

# 2022 Annual Financial Report

## FirstChoice Pension

Avanteos Investments Limited  
ABN 20 096 259 979  
AFS Licence 245531



## **Your Annual Financial Report**

I am pleased to present the Annual Report for the financial year ended 30 June 2022.

This Annual Report is the final component of the reporting information for the 2021–22 financial year.

If you have any questions about the Annual Report please call us on 13 13 36 Monday to Friday, 8:30am to 6pm, Sydney time.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'K Power', with a long horizontal flourish underneath.

Kelly Power  
Group Executive,  
Superannuation and Investments

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**The Trustee, Avanteos Investments Limited,  
can be contacted as follows:**

Postal Address: GPO Box 3956, Sydney NSW 2000

Phone Number: 13 13 36 (for all member enquiries)

These accounts were prepared on 30 November 2022.

## Investment options

### FirstChoice Pension

The objective and strategy of each investment option is available on our website at [cfs.com.au](http://cfs.com.au) or call us on 13 13 36.

Investment options	Underlying manager(s)
Acadian Australian Equity	Acadian Asset Management (Australia) Limited
Acadian Australian Equity Long Short	Acadian Asset Management (Australia) Limited
Acadian Defensive Income	Acadian Asset Management (Australia) Limited
Acadian Geared Australian Equity	Acadian Asset Management LLC
Acadian Geared Sustainable Global Equity	Acadian Asset Management LLC
Acadian Global Equity Long Short	Acadian Asset Management LLC
Acadian Global Managed Volatility Equity	Acadian Asset Management LLC
Acadian Sustainable Global Equity	Acadian Asset Management LLC
Alphinity Sustainable Share	Alphinity Investment Management Pty Ltd
Antipodes Global	Antipodes Partners Limited
APN AREIT	APN Funds Management Limited
Aspect Diversified Futures	Aspect Capital Limited
Ausbil Active Sustainable Equity	Ausbil Investment Management Limited
Ausbil Australian Active Equity	Ausbil Investment Management Limited
Ausbil Australian Emerging Leaders	Ausbil Investment Management Limited
AZ Sestante Conservative	Bennelong Australian Equity Partners Pty Limited, Realindex Investments Pty Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, Pental Institutional Limited, Janus Henderson Group PLC, Magellan Asset Management, Schroder Investment Management Australia Limited, State Street Global Advisors, Australia, Limited, Platinum Investment Management Limited
AZ Sestante Diversified	Bennelong Australian Equity Partners Pty Limited, Realindex Investments Pty Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, Pental Institutional Limited, Janus Henderson Group PLC, Magellan Asset Management, Schroder Investment Management Australia Limited, State Street Global Advisors, Australia, Limited, Platinum Investment Management Limited

Investment options	Underlying manager(s)
AZ Sestante Growth	Bennelong Australian Equity Partners Pty Limited, Realindex Investments Pty Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, Pental Institutional Limited, Janus Henderson Group PLC, Magellan Asset Management, Schroder Investment Management Australia Limited, State Street Global Advisors, Australia, Limited, Platinum Investment Management Limited
Baillie Gifford Long Term Global Growth	Baillie Gifford Overseas Limited
Barrow Hanley Global Share	Barrow, Hanley, Mewhinney & Strauss, LLC
Bell Global Emerging Companies	Bell Asset Management Limited
Bennelong Kardinia Absolute Return	Kardinia Capital Pty Ltd
Bennelong Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty Limited
Brandywine Global Income Optimiser	Brandywine Global Investment Management LLC
Celeste Australian Small Companies	Celeste Funds Management Limited
Colchester Global Government Bond	Colchester Global Investors Limited
Colonial First State Geared Index Australian Share	First Sentier Investors (Australia) IM Ltd
Colonial First State Geared Index Global Share	State Street Global Advisors, Australia, Limited
Colonial First State Index Australian Share	First Sentier Investors (Australia) IM Ltd
Colonial First State Index Global Share	State Street Global Advisors Australia Limited
Colonial First State Index Global Share – Hedged	State Street Global Advisors Australia Limited
Colonial First State Index Property Securities	First Sentier Investors (Australia) IM Ltd
Colonial First State Enhanced Index Balanced	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd and also comprises FirstChoice Cash
Colonial First State Enhanced Index Conservative	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd and also comprises FirstChoice Cash
Colonial First State Enhanced Index Diversified	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd and also comprises FirstChoice Cash
Colonial First State Enhanced Index Growth	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd and also comprises FirstChoice Cash
Colonial First State Enhanced Index High Growth	Realindex Investments Pty Limited, State Street Global Advisors

## Investment options

### FirstChoice Pension

Investment options	Underlying manager(s)
Colonial First State Enhanced Index Moderate	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd and also comprises FirstChoice Cash
Colonial First State Global Small Companies	Wellington Management Australia Pty Ltd
Eiger Australian Small Companies	Eiger Capital Pty Ltd
Epoch Global Equity Shareholder Yield	Epoch Investment Partners
Fidelity Asia	Fidelity Investment Management (Australia) Limited
Fidelity Australian Equities	Fidelity Investment Management (Australia) Limited
First Sentier Balanced	First Sentier Investors (Australia) IM Ltd
First Sentier Conservative	First Sentier Investors (Australia) IM Ltd
First Sentier Developing Companies	First Sentier Investors (Australia) IM Ltd
First Sentier Diversified	First Sentier Investors (Australia) IM Ltd
First Sentier Diversified Fixed Interest	First Sentier Investors (Australia) IM Ltd
First Sentier Equity Income	First Sentier Investors (Australia) IM Ltd
First Sentier Future Leaders	First Sentier Investors (Australia) IM Ltd
First Sentier Geared Global Property Securities <sup>2</sup>	First Sentier Investors (Australia) IM Ltd
First Sentier Geared Share	First Sentier Investors (Australia) IM Ltd
First Sentier Global Credit Income	First Sentier Investors (Australia) IM Ltd
First Sentier Global Listed Infrastructure	First Sentier Investors (Australia) IM Ltd
First Sentier Global Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier High Growth	First Sentier Investors (Australia) IM Ltd
First Sentier Imputation	First Sentier Investors (Australia) IM Ltd
First Sentier Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentiere Strategic Cash	First Sentier Investors (Australia) IM Ltd
First Sentier Target Return Income	First Sentier Investors (Australia) IM Ltd
FirstChoice Alternatives	Aspect Capital Limited, AQR Capital Management, Amundi, H2O Asset Management, Oaktree Capital Management, Wellington Management
FirstChoice Asian Share	MFS Investment Management, Comgest, Robeco Hong Kong Limited
FirstChoice Australian Share	Acadian Asset Management (Australia) Limited, Alphinity Investment Management, T. Rowe Price, Tyndall Asset Management, Solaris Investment Management
FirstChoice Australian Small Companies	First Sentier Investors (Australia) IM Ltd, Spheria Asset Management, Eight Investment Partners, Yarra Capital Management, Celeste Funds Management

Investment options	Underlying manager(s)
FirstChoice Balanced	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, Schroder Investment Management Australia Limited
FirstChoice Conservative	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives, Schroder Investment Management Australia Limited
FirstChoice Defensive	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Defensive Alternatives
FirstChoice Diversified	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives, Schroder Investment Management Australia Limited
FirstChoice Emerging Markets	Allspring Global Investments, Origin Asset Management, Franklin Templeton Investments, Fisher Investments
FirstChoice Fixed Interest	First Sentier Investors (Australia) IM Ltd, Morgan Stanley, Wellington Management, Loomis Sayles, Franklin Templeton Investments, H2O Asset Management, Colchester Global Investors
FirstChoice Geared Australian Share	Acadian Asset Management (Australia) Limited, Alphinity Investment Management, T. Rowe Price, Solaris Investment Management, Tyndall Asset Management
FirstChoice Geared Global Share	Ninety One, Acadian Asset Management, Alliance Bernstein, Baillie Gifford, J O Hambro Capital Management, WCM Investment Management

