Australian Government

Commonwealth Superannuation Corporation

Update to CSCri fees and costs and target asset allocation

30 September 2026

CSC — CSCri

CSC retirement income

About this update

This is a product disclosure update to the **CSCri Super Product Disclosure Statement, fifteenth edition**, issued on 1 July 2026 (**PDS**). This document updates information about:

- **investment fees and costs and transaction costs for the 2025-26 financial year; and**
- **target asset allocation information.**

This update was issued by CSC on 30 September 2026. If you have questions about this update, contact us at 1300 736 096 (+61 2 6214 4932).

1. Changes to fees and costs information

The following changes have been made to information in the 'Fees and Costs Summary', 'Example of annual fees and costs for a superannuation product' table and the 'Cost of product for 1 year' on pages 34-37 of the **PDS**. All changes are shown in **red** text.

Fees and costs summary

Commonwealth Superannuation Corporation retirement income (CSCri)			
Type of fee or cost	**Amount**	**How and when paid**	**More information**
Ongoing annual fees and costs[9]			
Administration fees and costs	$4 per month plus 0.05% per year capped at $21 per month	• Charged monthly in arrears. Deducted from your account at the beginning of the next month. • The monthly asset-based administration fee is calculated using the average of your account balance at the beginning of the month, and at the end of the month. • This fee is charged on a pro-rata basis, e.g. if you were not a customer for the full month, you will be charged based on the number of days you were a customer and not the full monthly fee.	See the: • Administration fees & costs definition on page 40.
	plus 0.00% per year[10]	• Administration costs are paid from reserves that are not otherwise charged as administration fees. These costs are not directly charged to your account but have reduced the reserve balance held by the Fund to cover future administration costs.	

[9] If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[10] These costs are based on the **2025-26** financial year and are rounded to the nearest two decimal places. The actual amount will change from year to year and may be different to the amounts shown. The Calculation basis for these amounts is set under Additional explanation of fees and costs on page 37.

Commonwealth Superannuation Corporation retirement income (CSCri)

Type of fee or cost	Amount	How and when paid	More information
Investment fees and costs[11,12]	**Investment Option** / **% per annum (Estimate)** CSCri Cash — **0.13%** CSCri Income Focused — **0.46%** CSCri Balanced — **0.52%** CSCri Aggressive — **0.48%** TRIS Cash — **0.13%** TRIS Income Focused — **0.46%** TRIS Balanced — **0.57%** TRIS Aggressive — **0.51%**	• Not deducted directly from your account. • Paid from or reduces the amount of investment returns or assets related to each investment option. • Reflected in the unit price of each investment option, which is published each business day.	See the: • Investment fees and costs definition on page 39. • Investment fees and costs entry on page 41.
Ongoing annual fees and costs[12]			
Transaction costs[13]	**Investment Option** / **% per annum[3] (Estimate)** CSCri Cash — 0.00% CSCri Income Focused — **0.05%** CSCri Balanced — **0.07%** CSCri Aggressive — **0.07%** TRIS Cash — 0.00% TRIS Income Focused — **0.05%** TRIS Balanced — **0.08%** TRIS Aggressive — **0.08%**	Deducted from your account when you buy or sell units (this is what happens when you transfer money in or out, contribute to or withdraw from your super account or switch investments, or when we deduct fees). Buy and sell spreads are subject to change, refer to csc.gov.au/buysellspread for current spread values.	See the: • Transaction costs definition on page 10.

[11] Investment fees and costs includes an amount of **0-0.17%** for performance fees**, depending on the investment option. See 'Performance fees' under 'Additional explanation of fees and costs' for the amounts for each investment option.**

[12] If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded

[13] These costs are based on the **2025-26** financial year and are rounded to the nearest two decimal places. The actual amount will change from year to year and may be different to the amounts shown. The Calculation basis for these amounts is set under Additional explanation of fees and costs on page 37.

