

2023 Annual Report

Personal Super & Pension





Your Annual Financial Report

I am pleased to present the Annual Report for the financial year ended 30 June 2023.

This Annual Report is the final component of the reporting information for the 2022–23 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 stylized, handwritten signature in black ink, appearing to read 'K Power'.

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 2023.

Not your average year

FirstChoice Wholesale Personal Super & Pension is anything but average. In a year of challenging market conditions, we delivered strong performance, with low admin fees, and improved support for members.

Strong returns for members

Strong investment results for the year ending 30 June 2023 demonstrated the revitalisation of our investment approach after bolstering our team of industry-leading talent and adding new capability.

This year, global events drove unpredictable market movements. Factors such as

inflation, higher interest rates, and geopolitical events (like the war in Ukraine) presented challenges to investments – but also opportunities that we looked to capitalise on.

As a result of our Investment team's hands-on approach and preparation for times like these, we delivered strong performance.

What contributed to the positive results?

A major driver of our returns for this year was global shares. We actively chose to invest in global shares which delivered significant results to boost our overall returns.

The rally in global shares had a lot to do with artificial intelligence (AI) and its impact on NASDAQ (US stock exchange) stocks like Nvidia and Microsoft.

Also contributing to our results is we have limited investment in unlisted assets in comparison to some other super providers who have significant holdings. Unlisted assets are property, infrastructure and other investments that are not traded on a stock market.

One of the lowest admin fees

Low fees mean more money for you in retirement. We've continued to deliver one of the lowest admin fees when compared to other super funds.

In fact, FirstChoice Wholesale Personal Super has an average admin fee of just 0.2% p.a.¹ on a super balance of \$50,000, compared to the super fund average of 0.46%.²

Support for members that is anything but average

This year we accelerated the support we offer members.

We've especially focused on helping members plan to unleash in their second half, no matter how far away retirement is.

Some of the new initiatives this year included – a retirement calculator to help members plan how much they need to retire, expanded online content to support members' financial education, and more timely information including newsletters and market updates.

What's next?

We're excited for the year ahead. We'll be providing a greater amount of support for members to help in ways that suit them.

You've told us that you need more support and guidance to make the most of your super. So, we'll be offering tools and service online and through our Contact Centre.

Our digital tools will be improved including an enhanced insurance claims experience and app upgrades including performance and fee reporting.

Look out for this and more.

2023 highlights



Strong returns for members



New sustainable investment option, **Thrive+**



Average admin fee of just **0.2% p.a.**¹



Over 16,000 customers rated our service **9 out of 10**



94% of insurance claims were accepted for CFS super products in the last calendar year



Highest score for members' confidence and comfort about their retirement savings³



Passed the super performance test

1 Administration fees and costs are compared based on FirstChoice Wholesale Personal Super options (excluding FirstRate options) for a member balance of \$50,000, effective 22 May 2023. It does not take into consideration investment fees and costs or transaction costs. Please see the PDS for these fees and costs.

2 Super Fund Average is based on the Chant West Super Fund Fee Survey at 30 June 2023 that compares average fees by segments and across four investment risk categories. The segments are made up of Industry Funds, Public Sector Funds, Corporate Stand-Alone Funds, Corporate Master Trusts, Retail Master Trusts & Core Wraps and Wrap Accounts. Investment risk categories are made up of Conservative, Balanced, Growth and High Growth.

3 CoreData, October 2023.

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

The objective and strategy of each investment option is available on our website at cfs.com.au or call us on 13 13 36.

Investment options	Underlying manager(s)
AB Wholesale Managed Volatility Equities	AllianceBernstein Investment Management Australia Limited
Acadian Wholesale Australian Equity	Acadian Asset Management (Australia) Limited
Acadian Wholesale Australian Equity Long Short	Acadian Asset Management (Australia) Limited
Acadian Wholesale Defensive Income	Acadian Asset Management (Australia) Limited
Acadian Wholesale Geared Australian Equity	Acadian Asset Management LLC
Acadian Wholesale Geared Sustainable Global Equity	Acadian Asset Management LLC
Acadian Wholesale Global Equity Long Short	Acadian Asset Management LLC
Acadian Wholesale Global Managed Volatility Equity	Acadian Asset Management LLC
Acadian Wholesale Sustainable Global Equity	Acadian Asset Management LLC
Affirmative Wholesale Global Impact Bond	Affirmative Investment Management Partners Limited
Alphinity Wholesale Sustainable Share	Alphinity Investment Management Pty Ltd
Antipodes Wholesale Global	Antipodes Partners Limited
Aspect Wholesale Absolute Return	Aspect Capital Limited
Aspect Wholesale Diversified Futures	Aspect Capital Limited
Ausbil Wholesale Active Sustainable Equity	Ausbil Investment Management Limited
Ausbil Wholesale Australian Active Equity	Ausbil Investment Management Limited
Ausbil Wholesale Australian Emerging Leaders	Ausbil Investment Management Limited
AXA IM Wholesale Sustainable Equity	AXA Investment Managers Australia Ltd

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
AZ Sestante Wholesale Conservative	Bennelong Australian Equity Partners Pty Limited, Schroder Investment Management Australia Limited, Fidelity Investment Management (Australia) Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, State Street Global Advisors Australia Limited Janus Henderson Group PLC, Royal London Asset Management, Martin Currie Australia, Challenger Group Limited, AIA Group Limited
AZ Sestante Wholesale Diversified	Bennelong Australian Equity Partners Pty Limited, Schroder Investment Management Australia Limited, Fidelity Investment Management (Australia) Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, State Street Global Advisors Australia Limited Janus Henderson Group PLC, Royal London Asset Management, Martin Currie Australia, Challenger Group Limited, AIA Group Limited
AZ Sestante Wholesale Growth	Bennelong Australian Equity Partners Pty Limited, Schroder Investment Management Australia Limited, Fidelity Investment Management (Australia) Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, State Street Global Advisors Australia Limited Janus Henderson Group PLC, Royal London Asset Management, Martin Currie Australia, Challenger Group Limited, AIA Group Limited
Baillie Gifford Wholesale Long Term Global Growth	Baillie Gifford Overseas Limited
Baillie Gifford Wholesale Sustainable Growth	Baillie Gifford Overseas Limited
Barrow Hanley Wholesale Global Share	Barrow, Hanley, Mewhinney & Strauss, LLC
Bell Wholesale Global Emerging Companies	Bell Asset Management Limited
Bennelong Wholesale Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty Ltd
Bentham Wholesale Global Income	Bentham Asset Management
Brandywine Wholesale Global Income Optimiser	Brandywine Global Investment Management LLC
Celeste Wholesale Australian Small Companies	Celeste Funds Management Ltd
CFS Enhanced Cash	State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Challenger Group Limited, AIA Group Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
CFS ETF Exposure Series: All-World ex-US Shares	Vanguard Investments Australia Ltd
CFS ETF Exposure Series: Physical Gold	Global X Metal Securities Australia Limited
CFS ETF Exposure Series: US Shares	Blackrock Investment Management Ltd
CFS Thrive+ Sustainable Growth	Melior Investment Management Pty Ltd, State Street Global Advisors, Generation Investment Management LLP, Affirmative Investment Management Partners Limited, Pandal Institutional Limited, Impax Asset Management Limited, Colonial First State Investments Limited
Colchester Wholesale Global Government Bond	Colchester Global Investors Limited
Colonial First State Wholesale Enhanced Index Balanced	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited, Macquarie Investment Management Global Limited
Colonial First State Wholesale Enhanced Index Conservative	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited, Macquarie Investment Management Global Limited
Colonial First State Wholesale Enhanced Index Diversified	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited, Macquarie Investment Management Global Limited
Colonial First State Wholesale Enhanced Index Growth	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited, Macquarie Investment Management Global Limited
Colonial First State Wholesale Enhanced Index High Growth	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited
Colonial First State Wholesale Enhanced Index Moderate	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited, Macquarie Investment Management Global Limited
Colonial First State Wholesale Geared Index Australian Share	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Geared Index Global Share	State Street Global Advisors, Australia, Limited
Colonial First State Wholesale Global Health & Biotechnology	Wellington Management Australia Pty Ltd

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Colonial First State Wholesale Global Small Companies	Wellington Management Australia Pty Ltd
Colonial First State Wholesale Global Technology & Communications	Wellington Management Australia Pty Ltd
Colonial First State Wholesale Index Australian Bond	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Index Australian Share	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Index Balanced	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited
Colonial First State Wholesale Index Conservative	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited
Colonial First State Wholesale Index Diversified	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited
Colonial First State Wholesale Index Global Bond	State Street Global Advisors, Australia, Limited
Colonial First State Wholesale Index Global Listed Infrastructure Securities	State Street Global Advisors, Australia, Limited
Colonial First State Wholesale Index Global Property Securities	State Street Global Advisors, Australia, Limited
Colonial First State Wholesale Index Global Share	State Street Global Advisors, Australia, Limited
Colonial First State Wholesale Index Global Share – Hedged	State Street Global Advisors, Australia, Limited
Colonial First State Wholesale Index Growth	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited
Colonial First State Wholesale Index High Growth	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited
Colonial First State Wholesale Index Moderate	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited
Colonial First State Wholesale Index Property Securities	First Sentier Investors (Australia) IM Ltd
Context Capital Wholesale Long Term	Schroder Investment Management Australia Limited, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, State Street Global Advisors Australia, T. Rowe Price International Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Context Capital Wholesale Medium Term	Schroder Investment Management Australia Limited, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, State Street Global Advisors Australia, T. Rowe Price International Limited, Ausbil Investment Management Limited, Pental Group Limited, GQG Partners, LLC, Magellan Asset Management Limited, Perpetual Investment Management Limited, Realindex Investments Pty Limited
Context Capital Wholesale Short Term	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors Australia, T. Rowe Price International Limited, Ausbil Investment Management Limited, Pental Group Limited, GQG Partners, LLC, Magellan Asset Management Limited, Perpetual Investment Management Limited, Realindex Investments Pty Limited, WaveStone Capital Pty Ltd, Baillie Gifford Overseas Limited
Dexus Wholesale AREIT	Dexus Asset Management Limited
DNR Capital Wholesale Australian Equities High Conviction	DNR Capital Pty Ltd
Eiger Wholesale Australian Small Companies	Eiger Capital Pty Ltd
Epoch Wholesale Global Equity Shareholder Yield	Grant Samuel Funds Management Pty Ltd
Evidentia Wholesale Long Term	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors Australia, Group Limited, GQG Partners, LLC, Royal London Asset Management, Intermede Investment Partners, PM Capital Limited, Resolution Capital Limited
Evidentia Wholesale Medium Term	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors Australia, Group Limited, GQG Partners, LLC, Royal London Asset Management, Intermede Investment Partners, Resolution Capital Limited, Schroder Investment Management Australia Limited, Realindex Investments Pty Limited
Fidelity Wholesale Asia	Fidelity Investment Management (Australia) Limited
Fidelity Wholesale Australian Equities	Fidelity Investment Management (Australia) Limited
First Sentier Wholesale Australian Bond	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Australian Small Companies	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Balanced	First Sentier Investors (Australia) IM Ltd, Realindex Investments Pty Limited
First Sentier Wholesale Concentrated Australian Share	First Sentier Investors (Australia) IM Ltd

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
First Sentier Wholesale Conservative	First Sentier Investors (Australia) IM Ltd, Realindex Investments Pty Limited
First Sentier Wholesale Developing Companies	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Diversified	First Sentier Investors (Australia) IM Ltd, Realindex Investments Pty Limited
First Sentier Wholesale Diversified Fixed Interest	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Equity Income	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Future Leaders	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Geared Global Property Securities ¹	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Geared Share	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Global Credit Income	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Global Listed Infrastructure	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Global Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale High Growth	First Sentier Investors (Australia) IM Ltd, Realindex Investments Pty Limited
First Sentier Wholesale Imputation	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Strategic Cash	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Target Return Income	First Sentier Investors (Australia) IM Ltd
FirstChoice Wholesale Alternatives	Aspect Capital Limited, AQR Capital Management, Amundi, Oaktree Capital Management, Wellington Management
FirstChoice Wholesale Asian Share	MFS Investment Management, Comgest, Robeco Hong Kong Limited
FirstChoice Wholesale Australian Share	Alphinity Investment Management, T. Rowe Price, Longreach Capital Investment, Tyndall Asset Management, Acadian Asset Management (Australia) Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstChoice Wholesale Australian Small Companies	First Sentier Investors (Australia) IM Ltd, Spheria Asset Management, Eight Investment Partners, Celeste Funds Management, Yarra Capital Management
FirstChoice Wholesale Balanced	Colonial First State Investments Limited, Realindex Investments Pty Limited, First Sentier Investors (Australia) IM Ltd, Mercer Investments (Australia) Limited, Generation Investment Management LLP
FirstChoice Wholesale Conservative	Colonial First State Investments Limited, Realindex Investments Pty Limited, First Sentier Investors (Australia) IM Ltd, Mercer Investments (Australia) Limited, Generation Investment Management LLP
FirstChoice Wholesale Defensive	Colonial First State Investments Limited
FirstChoice Wholesale Diversified	Colonial First State Investments Limited, Realindex Investments Pty Limited, First Sentier Investors (Australia) IM Ltd, Mercer Investments (Australia) Limited, Generation Investment Management LLP
FirstChoice Wholesale Emerging Markets	Allspring Global Investments, Origin Asset Management, Franklin Templeton Investments, Fisher Investments
FirstChoice Wholesale Fixed Interest	First Sentier Investors (Australia) IM Ltd, Morgan Stanley, Wellington Management, Loomis Sayles, Franklin Templeton Investments, H2O Asset Management, Colchester Global Investors
FirstChoice Wholesale Geared Australian Share	Alphinity Investment Management, T. Rowe Price, Longreach Capital Investment, Tyndall Asset Management, Acadian Asset Management (Australia) Limited
FirstChoice Wholesale Geared Global Share	Ninety One, Arrowstreet Capital, Alliance Bernstein, Baillie Gifford, J O Hambro Capital Management, WCM Investment Management
FirstChoice Wholesale Geared Growth Plus	Colonial First State Investments Limited, Realindex Investments Pty Limited, Acadian Asset Management (Australia) Limited
FirstChoice Wholesale Global Infrastructure Securities	ATLAS Infrastructure (Australia) Pty Ltd, Lazard Asset Management Pacific Co., Cohen & Steers Capital Management, First Sentier Investors (Australia) IM Ltd
FirstChoice Wholesale Global Property Securities	First Sentier Investors (Australia) IM Ltd, Resolution Capital, DWS
FirstChoice Wholesale Global Share	Ninety One, Arrowstreet Capital, Alliance Bernstein, Baillie Gifford, J O Hambro Capital Management, WCM Investment Management
FirstChoice Wholesale Global Share – Hedged	Ninety One, Arrowstreet Capital, Alliance Bernstein, Baillie Gifford, J O Hambro Capital Management, WCM Investment Management