## Investment options

### FirstChoice Pension

Investment options	Underlying manager(s)
FirstChoice Geared Growth Plus	This option is comprised of FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, Acadian Asset Management LLC, Schroder Investment Management Australia Limited
FirstChoice Global Infrastructure Securities	Lazard Asset Management Pacific Co., Cohen & Steers Capital Management, First Sentier Investors (Australia) IM Ltd, ATLAS Infrastructure (Australia) PTY Ltd
FirstChoice Global Property Securities	First Sentier Investors (Australia) IM Ltd, Resolution Capital, DWS
FirstChoice Global Share	Ninety One, Alliance Bernstein, Baillie Gifford, Arrowstreet Capital, J O Hambro Capital Management, WCM Investment Management
FirstChoice Global Share – Hedged	Ninety One, Alliance Bernstein, Baillie Gifford, Arrowstreet Capital, J O Hambro Capital Management, WCM Investment Management
FirstChoice Global Small Companies	Wellington Management
FirstChoice Growth	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives
FirstChoice High Growth	This option is comprised of FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, Schroder Investment Management Australia Limited
FirstChoice Lower Volatility Australian Share	Alliance Bernstein, Solaris Investment Management, Kardinia Capital, Acadian Asset Management (Australia) Limited
FirstChoice Moderate	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives, Schroder Investment Management Australia Limited



Investment options	Underlying manager(s)
FirstChoice Property Securities	DWS, Renaissance Asset Management
FirstRate Saver	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 year – annual compound interest <sup>1</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 year – annual compound interest <sup>1</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 year – annual compound interest <sup>1</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 year – annual compound interest <sup>1</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 year – annual compound interest <sup>1</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 year – annual compound interest <sup>1</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit 12 month	Commonwealth Bank of Australia
FirstRate Term Deposit 3 month	Commonwealth Bank of Australia
FirstRate Term Deposit 6 month	Commonwealth Bank of Australia
FirstRate Term Deposit 9 month	Commonwealth Bank of Australia
Franklin Australian Absolute Return Bond	Franklin Templeton Investments Australia Limited

## Investment options

### FirstChoice Pension

Investment options	Underlying manager(s)
Generation Global Share <sup>2</sup>	Generation Investment Management LLP
Hyperion Global Growth Companies	Hyperion Asset Management Limited
Investors Mutual Australian Share	Investors Mutual Limited
Ironbark Property Securities	Deutsche Investments Australia Limited
Ironbark Royal London Concentrated Global Share	Royal London Asset Management
Janus Henderson Global Natural Resources	Janus Henderson Group PLC
Kapstream Absolute Return Income	Kapstream Capital
Lazard Select Australian Equity	Lazard Asset Management Pacific Co
Martin Currie Real Income	Martin Currie Australia
Macquarie Global Listed Real Estate	Macquarie Investment Management Global Limited
Macquarie Income Opportunities	Macquarie Investment Management Global Limited
Magellan Global Share	Magellan Asset Management Limited
Magellan Global Share – Hedged	Magellan Asset Management Limited
Magellan Infrastructure	Magellan Asset Management Limited
Maple-Brown Abbott Australian Share	Maple-Brown Abbott Limited
Merlon Australian Share Income	Merlon Capital Partners
MFS Global Equity	MFS Institutional Advisors, Inc.
OC Premium Small Companies	Copia Investment Partners Limited
Pendal Australian Share	Pendal Group Limited
Pendal Concentrated Global Share	Pendal Group Limited
Pendal Global Emerging Market Opportunities	Pendal Group Limited
Pendal Monthly Income Plus	Pendal Group Limited
Pendal Property Investment	Pendal Group Limited
Pendal Sustainable Australian Fixed Interest	Pendal Group Limited
Pendal Sustainable Australian Share	Pendal Group Limited
Pendal Sustainable Balanced	Pendal Group Limited
Perennial Value Australian Share	Perennial Investment Partners
Perpetual Australian Share	Perpetual Investment Management Limited
Perpetual Balanced Growth	Perpetual Investment Management Limited
Perpetual Conservative Growth	Perpetual Investment Management Limited
Perpetual Diversified Growth	Perpetual Investment Management Limited
Perpetual Diversified Income	Perpetual Investment Management Limited
Perpetual Diversified Real Return	Perpetual Investment Management Limited

Investment options	Underlying manager(s)
Perpetual Industrial Share	Perpetual Investment Management Limited
PIMCO Australian Bond	PIMCO Australia Pty Ltd
PIMCO Diversified Fixed Interest	PIMCO Australia Pty Ltd
PIMCO Global Bond	PIMCO Australia Pty Ltd
Platinum Asia	Platinum Investment Management Limited
Platinum International	Platinum Investment Management Limited
PM Capital Enhanced Yield	PM Capital Limited
PM Capital Global Companies	PM Capital Limited
Realindex Australian Share	Realindex Investments Pty Limited
Realindex Australian Small Companies	Realindex Investments Pty Limited
Realindex Emerging Markets	Realindex Investments Pty Limited
Realindex Global Share	Realindex Investments Pty Limited
Realindex Global Share Hedged	Realindex Investments Pty Limited
Resolution Capital Global Property Securities	Resolution Capital Limited
Schroder Absolute Return Income	Schroder Investment Management Australia Limited
Schroder Australian Equity	Schroder Investment Management Australia Limited
Schroder Real Return	Schroder Investment Management Australia Limited
Solaris Core Australian Equity	Solaris Investment Management Limited
State Street Australian Equity	State Street Global Advisors Australia Limited
Stewart Investors Global Emerging Markets Leaders <sup>2</sup>	First State Investments (UK) Limited
Stewart Investors Worldwide Leaders Sustainability	First State Investments (UK) Limited
Stewart Investors Worldwide Sustainability	First State Investments (UK) Limited
T. Rowe Price Australian Equity	T. Rowe Price International Limited
T. Rowe Price Global Equity	T. Rowe Price International Limited
T. Rowe Price Global Equity – Hedged	T. Rowe Price International Ltd
Talaria Global Equity	Talaria Asset Management
Tyndall Australian Share Income	Yarra Capital Management Limited
UBS Diversified Fixed Income	UBS Global Asset Management
WaveStone Australian Share	WaveStone Capital Pty Ltd

1 This option in FirstChoice Pension only.

2 This option is closed to new investors.

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

APN AREIT	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	97.60%	97.03%
Fixed interest	–	–
International fixed interest	–	–
Cash	2.40%	2.97%
<b>AZ Sestante Conservative</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	6.68%	8.44%
International shares	20.78%	19.37%
Property	–	1.45%
Fixed interest	12.48%	15.57%
International fixed interest	22.20%	19.72%
Cash	36.67%	35.45%
<b>AZ Sestante Diversified</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	10.83%	10.99%
International shares	28.73%	28.70%
Property	–	1.99%
Fixed interest	14.03%	17.18%
International fixed interest	25.41%	22.78%
Cash	19.53%	18.37%
<b>AZ Sestante Growth</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	21.89%	23.37%
International shares	44.99%	48.28%
Property	–	6.74%
Fixed interest	4.88%	8.05%
International fixed interest	7.54%	4.76%
Cash	15.98%	8.81%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Acadian Australian Equity	FirstChoice Pension	
	2021	2022
Australian shares	98.75%	97.45%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.25%	2.55%
<hr/>		
Acadian Australian Equity Long Short	FirstChoice Pension	
	2021	2022
Australian shares	98.70%	97.31%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.30%	2.69%
<hr/>		
Acadian Defensive Income	FirstChoice Pension	
	2021	2022
Australian shares	0.30%	1.16%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	99.70%	98.84%
<hr/>		
Acadian Geared Australian Equity	FirstChoice Pension	
	2021	2022
Australian shares	98.36%	97.74%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.64%	2.26%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Acadian Geared Sustainable Global Equity	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	98.56%	95.06%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	1.44%	4.94%
Acadian Global Equity Long Short	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	97.20%	97.88%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	2.80%	2.12%
Acadian Global Managed Volatility Equity	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	100.00%	97.35%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	-	2.65%
Acadian Sustainable Global Equity Fund	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	98.46%	98.70%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	1.54%	1.30%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Alphinity Sustainable Share	FirstChoice Pension	
	2021	2022
Australian shares	94.61%	95.89%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	5.39%	4.11%
<b>Antipodes Global</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	-	-
International shares	87.31%	86.50%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	12.69%	13.50%
<b>Aspect Diversified Futures</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash & Alternatives	100.00%	100.00%
<b>Ausbil Active Sustainable Equity</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	97.65%	98.42%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	2.35%	1.58%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Ausbil Australian Active Equity	FirstChoice Pension	
	2021	2022
Australian shares	99.10%	98.53%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	0.90%	1.47%
<b>Ausbil Australian Emerging Leaders</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	95.22%	94.45%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.78%	5.55%
<b>Baillie Gifford Long Term Global Growth</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	94.34%	99.50%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	5.66%	0.50%
<b>Barrow Hanley Global Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	96.67%	97.34%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.33%	2.66%



## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Bell Global Emerging Companies	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	94.68%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	-	5.32%
<hr/>		
Benelong Ex-20 Australian Equities	FirstChoice Pension	
	2021	2022
Australian shares	89.79%	90.82%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	10.21%	9.18%
<hr/>		
Benelong Kardinia Absolute Return	FirstChoice Pension	
	2021	2022
Australian shares	96.84%	64.73%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	3.16%	35.27%
<hr/>		
Brandywine Global Income Optimiser	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	83.19%	89.95%
Cash	16.81%	10.05%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Celeste Australian Small Companies	FirstChoice Pension	
	2021	2022
Australian shares	95.68%	92.09%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	4.32%	7.91%

  

Colchester Global Government Bond	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	97.13%
Cash	-	2.87%

  

Colonial First State Enhanced Index Balanced	FirstChoice Pension	
	2021	2022
Australian shares	25.70%	21.92%
International shares	38.05%	40.10%
Property	5.84%	5.40%
Fixed interest	12.58%	13.10%
International fixed interest	11.00%	11.65%
Cash	6.83%	7.83%

  

Colonial First State Enhanced Index Conservative	FirstChoice Pension	
	2021	2022
Australian shares	10.91%	9.55%
International shares	16.16%	16.49%
Property	2.86%	2.74%
Fixed interest	16.63%	17.10%
International fixed interest	12.20%	12.40%
Cash	41.22%	41.72%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Colonial First State Enhanced Index Diversified	FirstChoice Pension	
	2021	2022
Australian shares	18.25%	16.30%
International shares	27.32%	27.93%
Property	4.33%	4.07%
Fixed interest	15.62%	16.32%
International fixed interest	13.05%	13.07%
Cash	21.44%	22.31%

  

Colonial First State Enhanced Index Growth	FirstChoice Pension	
	2021	2022
Australian shares	28.89%	26.33%
International shares	42.68%	44.29%
Property	6.67%	6.44%
Fixed interest	8.90%	9.18%
International fixed interest	7.70%	7.71%
Cash	5.16%	6.04%

  

Colonial First State Enhanced Index High Growth	FirstChoice Pension	
	2021	2022
Australian shares	33.00%	33.04%
International shares	54.54%	54.66%
Property	9.53%	9.37%
Fixed interest	–	–
International fixed interest	–	–
Cash	2.92%	2.93%

  

Colonial First State Enhanced Index Moderate	FirstChoice Pension	
	2021	2022
Australian shares	22.22%	19.17%
International shares	32.31%	33.92%
Property	4.85%	4.40%
Fixed interest	13.79%	14.28%
International fixed interest	12.48%	12.58%
Cash	14.35%	15.65%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Colonial First State Geared Index Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	–	100.00%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	–
<b>Colonial First State Geared Index Global Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	97.93%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	2.07%
<b>Colonial First State Global Small Companies</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	99.40%	96.70%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	0.60%	3.30%
<b>Colonial First State Index Australian Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	98.46%	98.25%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.54%	1.75%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Colonial First State Index Global Share	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	97.07%	97.65%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	2.93%	2.35%
<hr/>		
Colonial First State Index Global Share – Hedged	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	95.90%	94.97%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.10%	5.03%
<hr/>		
Colonial First State Index Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	97.81%	97.72%
Fixed interest	–	–
International fixed interest	–	–
Cash	2.19%	2.28%
<hr/>		
Colonial First State Multi-Asset Real Return	FirstChoice Pension	
	2021	2022
Australian shares	11.46%	20.04%
International shares	41.34%	29.98%
Property	6.42%	9.56%
Fixed interest	10.18%	15.72%
International fixed interest	16.82%	-0.17%
Cash & Alternatives	13.78%	24.87%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Eiger Australian Small Companies	FirstChoice Pension	
	2021	2022
Australian shares	–	84.90%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	15.10%

  

Epoch Global Equity Shareholder Yield	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	98.45%	98.90%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.55%	1.10%

  

Fidelity Asia	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	89.78%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	10.22%

  

Fidelity Australian Equities	FirstChoice Pension	
	2021	2022
Australian shares	97.28%	95.85%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	2.72%	4.15%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

First Sentier Balanced	FirstChoice Pension	
	2021	2022
Australian shares	20.09%	18.62%
International shares	15.57%	13.76%
Property	4.84%	4.54%
Fixed interest	8.16%	8.40%
International fixed interest	25.36%	26.48%
Cash	25.97%	28.20%

  

First Sentier Conservative	FirstChoice Pension	
	2021	2022
Australian shares	14.77%	13.78%
International shares	10.24%	9.14%
Property	4.86%	4.63%
Fixed interest	9.38%	9.53%
International fixed interest	29.16%	30.01%
Cash	31.59%	32.90%

  

First Sentier Developing Companies	FirstChoice Pension	
	2021	2022
Australian shares	98.49%	96.95%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.51%	3.05%

  

First Sentier Diversified	FirstChoice Pension	
	2021	2022
Australian shares	30.15%	28.27%
International shares	25.72%	23.67%
Property	4.81%	4.61%
Fixed interest	5.76%	6.09%
International fixed interest	17.89%	19.19%
Cash	15.67%	18.17%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

First Sentier Diversified Fixed Interest	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	21.00%	23.87%
International fixed interest	76.65%	73.76%
Cash	2.35%	2.36%
First Sentier Equity Income	FirstChoice Pension	
	2021	2022
Australian shares	94.10%	90.40%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	5.90%	9.60%
First Sentier Future Leaders	FirstChoice Pension	
	2021	2022
Australian shares	95.89%	95.88%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	4.11%	4.12%
First Sentier Geared Global Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	94.68%	96.50%
Fixed interest	-	-
International fixed interest	-	-
Cash	5.32%	3.50%



## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

First Sentier Geared Share	FirstChoice Pension	
	2021	2022
Australian shares	95.78%	94.09%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.22%	5.91%

  

First Sentier Glob List Infrastructure	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	98.39%	96.91%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.61%	3.09%

  

First Sentier Global Credit Income	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	87.84%	92.45%
Cash	12.16%	7.55%

  

First Sentier Global Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	96.68%	96.38%
Fixed interest	–	–
International fixed interest	–	–
Cash	3.32%	3.62%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

First Sentier High Growth	FirstChoice Pension	
	2021	2022
Australian shares	48.31%	47.49%
International shares	48.51%	47.70%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.18%	4.81%
<b>First Sentier Imputation</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	96.42%	94.91%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.58%	5.09%
<b>First Sentier Property Securities</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	97.87%	98.54%
Fixed interest	–	–
International fixed interest	–	–
Cash	2.13%	1.46%
<b>First Sentier Strategic Cash</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

First Sentier Target Return Income	FirstChoice Pension	
	2021	2022
Australian shares	1.09%	1.50%
International shares	1.00%	0.43%
Property	–	–
Fixed interest	25.84%	28.91%
International fixed interest	–15.84%	35.49%
Cash & Alternatives	87.06%	33.67%
<hr/>		
FirstChoice Alternatives	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash & Alternatives	100.00%	100.00%
<hr/>		
FirstChoice Asian Share	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	96.86%	97.14%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.14%	2.86%
<hr/>		
FirstChoice Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	96.83%	95.54%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.17%	4.46%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

FirstChoice Australian Small Companies	FirstChoice Pension	
	2021	2022
Australian shares	95.23%	94.73%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.77%	5.27%

  

FirstChoice Balanced	FirstChoice Pension	
	2021	2022
Australian shares	22.18%	21.56%
International shares	35.56%	35.85%
Property	5.84%	5.44%
Fixed interest	5.51%	5.69%
International fixed interest	13.04%	13.62%
Cash & Alternatives	17.87%	17.84%