<table>
<tr><th colspan="4">Commonwealth Superannuation Corporation retirement income (CSCri)</th></tr>
<tr><th>Type of fee or cost</th><th>Amount</th><th>How and when paid</th><th>More information</th></tr>
<tr><td colspan="3">Member activity fees and costs</td><td></td></tr>
<tr><td>Buy-sell spread</td><td>
<table>
<tr><th>Investment Option</th><th>Buy spread</th><th>Sell spread</th></tr>
<tr><td>CSCri Cash</td><td>0.00%</td><td>0.00%</td></tr>
<tr><td>CSCri Income Focused</td><td>0.00%</td><td>0.09%</td></tr>
<tr><td>CSCri Balanced</td><td>0.00%</td><td>0.10%</td></tr>
<tr><td>CSCri Aggressive</td><td>0.00%</td><td>0.12%</td></tr>
<tr><td>TRIS Cash</td><td>0.00%</td><td>0.00%</td></tr>
<tr><td>TRIS Income Focused</td><td>0.00%</td><td>0.09%</td></tr>
<tr><td>TRIS Balanced</td><td>0.00%</td><td>0.11%</td></tr>
<tr><td>TRIS Aggressive</td><td>0.00%</td><td>0.14%</td></tr>
</table>
</td><td>Deducted from your account when you buy or sell units (this is what happens when you transfer money in or out, contribute to or withdraw from your super account or switch investments, or when we deduct fees).
Buy and sell spreads are subject to change, refer to csc.gov.au/buysellspread for current spread values.</td><td>See the:
Buy-sell spreads definition on page 38.
Buy-sell spread entry on page 40.</td></tr>
<tr><td>Switching fee</td><td>Nil</td><td>We do not charge a switching fee. However, buy-sell spreads apply.</td><td></td></tr>
<tr><td>Other fees and costs</td><td colspan="2">Where these fees and costs are applied to your account, they are deducted as described in the ‘Additional explanation of fees and costs’ section of this booklet.</td><td></td></tr>
</table>

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the CSCri Balanced investment option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example – CSCri Balanced investment option		Balance of $50,000
Administration fees and costs	$48 plus 0.05% plus 0.00% paid from the administration reserve	For every $50,000 you have in the superannuation product, you will be charged or deducted from your investment **$25**[14] in administration fees and costs, plus **$48** regardless of your balance.
PLUS Investment fees and costs	**0.52%** (Est.)	**And**, you will be charged or have deducted from your investment **$260** in investment fees and costs.
PLUS Transaction costs	**0.07%** (Est.)	**And**, you will be charged or have deducted from your investment **$35** in transaction costs.
EQUALS Cost of product		If your balance was $50,000 at the beginning of the year, then for that year you will be charged fees and costs of **$368** for the superannuation product.

Additional fees may apply. This example is illustrative only

[14] This includes an amount of $0 that was paid from the administration reserve and not directly from your account.

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs'.

The cost of product information assumes a balance of $50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

CSCri Investment option	Cost of product
CSCri Cash	**$138**
CSCri Income Focused	**$328**
CSCri Balanced	**$368**
CSCri Aggressive	**$348**
TRIS Cash	**$138**
TRIS Income Focused	**$328**
TRIS Balanced	**$398**
TRIS Aggressive	**$368**

The following changes have been made to the table under the heading 'Performance fees' on page 42 of the **PDS**. All changes are shown in **red** text.

The following estimated performance fees are reflected in the Investment fees and costs.

CSCri Investment option	Cost of product
CSCri Cash	0.00%
CSCri Income Focused	**0.12%**
CSCri Balanced	**0.14%**
CSCri Aggressive	**0.12%**
TRIS Cash	0.00%
TRIS Income Focused	**0.12%**
TRIS Balanced	**0.17%**
TRIS Aggressive	**0.14%**

2. Changes to target asset allocation information

The following changes have been made to target asset allocation information in the **PDS**, effective from 30 September 2026. All changes are in **red** text.

Transition to retirement income stream

Investment option	Target asset allocation
TRIS Cash	100%
TRIS Income Focused	Cash **24.50%** Fixed Interest **31.50%** Equities **22.50%** Property **5.00%** Infrastructure 10.50% Alternatives 6.00%
TRIS Balanced	Cash **13.50%** Fixed Interest **11.50%** Equities **57.00%** Property **4.00%** Infrastructure **8.50%** Alternatives 5.50%
TRIS Aggressive	Cash 8.50% Fixed Interest **3.50%** Equities **72.25%** Property **5.00%** Infrastructure **7.75%** Alternatives 3.00%

Standard retirement income stream

Investment option	Target asset allocation
Cash	100%
Income Focused	Cash **24.50%** Fixed Interest **31.50%** Equities **22.50%** Property **5.00%** Infrastructure 10.50% Alternatives 6.00%
Balanced	Cash **19.25%** Fixed Interest **19.75%** Equities **41.25%** Property **4.50%** Infrastructure **9.25%** Alternatives 6.00%
Aggressive	Cash **11.75%** Fixed Interest **13.00%** Equities **57.00%** Property **5.50%** Infrastructure **9.25%** Alternatives 3.50%

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.