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstChoice Wholesale Growth	Colonial First State Investments Limited, Realindex Investments Pty Limited, First Sentier Investors (Australia) IM Ltd, Mercer Investments (Australia) Limited, Generation Investment Management LLP
FirstChoice Wholesale High Growth	Colonial First State Investments Limited, Realindex Investments Pty Limited, Generation Investment Management LLP
FirstChoice Wholesale Moderate	Colonial First State Investments Limited, Realindex Investments Pty Limited, First Sentier Investors (Australia) IM Ltd, Mercer Investments (Australia) Limited, Generation Investment Management LLP
FirstChoice Wholesale Lifestage 1950–54	Arrowstreet Capital, Wellington Management Australia, Macquarie Investment Management Limited, Loomis Sayles, Colchester Global Investors, State Street Global Advisors, Plato Investment Management, PineBridge Investments, Colonial First State Investments Limited and BlackRock Investment Management (Australia) Limited
FirstChoice Wholesale Lifestage 1955–59	Arrowstreet Capital, Wellington Management Australia, Macquarie Investment Management Limited, Loomis Sayles, Colchester Global Investors, State Street Global Advisors, Plato Investment Management, PineBridge Investments, Colonial First State Investments Limited and BlackRock Investment Management (Australia) Limited
FirstChoice Wholesale Lifestage 1960–64	Arrowstreet Capital, Wellington Management Australia, Macquarie Investment Management Limited, Loomis Sayles, Colchester Global Investors, State Street Global Advisors, Plato Investment Management, PineBridge Investments, Colonial First State Investments Limited and BlackRock Investment Management (Australia) Limited
FirstChoice Wholesale Property Securities	DWS, Renaissance Asset Management
FirstRate Wholesale Saver	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 Year Annual ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 Year Compound ^{1, 2}	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 Year Monthly ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 12 month	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 Year Annual ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 Year Compound ^{1, 2}	Commonwealth Bank of Australia

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstRate Wholesale Term Deposit – 15 Year Monthly ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 Year Annual	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 Year Compound ²	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 Year Monthly	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 month	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 Year Annual	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 Year Compound ²	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 Year Monthly	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 Year Annual	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 Year Compound ²	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 Year Monthly	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 6 month	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 Year Annual ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 Year Compound ^{1, 2}	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 Year Monthly ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 9 month	Commonwealth Bank of Australia
Franklin Wholesale Australian Absolute Return Bond	Franklin Templeton Investments Australia Limited
Generation Wholesale Global Share ¹	Generation Investment Management LLP
GQG Partners Wholesale Global Equity	GQG Partners, LLC
Hyperion Wholesale Global Growth Companies	Hyperion Asset Management Limited

Investment options FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Intermede Wholesale Global Equities	Intermede Investment Partners
Investors Mutual Wholesale Australian Share	Investors Mutual Limited
Ironbark Royal London Wholesale Concentrated Global Share	Royal London Asset Management
Ironbark Wholesale Property Securities	Deutsche Investments Australia Limited
Janus Henderson Wholesale Global Natural Resources	Janus Henderson Group PLC
Janus Henderson Wholesale Tactical Income	Janus Henderson Investors (Australia) Limited
Kapstream Wholesale Absolute Return Income	Kapstream Capital Pty Limited
Lazard Wholesale Select Australian Equity	Lazard Asset Management Pacific Co
Macquarie Wholesale Global Listed Real Estate	Macquarie Investment Management Global Limited
Macquarie Wholesale Income Opportunities	Macquarie Investment Management Global Limited
Magellan Wholesale Global Share	Magellan Asset Management Limited
Magellan Wholesale Global Share – Hedged	Magellan Asset Management Limited
Magellan Wholesale Infrastructure	Magellan Asset Management Limited
Maple-Brown Abbott Wholesale Australian Share	Maple-Brown Abbott Limited
Martin Currie Wholesale Real Income	Martin Currie Australia
Merlon Wholesale Australian Share Income	Fidante Partners Limited
MFS Wholesale Global Equity	MFS Institutional Advisors, Inc.
Mutual Wholesale Income	Mutual Limited
Nanuk Wholesale New World	Nanuk Asset Management Pty Ltd
OC Wholesale Premium Small Companies	Copia Investment Partners Ltd
Pendal Wholesale Australian Share	Pendal Group Limited
Pendal Wholesale Concentrated Global Share	Pendal Group Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Pendal Wholesale Global Emerging Market Opportunities	J O Hambro Capital Management
Pendal Wholesale Global Select	Pendal Group Limited
Pendal Wholesale Monthly Income Plus	Pendal Group Limited
Pendal Wholesale Property Investment	Pendal Group Limited
Pendal Wholesale Sustainable Australian Fixed Interest	Pendal Group Limited
Pendal Wholesale Sustainable Australian Share	Pendal Group Limited
Pendal Wholesale Sustainable Balanced	Pendal Group Limited
Perennial Value Wholesale Australian Share	Perennial Value Management Limited
Perpetual Wholesale Australian Share	Perpetual Investment Management Limited
Perpetual Wholesale Balanced Growth	Perpetual Investment Management Limited
Perpetual Wholesale Conservative Growth	Perpetual Investment Management Limited
Perpetual Wholesale Diversified Growth	Perpetual Investment Management Limited
Perpetual Wholesale Diversified Income	Perpetual Investment Management Limited
Perpetual Wholesale Diversified Real Return	Perpetual Investment Management Limited
Perpetual Wholesale Industrial Share	Perpetual Investment Management Limited
Perpetual Wholesale Share-Plus Long-Short	Perpetual Investment Management Limited
PIMCO Wholesale Australian Bond	PIMCO Australia Pty Ltd
PIMCO Wholesale Diversified Fixed Interest	PIMCO Australia Pty Ltd
PIMCO Wholesale Global Bond	PIMCO Australia Pty Ltd
Platinum Wholesale Asia	Platinum Investment Management Limited
Platinum Wholesale International	Platinum Investment Management Limited
PM Capital Wholesale Enhanced Yield	PM Capital Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
PM Capital Wholesale Global Companies	PM Capital Limited
Quay Wholesale Global Real Estate – Unhedged	Quay Global Investors Pty Ltd
Realindex Wholesale Australian Share Value	Realindex Investments Pty Limited
Realindex Wholesale Australian Small Companies Value	Realindex Investments Pty Limited
Realindex Wholesale Emerging Markets Value	Realindex Investments Pty Limited
Realindex Wholesale Global Share Value	Realindex Investments Pty Limited
Realindex Wholesale Global Share Value – Hedged	Realindex Investments Pty Limited
Resolution Capital Wholesale Global Property Securities	Resolution Capital Limited
Sage Capital Wholesale Equity Plus	Sage Capital Pty Ltd
Schroder Wholesale Absolute Return Income	Schroder Investment Management Australia Limited
Schroder Wholesale Australian Equity	Schroder Investment Management Australia Limited
Schroder Wholesale Real Return	Schroder Investment Management Australia Limited
Solaris Wholesale Core Australian Equity	Solaris Investment Management Limited
State Street Wholesale Australian Equity	State Street Global Advisors, Australia, Limited
Stewart Investors Wholesale Global Emerging Markets Leaders Sustainability	First State Investments (UK) Limited
Stewart Investors Wholesale Worldwide Leaders Sustainability	First State Investments (UK) Limited
Stewart Investors Wholesale Worldwide Sustainability	First State Investments (UK) Limited
T. Rowe Price Wholesale Australian Equity	T. Rowe Price International Limited
T. Rowe Price Wholesale Dynamic Global Bond	T. Rowe Price International Limited
T. Rowe Price Wholesale Global Equity	T. Rowe Price International Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
T. Rowe Price Wholesale Global Equity – Hedged	T. Rowe Price International Limited
Talaria Wholesale Global Equity	Talaria Asset Management
Tyndall Wholesale Australian Share Income	Yarra Capital Management Limited
UBS Wholesale Diversified Fixed Income	UBS Asset Management (Australia) Ltd
WaveStone Wholesale Australian Share	WaveStone Capital Pty Ltd
Western Asset Wholesale Australian Bond	Western Asset Management Company

- 1 This option is closed to new investors.
- 2 This option is only available in FirstChoice Wholesale Pension.

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

AB Wholesale Managed Volatility Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	83.47%	91.55%	84.44%	92.20%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	16.53%	8.45%	15.56%	7.80%

AXA IM Wholesale Sustainable Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	95.62%	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	4.38%	-	-

AXA IM Wholesale TTR Sustainable Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	95.63%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	4.37%

AZ Sestante Wholesale Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	8.41%	13.89%	8.43%	13.92%
International shares	19.31%	15.58%	19.34%	15.62%
Property	1.44%	1.46%	1.45%	1.46%
Fixed interest	15.52%	15.20%	15.55%	15.24%
International fixed interest	19.67%	20.94%	19.70%	20.99%
Cash	35.64%	32.93%	35.54%	32.77%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

AZ Sestante Wholesale Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	10.98%	18.38%	10.99%	18.43%
International shares	28.68%	23.30%	28.72%	23.37%
Property	1.98%	1.94%	1.99%	1.95%
Fixed interest	17.17%	16.83%	17.19%	16.87%
International fixed interest	22.76%	24.50%	22.79%	24.56%
Cash	18.43%	15.05%	18.32%	14.82%

AZ Sestante Wholesale Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	23.36%	31.05%	23.37%	31.12%
International shares	48.26%	43.20%	48.28%	43.31%
Property	6.73%	6.77%	6.74%	6.79%
Fixed interest	8.04%	7.81%	8.05%	7.83%
International fixed interest	4.76%	4.42%	4.76%	4.43%
Cash	8.85%	6.74%	8.80%	6.51%

AZ Sestante Wholesale TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	13.83%
International shares	-	-	-	15.51%
Property	-	-	-	1.45%
Fixed interest	-	-	-	15.14%
International fixed interest	-	-	-	20.86%
Cash	-	-	-	33.20%

AZ Sestante Wholesale TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	10.97%	19.13%
International shares	-	-	28.67%	24.26%
Property	-	-	1.98%	2.02%
Fixed interest	-	-	17.16%	17.52%
International fixed interest	-	-	22.75%	25.50%
Cash	-	-	18.47%	11.57%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

AZ Sestante Wholesale TTR Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	23.33%	37.07%
International shares	-	-	48.19%	51.59%
Property	-	-	6.72%	8.09%
Fixed interest	-	-	8.03%	9.33%
International fixed interest	-	-	4.75%	5.28%
Cash	-	-	8.98%	-11.36%

Acadian Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.80%	98.33%	97.29%	98.74%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.20%	1.67%	2.71%	1.26%

Acadian Wholesale Australian Equity Long Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.75%	97.78%	96.52%	98.71%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.25%	2.22%	3.48%	1.29%

Acadian Wholesale Defensive Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	1.16%	4.35%	1.16%	4.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	98.84%	95.65%	98.84%	95.65%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Acadian Wholesale Geared Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	97.70%	98.26%	97.68%	98.19%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.30%	1.74%	2.32%	1.81%

Acadian Wholesale Geared Sustainable Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	94.98%	98.52%	95.06%	98.66%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.02%	1.48%	4.94%	1.34%

Acadian Wholesale Global Equity Long Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.40%	95.01%	97.65%	97.04%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.60%	4.99%	2.35%	2.96%

Acadian Wholesale Global Managed Volatility Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	97.24%	101.61%	97.61%	101.86%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.76%	-1.61%	2.39%	-1.86%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Acadian Wholesale Sustainable Global Equity Fund	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	97.29%	97.73%	98.58%	100.19%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.71%	2.27%	1.42%	-0.19%

Acadian Wholesale TTR Defensive Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	1.16%	4.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	98.84%	95.65%

Acadian Wholesale TTR Global Managed Volatility Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	105.98%	100.96%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-5.98%	-0.96%

Affirmative Wholesale Global Impact Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	97.62%	96.69%	97.52%	99.41%
Cash	2.38%	3.31%	2.48%	0.59%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Alphinity Wholesale Sustainable Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.19%	97.63%	96.00%	97.82%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.81%	2.37%	4.00%	2.18%

Alphinity Wholesale TTR Sustainable Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	96.13%	97.59%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.87%	2.41%

Antipodes Wholesale Global	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	86.47%	81.03%	86.59%	81.54%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	13.53%	18.97%	13.41%	18.46%

Aspect Wholesale Absolute Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Aspect Wholesale Diversified Futures	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Aspect Wholesale TTR Diversified Futures	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	-	-	100.00%	100.00%

Ausbil Wholesale Active Sustainable Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	98.65%	98.72%	98.57%	98.81%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.35%	1.28%	1.43%	1.19%

Ausbil Wholesale Australian Active Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	98.66%	98.28%	98.39%	98.29%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.34%	1.72%	1.61%	1.71%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Ausbil Wholesale Australian Emerging Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.48%	96.07%	93.95%	96.39%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.52%	3.93%	6.05%	3.61%

Ausbil Wholesale TTR Australian Active Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	100.98%	101.32%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-0.98%	-1.32%

Ausbil Wholesale TTR Australian Emerging Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	94.75%	96.21%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.25%	3.79%

Baillie Gifford Wholesale Long Term Global Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	99.48%	98.49%	99.51%	98.75%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.52%	1.51%	0.49%	1.25%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Baillie Gifford Wholesale Sustainable Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.59%	101.79%	95.37%	102.00%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.41%	-1.79%	4.63%	-2.00%

Baillie Gifford Wholesale TTR Long Term Global Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	99.67%	97.57%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.33%	2.43%

Barrow Hanley Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	97.07%	94.40%	96.98%	95.20%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.93%	5.60%	3.02%	4.80%

Barrow Hanley Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	94.86%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	5.14%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Bell Wholesale Global Emerging Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.26%	93.42%	95.02%	94.02%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.74%	6.58%	4.98%	5.98%

Bell Wholesale TTR Global Emerging Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	97.72%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	2.28%

Bennelong Wholesale Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	90.88%	95.57%	90.76%	95.53%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	9.12%	4.43%	9.24%	4.47%

Bennelong Wholesale TTR Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	91.22%	98.42%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	8.78%	1.58%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Bentham Wholesale Global Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	98.84%	-	98.87%
Cash	-	1.16%	-	1.13%

Brandywine Wholesale Global Income Optimiser	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	89.73%	126.65%	90.04%	128.92%
Cash	10.27%	-26.65%	9.96%	-28.92%

Brandywine Wholesale TTR Global Income Optimiser	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	89.83%	126.45%
Cash	-	-	10.17%	-26.45%

CFS ETF Exposure Series: All-World ex-US Shares	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	94.38%	-	94.63%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	5.62%	-	5.37%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

CFS ETF Exposure Series: Physical Gold	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	-	100.00%	-	100.00%

CFS ETF Exposure Series: US Shares	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	92.98%	-	93.95%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	7.02%	-	6.05%

CFS Enhanced Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	100.00%	-	100.00%

CFS Thrive+ Sustainable Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	27.87%	-	27.93%
International shares	-	47.43%	-	47.53%
Property	-	-	-	-
Fixed interest	-	8.34%	-	8.36%
International fixed interest	-	9.57%	-	9.58%
Cash	-	6.79%	-	6.60%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Celeste Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	92.35%	92.35%	91.32%	92.67%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.65%	7.65%	8.68%	7.33%