  

FirstChoice Conservative	FirstChoice Pension	
	2021	2022
Australian shares	9.13%	8.74%
International shares	14.12%	13.67%
Property	2.97%	2.62%
Fixed interest	8.29%	8.49%
International fixed interest	21.78%	22.75%
Cash & Alternatives	43.71%	43.73%

  

FirstChoice Defensive	FirstChoice Pension	
	2021	2022
Australian shares	4.76%	4.60%
International shares	4.75%	4.64%
Property	–	–
Fixed interest	11.11%	11.31%
International fixed interest	29.39%	30.39%
Cash & Alternatives	49.99%	49.06%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

FirstChoice Diversified	FirstChoice Pension	
	2021	2022
Australian shares	15.91%	15.35%
International shares	25.89%	25.52%
Property	3.85%	3.77%
Fixed interest	6.59%	6.82%
International fixed interest	17.08%	17.98%
Cash & Alternatives	30.68%	30.56%

  

FirstChoice Emerging Markets	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	98.19%	96.01%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	1.81%	3.99%

  

FirstChoice Fixed Interest	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	27.83%	27.95%
International fixed interest	65.73%	66.91%
Cash	6.45%	5.14%

  

FirstChoice Geared Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	95.15%	94.72%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	4.85%	5.28%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

FirstChoice Geared Global Share	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	95.50%	93.47%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.50%	6.53%
FirstChoice Geared Growth Plus	FirstChoice Pension	
	2021	2022
Australian shares	32.67%	32.48%
International shares	44.45%	44.38%
Property	9.80%	9.67%
Fixed interest	–	–
International fixed interest	–	–
Cash	13.08%	13.48%
FirstChoice Global Infrastructure Securities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	96.38%	95.63%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.62%	4.37%
FirstChoice Global Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	96.62%	96.18%
Fixed interest	–	–
International fixed interest	–	–
Cash	3.38%	3.82%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

FirstChoice Global Share	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	95.07%	97.01%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.93%	2.99%

  

FirstChoice Global Share – Hedged	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	94.02%	96.59%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	5.98%	3.41%

  

FirstChoice Growth	FirstChoice Pension	
	2021	2022
Australian shares	25.91%	26.36%
International shares	40.46%	39.76%
Property	6.77%	6.54%
Fixed interest	4.25%	4.28%
International fixed interest	10.05%	10.26%
Cash & Alternatives	12.56%	12.80%

  

FirstChoice High Growth	FirstChoice Pension	
	2021	2022
Australian shares	32.75%	32.22%
International shares	53.51%	54.30%
Property	9.59%	9.42%
Fixed interest	–	–
International fixed interest	–	–
Cash	4.15%	4.06%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

FirstChoice Lower Volatility Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	72.03%	84.56%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.49%	15.44%

  

FirstChoice Moderate	FirstChoice Pension	
	2021	2022
Australian shares	19.20%	18.74%
International shares	30.83%	30.75%
Property	4.92%	4.49%
Fixed interest	6.03%	6.26%
International fixed interest	15.13%	16.04%
Cash & Alternatives	23.88%	23.72%

  

FirstChoice Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	96.55%	95.68%
Fixed interest	–	–
International fixed interest	–	–
Cash	3.45%	4.32%

  

FirstRate Saver	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%



Asset allocation as at 30 June 2022 (%)  
FirstChoice Pension

FirstRate Term Deposit – 10 Year Annual	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 10 Year Compound	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 10 Year Monthly	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 12 month	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

FirstRate Term Deposit – 15 Year Annual	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 15 Year Compound	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 15 Year Monthly	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 2 Year Annual	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

FirstRate Term Deposit – 2 Year Compound	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 2 Year Monthly	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 3 Year Annual	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 3 Year Compound	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

FirstRate Term Deposit – 3 Year Monthly	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 3 month	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 5 Year Annual	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 5 Year Compound	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

FirstRate Term Deposit – 5 Year Monthly	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 6 month	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 7 Year Annual	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 7 Year Compound	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	100.00%	100.00%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

FirstRate Term Deposit – 7 Year Monthly	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

FirstRate Term Deposit – 9 month	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	100.00%	100.00%

  

Franklin Australian Absolute Return Bond	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	62.80%
International fixed interest	-	-
Cash	-	37.20%

  

Generation Global Share	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	90.08%	91.34%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	9.92%	8.66%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Hyperion Global Growth Companies	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	95.16%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	-	4.84%
<hr/>		
Investors Mutual Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	94.76%	94.64%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	5.24%	5.36%
<hr/>		
Ironbark Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	-	-
Property	97.99%	97.81%
Fixed interest	-	-
International fixed interest	-	-
Cash	2.01%	2.19%
<hr/>		
Ironbark Royal London Concentrated Global Share	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	98.97%	98.56%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	1.03%	1.44%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Janus Henderson Global Natural Resources	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	95.88%	96.60%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	4.12%	3.40%
<b>Kapstream Absolute Return Income</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	-	-
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	94.67%	100.00%
Cash	5.33%	-
<b>Lazard Select Australian Equity</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	98.82%	98.29%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	1.18%	1.71%
<b>MFS Global Equity</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	-	-
International shares	98.77%	98.32%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	1.23%	1.68%



## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Macquarie Income Opportunities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	95.82%	95.62%
Cash	4.18%	4.38%
<b>Macquarie Global Listed Real Estate</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	98.51%	98.77%
Fixed interest	–	–
International fixed interest	–	–
Cash	1.49%	1.23%
<b>Magellan Global Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	94.34%	90.73%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	5.66%	9.27%
<b>Magellan Global Share – Hedged</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	93.22%	89.46%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	6.78%	10.54%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Magellan Infrastructure	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	95.22%	93.80%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.78%	6.20%
<b>Maple–Brown Abbott Australian Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	96.13%	96.58%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.87%	3.42%
<b>Martin Currie Real Income</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	96.24%	95.70%
Fixed interest	–	–
International fixed interest	–	–
Cash	3.76%	4.30%
<b>Merlon Australian Share Income</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	96.84%	98.31%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.16%	1.69%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

OC Premium Small Companies	FirstChoice Pension	
	2021	2022
Australian shares	93.86%	82.77%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	6.14%	17.23%
<b>PIMCO Australian Bond</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	95.07%	97.47%
International fixed interest	–	–
Cash	4.93%	2.53%
<b>PIMCO Diversified Fixed Interest</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	48.60%
International fixed interest	–	43.44%
Cash	–	7.96%
<b>PIMCO Global Bond</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	98.58%	87.08%
Cash	1.42%	12.92%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

PM Capital Enhanced Yield	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	1.90%	1.24%
Property	0.56%	0.44%
Fixed interest	40.80%	52.61%
International fixed interest	46.29%	38.62%
Cash	10.44%	7.09%

  

PM Capital Global Companies	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	100.00%	93.98%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	6.02%

  

Pendal Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	98.00%	97.31%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	2.00%	2.69%

  

Pendal Concentrated Global Share	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	96.70%	93.65%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.30%	6.35%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Pendal Global Emerging Market Opportunities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	94.24%	95.54%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	5.76%	4.46%

  

Pendal Monthly Income Plus	FirstChoice Pension	
	2021	2022
Australian shares	16.05%	10.86%
International shares	2.03%	1.34%
Property	0.52%	0.51%
Fixed interest	48.94%	35.99%
International fixed interest	9.86%	11.13%
Cash	22.60%	40.19%

  

Pendal Property Investment	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	97.45%	95.24%
Fixed interest	–	–
International fixed interest	–	–
Cash	2.55%	4.76%

  

