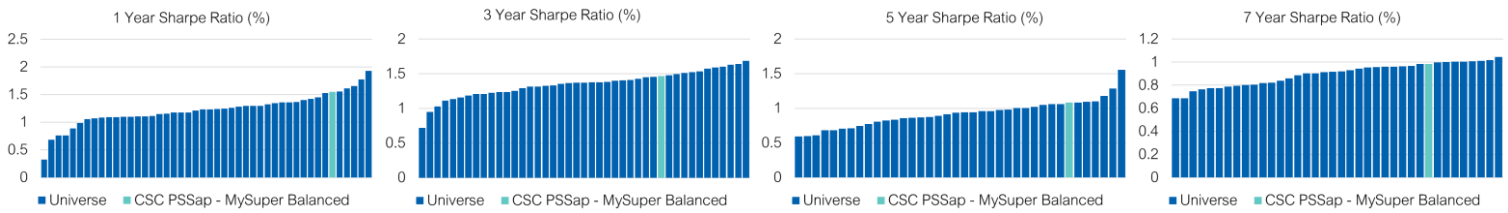
For members, this matters. It means super is being managed with a focus on stability, discipline, and resilience, helping balances stay better protected through uncertain markets. A smoother investment journey supports steady long-term growth, giving members greater confidence in their retirement outcomes.



Public Sector Superannuation accumulation plan (PSSap)

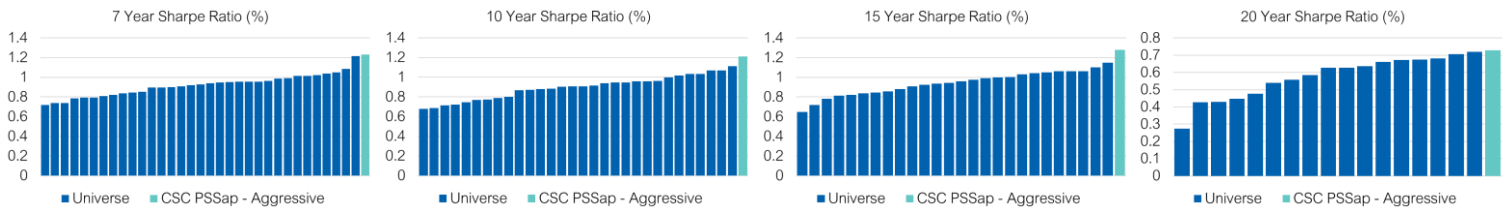


MySuper Balanced option Top Quartile over 1, 3, 5, and 7 years¹

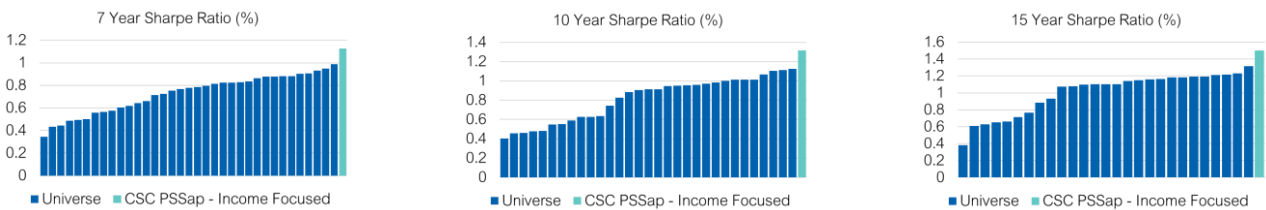


The **Sharpe Ratio** is a way to measure how much return an investment option is getting for the amount of risk being taken. A higher Sharpe Ratio means better risk-adjusted returns (i.e. more reward for the amount of risk being taken). A lower Sharpe Ratio means poorer risk-adjusted returns (i.e. less reward for the amount of risk being taken).

Aggressive option Ranked #1 over 7, 10, 15 and 20 years²



Income Focused option Ranked #1 over 7, 10 and 15 years³



¹ SR Balanced (60-76) Index

² SR Growth (77-90) Index

³ SR Capital Stable (20-40) Index

Outcomes at 31 December 2025, prepared on 2 February 2026

Why is minimising risk in investment performance important?

Picture your retirement savings as a long road trip. Two drivers set off toward the same destination. One takes a calm, steady route — no sudden swerves, no risky shortcuts. The other speeds, brakes hard, and takes unpredictable detours. They might both arrive, but only one gets there with confidence and control. Risk-adjusted returns help you see which investment option is delivering strong results while managing the risks taken to achieve them.

CSC has been consistently recognised for managing the risks it takes with members' retirement savings, delivering strong risk-adjusted returns that make the journey smoother than many other super funds.

CSC's risk-adjusted performance has been recognised over time, winning the SuperRatings Smooth Ride Award in both 2026 and 2024, and being named a finalist in 2025.