Colchester Wholesale Global Government Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	97.90%	95.53%	97.72%	95.55%
Cash	2.10%	4.47%	2.28%	4.45%

Colchester Wholesale TTR Global Government Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	102.64%	96.06%
Cash	-	-	-2.64%	3.94%

Colonial First State Wholesale Enhanced Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	22.02%	22.51%	21.90%	22.58%
International shares	40.30%	41.71%	40.08%	41.83%
Property	5.43%	5.93%	5.40%	5.94%
Fixed interest	13.16%	15.77%	13.09%	15.82%
International fixed interest	11.71%	12.54%	11.65%	12.58%
Cash	7.38%	1.54%	7.88%	1.23%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Enhanced Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	9.56%	9.75%	9.52%	9.73%
International shares	16.50%	17.34%	16.43%	17.32%
Property	2.74%	2.96%	2.73%	2.96%
Fixed interest	17.11%	31.11%	17.03%	31.06%
International fixed interest	12.41%	29.82%	12.36%	29.78%
Cash	41.69%	9.02%	41.93%	9.15%

Colonial First State Wholesale Enhanced Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	16.33%	16.81%	16.26%	16.81%
International shares	27.98%	29.18%	27.86%	29.17%
Property	4.08%	4.06%	4.06%	4.06%
Fixed interest	16.35%	23.38%	16.28%	23.37%
International fixed interest	13.10%	20.88%	13.04%	20.87%
Cash	22.15%	5.69%	22.49%	5.72%

Colonial First State Wholesale Enhanced Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	26.43%	27.04%	26.41%	27.09%
International shares	44.46%	45.83%	44.43%	45.91%
Property	6.47%	7.08%	6.46%	7.09%
Fixed interest	9.22%	10.99%	9.21%	11.01%
International fixed interest	7.74%	8.66%	7.74%	8.68%
Cash	5.69%	0.40%	5.75%	0.22%

Colonial First State Wholesale Enhanced Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	33.01%	32.46%	32.87%	32.45%
International shares	54.62%	56.15%	54.38%	56.14%
Property	9.36%	10.05%	9.32%	10.05%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.00%	1.34%	3.43%	1.36%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale Enhanced Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	19.26%	19.67%	19.15%	19.63%
International shares	34.08%	35.69%	33.90%	35.61%
Property	4.42%	4.95%	4.40%	4.94%
Fixed interest	14.35%	18.29%	14.27%	18.25%
International fixed interest	12.64%	16.66%	12.58%	16.62%
Cash	15.25%	4.74%	15.71%	4.94%

Colonial First State Wholesale Geared Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	106.77%	99.53%	106.11%	99.57%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-6.77%	0.47%	-6.11%	0.43%

Colonial First State Wholesale Geared Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.36%	98.59%	97.92%	99.47%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.64%	1.41%	2.08%	0.53%

Colonial First State Wholesale Global Health & Biotechnology	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.17%	94.13%	97.42%	95.80%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.83%	5.87%	2.58%	4.20%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Global Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.71%	98.76%	96.28%	98.83%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.29%	1.24%	3.72%	1.17%

Colonial First State Wholesale Global Technology & Communications	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.16%	96.66%	97.77%	-535.52%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.84%	3.34%	2.23%	635.52%

Colonial First State Wholesale Index Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	99.17%	99.19%	99.23%	99.10%
International fixed interest	-	-	-	-
Cash	0.83%	0.81%	0.77%	0.90%

Colonial First State Wholesale Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	98.46%	99.39%	97.99%	99.46%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.54%	0.61%	2.01%	0.54%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	25.42%	25.74%	25.27%	25.75%
International shares	36.61%	38.25%	36.40%	38.27%
Property	5.44%	6.01%	5.41%	6.01%
Fixed interest	14.30%	12.79%	14.22%	12.80%
International fixed interest	9.80%	12.54%	9.75%	12.55%
Cash	8.44%	4.66%	8.95%	4.64%

Colonial First State Wholesale Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	9.72%	9.88%	9.69%	9.87%
International shares	16.45%	17.19%	16.39%	17.17%
Property	2.85%	3.01%	2.84%	3.01%
Fixed interest	18.23%	25.75%	18.17%	25.73%
International fixed interest	11.61%	28.02%	11.57%	27.99%
Cash	41.15%	16.16%	41.35%	16.22%

Colonial First State Wholesale Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	17.50%	17.88%	17.43%	17.91%
International shares	25.91%	28.27%	25.81%	28.31%
Property	4.66%	4.06%	4.65%	4.07%
Fixed interest	18.34%	18.59%	18.27%	18.62%
International fixed interest	11.64%	20.21%	11.60%	20.24%
Cash	21.96%	10.98%	22.25%	10.85%

Colonial First State Wholesale Index Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	95.34%	96.76%	95.53%	96.72%
Cash	4.66%	3.24%	4.47%	3.28%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Index Global Listed Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.02%	100.23%	94.95%	100.07%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.98%	-0.23%	5.05%	-0.07%

Colonial First State Wholesale Index Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	95.30%	101.25%	95.09%	101.27%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.70%	-1.25%	4.91%	-1.27%

Colonial First State Wholesale Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	97.54%	98.50%	97.73%	99.51%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.46%	1.50%	2.27%	0.49%

Colonial First State Wholesale Index Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.04%	100.90%	95.04%	101.04%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.96%	-0.90%	4.96%	-1.04%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	29.47%	29.71%	29.41%	29.72%
International shares	41.43%	43.26%	41.35%	43.27%
Property	6.55%	7.05%	6.54%	7.05%
Fixed interest	9.26%	8.72%	9.24%	8.72%
International fixed interest	7.75%	8.62%	7.74%	8.62%
Cash	5.53%	2.64%	5.73%	2.61%

Colonial First State Wholesale Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	35.62%	34.49%	35.65%	34.56%
International shares	52.33%	54.24%	52.38%	54.34%
Property	9.34%	10.02%	9.35%	10.04%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.71%	1.25%	2.61%	1.06%

Colonial First State Wholesale Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	22.56%	22.77%	22.44%	22.74%
International shares	30.81%	32.28%	30.65%	32.24%
Property	4.53%	5.00%	4.51%	5.00%
Fixed interest	16.46%	15.78%	16.38%	15.76%
International fixed interest	10.79%	15.33%	10.74%	15.31%
Cash	14.84%	8.83%	15.29%	8.95%

Colonial First State Wholesale Index Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.61%	100.73%	97.99%	101.23%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.39%	-0.73%	2.01%	-1.23%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Enhanced Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	21.85%	22.60%
International shares	-	-	39.98%	41.86%
Property	-	-	5.39%	5.95%
Fixed interest	-	-	13.06%	15.83%
International fixed interest	-	-	11.62%	12.59%
Cash	-	-	8.10%	1.18%

Colonial First State Wholesale TTR Enhanced Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	9.55%	9.77%
International shares	-	-	16.49%	17.39%
Property	-	-	2.74%	2.97%
Fixed interest	-	-	17.10%	31.20%
International fixed interest	-	-	12.40%	29.91%
Cash	-	-	41.71%	8.76%

Colonial First State Wholesale TTR Enhanced Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	16.30%	16.84%
International shares	-	-	27.93%	29.23%
Property	-	-	4.07%	4.07%
Fixed interest	-	-	16.32%	23.43%
International fixed interest	-	-	13.08%	20.92%
Cash	-	-	22.30%	5.51%

Colonial First State Wholesale TTR Enhanced Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	26.44%	27.12%
International shares	-	-	44.47%	45.97%
Property	-	-	6.47%	7.10%
Fixed interest	-	-	9.22%	11.02%
International fixed interest	-	-	7.75%	8.69%
Cash	-	-	5.65%	0.09%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Enhanced Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	33.72%	32.52%
International shares	-	-	55.79%	56.27%
Property	-	-	9.56%	10.07%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.92%	1.14%

Colonial First State Wholesale TTR Enhanced Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	19.24%	19.73%
International shares	-	-	34.05%	35.79%
Property	-	-	4.42%	4.97%
Fixed interest	-	-	14.34%	18.35%
International fixed interest	-	-	12.63%	16.71%
Cash	-	-	15.32%	4.46%

Colonial First State Wholesale TTR Index Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	99.60%	99.08%
International fixed interest	-	-	-	-
Cash	-	-	0.40%	0.92%

Colonial First State Wholesale TTR Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	98.48%	99.26%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.52%	0.74%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	25.62%	25.78%
International shares	-	-	36.89%	38.32%
Property	-	-	5.48%	6.02%
Fixed interest	-	-	14.41%	12.82%
International fixed interest	-	-	9.88%	12.57%
Cash	-	-	7.71%	4.50%

Colonial First State Wholesale TTR Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	9.69%	9.91%
International shares	-	-	16.40%	17.24%
Property	-	-	2.84%	3.02%
Fixed interest	-	-	18.18%	25.83%
International fixed interest	-	-	11.57%	28.11%
Cash	-	-	41.31%	15.89%

Colonial First State Wholesale TTR Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	17.49%	17.88%
International shares	-	-	25.90%	28.28%
Property	-	-	4.66%	4.06%
Fixed interest	-	-	18.33%	18.60%
International fixed interest	-	-	11.64%	20.21%
Cash	-	-	21.98%	10.97%

Colonial First State Wholesale TTR Index Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	95.59%	97.01%
Cash	-	-	4.41%	2.99%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Global Listed Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	97.23%	102.28%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.77%	-2.28%

Colonial First State Wholesale TTR Index Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	96.53%	103.38%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.47%	-3.38%

Colonial First State Wholesale TTR Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	97.90%	98.71%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.10%	1.29%

Colonial First State Wholesale TTR Index Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	94.93%	101.02%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.07%	-1.02%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	29.46%	29.75%
International shares	-	-	41.42%	43.32%
Property	-	-	6.55%	7.06%
Fixed interest	-	-	9.26%	8.73%
International fixed interest	-	-	7.75%	8.63%
Cash	-	-	5.57%	2.51%

Colonial First State Wholesale TTR Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	35.47%	34.54%
International shares	-	-	52.12%	54.31%
Property	-	-	9.31%	10.04%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.10%	1.10%

Colonial First State Wholesale TTR Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	23.43%	22.80%
International shares	-	-	32.00%	32.33%
Property	-	-	4.71%	5.01%
Fixed interest	-	-	17.10%	15.80%
International fixed interest	-	-	11.21%	15.35%
Cash	-	-	11.56%	8.71%

Colonial First State Wholesale TTR Index Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	97.29%	101.14%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.71%	-1.14%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Context Capital Wholesale Long Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	38.79%	-	38.83%
International shares	-	49.31%	-	49.35%
Property	-	4.90%	-	4.91%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	7.00%	-	6.91%

Context Capital Wholesale Medium Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	19.71%	-	19.72%
International shares	-	24.80%	-	24.80%
Property	-	4.95%	-	4.95%
Fixed interest	-	12.98%	-	12.98%
International fixed interest	-	14.10%	-	14.10%
Cash	-	23.46%	-	23.45%

Context Capital Wholesale Short Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	5.00%	-	5.00%
International shares	-	8.24%	-	8.24%
Property	-	3.09%	-	3.09%
Fixed interest	-	10.86%	-	10.86%
International fixed interest	-	40.21%	-	40.21%
Cash	-	32.60%	-	32.59%

Context Capital Wholesale TTR Long Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	38.72%
International shares	-	-	-	49.21%
Property	-	-	-	4.89%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	7.18%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Context Capital Wholesale TTR Medium Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	19.71%
International shares	-	-	-	24.80%
Property	-	-	-	4.95%
Fixed interest	-	-	-	12.98%
International fixed interest	-	-	-	14.10%
Cash	-	-	-	23.46%

Context Capital Wholesale TTR Short Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	5.00%
International shares	-	-	-	8.24%
Property	-	-	-	3.09%
Fixed interest	-	-	-	10.86%
International fixed interest	-	-	-	40.21%
Cash	-	-	-	32.60%

DNR Capital Wholesale Australian Equities High Con	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	94.48%	-	94.36%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	5.52%	-	5.64%

DNR Capital Wholesale TTR Australian Equities High	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	94.34%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	5.66%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Dexus Wholesale AREIT	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	96.38%	98.28%	97.06%	98.37%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.62%	1.72%	2.94%	1.63%

Dexus Wholesale TTR AREIT	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	96.81%	98.31%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.19%	1.69%

Eiger Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	84.74%	91.53%	84.85%	91.44%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	15.26%	8.47%	15.15%	8.56%

Epoch Wholesale Global Equity Shareholder Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.47%	98.27%	98.82%	98.93%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.53%	1.73%	1.18%	1.07%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Epoch Wholesale TTR Global Equity Shareholder Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	98.34%	98.59%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.66%	1.41%

Fidelity Wholesale Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	90.62%	90.00%	91.03%	90.33%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	9.38%	10.00%	8.97%	9.67%

Fidelity Wholesale Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.92%	97.06%	95.59%	97.17%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.08%	2.94%	4.41%	2.83%

Fidelity Wholesale TTR Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	96.34%	100.93%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.66%	-0.93%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	98.44%	103.93%	98.61%	103.89%
International fixed interest	-	-	-	-
Cash	1.56%	-3.93%	1.39%	-3.89%

First Sentier Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.25%	96.90%	94.38%	97.07%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.75%	3.10%	5.62%	2.93%

First Sentier Wholesale Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	18.50%	24.00%	18.55%	24.06%
International shares	13.67%	20.44%	13.70%	20.49%
Property	4.51%	4.89%	4.52%	4.91%
Fixed interest	8.35%	12.95%	8.37%	12.98%
International fixed interest	26.31%	19.63%	26.38%	19.68%
Cash	28.67%	18.09%	28.48%	17.89%

First Sentier Wholesale Concentrated Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.34%	96.77%	96.27%	96.80%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.66%	3.23%	3.73%	3.20%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

First Sentier Wholesale Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	13.76%	14.44%	13.79%	14.50%
International shares	9.12%	10.35%	9.14%	10.39%
Property	4.63%	4.89%	4.64%	4.91%
Fixed interest	9.51%	14.98%	9.53%	15.04%
International fixed interest	29.96%	22.71%	30.02%	22.81%
Cash	33.02%	32.63%	32.88%	32.34%

First Sentier Wholesale Developing Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	97.18%	96.61%	97.22%	97.15%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.82%	3.39%	2.78%	2.85%

First Sentier Wholesale Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	28.30%	33.86%	28.36%	34.02%
International shares	23.69%	30.41%	23.74%	30.55%
Property	4.62%	4.90%	4.63%	4.92%
Fixed interest	6.10%	9.27%	6.11%	9.31%
International fixed interest	19.21%	14.05%	19.25%	14.11%
Cash	18.10%	7.51%	17.91%	7.08%

First Sentier Wholesale Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	23.83%	38.57%	23.83%	38.61%
International fixed interest	73.62%	59.22%	73.64%	59.28%
Cash	2.56%	2.22%	2.53%	2.11%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	90.80%	72.69%	90.29%	72.65%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	9.20%	27.31%	9.71%	27.35%

First Sentier Wholesale Future Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.93%	93.28%	95.85%	93.32%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.07%	6.72%	4.15%	6.68%