Pendal Sustainable Australian Fixed Interest	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	97.14%
International fixed interest	–	–
Cash	–	2.86%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Pendal Sustainable Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	97.22%	95.64%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	2.78%	4.36%
<b>Pendal Sustainable Balanced</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	27.37%	25.27%
International shares	38.08%	35.20%
Property	9.35%	8.49%
Fixed interest	9.57%	14.75%
International fixed interest	-2.34%	4.22%
Cash	16.80%	12.07%
<b>Perennial Value Australian Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	90.85%	91.72%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	9.15%	8.28%
<b>Perpetual Australian Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	95.02%	94.01%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.98%	5.99%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Perpetual Balanced Growth	FirstChoice Pension	
	2021	2022
Australian shares	30.78%	27.04%
International shares	42.84%	29.93%
Property	1.57%	1.18%
Fixed interest	2.49%	10.63%
International fixed interest	1.54%	5.05%
Cash & Alternatives	20.78%	26.17%
<b>Perpetual Conservative Growth</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	17.14%	12.98%
International shares	23.67%	13.04%
Property	0.67%	0.48%
Fixed interest	24.25%	32.16%
International fixed interest	5.93%	6.70%
Cash & Alternatives	28.36%	34.63%
<b>Perpetual Diversified Growth</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	24.10%	19.74%
International shares	33.21%	20.42%
Property	1.09%	0.80%
Fixed interest	13.69%	21.99%
International fixed interest	4.25%	6.12%
Cash & Alternatives	23.66%	30.93%
<b>Perpetual Diversified Income</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	80.87%	80.35%
Cash	19.13%	19.65%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Perpetual Diversified Real Return	FirstChoice Pension	
	2021	2022
Australian shares	30.47%	20.05%
International shares	50.12%	18.40%
Property	0.60%	0.37%
Fixed interest	-6.78%	0.48%
International fixed interest	-6.76%	-3.44%
Cash & Alternatives	32.35%	64.15%

  

Perpetual Industrial Share	FirstChoice Pension	
	2021	2022
Australian shares	96.12%	89.12%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	3.88%	10.88%

  

Platinum Asia	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	79.74%	83.78%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	20.26%	16.22%

  

Platinum International	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	84.36%	75.17%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	15.64%	24.83%



## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Realindex Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	98.22%	97.74%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.78%	2.26%
<b>Realindex Australian Small Companies</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	96.18%	95.86%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.82%	4.14%
<b>Realindex Emerging Markets</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	97.60%	95.05%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	2.40%	4.95%
<b>Realindex Global Share</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	98.90%	96.09%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.10%	3.91%

## Asset allocation as at 30 June 2022 (%)

### FirstChoice Pension

Realindex Global Share – Hedged	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	98.57%	98.49%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.43%	1.51%
Resolution Capital Global Property Securities	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	–
Property	–	92.82%
Fixed interest	–	–
International fixed interest	–	–
Cash	–	7.18%
Schroder Absolute Return Income	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	20.16%	11.34%
Property	–	–
Fixed interest	13.63%	16.13%
International fixed interest	-9.53%	-5.47%
Cash & Alternatives	75.74%	78.00%
Schroder Australian Equity	FirstChoice Pension	
	2021	2022
Australian shares	98.70%	96.87%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.30%	3.13%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Schroder Real Return	FirstChoice Pension	
	2021	2022
Australian shares	15.87%	5.73%
International shares	41.92%	26.04%
Property	1.06%	0.87%
Fixed interest	12.09%	31.37%
International fixed interest	-10.44%	6.08%
Cash & Alternatives	39.50%	29.90%

  

Solaris Core Australian Equity	FirstChoice Pension	
	2021	2022
Australian shares	97.91%	94.89%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	2.09%	5.11%

  

State Street Australian Equity	FirstChoice Pension	
	2021	2022
Australian shares	95.97%	97.75%
International shares	-	-
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	4.03%	2.25%

  

Stewart Investors Global Emerging Markets Leaders	FirstChoice Pension	
	2021	2022
Australian shares	-	-
International shares	94.23%	94.38%
Property	-	-
Fixed interest	-	-
International fixed interest	-	-
Cash	5.77%	5.62%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

Stewart Investors Worldwide Leaders Sustainability	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	98.49%	90.40%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.51%	9.60%

  

Stewart Investors Worldwide Sustainability	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	95.24%	92.26%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	4.76%	7.74%

  

T. Rowe Price Australian Equity	FirstChoice Pension	
	2021	2022
Australian shares	96.39%	97.46%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	3.61%	2.54%

  

T. Rowe Price Global Equity	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	97.14%	98.38%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	2.86%	1.62%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

T. Rowe Price Global Equity – Hedged	FirstChoice Pension	
	2021	2022
Australian shares	–	–
International shares	–	96.08%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	3.92%
<b>Talaria Global Equity</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	40.66%
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	–	59.34%
<b>Tyndall Australian Share Income</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	98.57%	97.13%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	1.43%	2.87%
<b>UBS Diversified Fixed Income</b>	<b>FirstChoice Pension</b>	
	<b>2021</b>	<b>2022</b>
Australian shares	–	–
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	96.60%	89.57%
Cash	3.40%	10.43%

## Asset allocation as at 30 June 2022 (%) FirstChoice Pension

WaveStone Australian Share	FirstChoice Pension	
	2021	2022
Australian shares	94.56%	95.32%
International shares	–	–
Property	–	–
Fixed interest	–	–
International fixed interest	–	–
Cash	5.44%	4.68%

Performance returns as at 30 June 2021 (%)  
FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
APN AREIT	-11.40	27.84	-24.18	9.35	9.86	0.63	0.07
AZ Sestante Conservative	-5.86	7.61	-0.63	4.39	4.30	1.85	1.76
AZ Sestante Diversified	-7.41	10.85	-1.47	5.26	6.95	2.63	2.47
AZ Sestante Growth	-8.71	18.91	-5.46	6.34	9.22	3.57	3.39
Acadian Australian Equity	-4.81	30.99	-7.32	11.95	16.22	8.49	5.99
Acadian Australian Equity Long Short	-2.07	32.56	-9.26	13.36	16.15	9.17	7.09
Acadian Defensive Income	1.12	0.17	-1.15	1.37	1.32	0.56	2.37
Acadian Geared Australian Equity	-10.53	53.65	-23.59	11.71	-	-	4.38
Acadian Geared Sustainable Global Equity	-26.35	88.67	-0.15	0.81	25.90	11.98	4.24
Acadian Global Equity Long Short	23.83	27.71	-1.11	3.90	18.03	13.90	6.66
Acadian Global Managed Volatility Equity	2.86	13.45	-4.06	8.45	11.85	6.31	8.67
Acadian Sustainable Global Equity Fund	-5.41	31.50	3.44	6.90	13.16	9.24	5.91
Alphinity Sustainable Share	-8.63	-	-	-	-	-	3.53
Antipodes Global	-3.71	20.31	-4.28	1.25	-	-	3.17
Aspect Diversified Futures	37.87	7.08	1.12	1.78	3.18	9.40	6.49
Ausbil Active Sustainable Equity <sup>2</sup>	-	28.50	-6.84	12.18	14.87	-	-14.63
Ausbil Australian Active Equity	-1.42	37.74	-6.58	6.63	16.49	9.52	8.74
Ausbil Australian Emerging Leaders	-8.44	44.74	-6.81	-5.10	20.47	7.14	4.79
Baillie Gifford Long Term Global Growth	-44.02	46.33	61.00	-	-	-	11.25
Barrow Hanley Global Share	-2.01	30.55	-5.27	9.34	13.80	8.56	4.14
Bell Global Emerging Companies <sup>2</sup>	-	-	-	-	-	-	-7.37
Bennelong Ex-20 Australian Equities	-25.33	46.46	6.61	-9.42	28.34	6.27	9.03
Bennelong Kardinia Absolute Return	-4.15	10.20	-2.96	-5.07	4.79	0.39	0.42
Brandywine Global Income Optimiser <sup>2</sup>	-	-1.08	-11.31	3.71	-3.35	-	-9.54
Celeste Australian Small Companies	-21.52	48.03	-1.78	-2.04	16.40	5.40	7.06
Colchester Global Government Bond <sup>2</sup>	-	-	-	-	-	-	-5.33
Colonial First State Enhanced Index Balanced	-5.08	23.94	-6.48	7.93	7.54	5.01	7.73