First Sentier Wholesale Geared Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	96.49%	96.76%	96.41%	99.65%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.51%	3.24%	3.59%	0.35%

First Sentier Wholesale Geared Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.01%	96.57%	93.94%	96.66%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.99%	3.43%	6.06%	3.34%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

First Sentier Wholesale Global Credit Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	93.12%	40.64%	92.54%	40.59%
Cash	6.88%	59.36%	7.46%	59.41%

First Sentier Wholesale Global Listed Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.43%	97.02%	96.75%	97.44%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.57%	2.98%	3.25%	2.56%

First Sentier Wholesale Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	96.48%	98.28%	96.06%	98.41%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.52%	1.72%	3.94%	1.59%

First Sentier Wholesale High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	47.37%	46.75%	47.43%	46.73%
International shares	47.57%	51.01%	47.64%	50.99%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.06%	2.24%	4.94%	2.27%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Imputation	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.37%	97.88%	94.88%	97.88%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.63%	2.12%	5.12%	2.12%

First Sentier Wholesale Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.41%	99.05%	98.48%	99.68%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.59%	0.95%	1.52%	0.32%

First Sentier Wholesale Strategic Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

First Sentier Wholesale TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	98.88%	104.07%
International fixed interest	-	-	-	-
Cash	-	-	1.12%	-4.07%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

First Sentier Wholesale TTR Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	94.27%	96.98%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.73%	3.02%

First Sentier Wholesale TTR Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	18.58%	24.00%
International shares	-	-	13.72%	20.45%
Property	-	-	4.52%	4.89%
Fixed interest	-	-	8.38%	12.95%
International fixed interest	-	-	26.42%	19.63%
Cash	-	-	28.37%	18.09%

First Sentier Wholesale TTR Concentrated Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	101.77%	95.63%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-1.77%	4.37%

First Sentier Wholesale TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	13.78%	14.59%
International shares	-	-	9.14%	10.46%
Property	-	-	4.63%	4.94%
Fixed interest	-	-	9.52%	15.13%
International fixed interest	-	-	30.01%	22.94%
Cash	-	-	32.92%	31.94%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	28.29%	33.89%
International shares	-	-	23.68%	30.43%
Property	-	-	4.62%	4.90%
Fixed interest	-	-	6.09%	9.27%
International fixed interest	-	-	19.20%	14.06%
Cash	-	-	18.12%	7.44%

First Sentier Wholesale TTR Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	23.81%	39.01%
International fixed interest	-	-	73.58%	59.90%
Cash	-	-	2.61%	1.09%

First Sentier Wholesale TTR Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	90.61%	73.07%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	9.39%	26.93%

First Sentier Wholesale TTR Geared Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	94.01%	96.98%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.99%	3.02%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

First Sentier Wholesale TTR Global Credit Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	92.68%	40.74%
Cash	-	-	7.32%	59.26%

First Sentier Wholesale TTR Global Listed Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	96.89%	97.53%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.11%	2.47%

First Sentier Wholesale TTR Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	96.12%	98.52%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.88%	1.48%

First Sentier Wholesale TTR Imputation	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	95.34%	97.93%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.66%	2.07%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale TTR Strategic Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

First Sentier Wholesale Target Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	1.50%	1.05%	1.50%	1.05%
International shares	0.43%	1.58%	0.43%	1.58%
Property	-	-	-	-
Fixed interest	28.91%	19.25%	28.91%	19.25%
International fixed interest	35.49%	46.49%	35.49%	46.49%
Cash & Alternatives	33.67%	31.62%	33.67%	31.62%

FirstChoice Wholesale Alternatives	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

FirstChoice Wholesale Asian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.71%	97.99%	97.01%	98.18%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.29%	2.01%	2.99%	1.82%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.77%	97.91%	95.12%	97.87%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.23%	2.09%	4.88%	2.13%

FirstChoice Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.46%	97.52%	94.34%	97.55%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.54%	2.48%	5.66%	2.45%

FirstChoice Wholesale Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	21.54%	20.66%	21.50%	20.64%
International shares	35.80%	37.20%	35.75%	37.17%
Property	5.44%	6.80%	5.43%	6.79%
Fixed interest	5.68%	7.30%	5.67%	7.29%
International fixed interest	13.61%	15.34%	13.59%	15.33%
Cash & Alternatives	17.93%	12.70%	18.06%	12.79%

FirstChoice Wholesale Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	8.72%	7.70%	8.70%	7.67%
International shares	13.64%	15.29%	13.62%	15.24%
Property	2.61%	3.91%	2.61%	3.90%
Fixed interest	8.47%	15.72%	8.46%	15.67%
International fixed interest	22.69%	35.38%	22.66%	35.26%
Cash & Alternatives	43.86%	22.00%	43.94%	22.26%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale Defensive	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	4.59%	3.89%	4.59%	3.89%
International shares	4.62%	5.94%	4.63%	5.95%
Property	-	-	-	-
Fixed interest	11.27%	19.21%	11.29%	19.24%
International fixed interest	30.28%	43.70%	30.32%	43.76%
Cash & Alternatives	49.24%	27.26%	49.17%	27.16%

FirstChoice Wholesale Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	15.34%	14.06%	15.27%	14.07%
International shares	25.51%	27.49%	25.40%	27.51%
Property	3.77%	4.85%	3.75%	4.85%
Fixed interest	6.81%	10.99%	6.79%	11.00%
International fixed interest	17.97%	24.76%	17.90%	24.78%
Cash & Alternatives	30.60%	17.86%	30.89%	17.80%

FirstChoice Wholesale Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.51%	96.95%	95.91%	97.62%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.49%	3.05%	4.09%	2.38%

FirstChoice Wholesale Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	27.86%	34.87%	27.95%	35.03%
International fixed interest	66.70%	73.26%	66.92%	73.59%
Cash	5.44%	-8.12%	5.13%	-8.62%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Geared Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.72%	97.49%	94.66%	97.57%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.28%	2.51%	5.34%	2.43%

FirstChoice Wholesale Geared Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	92.84%	97.74%	93.25%	97.95%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.16%	2.26%	6.75%	2.05%

FirstChoice Wholesale Geared Growth Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	32.52%	32.68%	32.45%	32.69%
International shares	44.43%	45.93%	44.34%	45.94%
Property	9.68%	9.70%	9.66%	9.70%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	13.38%	11.69%	13.56%	11.67%

FirstChoice Wholesale Global Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.13%	97.47%	95.46%	97.74%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.87%	2.53%	4.54%	2.26%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	96.20%	97.57%	96.33%	97.86%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.80%	2.43%	3.67%	2.14%

FirstChoice Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.65%	98.36%	97.16%	98.46%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.35%	1.64%	2.84%	1.54%

FirstChoice Wholesale Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.34%	97.70%	96.54%	98.37%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.66%	2.30%	3.46%	1.63%

FirstChoice Wholesale Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	26.29%	25.97%	26.30%	25.91%
International shares	39.66%	40.79%	39.67%	40.70%
Property	6.53%	7.71%	6.53%	7.69%
Fixed interest	4.27%	5.09%	4.27%	5.08%
International fixed interest	10.23%	10.71%	10.24%	10.68%
Cash & Alternatives	13.02%	9.73%	12.99%	9.93%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	32.17%	31.91%	31.85%	32.03%
International shares	54.23%	55.17%	53.68%	55.38%
Property	9.40%	9.66%	9.31%	9.69%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.19%	3.26%	5.16%	2.90%

FirstChoice Wholesale Lifestage 1950-54	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	17.13%
International shares	-	-	-	26.72%
Property	-	-	-	2.21%
Fixed interest	-	-	-	29.53%
International fixed interest	-	-	-	12.58%
Cash & Alternatives	-	-	-	11.83%

FirstChoice Wholesale Lifestage 1955-59	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	17.98%
International shares	-	-	-	28.51%
Property	-	-	-	2.39%
Fixed interest	-	-	-	31.09%
International fixed interest	-	-	-	13.32%
Cash & Alternatives	-	-	-	6.71%

FirstChoice Wholesale Lifestage 1960-64	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	17.03%
International shares	-	-	-	29.83%
Property	-	-	-	3.49%
Fixed interest	-	-	-	27.41%
International fixed interest	-	-	-	11.57%
Cash & Alternatives	-	-	-	10.67%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	18.70%	17.54%	18.66%	17.50%
International shares	30.68%	32.80%	30.63%	32.72%
Property	4.48%	5.86%	4.47%	5.85%
Fixed interest	6.24%	9.08%	6.23%	9.06%
International fixed interest	16.01%	20.09%	15.98%	20.04%
Cash & Alternatives	23.90%	14.64%	24.03%	14.83%

FirstChoice Wholesale Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	94.82%	97.93%	95.64%	98.17%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.18%	2.07%	4.36%	1.83%

FirstChoice Wholesale TTR Alternatives	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	-	-	100.00%	100.00%

FirstChoice Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	95.89%	97.92%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.11%	2.08%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	94.93%	97.65%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.07%	2.35%

FirstChoice Wholesale TTR Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	21.59%	20.74%
International shares	-	-	35.90%	37.36%
Property	-	-	5.45%	6.83%
Fixed interest	-	-	5.69%	7.33%
International fixed interest	-	-	13.64%	15.41%
Cash & Alternatives	-	-	17.72%	12.34%

FirstChoice Wholesale TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	8.73%	7.71%
International shares	-	-	13.66%	15.31%
Property	-	-	2.62%	3.92%
Fixed interest	-	-	8.49%	15.74%
International fixed interest	-	-	22.72%	35.43%
Cash & Alternatives	-	-	43.79%	21.89%

FirstChoice Wholesale TTR Defensive	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	4.59%	3.89%
International shares	-	-	4.62%	5.94%
Property	-	-	-	-
Fixed interest	-	-	11.28%	19.21%
International fixed interest	-	-	30.30%	43.69%
Cash & Alternatives	-	-	49.20%	27.27%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	15.33%	14.12%
International shares	-	-	25.49%	27.62%
Property	-	-	3.76%	4.87%
Fixed interest	-	-	6.81%	11.04%
International fixed interest	-	-	17.96%	24.89%
Cash & Alternatives	-	-	30.65%	17.46%

FirstChoice Wholesale TTR Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	96.12%	97.36%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.88%	2.64%

FirstChoice Wholesale TTR Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	28.00%	35.29%
International fixed interest	-	-	67.03%	74.14%
Cash	-	-	4.97%	-9.44%

FirstChoice Wholesale TTR Global Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	95.49%	97.80%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.51%	2.20%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	96.93%	121.98%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.07%	-21.98%

FirstChoice Wholesale TTR Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	26.35%	26.06%
International shares	-	-	39.76%	40.93%
Property	-	-	6.54%	7.74%
Fixed interest	-	-	4.28%	5.11%
International fixed interest	-	-	10.26%	10.75%
Cash & Alternatives	-	-	12.81%	9.41%

FirstChoice Wholesale TTR High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	32.27%	31.94%
International shares	-	-	54.39%	55.23%
Property	-	-	9.43%	9.67%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.91%	3.16%

FirstChoice Wholesale TTR Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	18.73%	17.56%
International shares	-	-	30.73%	32.83%
Property	-	-	4.48%	5.87%
Fixed interest	-	-	6.25%	9.09%
International fixed interest	-	-	16.03%	20.11%
Cash & Alternatives	-	-	23.77%	14.55%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	95.77%	98.10%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.23%	1.90%

FirstRate Cash Non-Auto-rebalancing	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale TTR Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 10 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 10 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 10 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 10 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 10 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 12 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 12 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 15 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 15 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 15 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 15 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 15 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 2 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 2 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 2 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 2 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 2 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 3 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 3 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 3 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 5 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 5 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 5 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 5 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 5 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 6 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 6 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 7 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 7 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 7 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 7 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 7 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 9 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 9 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Franklin Wholesale Australian Absolute Return Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	62.73%	192.96%	62.43%	193.16%
International fixed interest	-	-	-	-
Cash	37.27%	-92.96%	37.57%	-93.16%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Franklin Wholesale TTR Australian Absolute Return Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	64.89%	193.52%
International fixed interest	-	-	-	-
Cash	-	-	35.11%	-93.52%

GQG Partners Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	92.46%	-	93.29%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	7.54%	-	6.71%

GQG Partners Wholesale TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	92.61%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	7.39%

Generation Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	91.21%	94.92%	91.19%	95.27%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	8.79%	5.08%	8.81%	4.73%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Hyperion Wholesale Global Growth Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.94%	95.72%	96.29%	97.99%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.06%	4.28%	3.71%	2.01%

Intermede Wholesale Global Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	91.49%	-	92.23%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	8.51%	-	7.77%

Intermede Wholesale TTR Global Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	94.34%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	5.66%

Investors Mutual Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.55%	94.45%	94.50%	94.69%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.45%	5.55%	5.50%	5.31%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investors Mutual Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	94.48%	94.68%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.52%	5.32%

Ironbark Royal London Wholesale Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.36%	96.16%	98.38%	98.53%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.64%	3.84%	1.62%	1.47%

Ironbark Royal London Wholesale TTR Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	99.90%	96.64%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.10%	3.36%

Ironbark Wholesale Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	96.61%	99.25%	97.31%	99.82%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.39%	0.75%	2.69%	0.18%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Janus Henderson Wholesale Global Natural Resources	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	94.81%	95.65%	96.42%	97.60%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.19%	4.35%	3.58%	2.40%

Janus Henderson Wholesale TTR Tactical Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	98.43%
International fixed interest	-	-	-	-
Cash	-	-	-	1.57%

Janus Henderson Wholesale Tactical Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	98.37%	-	98.66%
International fixed interest	-	-	-	-
Cash	-	1.63%	-	1.34%

Kapstream Wholesale Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	100.37%	118.71%	100.41%	118.78%
Cash	-0.37%	-18.71%	-0.41%	-18.78%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Kapstream Wholesale TTR Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	100.42%	119.43%
Cash	-	-	-0.42%	-19.43%

Lazard Wholesale Select Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.86%	97.14%	98.43%	99.02%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.14%	2.86%	1.57%	0.98%

Lazard Wholesale TTR Select Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	97.42%	144.74%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.58%	-44.74%

MFS Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.03%	98.86%	98.26%	99.36%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.97%	1.14%	1.74%	0.64%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

MFS Wholesale TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	98.65%	98.97%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.35%	1.03%

Macquarie Wholesale Global Listed Real Estate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	98.41%	97.73%	98.85%	98.00%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.59%	2.27%	1.15%	2.00%

Macquarie Wholesale Income Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	95.39%	117.68%	95.30%	117.81%
Cash	4.61%	-17.68%	4.70%	-17.81%

Macquarie Wholesale TTR Global Listed Real Estate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	99.14%	97.98%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.86%	2.02%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Macquarie Wholesale TTR Income Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	95.83%	118.42%
Cash	-	-	4.17%	-18.42%

Magellan Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	90.35%	93.10%	90.69%	93.35%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	9.65%	6.90%	9.31%	6.65%

Magellan Wholesale Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	89.68%	93.38%	89.45%	93.38%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	10.32%	6.62%	10.55%	6.62%

Magellan Wholesale Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	93.43%	94.96%	93.57%	95.29%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.57%	5.04%	6.43%	4.71%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Magellan Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	90.80%	93.38%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	9.20%	6.62%

Magellan Wholesale TTR Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	89.62%	93.56%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	10.38%	6.44%

Magellan Wholesale TTR Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	93.77%	95.14%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	6.23%	4.86%

Maple-Brown Abbott Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.83%	95.77%	96.73%	95.83%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.17%	4.23%	3.27%	4.17%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Martin Currie Wholesale Real Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.75%	97.18%	98.22%	97.29%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.25%	2.82%	1.78%	2.71%

Merlon Wholesale Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	98.35%	67.69%	97.75%	68.14%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.65%	32.31%	2.25%	31.86%

Merlon Wholesale TTR Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	97.88%	67.65%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.12%	32.35%

Nanuk Wholesale New World	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	94.76%	-	126.99%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	5.24%	-	-26.99%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

OC Wholesale Premium Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	82.64%	89.69%	82.51%	89.85%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	17.36%	10.31%	17.49%	10.15%

OC Wholesale TTR Premium Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	83.16%	89.90%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	16.84%	10.10%

PIMCO Wholesale Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	97.14%	108.95%	97.53%	109.35%
International fixed interest	-	-	-	-
Cash	2.86%	-8.95%	2.47%	-9.35%

PIMCO Wholesale Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	49.91%	54.36%	48.61%	54.94%
International fixed interest	44.61%	38.71%	43.44%	39.12%
Cash	5.48%	6.94%	7.95%	5.93%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

PIMCO Wholesale Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	86.99%	77.57%	87.09%	77.90%
Cash	13.01%	22.43%	12.91%	22.10%

PIMCO Wholesale TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	97.13%	111.06%
International fixed interest	-	-	-	-
Cash	-	-	2.87%	-11.06%

PIMCO Wholesale TTR Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	48.59%	54.44%
International fixed interest	-	-	43.43%	38.77%
Cash	-	-	7.98%	6.79%

PIMCO Wholesale TTR Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	86.98%	77.77%
Cash	-	-	13.02%	22.23%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

PM Capital Wholesale Enhanced Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	1.24%	1.46%	1.24%	1.46%
Property	0.44%	0.42%	0.44%	0.42%
Fixed interest	52.61%	63.74%	52.61%	63.74%
International fixed interest	38.62%	28.87%	38.62%	28.87%
Cash	7.09%	5.51%	7.09%	5.51%

PM Capital Wholesale Global Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	93.75%	91.36%	93.95%	92.52%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.25%	8.64%	6.05%	7.48%

PM Capital Wholesale TTR Enhanced Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	1.24%	1.46%
Property	-	-	0.44%	0.42%
Fixed interest	-	-	52.61%	63.74%
International fixed interest	-	-	38.62%	28.87%
Cash	-	-	7.09%	5.51%

Pendal Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	97.54%	96.94%	97.22%	96.85%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.46%	3.06%	2.78%	3.15%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Pandal Wholesale Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	93.11%	95.98%	93.51%	96.28%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.89%	4.02%	6.49%	3.72%

Pandal Wholesale Global Emerging Market Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	95.36%	96.56%	95.36%	104.89%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.64%	3.44%	4.64%	-4.89%

Pandal Wholesale Global Select	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	98.07%	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	1.93%	-	-

Pandal Wholesale Monthly Income Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	10.86%	10.50%	10.86%	10.50%
International shares	1.34%	1.82%	1.34%	1.82%
Property	0.51%	0.89%	0.51%	0.89%
Fixed interest	35.99%	53.58%	35.99%	53.58%
International fixed interest	11.13%	6.74%	11.13%	6.74%
Cash	40.19%	26.46%	40.19%	26.46%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pandal Wholesale Property Investment	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	95.00%	98.95%	95.17%	99.03%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.00%	1.05%	4.83%	0.97%

Pandal Wholesale Sustainable Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	97.00%	94.43%	96.98%	94.77%
International fixed interest	-	-	-	-
Cash	3.00%	5.57%	3.02%	5.23%

Pandal Wholesale Sustainable Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.52%	98.05%	95.72%	98.46%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.48%	1.95%	4.28%	1.54%

Pandal Wholesale Sustainable Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	25.27%	26.25%	25.27%	26.25%
International shares	35.20%	41.39%	35.20%	41.39%
Property	8.49%	8.74%	8.49%	8.74%
Fixed interest	14.75%	12.82%	14.75%	12.82%
International fixed interest	4.22%	1.52%	4.22%	1.52%
Cash	12.07%	9.29%	12.07%	9.29%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Pandal Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	97.71%	96.75%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.29%	3.25%

Pandal Wholesale TTR Global Emerging Market Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	95.39%	96.87%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.61%	3.13%

Pandal Wholesale TTR Monthly Income Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	10.86%	10.50%
International shares	-	-	1.34%	1.82%
Property	-	-	0.51%	0.89%
Fixed interest	-	-	35.99%	53.58%
International fixed interest	-	-	11.13%	6.74%
Cash	-	-	40.19%	26.46%

Pandal Wholesale TTR Property Investment	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	95.27%	98.90%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.73%	1.10%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pendal Wholesale TTR Sustainable Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	96.98%	95.37%
International fixed interest	-	-	-	-
Cash	-	-	3.02%	4.63%

Perennial Value Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	91.67%	95.36%	91.29%	95.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	8.33%	4.64%	8.71%	4.65%

Perennial Value Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	89.03%	95.43%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	10.97%	4.57%

Perpetual Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	94.11%	98.40%	93.95%	98.32%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.89%	1.60%	6.05%	1.68%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Perpetual Wholesale Balanced Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	27.04%	26.32%	27.04%	26.32%
International shares	29.93%	27.85%	29.93%	27.85%
Property	1.18%	1.76%	1.18%	1.76%
Fixed interest	10.63%	11.28%	10.63%	11.28%
International fixed interest	5.05%	-2.41%	5.05%	-2.41%
Cash & Alternatives	26.17%	35.21%	26.17%	35.21%

Perpetual Wholesale Conservative Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	12.98%	11.00%	12.98%	11.00%
International shares	13.04%	13.05%	13.04%	13.05%
Property	0.48%	0.87%	0.48%	0.87%
Fixed interest	32.16%	40.89%	32.16%	40.89%
International fixed interest	6.70%	-5.30%	6.70%	-5.30%
Cash & Alternatives	34.63%	39.49%	34.63%	39.49%

Perpetual Wholesale Diversified Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	19.74%	18.46%	19.74%	18.46%
International shares	20.42%	19.90%	20.42%	19.90%
Property	0.80%	1.31%	0.80%	1.31%
Fixed interest	21.99%	25.46%	21.99%	25.46%
International fixed interest	6.12%	-2.56%	6.12%	-2.56%
Cash & Alternatives	30.93%	37.42%	30.93%	37.42%

Perpetual Wholesale Diversified Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	80.39%	88.19%	80.26%	88.31%
Cash	19.61%	11.81%	19.74%	11.69%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual Wholesale Diversified Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	20.05%	6.06%	20.05%	6.06%
International shares	18.40%	11.45%	18.40%	11.45%
Property	0.37%	0.55%	0.37%	0.55%
Fixed interest	0.48%	6.03%	0.48%	6.03%
International fixed interest	-3.44%	6.09%	-3.44%	6.09%
Cash & Alternatives	64.15%	69.82%	64.15%	69.82%

Perpetual Wholesale Industrial Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	89.20%	92.29%	89.18%	92.50%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	10.80%	7.71%	10.82%	7.50%

Perpetual Wholesale Share-Plus Long-Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	89.79%	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	10.21%	-	-

Perpetual Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	94.36%	-497.20%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.64%	597.20%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Perpetual Wholesale TTR Balanced Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	29.65%	29.93%
International shares	-	-	15.61%	15.64%
Property	-	-	-	-
Fixed interest	-	-	11.38%	11.22%
International fixed interest	-	-	0.31%	0.32%
Cash	-	-	43.05%	42.90%

Perpetual Wholesale TTR Conservative Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	11.07%	13.68%
International shares	-	-	5.17%	6.20%
Property	-	-	-	-
Fixed interest	-	-	27.74%	32.70%
International fixed interest	-	-	3.33%	4.04%
Cash	-	-	52.69%	43.38%

Perpetual Wholesale TTR Diversified Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	19.74%	18.46%
International shares	-	-	20.42%	19.90%
Property	-	-	0.80%	1.31%
Fixed interest	-	-	21.99%	25.46%
International fixed interest	-	-	6.12%	-2.56%
Cash & Alternatives	-	-	30.93%	37.42%

Perpetual Wholesale TTR Diversified Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	80.32%	88.24%
Cash	-	-	19.68%	11.76%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual Wholesale TTR Diversified Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	20.05%	6.06%
International shares	-	-	18.40%	11.45%
Property	-	-	0.37%	0.55%
Fixed interest	-	-	0.48%	6.03%
International fixed interest	-	-	-3.44%	6.09%
Cash & Alternatives	-	-	64.15%	69.82%

Perpetual Wholesale TTR Industrial Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	89.39%	100.01%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	10.61%	-0.01%

Perpetual Wholesale TTR Share-Plus Long-Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	89.61%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	10.39%

Platinum Wholesale Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	83.89%	87.88%	83.39%	88.06%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	16.11%	12.12%	16.61%	11.94%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Platinum Wholesale International	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	75.00%	90.62%	75.15%	90.61%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	25.00%	9.38%	24.85%	9.39%

Platinum Wholesale TTR Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	84.01%	89.08%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	15.99%	10.92%

Platinum Wholesale TTR International	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	75.37%	90.81%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	24.63%	9.19%

Quay Wholesale Global Real Estate – Unhedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	94.10%	-	94.38%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	5.90%	-	5.62%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Quay Wholesale TTR Global Real Estate – Unhedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	94.10%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	5.90%

Realindex Wholesale Australian Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	98.37%	98.76%	97.69%	99.01%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.63%	1.24%	2.31%	0.99%

Realindex Wholesale Australian Small Companies Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.76%	99.18%	95.97%	99.41%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.24%	0.82%	4.03%	0.59%

Realindex Wholesale Emerging Markets Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	97.94%	99.55%	97.64%	100.15%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.06%	0.45%	2.36%	-0.15%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Realindex Wholesale Global Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.66%	98.44%	97.13%	98.96%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.34%	1.56%	2.87%	1.04%

Realindex Wholesale Global Share Value – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.18%	98.64%	98.27%	99.06%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.82%	1.36%	1.73%	0.94%

Realindex Wholesale TTR Australian Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	98.01%	99.17%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.99%	0.83%

Realindex Wholesale TTR Global Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	96.71%	99.07%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.29%	0.93%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Realindex Wholesale TTR Global Share Value – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	98.34%	101.29%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.66%	-1.29%

Resolution Capital Wholesale Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	93.05%	91.89%	93.34%	91.75%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.95%	8.11%	6.66%	8.25%

Resolution Capital Wholesale TTR Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	92.85%	91.91%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	7.15%	8.09%

Sage Capital Wholesale Equity Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	96.65%	-	96.82%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	3.35%	-	3.18%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Schroder Wholesale Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	11.34%	-	11.34%	-
Property	-	-	-	-
Fixed interest	16.13%	37.12%	16.13%	37.12%
International fixed interest	-5.47%	25.37%	-5.47%	25.37%
Cash & Alternatives	78.00%	37.50%	78.00%	37.50%

Schroder Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.98%	97.66%	96.94%	97.63%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.02%	2.34%	3.06%	2.37%

Schroder Wholesale Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	5.73%	5.17%	5.73%	5.17%
International shares	26.04%	9.41%	26.04%	9.41%
Property	0.87%	0.55%	0.87%	0.55%
Fixed interest	31.37%	26.21%	31.37%	26.21%
International fixed interest	6.08%	37.36%	6.08%	37.36%
Cash & Alternatives	29.90%	21.30%	29.90%	21.30%

Schroder Wholesale TTR Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	11.34%	-
Property	-	-	-	-
Fixed interest	-	-	16.13%	37.12%
International fixed interest	-	-	-5.47%	25.37%
Cash & Alternatives	-	-	78.00%	37.50%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Schroder Wholesale TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	96.94%	97.85%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.06%	2.15%

Schroder Wholesale TTR Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	5.73%	5.17%
International shares	-	-	26.04%	9.41%
Property	-	-	0.87%	0.55%
Fixed interest	-	-	31.37%	26.21%
International fixed interest	-	-	6.08%	37.36%
Cash & Alternatives	-	-	29.90%	21.30%

Solaris Wholesale Core Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.26%	99.41%	94.74%	99.67%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.74%	0.59%	5.26%	0.33%

State Street Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	98.03%	99.45%	97.86%	99.78%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.97%	0.55%	2.14%	0.22%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

State Street Wholesale TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	98.18%	99.21%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.82%	0.79%

Stewart Investors Wholesale Global Emerging Markets Leaders Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	93.88%	95.97%	94.38%	104.32%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.12%	4.03%	5.62%	-4.32%

Stewart Investors Wholesale TTR Worldwide Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	92.25%	98.90%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	7.75%	1.10%

Stewart Investors Wholesale Worldwide Leaders Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	87.39%	95.28%	90.38%	99.36%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	12.61%	4.72%	9.62%	0.64%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Stewart Investors Wholesale Worldwide Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	92.41%	98.44%	92.45%	98.73%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.59%	1.56%	7.55%	1.27%

T. Rowe Price Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	97.38%	96.66%	97.61%	96.80%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.62%	3.34%	2.39%	3.20%

T. Rowe Price Wholesale Dynamic Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	133.93%	-	134.63%
Cash	-	-33.93%	-	-34.63%

T. Rowe Price Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	98.32%	98.40%	98.30%	98.77%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.68%	1.60%	1.70%	1.23%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

T. Rowe Price Wholesale Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	96.22%	93.98%	101.10%	95.62%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.78%	6.02%	-1.10%	4.38%

T. Rowe Price Wholesale TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	97.93%	96.57%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.07%	3.43%

T. Rowe Price Wholesale TTR Dynamic Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	134.06%
Cash	-	-	-	-34.06%

T. Rowe Price Wholesale TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	98.48%	98.61%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.52%	1.39%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

T. Rowe Price Wholesale TTR Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	96.03%	93.94%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.97%	6.06%

Talaria Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	40.94%	53.50%	40.56%	53.67%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	59.06%	46.50%	59.44%	46.33%

Talaria Wholesale TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	53.59%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	46.41%

Tyndall Wholesale Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	96.73%	95.08%	97.86%	96.30%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.27%	4.92%	2.14%	3.70%

Asset allocation as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

UBS Wholesale Diversified Fixed Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	89.48%	110.68%	89.41%	111.20%
Cash	10.52%	-10.68%	10.59%	-11.20%

UBS Wholesale TTR Diversified Fixed Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	89.91%	111.48%
Cash	-	-	10.09%	-11.48%

WaveStone Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	95.02%	95.24%	95.41%	95.81%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.98%	4.76%	4.59%	4.19%

WaveStone Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	95.89%	95.51%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.11%	4.49%

Asset allocation as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Western Asset Wholesale Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	103.41%	-	103.86%
International fixed interest	-	-	-	-
Cash	-	-3.41%	-	-3.86%