## Performance returns as at 30 June 2022 (%)

### FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Colonial First State Enhanced Index Conservative	-4.60	9.64	-1.49	5.33	3.68	2.39	4.59
Colonial First State Enhanced Index Diversified	-5.07	16.64	-3.80	6.82	5.58	3.73	5.95
Colonial First State Enhanced Index Growth	-4.59	27.43	-7.77	8.17	8.55	5.65	5.41
Colonial First State Enhanced Index High Growth	-4.24	34.98	-11.83	9.04	10.07	6.46	7.09
Colonial First State Enhanced Index Moderate	-4.98	20.27	-4.96	7.36	6.61	4.44	4.63
Colonial First State Geared Index Australian Share <sup>2</sup>	-	-	-	-	-	-	-18.43
Colonial First State Geared Index Global Share <sup>2</sup>	-	-	-	-	-	-	-28.57
Colonial First State Global Small Companies	-16.11	40.26	-0.65	-5.78	15.90	5.00	6.19
Colonial First State Index Australian Share	-5.63	28.59	-7.36	12.29	13.17	7.39	8.07
Colonial First State Index Global Share	-6.48	27.10	3.73	10.65	14.00	9.23	4.70
Colonial First State Index Global Share – Hedged	-12.45	35.20	0.01	4.99	10.04	6.46	5.94
Colonial First State Index Property Securities	-12.36	32.80	-22.01	18.01	11.78	3.67	3.22
Eiger Australian Small Companies <sup>2</sup>	-	-	-	-	-	-	-18.34
Epoch Global Equity Shareholder Yield	3.98	19.69	-9.16	10.15	4.30	5.37	6.47
Fidelity Asia <sup>2</sup>	-	-	-	-	-	-	4.22
Fidelity Australian Equities	-6.36	32.80	-7.51	10.57	14.49	7.80	9.07
First Sentier Balanced	-8.39	12.76	-0.01	7.40	7.51	3.58	4.27
First Sentier Conservative	-7.51	8.47	0.78	6.30	5.21	2.49	4.15
First Sentier Developing Companies	-18.22	56.15	-5.22	-10.01	21.67	5.79	10.66
First Sentier Diversified	-8.43	18.40	-1.18	8.70	9.52	4.98	5.16
First Sentier Diversified Fixed Interest	-11.54	-0.44	3.43	8.07	1.04	-0.11	3.36
First Sentier Equity Income	-6.04	24.71	-4.67	10.29	14.67	7.15	6.53



Performance returns as at 30 June 2022 (%)  
FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
First Sentier Future Leaders	-26.82	23.00	-11.67	-3.88	31.86	0.15	6.38
First Sentier Geared Global Property Securities <sup>2</sup>	-24.72	61.01	-24.43	6.51	10.91	1.59	-4.79
First Sentier Geared Share	-22.32	77.93	-10.37	19.45	32.72	14.44	12.56
First Sentier Glob List Infrastructure	2.99	13.52	-7.63	12.94	0.74	4.21	7.40
First Sentier Global Credit Income	-4.49	5.37	-1.71	2.12	2.19	0.64	3.40
First Sentier Global Property Securities	-9.43	27.28	-6.60	4.93	6.54	3.77	5.86
First Sentier High Growth	-9.94	33.10	-2.68	7.19	15.10	7.55	6.51
First Sentier Imputation	-10.05	31.06	-2.59	10.86	20.88	9.00	8.36
First Sentier Property Securities	-11.48	34.74	-19.41	18.46	9.83	4.57	3.81
First Sentier Strategic Cash	-0.22	0.23	0.26	1.31	1.15	0.54	2.88
First Sentier Target Return Income	-3.46	4.40	-0.06	2.45	2.63	1.16	3.55
FirstChoice Alternatives	-2.63	10.20	1.14	0.76	-0.45	1.71	2.05
FirstChoice Asian Share	-14.18	25.26	-0.03	2.47	10.81	4.06	5.13
FirstChoice Australian Share	-1.88	28.34	-9.56	6.22	13.90	6.62	7.84
FirstChoice Australian Small Companies	-16.51	47.08	0.28	2.23	22.04	8.96	10.37
FirstChoice Balanced	-8.29	20.96	-1.68	5.17	8.00	4.37	6.94
FirstChoice Conservative	-6.14	8.61	0.25	4.09	3.81	2.00	4.25
FirstChoice Defensive	-6.11	3.42	1.01	4.01	2.45	0.89	3.72
FirstChoice Diversified	-7.30	14.85	-0.46	4.74	5.82	3.27	3.32
FirstChoice Emerging Markets	-26.64	28.80	3.64	4.49	10.25	2.44	5.00
FirstChoice Fixed Interest	-10.96	0.84	2.61	7.51	1.63	0.13	3.96
FirstChoice Geared Australian Share	-8.09	64.50	-30.61	6.63	26.03	7.11	1.89
FirstChoice Geared Global Share	-26.80	51.06	1.69	3.72	21.11	7.15	2.74
FirstChoice Geared Growth Plus	-16.82	58.71	-17.51	5.95	17.69	6.31	5.36
FirstChoice Global Infrastructure Securities	8.22	14.69	-8.67	10.85	1.98	5.08	6.07
FirstChoice Global Property Securities	-9.93	26.85	-9.84	7.25	6.19	3.24	2.07
FirstChoice Global Share	-15.51	30.43	4.14	5.87	15.32	6.97	3.12
FirstChoice Global Share – Hedged	-20.24	38.40	-0.20	0.89	11.52	4.38	3.66

## Performance returns as at 30 June 2022 (%)

### FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstChoice Growth	-8.64	24.11	-2.42	5.08	9.07	4.86	5.56
FirstChoice High Growth	-9.51	31.29	-4.79	4.94	11.57	5.78	5.48
FirstChoice Lower Volatility Australian Share	-3.55	17.10	-3.88	5.58	12.58	5.23	6.90
FirstChoice Moderate	-7.86	17.85	-1.16	4.95	6.95	3.79	5.17
FirstChoice Property Securities	-11.59	33.83	-19.61	16.04	11.05	4.15	4.34
FirstRate Saver <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Annual <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Compound <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Monthly <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 12 month <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Annual <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Compound <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Monthly <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Annual <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Compound <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Monthly <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Annual <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Compound <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Monthly <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 month <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Annual <sup>2</sup>	-	-	-	-	-	-	-

Performance returns as at 30 June 2022 (%)  
FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstRate Term Deposit – 5 Year Compound <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Monthly <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 6 month <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Annual <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Compound <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Monthly <sup>2</sup>	-	-	-	-	-	-	-
FirstRate Term Deposit – 9 month <sup>2</sup>	-	-	-	-	-	-	-
Franklin Australian Absolute Return Bond <sup>2</sup>	-	-	-	-	-	-	-3.77
Generation Global Share <sup>3</sup>	-20.34	37.36	3.55	17.36	17.14	9.26	9.25
Hyperion Global Growth Companies <sup>2</sup>	-	-	-	-	-	-	-22.80
Investors Mutual Australian Share	2.73	21.26	-11.72	8.79	5.16	4.70	7.80
Ironbark Property Securities	-12.06	35.08	-16.51	15.34	14.67	5.57	4.72
Ironbark Royal London Concentrated Global Share <sup>2</sup>	-	18.64	-2.77	9.14	6.80	-	-9.18
Janus Henderson Global Natural Resources	-0.31	36.48	-8.25	-3.11	-	-	4.33
Kapstream Absolute Return Income	-1.99	1.53	0.55	2.43	1.58	0.81	1.37
Lazard Select Australian Equity	19.82	22.01	-18.96	5.57	10.69	6.72	6.01
MFS Global Equity	-10.22	26.85	-0.57	15.99	7.82	7.20	10.34
Macquarie Income Opportunities	-5.64	2.67	-0.47	3.06	0.87	0.05	2.74
Macquarie Global Listed Real Estate	-11.95	30.92	-14.44	8.90	5.45	2.52	5.51
Magellan Global Share	-12.10	10.53	7.21	18.90	15.79	7.47	12.48
Magellan Global Share–Hedged	-18.30	18.96	2.27	11.97	11.95	4.49	6.31
Magellan Infrastructure	6.29	7.48	-10.37	14.90	5.66	4.45	5.20
Maple-Brown Abbott Australian Share	6.02	31.75	-16.21	10.11	10.80	7.38	7.58
Martin Currie Real Income	2.07	16.39	-18.50	17.09	5.73	3.69	5.15
Merlon Australian Share Income	6.52	15.63	-6.78	4.94	3.11	4.43	5.58