Western Asset Wholesale TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2022	2023	2022	2023
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	104.20%
International fixed interest	-	-	-	-
Cash	-	-	-	-4.20%

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
AB Wholesale Managed Volatility Equities	13.17	-3.63	15.09	-2.89	5.67	5.19	6.92
AXA IM Wholesale Sustainable Equity ²	-	-	-	-	-	-	5.60
AZ Sestante Wholesale Conservative	4.63	-5.27	6.76	0.07	4.63	2.07	2.65
AZ Sestante Wholesale Diversified	5.74	-6.61	9.68	-0.62	5.44	2.56	3.45
AZ Sestante Wholesale Growth	9.13	-7.63	16.77	-4.19	6.46	3.72	4.80
Acadian Wholesale Australian Equity	13.85	-4.62	27.26	-5.95	11.15	7.63	6.15
Acadian Wholesale Australian Equity Long Short	15.32	-2.10	28.61	-7.76	12.60	8.56	7.29
Acadian Wholesale Defensive Income	5.22	1.02	0.15	-0.51	1.87	1.53	2.70
Acadian Wholesale Geared Australian Equity	16.02	-9.32	47.12	-19.89	11.78	6.74	6.95
Acadian Wholesale Geared Sustainable Global Equity	30.06	-23.15	75.25	1.93	2.84	12.92	7.14
Acadian Wholesale Global Equity Long Short	27.36	21.65	25.05	-0.20	3.96	14.98	8.03
Acadian Wholesale Global Managed Volatility Equity	13.87	3.19	12.12	-2.49	8.58	6.88	9.34
Acadian Wholesale Sustainable Global Equity Fund	20.95	-4.48	28.06	4.05	7.17	10.53	6.99
Affirmative Wholesale Global Impact Bond	-2.36	-9.56	-0.22	2.57	5.62	-0.93	-0.69
Alphinity Wholesale Sustainable Share	11.87	-7.56	-	-	-	-	6.50
Antipodes Wholesale Global	13.39	-3.35	18.07	-2.98	1.46	4.96	4.70
Aspect Wholesale Absolute Return	6.59	7.49	-	-	-	-	7.02
Aspect Wholesale Diversified Futures	8.61	32.24	6.42	1.65	2.33	9.71	6.62
Ausbil Wholesale Active Sustainable Equity	9.74	-	25.08	-5.57	11.45	-	-3.24
Ausbil Wholesale Australian Active Equity	14.63	-1.55	33.23	-5.26	6.66	8.72	8.75

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Ausbil Wholesale Australian Emerging Leaders	11.46	-7.50	39.45	-5.64	-3.88	5.45	5.58
Baillie Gifford Wholesale Long Term Global Growth	23.18	-39.77	40.17	53.55	-	-	13.01
Baillie Gifford Wholesale Sustainable Growth	14.80	-36.71	-	-	-	-	-7.51
Barrow Hanley Wholesale Global Share	15.23	-1.74	26.84	-4.14	8.96	8.44	6.45
Bell Wholesale Global Emerging Companies	14.42	-	-	-	-	-	-3.70
Bennelong Wholesale Ex-20 Australian Equities	4.04	-22.75	39.45	7.13	-7.60	2.10	7.71
Bentham Wholesale Global Income ²	-	-	-	-	-	-	-1.69
Brandywine Wholesale Global Income Optimiser	1.48	-	-0.84	-9.39	4.05	-	-3.84
CFS ETF Exposure Series: All-World ex-US Shares ²	-	-	-	-	-	-	8.54
CFS ETF Exposure Series: Physical Gold ²	-	-	-	-	-	-	7.09
CFS ETF Exposure Series: US Shares ²	-	-	-	-	-	-	10.93
CFS Enhanced Cash ²	-	-	-	-	-	-	0.28
CFS Thrive+ Sustainable Growth ²	-	-	-	-	-	-	5.63
Celeste Wholesale Australian Small Companies	8.40	-19.45	41.95	-0.87	-1.39	3.91	6.93
Colchester Wholesale Global Government Bond	-0.46	-7.37	-	-	-	-	-3.74
Colonial First State Wholesale Enhanced Index Balanced	7.91	-4.49	21.27	-5.02	7.87	5.07	7.69
Colonial First State Wholesale Enhanced Index Conservative	3.97	-4.11	8.59	-0.65	5.49	2.56	4.67
Colonial First State Wholesale Enhanced Index Diversified	5.94	-4.54	14.82	-2.64	6.85	3.85	5.97
Colonial First State Wholesale Enhanced Index Growth	8.93	-4.01	24.26	-6.04	8.09	5.70	5.99

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Colonial First State Wholesale Enhanced Index High Growth	10.60	-3.56	30.96	-9.63	8.92	6.57	7.51
Colonial First State Wholesale Enhanced Index Moderate	7.05	-4.41	18.03	-3.68	7.35	4.54	4.78
Colonial First State Wholesale Geared Index Australian Share	25.89	-	-	-	-	-	4.07
Colonial First State Wholesale Geared Index Global Share	35.34	-	-	-	-	-	-1.41
Colonial First State Wholesale Global Health & Biotechnology	9.79	-2.72	-	-	-	-	5.26
Colonial First State Wholesale Global Small Companies	14.35	-14.41	35.60	0.24	-4.26	4.95	7.17
Colonial First State Wholesale Global Technology & Communications	23.67	-21.30	-	-	-	-	2.84
Colonial First State Wholesale Index Australian Bond	0.90	-9.61	-1.15	3.35	7.95	0.12	3.33
Colonial First State Wholesale Index Australian Share	13.91	-4.93	25.04	-5.90	11.37	7.25	8.22
Colonial First State Wholesale Index Balanced	8.06	-6.13	16.48	-	-	-	4.89
Colonial First State Wholesale Index Conservative	4.03	-4.44	6.83	1.45	-	-	2.20
Colonial First State Wholesale Index Diversified	5.86	-5.43	11.54	0.69	-	-	3.43
Colonial First State Wholesale Index Global Bond	-1.46	-7.84	-2.01	5.13	5.63	-0.24	-0.07
Colonial First State Wholesale Index Global Listed Infrastructure Securities	-3.48	3.82	13.16	-8.16	12.64	3.24	3.51
Colonial First State Wholesale Index Global Property Securities	-5.37	-9.36	27.19	-15.23	6.94	-0.22	0.43
Colonial First State Wholesale Index Global Share	17.96	-5.44	24.13	4.83	10.63	9.93	6.93
Colonial First State Wholesale Index Global Share – Hedged	12.91	-10.91	31.15	1.07	5.60	7.08	6.64

Performance returns as at 30 June 2023 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Colonial First State Wholesale Index Growth	9.09	-6.03	19.42	-1.07	-	-	5.67
Colonial First State Wholesale Index High Growth	10.79	-5.62	24.21	-	-	-	7.90
Colonial First State Wholesale Index Moderate	7.16	-5.84	13.94	-	-	-	4.81
Colonial First State Wholesale Index Property Securities	6.84	-10.96	28.99	-18.99	16.82	3.03	4.00
Context Capital Wholesale Long Term ²	-	-	-	-	-	-	1.79
Context Capital Wholesale Medium Term ²	-	-	-	-	-	-	0.29
Context Capital Wholesale Short Term ²	-	-	-	-	-	-	-0.29
DNR Capital Wholesale Australian Equities High Conviction ²	-	-	-	-	-	-	2.65
Dexus Wholesale AREIT	4.29	-10.18	24.43	-20.86	8.92	0.09	1.09
Eiger Wholesale Australian Small Companies	14.46	-	-	-	-	-	-11.32
Epoch Wholesale Global Equity Shareholder Yield	11.54	4.22	17.96	-7.21	10.10	6.97	7.31
Fidelity Wholesale Asia	4.04	-	-	-	-	-	-4.17
Fidelity Wholesale Australian Equities	13.32	-5.83	29.03	-6.05	10.22	7.35	9.06
First Sentier Wholesale Australian Bond	1.41	-9.73	-1.05	4.26	7.86	0.37	3.31
First Sentier Wholesale Australian Small Companies	11.53	-11.34	36.70	5.15	7.00	8.74	10.79
First Sentier Wholesale Balanced	7.50	-7.64	11.30	0.83	7.50	3.68	4.86
First Sentier Wholesale Concentrated Australian Share	16.65	-16.62	29.77	5.11	9.22	7.69	9.01
First Sentier Wholesale Conservative	5.44	-6.83	7.47	1.46	6.47	2.66	4.42
First Sentier Wholesale Developing Companies	0.43	-16.11	49.13	-4.23	-8.40	1.96	9.47
First Sentier Wholesale Diversified	9.85	-7.72	16.33	-0.07	8.71	5.07	5.97

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
First Sentier Wholesale Diversified Fixed Interest	1.42	-10.42	-0.56	3.61	7.87	0.19	3.06
First Sentier Wholesale Equity Income	14.06	-6.14	21.78	-4.09	9.86	6.55	6.18
First Sentier Wholesale Future Leaders	9.17	-24.14	20.15	-9.94	-2.82	-2.73	6.20
First Sentier Wholesale Geared Global Property Securities ³	-27.86	-21.86	53.33	-19.09	8.22	-5.42	-2.77
First Sentier Wholesale Geared Share	26.07	-20.12	67.41	-7.37	18.18	13.03	13.49
First Sentier Wholesale Global Credit Income	5.91	-3.98	4.85	-0.95	2.48	1.60	3.66
First Sentier Wholesale Global Listed Infrastructure	-1.24	2.82	12.58	-5.83	12.55	3.91	6.73
First Sentier Wholesale Global Property Securities	-6.90	-8.41	24.26	-4.75	5.47	1.26	5.42
First Sentier Wholesale High Growth	17.16	-8.93	29.29	-1.46	7.28	7.83	7.56
First Sentier Wholesale Imputation	17.21	-9.49	27.46	-1.65	10.43	7.98	8.73
First Sentier Wholesale Property Securities	6.64	-10.21	30.70	-16.57	17.24	4.13	3.34
First Sentier Wholesale Strategic Cash	2.76	-0.18	0.21	0.74	1.65	1.03	2.83
First Sentier Wholesale Target Return Income	5.74	-3.28	3.67	0.39	2.71	1.80	3.63
FirstChoice Wholesale Alternatives	6.49	-2.66	9.13	1.65	1.42	3.12	2.76
FirstChoice Wholesale Asian Share	1.56	-12.27	22.60	0.79	3.04	2.55	5.27
FirstChoice Wholesale Australian Share	11.75	-2.07	24.94	-8.10	6.18	5.93	7.93
FirstChoice Wholesale Australian Small Companies	10.10	-14.99	41.18	1.32	2.82	6.60	8.44
FirstChoice Wholesale Balanced	7.24	-7.44	18.58	-0.75	5.41	4.25	6.78
FirstChoice Wholesale Conservative	3.82	-5.54	7.64	0.81	4.32	2.11	4.26
FirstChoice Wholesale Defensive	2.70	-5.45	2.94	1.42	4.20	1.10	3.61
FirstChoice Wholesale Diversified	5.77	-6.57	13.15	0.27	4.99	3.31	3.81

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
FirstChoice Wholesale Emerging Markets	7.39	-23.57	26.05	4.36	4.91	2.53	5.77
FirstChoice Wholesale Fixed Interest	0.62	-9.71	0.40	2.82	7.37	0.14	3.56
FirstChoice Wholesale Geared Australian Share	21.98	-6.34	55.83	-26.16	7.72	7.20	4.59
FirstChoice Wholesale Geared Global Share	20.63	-24.00	44.71	2.54	4.53	7.29	6.77
FirstChoice Wholesale Geared Growth Plus	13.15	-14.87	50.79	-13.13	7.07	6.20	7.18
FirstChoice Wholesale Global Infrastructure Securities	0.85	7.87	13.37	-6.89	10.75	4.92	5.97
FirstChoice Wholesale Global Property Securities	-6.31	-8.94	23.81	-7.85	7.41	0.89	2.00
FirstChoice Wholesale Global Share	16.22	-13.57	26.87	4.53	6.29	7.20	5.70
FirstChoice Wholesale Global Share – Hedged	11.40	-18.02	33.58	0.49	1.49	4.46	4.43
FirstChoice Wholesale Growth	8.09	-7.83	21.35	-1.38	5.45	4.68	6.10
FirstChoice Wholesale High Growth	9.42	-8.50	27.57	-3.46	5.36	5.37	6.71
FirstChoice Wholesale Moderate	6.56	-7.12	15.78	-0.34	5.20	3.74	5.49
FirstChoice Wholesale Property Securities	5.71	-10.35	30.03	-16.85	15.12	3.36	3.61
FirstRate Wholesale Saver ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Annual ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Monthly ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 12 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Annual ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Monthly ^{2,3}	-	-	-	-	-	-	-

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
FirstRate Wholesale Term Deposit – 2 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 6 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Annual ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Monthly ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 9 month ²	-	-	-	-	-	-	-
Franklin Wholesale Australian Absolute Return Bond	1.38	-	-	-	-	-	-1.91
GQG Partners Wholesale Global Equity ²	-	-	-	-	-	-	7.51
Generation Wholesale Global Share ³	18.68	-18.10	32.81	4.03	15.94	9.25	9.36
Hyperion Wholesale Global Growth Companies	28.90	-	-	-	-	-	-7.61
Intermede Wholesale Global Equities ²	-	-	-	-	-	-	10.50
Investors Mutual Wholesale Australian Share	10.97	2.33	18.73	-9.99	8.56	5.67	7.69
Ironbark Royal London Wholesale Concentrated Global Share	28.71	-	16.79	-1.51	9.11	-	11.42

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Ironbark Wholesale Property Securities	5.20	-10.68	31.03	-13.84	14.59	3.98	4.09
Janus Henderson Wholesale Global Natural Resources	13.60	0.12	32.71	-6.53	-1.67	6.76	6.35
Janus Henderson Wholesale Tactical Income ²	-	-	-	-	-	-	2.58
Kapstream Wholesale Absolute Return Income	2.17	-1.79	1.25	1.17	2.95	1.14	1.78
Lazard Wholesale Select Australian Equity	19.85	17.33	19.16	-16.64	5.75	8.11	7.61
MFS Wholesale Global Equity	16.68	-8.81	24.07	0.56	15.29	8.88	10.69
Macquarie Wholesale Global Listed Real Estate	-5.53	-10.35	27.74	-11.94	8.91	0.74	5.06
Macquarie Wholesale Income Opportunities	2.70	-5.16	2.29	0.24	3.43	0.65	2.92
Magellan Wholesale Global Share	17.86	-10.58	9.58	7.44	17.31	7.79	12.36
Magellan Wholesale Global Share – Hedged	11.57	-16.40	16.80	2.93	11.40	4.55	6.90
Magellan Wholesale Infrastructure	-1.59	5.77	6.75	-8.46	14.12	3.02	4.23
Maple-Brown Abbott Wholesale Australian Share	13.00	4.73	27.58	-14.60	9.49	7.13	7.74
Martin Currie Wholesale Real Income	4.00	2.01	14.43	-15.81	16.00	3.46	5.11
Merlon Wholesale Australian Share Income	17.77	5.03	13.61	-6.05	5.34	6.82	5.98
Nanuk Wholesale New World ²	-	-	-	-	-	-	9.33
OC Wholesale Premium Small Companies	14.90	-13.08	36.27	-5.72	1.25	5.37	7.70
PIMCO Wholesale Australian Bond	1.37	-10.38	-	-	-	-	-4.36
PIMCO Wholesale Diversified Fixed Interest	0.11	-	-	-	-	-	-6.17
PIMCO Wholesale Global Bond	-1.06	-9.48	1.28	2.96	5.80	-0.24	1.71
PM Capital Wholesale Enhanced Yield	4.75	-1.34	3.22	0.80	1.96	1.86	3.74
PM Capital Wholesale Global Companies	25.32	-1.28	43.23	-7.04	0.79	10.66	7.44

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Pendal Wholesale Australian Share	13.46	-5.16	27.06	-5.27	8.53	7.04	8.56
Pendal Wholesale Concentrated Global Share	20.73	-5.65	30.27	-	-	-	11.93
Pendal Wholesale Global Emerging Market Opportunities	11.47	-13.74	22.24	-4.76	6.44	3.56	3.25
Pendal Wholesale Global Select ²	-	-	-	-	-	-	2.70
Pendal Wholesale Monthly Income Plus	2.46	-4.15	3.63	0.28	5.57	1.50	2.06
Pendal Wholesale Property Investment	6.90	-11.64	29.72	-15.87	20.12	4.37	4.57
Pendal Wholesale Sustainable Australian Fixed Interest	0.95	-	-	-	-	-	-5.47
Pendal Wholesale Sustainable Australian Share	14.10	-11.67	-	-	-	-	4.75
Pendal Wholesale Sustainable Balanced	5.21	-	20.35	-0.66	7.65	-	-6.47
Perennial Value Wholesale Australian Share	14.37	-1.65	26.87	-7.39	5.85	6.94	7.88
Perpetual Wholesale Australian Share	13.24	-2.10	34.39	-8.53	7.37	7.91	9.33
Perpetual Wholesale Balanced Growth	6.99	-2.40	19.33	-2.51	7.16	5.41	6.03
Perpetual Wholesale Conservative Growth	2.54	-3.59	8.22	-0.29	6.39	2.56	4.27
Perpetual Wholesale Diversified Growth	4.78	-3.03	13.39	-1.12	6.95	4.03	5.12
Perpetual Wholesale Diversified Income	4.97	-2.43	4.73	0.13	2.42	1.92	2.70
Perpetual Wholesale Diversified Real Return	2.76	-	-	-	-	-	-0.55
Perpetual Wholesale Industrial Share	15.70	-6.02	28.90	-9.36	5.21	5.97	7.95
Perpetual Wholesale Share-Plus Long-Short ²	-	-	-	-	-	-	1.14
Platinum Wholesale Asia	1.10	-13.08	22.32	12.53	-0.75	3.72	7.31
Platinum Wholesale International	12.02	-5.93	21.91	-4.21	1.04	4.45	7.04

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Quay Wholesale Global Real Estate – Unhedged ²	-	-	-	-	-	-	0.14
Realindex Wholesale Australian Share Value	14.95	-0.54	29.80	-9.12	12.55	8.70	9.59
Realindex Wholesale Australian Small Companies Value	9.86	-9.29	29.83	-5.61	2.86	4.66	9.94
Realindex Wholesale Emerging Markets Value	8.54	-9.89	29.06	-11.90	10.22	4.15	3.97
Realindex Wholesale Global Share Value	16.42	-2.19	31.37	-7.34	7.42	8.28	8.48
Realindex Wholesale Global Share Value – Hedged	12.28	-5.18	37.87	-10.19	2.74	6.25	10.17
Resolution Capital Wholesale Global Property Securities	-6.17	-	-	-	-	-	-13.38
Sage Capital Wholesale Equity Plus ²	-	-	-	-	-	-	3.29
Schroder Wholesale Absolute Return Income	1.86	-2.86	2.25	1.79	3.91	1.36	3.51
Schroder Wholesale Australian Equity	13.36	1.29	24.85	-8.96	10.62	7.62	8.84
Schroder Wholesale Real Return	4.75	-6.70	8.00	0.66	3.70	1.96	2.70
Solaris Wholesale Core Australian Equity	13.00	-3.21	20.16	-8.52	9.69	5.69	7.58
State Street Wholesale Australian Equity	8.32	-4.97	11.98	-3.43	10.44	4.22	4.85
Stewart Investors Wholesale Global Emerging Markets Leaders Sustainability	15.30	-12.21	22.73	-15.74	10.45	2.94	5.89
Stewart Investors Wholesale Worldwide Leaders Sustainability	24.03	-8.30	21.45	3.80	8.68	9.27	6.92
Stewart Investors Wholesale Worldwide Sustainability	19.51	-16.59	19.80	6.46	9.93	6.92	7.88
T. Rowe Price Wholesale Australian Equity	10.81	-7.12	24.47	-2.75	3.80	5.27	5.33
T. Rowe Price Wholesale Dynamic Global Bond ²	-	-	-	-	-	-	-2.88

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
T. Rowe Price Wholesale Global Equity	18.29	-23.81	28.62	17.94	11.86	8.86	11.00
T. Rowe Price Wholesale Global Equity – Hedged	11.88	-	-	-	-	-	-11.37
Talaria Wholesale Global Equity	12.06	-	-	-	-	-	11.38
Tyndall Wholesale Australian Share Income	12.25	-	27.18	-14.22	4.01	-	7.66
UBS Wholesale Diversified Fixed Income	-0.47	-9.96	-0.94	3.31	6.31	-0.51	2.89
WaveStone Wholesale Australian Share	15.34	-3.11	-	-	-	-	5.26
Western Asset Wholesale Australian Bond ²	-	-	-	-	-	-	0.15

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.

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.

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
AB Wholesale Managed Volatility Equities	14.79	-3.55	16.94	-3.17	6.41	5.93	7.96
AXA IM Wholesale TTR Sustainable Equity ²	-	-	-	-	-	-	2.60
AZ Sestante Wholesale Conservative	5.21	-5.85	7.64	0.11	5.25	2.35	2.97
AZ Sestante Wholesale Diversified	6.50	-7.39	10.87	-0.73	6.12	2.87	3.86
AZ Sestante Wholesale Growth	10.28	-8.65	18.91	-4.79	7.18	4.10	5.23
AZ Sestante Wholesale TTR Conservative ²	-	-	-	-	-	-	3.40
AZ Sestante Wholesale TTR Diversified	5.75	-6.61	9.68	-0.68	5.43	2.55	2.68
AZ Sestante Wholesale TTR Growth	9.16	-	-	-	-	-	10.46
Acadian Wholesale Australian Equity	15.35	-4.80	30.94	-6.70	12.73	8.62	7.24
Acadian Wholesale Australian Equity Long Short	17.25	-2.23	32.54	-8.68	14.17	9.63	8.12
Acadian Wholesale Defensive Income	6.01	1.14	0.18	-0.48	2.18	1.78	3.18
Acadian Wholesale Geared Australian Equity	18.19	-10.56	53.85	-22.07	13.38	7.52	7.67
Acadian Wholesale Geared Sustainable Global Equity	35.05	-26.33	88.64	1.39	2.73	14.34	7.98
Acadian Wholesale Global Equity Long Short	30.63	23.85	27.75	-0.48	4.55	16.54	8.70
Acadian Wholesale Global Managed Volatility Equity	15.30	2.91	13.61	-3.28	9.34	7.34	9.62
Acadian Wholesale Sustainable Global Equity Fund	23.22	-5.38	31.49	4.19	7.73	11.46	7.65
Acadian Wholesale TTR Defensive Income	5.18	1.12	0.12	-0.52	1.78	1.52	1.51
Acadian Wholesale TTR Global Managed Volatility Equity	14.00	-	-	-	-	-	5.30
Affirmative Wholesale Global Impact Bond	-2.82	-10.80	0.02	2.99	-	-	-1.07

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Alphinity Wholesale Sustainable Share	13.50	-8.55	-	-	-	-	7.34
Alphinity Wholesale TTR Sustainable Share	11.79	-	-	-	-	-	-0.42
Antipodes Wholesale Global	15.14	-3.66	20.31	-3.55	1.67	5.52	5.10
Aspect Wholesale Absolute Return	7.71	8.92	-	-	-	-	8.26
Aspect Wholesale Diversified Futures	10.96	37.89	7.05	1.91	2.50	11.33	7.78
Aspect Wholesale TTR Diversified Futures	8.77	32.18	6.35	1.82	2.36	9.76	9.92
Ausbil Wholesale Active Sustainable Equity	10.58	-	28.50	-6.17	13.17	-	-3.63
Ausbil Wholesale Australian Active Equity	16.03	-1.36	37.82	-5.87	7.67	9.83	9.91
Ausbil Wholesale Australian Emerging Leaders	13.08	-8.74	44.81	-6.15	-4.24	6.07	6.03
Ausbil Wholesale TTR Australian Active Equity	14.28	-	-	-	-	-	7.69
Ausbil Wholesale TTR Australian Emerging Leaders	11.12	-7.18	38.87	-5.33	-4.05	5.40	5.09
Baillie Gifford Wholesale Long Term Global Growth	27.40	-43.99	46.38	62.12	-	-	14.84
Baillie Gifford Wholesale Sustainable Growth	16.34	-40.22	-	-	-	-	-8.39
Baillie Gifford Wholesale TTR Long Term Global Growth	23.44	-	-	-	-	-	-15.79
Barrow Hanley Wholesale Global Share	17.32	-1.97	30.61	-4.68	9.97	9.50	7.18
Barrow Hanley Wholesale TTR Global Share ²	-	-	-	-	-	-	7.80
Bell Wholesale Global Emerging Companies	16.48	-	-	-	-	-	-3.66
Bell Wholesale TTR Global Emerging Companies ²	-	-	-	-	-	-	6.24
Bennelong Wholesale Ex-20 Australian Equities	4.51	-25.22	44.74	7.29	-8.60	2.09	8.57

Performance returns as at 30 June 2023 (%) FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Bennelong Wholesale TTR Ex-20 Australian Equities	3.97	-22.59	39.97	6.94	-7.60	2.17	2.37
Bentham Wholesale Global Income ²	-	-	-	-	-	-	-1.44
Brandywine Wholesale Global Income Optimiser	1.62	-	-1.04	-10.59	4.59	-	-5.28
Brandywine Wholesale TTR Global Income Optimiser	1.43	-	-	-	-	-	-4.98
CFS ETF Exposure Series: All-World ex-US Shares ²	-	-	-	-	-	-	9.06
CFS ETF Exposure Series: Physical Gold ²	-	-	-	-	-	-	8.13
CFS ETF Exposure Series: US Shares ²	-	-	-	-	-	-	12.75
CFS Enhanced Cash ²	-	-	-	-	-	-	0.28
CFS Thrive+ Sustainable Growth ²	-	-	-	-	-	-	5.75
Celeste Wholesale Australian Small Companies	9.32	-21.42	48.05	-0.99	-1.37	4.42	7.75
Colchester Wholesale Global Government Bond	-0.57	-8.02	-	-	-	-	-4.10
Colchester Wholesale TTR Global Government Bond	-0.53	-	-	-	-	-	-4.81
Colonial First State Wholesale Enhanced Index Balanced	8.90	-5.05	23.90	-5.69	8.82	5.62	8.54
Colonial First State Wholesale Enhanced Index Conservative	4.47	-4.58	9.65	-0.74	6.19	2.87	5.27
Colonial First State Wholesale Enhanced Index Diversified	6.64	-5.05	16.63	-3.01	7.72	4.29	6.66
Colonial First State Wholesale Enhanced Index Growth	9.99	-4.59	27.41	-6.97	9.11	6.29	6.63
Colonial First State Wholesale Enhanced Index High Growth	11.87	-4.16	35.00	-11.11	9.99	7.19	8.22
Colonial First State Wholesale Enhanced Index Moderate	7.90	-4.98	20.29	-4.17	8.27	5.05	5.39
Colonial First State Wholesale Geared Index Australian Share	29.17	-	-	-	-	-	6.14

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Colonial First State Wholesale Geared Index Global Share	40.89	-	-	-	-	-	-2.69
Colonial First State Wholesale Global Health & Biotechnology	10.84	-3.09	-	-	-	-	6.30
Colonial First State Wholesale Global Small Companies	16.21	-16.04	40.28	0.12	-5.00	5.41	7.97
Colonial First State Wholesale Global Technology & Communications	26.90	-23.47	-	-	-	-	4.08
Colonial First State Wholesale Index Australian Bond	1.02	-10.71	-1.08	3.86	9.12	0.22	3.90
Colonial First State Wholesale Index Australian Share	15.70	-5.24	28.45	-6.63	13.06	8.25	9.71
Colonial First State Wholesale Index Balanced	9.12	-6.95	19.27	-	-	-	6.28
Colonial First State Wholesale Index Conservative	4.57	-5.02	7.80	1.66	-	-	2.43
Colonial First State Wholesale Index Diversified	6.60	-6.18	13.18	0.78	-	-	3.48
Colonial First State Wholesale Index Global Bond	-1.67	-8.75	-1.85	5.79	6.62	-0.13	-0.08
Colonial First State Wholesale Index Global Listed Infrastructure Securities	-4.25	3.95	14.54	-9.58	14.40	3.35	3.92
Colonial First State Wholesale Index Global Property Securities	-6.42	-10.94	30.93	-17.66	7.77	-0.64	0.08
Colonial First State Wholesale Index Global Share	20.23	-6.45	27.06	4.67	11.58	10.78	7.92
Colonial First State Wholesale Index Global Share – Hedged	14.28	-12.42	35.13	0.92	5.86	7.64	7.34
Colonial First State Wholesale Index Growth	10.19	-6.98	22.19	-1.23	-	-	5.65
Colonial First State Wholesale Index High Growth	12.15	-6.53	28.65	-	-	-	10.07
Colonial First State Wholesale Index Moderate	8.09	-6.59	16.36	-	-	-	5.30