## Performance returns as at 30 June 2022 (%)

### FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
OC Premium Small Companies	-14.61	41.04	-7.05	0.82	22.65	6.71	7.25
PIMCO Australian Bond	-11.67	-	-	-	-	-	-8.74
PIMCO Diversified Fixed Interest <sup>2</sup>	-	-	-	-	-	-	-9.26
PIMCO Global Bond	-10.28	1.58	2.46	5.62	1.11	-0.06	1.84
PM Capital Enhanced Yield	-1.46	3.82	0.44	1.81	2.63	1.43	3.84
PM Capital Global Companies	-1.95	49.52	-8.41	0.06	16.35	9.34	6.88
Pendal Australian Share	-5.37	30.68	-6.55	8.88	14.34	7.54	8.15
Pendal Concentrated Global Share	-6.83	34.34	-	-	-	-	8.56
Pendal Global Emerging Market Opportunities	-15.46	25.12	-6.43	-	-	-	2.99
Pendal Monthly Income Plus	-4.61	4.12	-0.38	5.54	4.37	1.73	1.77
Pendal Property Investment	-13.21	33.86	-18.48	22.13	11.04	5.13	5.27
Pendal Sustainable Australian Fixed Interest <sup>2</sup>	-	-	-	-	-	-	-7.71
Pendal Sustainable Australian Share	-12.49	-	-	-	-	-	-0.52
Pendal Sustainable Balanced <sup>2</sup>	-	23.00	-1.45	7.83	9.79	-	-15.74
Perennial Value Australian Share	-1.51	30.49	-8.74	5.93	8.47	6.14	7.84
Perpetual Australian Share	-2.27	39.10	-9.71	7.52	10.00	7.74	9.56
Perpetual Balanced Growth	-2.43	21.81	-3.39	7.36	5.99	5.49	5.88
Perpetual Conservative Growth	-3.96	9.25	-0.70	6.66	2.84	2.71	4.58
Perpetual Diversified Growth	-3.28	15.08	-1.71	7.27	4.53	4.17	5.18
Perpetual Diversified Income	-2.68	5.30	-0.60	1.95	1.82	1.12	2.22
Perpetual Diversified Real Return <sup>2</sup>	-	-	-	-	-	-	-3.95
Perpetual Industrial Share	-6.57	32.90	-10.70	5.40	6.39	4.45	8.21
Platinum Asia	-14.49	25.13	13.08	-1.44	16.65	6.82	7.90
Platinum International	-6.70	24.76	-5.56	0.27	14.15	4.70	7.60
Realindex Australian Share	-0.23	33.86	-10.75	13.40	11.03	8.45	10.90
Realindex Australian Small Companies	-10.32	33.93	-6.40	2.45	18.82	6.47	10.96
Realindex Emerging Markets	-11.87	32.82	-14.36	10.14	10.67	4.09	3.54
Realindex Global Share	-3.32	35.18	-9.37	7.02	12.82	7.42	8.22
Realindex Global Share – Hedged	-6.38	42.99	-12.54	2.11	8.95	5.42	10.13

## Performance returns as at 30 June 2022 (%) FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Resolution Capital Global Property Securities <sup>2</sup>	-	-	-	-	-	-	-12.43
Schroder Absolute Return Income	-3.15	2.77	1.25	3.54	1.90	1.23	3.42
Schroder Australian Equity	1.70	28.20	-10.52	11.36	13.36	8.05	8.41
Schroder Real Return	-7.40	9.19	-0.14	3.32	2.41	1.33	2.19
Solaris Core Australian Equity	-3.22	22.70	-10.36	10.08	16.91	6.49	7.31
State Street Australian Equity	-5.18	13.66	-4.84	11.03	9.40	4.49	4.28
Stewart Investors Global Emerging Markets Leaders <sup>3</sup>	-14.26	25.70	-18.49	10.44	9.68	1.25	4.71
Stewart Investors Worldwide Leaders Sustainability	-9.30	24.15	3.19	8.61	11.71	7.11	3.86
Stewart Investors Worldwide Sustainability	-18.73	22.36	5.90	9.97	10.53	5.06	7.10
T. Rowe Price Australian Equity	-7.39	27.64	-4.00	3.84	-	-	4.26
T. Rowe Price Global Equity	-26.51	32.58	18.89	12.32	21.20	9.53	10.25
T. Rowe Price Global Equity – Hedged <sup>2</sup>	-	-	-	-	-	-	-5.98
Talaria Global Equity <sup>2</sup>	-	-	-	-	-	-	1.03
Tyndall Australian Share Income <sup>2</sup>	-	30.93	-16.33	3.75	8.88	-	0.51
UBS Diversified Fixed Income	-11.15	-0.74	2.89	6.28	2.00	-0.33	3.02
WaveStone Australian Share	-3.30	-	-	-	-	-	-3.94

1 The annual effective rate of net earnings is calculated on an exit price to exit price basis, net of taxes payable and after ongoing fees and expenses, but excluding entry fees and individual taxes.

2 Indicates fund has been in existence for less than one year.

3 Closed to new investors.

4 Closed to new investments.

5 This option has been terminated or closed – to be Terminated

6 For inception dates please see our website.

Historical interest rates and performance for FirstRate Saver and current interest rates for FirstRate Term Deposit and FirstRate

Investment Deposit are available on the FirstRate interest rates page.

All Unitholders of the Trust share in the increase or decrease in the value of the net asset pool relevant to their investment option.

**Past performance is no indication of future performance.**

## Other important information

### Audited Fund Accounts for Life Policies

Where benefits applicable to a member are wholly determined by reference to a life policy, the Fund is exempt from providing the audited fund accounts for the relevant reporting periods in this report.

### Indemnity insurance

The Trustee is responsible for its activities and carries professional indemnity insurance.

### Method of allotment of earnings in all investment options

All income, including realised and unrealised capital gains and losses, and expenses for all investment options are brought to account and are fully reflected in the unit price of that option. Income tax as appropriate is provided for in the unit price for each investment option.

### Trustee's policy for the use of derivatives

The Fund has an indirect exposure to derivatives through its investments in managed investment schemes. Derivatives are used in the underlying investments as an alternative to direct purchases or sales and not for trading purposes.

### Taxation matters

Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information.

Colonial First State is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

### External dispute resolution

If you are dissatisfied with the handling or outcome of your complaint, you have the option of contacting an external dispute resolution service about your complaint. You may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA websites to find out if or when the time limit relevant to your circumstances expires.

### Further information you may request to receive

You may also request the following additional information from Colonial First State by calling Investor Services on 13 13 36:

- Please refer to our website [cfs.com.au](http://cfs.com.au) to download a copy of the most recent Product Disclosure Statement covering the relevant investment strategies and options, contribution levels and insurance cover of the Fund.
- The full audited financial statements for the Fund.
- Audited financial statements for Colonial First State Investments Limited.
- The Trust Deed governing the Colonial First State FirstChoice Personal Super and the Colonial First State FirstChoice Pension.
- Information published on any of the underlying funds that the investment options invest in.
- Performance reports for each of the investment options comprising the Colonial First State FirstChoice Super and the Colonial First State FirstChoice Pension, which are updated quarterly.

### Investments with market value of over 5% of the Fund

Colonial First State FirstChoice Superannuation Trust

Investments Directly Held	%	Investments Indirectly Held	%
Commonwealth Multi-Manager Moderate Fund	5%	Colonial First State – FirstChoice Wholesale Investments – Alternatives	6%
		Commonwealth Multi Manager Cash Fund	12%
		Commonwealth Multi-Manager Australian Share Fund	18%
		Commonwealth Multi Manager Global Infrastructure Securities Fund	5%
		Commonwealth Multi-Manager Global Shares Fund	14%
		Commonwealth Global Share Fund 15	9%
		Commonwealth Multi-Manager Fixed Interest Fund	22%

## Regulatory changes

The information contained in the following sections is general information only and does not take into account your objectives, personal financial situation, or needs. You should assess whether the information is appropriate for you and talk to your financial adviser for further information.

The information in this section is current as of 5 December 2022.

### Recent legislative changes to superannuation

The following are some key changes to superannuation legislation which have taken effect recently.

#### End of the work test for certain contributions for people aged up to 74

Prior to 1 July 2022, you had to meet a work test (or alternatively qualify for a work test exemption) if making most types of voluntary superannuation contributions while aged 67 to 74<sup>1</sup>.

From 1 July 2022, super funds can accept all contributions from people in this age group without any work test requirements. Note that existing contributions caps still apply.

However, if you wish to claim a tax-deduction for personal contributions made while aged 67 to 74<sup>1</sup> you must still satisfy the ATO's work test or work test exemption in the financial year of your contribution.

#### Increase in maximum age to use 'bring-forward rule'

The bring-forward rule may allow you to make up to \$330,000 in non-concessional contributions at one time, which is above the standard cap of \$110,000 per financial year (based on 2022–23 non-concessional contributions cap).

Prior to 1 July 2022, the bring-forward rule was available if you were under age 67 any time during a financial year. From 1 July 2022, access to the bring-forward rule was extended to people aged under 75<sup>2</sup> any time during a financial year.

It is important to note that your non-concessional contributions cap (including under the bring-forward rule) may also be reduced based on your total superannuation balance.

#### Increase in maximum releasable amount under the First Home Super Saver Scheme

The First Home Super Saver (FHSS) Scheme allows eligible people to release eligible voluntary contributions plus a deemed earnings amount from super to assist in purchasing their first home.

From 1 July 2022, the maximum eligible contributions that can be released under this scheme increased from \$30,000 to \$50,000.

1 Age 74 includes the period up to 28 days after the end of the month in which you turn 75.

2 Under general contribution eligibility requirements, any non-concessional contributions would need to be made no later than 28 days after the end of the month in which you turn 75.



## Reduction of eligibility age for downsizer contributions

The downsizer contribution allows people to make a one-off after-tax contribution to super of up to \$300,000 from the proceeds of selling their home they have held for at least 10 years. Under the rules both members of a couple can make downsizer contributions in respect of the same home, and the contributions do not count towards a member's non-concessional contributions caps.

Previously, you had to be aged 65 or over to make a downsizer contribution. From 1 July 2022, downsizer contribution access has been expanded and you can make a downsizer contribution from age 60 if eligible.

The government has proposed expanding access to downsizer contributions by lowering this eligibility age to 55. As at 5 December 2022, a Bill has passed parliament to implement this change, but it has not yet become law.

## Removal of the \$450 per month minimum Super Guarantee threshold

From 1 July 2022, the \$450 per month minimum Super Guarantee income threshold was removed. Under previous rules, an employer was not required to pay Super Guarantee contributions for an employee in any calendar month where they earned less than \$450.

## Minimum payments for certain pensions remain temporarily reduced

### Account based pensions

Your minimum account based pension payment amount is worked out each year. It is calculated by multiplying your account balance as at 1 July (or the commencement of your pension if commenced during the financial year) by a percentage factor depending on your age.<sup>1</sup>

The minimum drawdown requirements for account based pensions have been temporarily reduced by 50% for the 2019–20 to 2022–23 financial years, as shown in the following table.

Age	Standard minimum percentage factor	Reduced minimum percentage factor (2019–20 to 2022–23 financial years)
Under 65	4%	2%
65 to 74	5%	2.5%
75 to 79	6%	3%
80 to 84	7%	3.5%
85 to 89	9%	4.5%
90 to 94	11%	5.5%
95 or over	14%	7%

1 If you commence your pension on or after 1 June, no minimum pension payment amount is required to be made for that financial year. Otherwise, we must pro rata your minimum pension payment amount in the first financial year of your pension for the number of days remaining in the financial year.

## Regulatory changes

### Term allocated pensions

The minimum payment for term allocated pensions has also been temporarily reduced by 50% for the 2019–20 to 2022–23 financial years. Under normal rules, you can choose a pension payment of between 90% and 110% of a standard calculated amount. Under the reduced minimum rules, you can instead choose a pension payment of between 45% and 110% of the calculated amount.

### Proposed changes to superannuation

#### Choice to exit certain legacy income streams

The previous Morrison Government proposed a two-year window during which you could choose to commute certain otherwise non-commutable legacy income streams (including term allocated pensions) first commenced prior to 20 September 2007.

Under this proposal, you may then be able to use the commuted amount to commence a more flexible income stream such as an account based pension, make a lump sum withdrawal or retain it in a superannuation accumulation account.

At the time of writing, the current Albanese Government has not publicly committed to this change and so it has not been legislated.

The financial report of Colonial First State FirstChoice Superannuation Trust (the Fund) has been audited by PricewaterhouseCoopers, and in their opinion, present fairly in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, the financial position of the Fund as at 30 June 2022 and the results of its operations for the year ended 30 June 2022. Set out below is an abridged version of the accounts for this product within the Fund for the year to 30 June 2022 along with comparatives for the year to 30 June 2021. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2022.

### Statement of Financial Position as at 30 June 2022

	2022	2021
	\$'000	\$'000
<b>Assets</b>		
Cash and cash equivalents	83,180	230,310
Contributions receivable	551	1,075
Other receivables	104	286
Financial investments	2,015,044	2,302,173
Income tax receivable	1,349	3,021
Deferred tax assets	–	–
<b>Total assets</b>	<b>2,100,228</b>	<b>2,536,865</b>
<b>Liabilities</b>		
Benefits payable	1,267	1,305
Other payables	–	–
Income tax payable	–	–
Deferred tax liabilities	–	–
<b>Total liabilities excluding member benefits</b>	<b>1,267</b>	<b>1,305</b>
<b>Net assets available for member benefits</b>	<b>2,098,961</b>	<b>2,535,560</b>
Defined contribution member liabilities	2,098,707	2,535,065
<b>Total net assets</b>	<b>254</b>	<b>495</b>
<b>Equity</b>		
Unallocated surplus/(deficit)	254	495
<b>Total equity</b>	<b>254</b>	<b>495</b>

# Abridged financial report

## FirstChoice Pension

### Income Statement for the year ended 30 June 2022

	2022	2021
	\$'000	\$'000
<b>Superannuation activities</b>		
Interest income	570	748
Distribution income	154,701	155,102
Net changes in fair value of investments	(280,739)	230,227
Other income	898	839
<b>Total income</b>	<b>(124,570)</b>	<b>386,916</b>
Administration expenses	1,402	1,123
Advisor service fees	6,019	9,717
<b>Total expenses</b>	<b>7,421</b>	<b>10,840</b>
<b>Results from superannuation activities before income tax expense</b>	<b>(131,991)</b>	<b>376,076</b>
Income tax benefit/(expense)	12,343	6,543
<b>Results from superannuation activities after income tax expense</b>	<b>(119,648)</b>	<b>382,619</b>
Net benefits allocated to defined contribution members	119,407	(382,450)
<b>Operating result after income tax</b>	<b>(241)</b>	<b>169</b>

Statement of Changes in Member Benefits for the year ended 30 June 2022

	2022	2021
	\$'000	\$'000
<b>Opening balance of member benefits</b>	<b>2,535,065</b>	<b>2,528,800</b>
Member contributions	–	–
Employer contributions	–	–
Transfers from other superannuation funds or products	4,388	1,095
Transfers to other superannuation funds or products	(80,042)	(132,717)
Income tax on contributions	–	–
<b>Net after tax contributions</b>	<b>(75,654)</b>	<b>(131,622)</b>
Benefits to members or beneficiaries	(241,297)	(244,563)
Death and disability benefits credited to member accounts	–	–
Insurance premiums charged to members	–	–
Net benefits allocated comprising:		
– Net investment income	(111,986)	393,290
– Net administration fees	(1,402)	(1,123)
– Advisor service fees	(6,019)	(9,717)
– Advisor service fees	(1,614)	(10,058)
<b>Closing balance of members benefits</b>	<b>2,098,707</b>	<b>2,535,065</b>

## Enquiries

Member Services: **13 13 36**  
Website: **[cfs.com.au](https://www.cfs.com.au)**  
Email: **[contactus@cfs.com.au](mailto:contactus@cfs.com.au)**

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. The information contained in this annual report is general advice and information only and does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS), Financial Services Guide (FSG), and Product Flyers carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS, FSG and Product Flyers can be obtained from [www.cfs.com.au](https://www.cfs.com.au) or by calling us on 13 13 36. 28811/FS3798/1222