Performance returns as at 30 June 2023 (%) FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Colonial First State Wholesale Index Property Securities	7.83	-12.34	32.77	-21.40	18.88	3.24	4.45
Colonial First State Wholesale TTR Enhanced Index Balanced	7.98	-4.34	21.17	-5.02	7.88	5.10	5.16
Colonial First State Wholesale TTR Enhanced Index Conservative	3.97	-4.08	8.54	-0.64	5.50	2.56	2.61
Colonial First State Wholesale TTR Enhanced Index Diversified	5.92	-4.40	14.76	-2.64	6.85	3.87	3.93
Colonial First State Wholesale TTR Enhanced Index Growth	8.89	-3.81	24.05	-6.04	8.00	5.68	5.73
Colonial First State Wholesale TTR Enhanced Index High Growth	10.72	-3.18	30.64	-9.75	8.87	6.59	6.64
Colonial First State Wholesale TTR Enhanced Index Moderate	7.08	-4.33	17.96	-3.64	7.35	4.56	4.62
Colonial First State Wholesale TTR Index Australian Bond	0.88	-	-	-	-	-	-5.40
Colonial First State Wholesale TTR Index Australian Share	13.81	-4.75	24.96	-6.01	11.48	7.25	7.67
Colonial First State Wholesale TTR Index Balanced	8.12	-	-	-	-	-	-1.45
Colonial First State Wholesale TTR Index Conservative	4.05	-	-	-	-	-	-0.94
Colonial First State Wholesale TTR Index Diversified	5.84	-	-	-	-	-	-2.24
Colonial First State Wholesale TTR Index Global Bond	-1.56	-	-	-	-	-	-6.54
Colonial First State Wholesale TTR Index Global Listed Infrastructure Securities	-3.50	-	-	-	-	-	-4.10
Colonial First State Wholesale TTR Index Global Property Securities	-5.41	-	-	-	-	-	-14.30
Colonial First State Wholesale TTR Index Global Share	17.67	-5.41	24.10	4.73	10.49	9.83	9.80
Colonial First State Wholesale TTR Index Global Share – Hedged	12.78	-10.61	30.80	0.96	5.53	7.04	6.61
Colonial First State Wholesale TTR Index Growth	9.21	-	-	-	-	-	-0.58

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Colonial First State Wholesale TTR Index High Growth	10.80	-	-	-	-	-	0.92
Colonial First State Wholesale TTR Index Moderate	7.23	-	-	-	-	-	-2.06
Colonial First State Wholesale TTR Index Property Securities	6.85	-10.83	28.74	-19.05	16.79	3.01	3.46
Context Capital Wholesale Long Term ²	-	-	-	-	-	-	2.09
Context Capital Wholesale Medium Term ²	-	-	-	-	-	-	0.31
Context Capital Wholesale Short Term ²	-	-	-	-	-	-	-0.35
Context Capital Wholesale TTR Long Term ²	-	-	-	-	-	-	1.80
Context Capital Wholesale TTR Medium Term ²	-	-	-	-	-	-	0.29
Context Capital Wholesale TTR Short Term ²	-	-	-	-	-	-	-0.29
DNR Capital Wholesale Australian Equities High Conviction ²	-	-	-	-	-	-	1.79
DNR Capital Wholesale TTR Australian Equities High Conviction ²	-	-	-	-	-	-	1.40
Dexus Wholesale AREIT	4.83	-11.39	27.89	-23.66	10.17	-0.02	1.16
Dexus Wholesale TTR AREIT	4.23	-9.80	24.29	-20.89	8.96	0.14	0.64
Eiger Wholesale Australian Small Companies	16.05	-	-	-	-	-	-12.84
Epoch Wholesale Global Equity Shareholder Yield	12.60	4.02	19.73	-8.42	11.05	7.36	7.73
Epoch Wholesale TTR Global Equity Shareholder Yield	11.54	4.40	17.78	-7.21	10.19	6.99	7.30
Fidelity Wholesale Asia	4.80	-	-	-	-	-	-3.35
Fidelity Wholesale Australian Equities	14.82	-6.28	32.88	-6.69	11.58	8.28	10.22
Fidelity Wholesale TTR Australian Equities	13.13	-5.68	28.88	-6.14	10.21	7.30	7.75

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
First Sentier Wholesale Australian Bond	1.57	-10.90	-0.89	4.97	8.91	0.50	3.81
First Sentier Wholesale Australian Small Companies	13.11	-12.82	41.84	5.48	7.83	9.72	12.31
First Sentier Wholesale Balanced	8.47	-8.40	12.77	0.87	8.45	4.15	5.56
First Sentier Wholesale Concentrated Australian Share	19.05	-18.37	34.31	5.40	10.42	8.72	9.33
First Sentier Wholesale Conservative	6.05	-7.49	8.46	1.64	7.29	3.02	5.09
First Sentier Wholesale Developing Companies	0.50	-18.21	56.44	-4.35	-9.27	2.22	10.62
First Sentier Wholesale Diversified	11.03	-8.44	18.44	-0.28	9.79	5.68	6.70
First Sentier Wholesale Diversified Fixed Interest	1.54	-11.51	-0.40	4.16	8.89	0.30	3.55
First Sentier Wholesale Equity Income	15.83	-6.07	24.85	-4.34	11.23	7.64	7.76
First Sentier Wholesale Future Leaders	10.53	-26.80	22.96	-11.12	-3.17	-3.06	7.09
First Sentier Wholesale Geared Global Property Securities ³	-29.34	-24.54	61.21	-23.24	8.49	-6.46	-4.46
First Sentier Wholesale Geared Share	29.13	-22.14	78.03	-9.02	20.59	14.44	14.83
First Sentier Wholesale Global Credit Income	6.73	-4.44	5.42	-1.07	2.85	1.81	4.26
First Sentier Wholesale Global Listed Infrastructure	-1.67	3.05	13.55	-6.90	13.89	4.05	8.08
First Sentier Wholesale Global Property Securities	-8.04	-9.36	27.26	-5.83	5.83	1.12	5.58
First Sentier Wholesale High Growth	19.24	-9.87	33.02	-1.85	8.03	8.67	7.95
First Sentier Wholesale Imputation	18.58	-9.87	31.09	-1.73	11.89	9.02	9.95
First Sentier Wholesale Property Securities	7.52	-11.47	34.73	-18.73	19.48	4.48	3.98
First Sentier Wholesale Strategic Cash	3.30	-0.21	0.22	0.87	2.00	1.23	3.39

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
First Sentier Wholesale TTR Australian Bond	1.34	-	-	-	-	-	-5.20
First Sentier Wholesale TTR Australian Small Companies	11.77	-	-	-	-	-	-4.57
First Sentier Wholesale TTR Balanced	7.60	-	-	-	-	-	-1.99
First Sentier Wholesale TTR Concentrated Australian Share	16.58	-	-	-	-	-	-2.58
First Sentier Wholesale TTR Conservative	5.35	-	-	-	-	-	-0.67
First Sentier Wholesale TTR Diversified	9.88	-	-	-	-	-	1.35
First Sentier Wholesale TTR Diversified Fixed Interest	1.43	-	-	-	-	-	-5.17
First Sentier Wholesale TTR Equity Income	13.60	-5.73	21.66	-4.07	9.62	6.50	6.90
First Sentier Wholesale TTR Geared Share	25.88	-19.37	66.22	-7.74	18.02	12.93	14.25
First Sentier Wholesale TTR Global Credit Income	5.77	-	-	-	-	-	1.20
First Sentier Wholesale TTR Global Listed Infrastructure	-1.26	2.90	12.63	-5.82	12.74	3.97	4.60
First Sentier Wholesale TTR Global Property Securities	-6.96	-	-	-	-	-	-13.18
First Sentier Wholesale TTR Imputation	16.99	-	-	-	-	-	1.39
First Sentier Wholesale TTR Strategic Cash	2.82	-0.18	0.20	0.73	1.70	1.05	1.05
First Sentier Wholesale Target Return Income	6.52	-3.47	4.20	0.53	3.12	2.12	4.22
FirstChoice Wholesale Alternatives	7.70	-2.63	10.21	1.87	1.58	3.64	3.22
FirstChoice Wholesale Asian Share	1.74	-14.14	25.28	0.74	3.31	2.64	5.61
FirstChoice Wholesale Australian Share	12.76	-1.83	28.32	-8.82	7.14	6.77	9.17
FirstChoice Wholesale Australian Small Companies	11.20	-16.43	47.13	1.08	3.08	7.33	9.63

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
FirstChoice Wholesale Balanced	8.19	-8.26	20.94	-0.87	6.11	4.77	7.65
FirstChoice Wholesale Conservative	4.32	-6.12	8.61	0.97	4.90	2.41	4.89
FirstChoice Wholesale Defensive	3.02	-6.10	3.43	1.67	4.76	1.28	4.21
FirstChoice Wholesale Diversified	6.54	-7.29	14.85	0.33	5.60	3.74	4.18
FirstChoice Wholesale Emerging Markets	8.52	-26.58	28.85	4.45	5.34	2.46	5.73
FirstChoice Wholesale Fixed Interest	0.62	-10.92	0.88	3.36	8.34	0.25	4.21
FirstChoice Wholesale Geared Australian Share	24.57	-7.87	64.67	-28.48	8.72	8.00	5.29
FirstChoice Wholesale Geared Global Share	23.78	-26.76	51.14	2.52	4.63	8.00	7.47
FirstChoice Wholesale Geared Growth Plus	14.55	-16.80	58.47	-14.88	7.71	6.72	7.77
FirstChoice Wholesale Global Infrastructure Securities	0.63	8.25	14.71	-7.97	11.75	5.14	6.47
FirstChoice Wholesale Global Property Securities	-7.01	-9.90	26.87	-9.16	8.17	0.87	2.27
FirstChoice Wholesale Global Share	18.63	-15.48	30.43	4.92	6.72	7.92	6.24
FirstChoice Wholesale Global Share – Hedged	13.02	-20.21	38.43	0.55	1.68	4.99	4.86
FirstChoice Wholesale Growth	9.10	-8.61	24.06	-1.57	6.08	5.25	6.88
FirstChoice Wholesale High Growth	10.55	-9.45	31.30	-3.96	5.89	5.97	7.40
FirstChoice Wholesale Lifestage 1950-54 ²	-	-	-	-	-	-	1.90
FirstChoice Wholesale Lifestage 1955-59 ²	-	-	-	-	-	-	2.82
FirstChoice Wholesale Lifestage 1960-64 ²	-	-	-	-	-	-	3.11
FirstChoice Wholesale Moderate	7.37	-7.84	17.85	-0.34	5.89	4.24	6.25
FirstChoice Wholesale Property Securities	6.36	-11.55	33.86	-19.05	16.97	3.58	4.18

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
FirstChoice Wholesale TTR Alternatives	6.57	-2.62	9.08	1.69	1.47	3.15	3.32
FirstChoice Wholesale TTR Australian Share	11.21	-1.14	24.63	-8.24	6.17	5.94	6.36
FirstChoice Wholesale TTR Australian Small Companies	9.50	-14.57	41.09	1.02	2.65	6.47	6.55
FirstChoice Wholesale TTR Balanced	7.33	-7.18	18.56	-0.73	5.46	4.33	4.46
FirstChoice Wholesale TTR Conservative	3.84	-5.37	7.61	0.82	4.35	2.15	2.24
FirstChoice Wholesale TTR Defensive	2.71	-5.50	2.92	1.43	4.18	1.08	1.16
FirstChoice Wholesale TTR Diversified	5.86	-6.53	13.09	0.27	4.99	3.33	3.44
FirstChoice Wholesale TTR Emerging Markets	8.30	-23.85	26.05	4.29	4.86	2.60	2.10
FirstChoice Wholesale TTR Fixed Interest	0.64	-9.77	0.40	2.88	7.39	0.14	0.31
FirstChoice Wholesale TTR Global Infrastructure Securities	0.83	-	-	-	-	-	0.23
FirstChoice Wholesale TTR Global Share	16.35	-13.35	26.69	4.58	5.96	7.19	7.01
FirstChoice Wholesale TTR Growth	8.13	-7.44	21.27	-1.40	5.37	4.75	4.87
FirstChoice Wholesale TTR High Growth	9.45	-8.22	27.39	-3.40	5.13	5.38	5.49
FirstChoice Wholesale TTR Moderate	6.56	-6.67	15.77	-0.33	5.21	3.84	3.96
FirstChoice Wholesale TTR Property Securities	5.42	-10.08	29.67	-16.92	15.08	3.28	3.74
FirstRate Cash Non-Auto-rebalancing ²	-	-	-	-	-	-	-
FirstRate Wholesale Saver ²	-	-	-	-	-	-	-
FirstRate Wholesale TTR Saver ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Annual ^{2,3}	-	-	-	-	-	-	-

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
FirstRate Wholesale Term Deposit – 10 Year Compound ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Monthly ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 12 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Annual ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Compound ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Monthly ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 6 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Annual ^{2,3}	-	-	-	-	-	-	-

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
FirstRate Wholesale Term Deposit – 7 Year Compound ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Monthly ^{2,3}	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 9 month ²	-	-	-	-	-	-	-
Franklin Wholesale Australian Absolute Return Bond	1.63	-	-	-	-	-	-2.16
Franklin Wholesale TTR Australian Absolute Return Bond	1.38	-	-	-	-	-	-2.05
GQG Partners Wholesale Global Equity ²	-	-	-	-	-	-	8.92
GQG Partners Wholesale TTR Global Equity ²	-	-	-	-	-	-	6.81
Generation Wholesale Global Share ³	21.31	-20.35	37.25	3.99	17.91	10.20	10.50
Hyperion Wholesale Global Growth Companies	34.52	-	-	-	-	-	-8.07
Intermede Wholesale Global Equities ²	-	-	-	-	-	-	13.52
Intermede Wholesale TTR Global Equities ²	-	-	-	-	-	-	9.90
Investors Mutual Wholesale Australian Share	12.04	2.79	21.28	-11.13	9.69	6.36	8.64
Investors Mutual Wholesale TTR Australian Share	10.83	2.81	18.62	-10.08	8.58	5.70	6.09
Ironbark Royal London Wholesale Concentrated Global Share	32.52	-	18.64	-2.06	9.92	-	12.75
Ironbark Royal London Wholesale TTR Concentrated Global Share	27.47	-	-	-	-	-	10.88
Ironbark Wholesale Property Securities	5.82	-12.00	35.04	-15.85	16.31	4.24	4.73
Janus Henderson Wholesale Global Natural Resources	14.68	-0.23	36.52	-7.54	-2.28	7.13	6.65
Janus Henderson Wholesale TTR Tactical Income ²	-	-	-	-	-	-	2.49

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Janus Henderson Wholesale Tactical Income ²	-	-	-	-	-	-	3.02
Kapstream Wholesale Absolute Return Income	2.45	-1.97	1.55	1.29	3.32	1.31	2.04
Kapstream Wholesale TTR Absolute Return Income	2.20	-1.80	1.23	1.14	2.99	1.14	1.14
Lazard Wholesale Select Australian Equity	21.58	19.75	22.06	-18.45	6.68	9.10	8.41
Lazard Wholesale TTR Select Australian Equity	19.22	18.47	19.00	-16.69	5.81	8.18	8.54
MFS Wholesale Global Equity	18.72	-10.16	26.90	0.22	16.91	9.65	11.65
MFS Wholesale TTR Global Equity	16.60	-8.70	23.98	0.52	15.21	8.85	8.85
Macquarie Wholesale Global Listed Real Estate	-6.62	-11.89	30.97	-13.79	9.82	0.40	5.07
Macquarie Wholesale Income Opportunities	3.00	-5.61	2.71	0.28	3.94	0.80	3.40
Macquarie Wholesale TTR Global Listed Real Estate	-5.50	-10.31	27.63	-12.03	8.97	0.73	0.80
Macquarie Wholesale TTR Income Opportunities	2.74	-5.17	2.28	0.22	3.48	0.66	0.65
Magellan Wholesale Global Share	20.28	-12.07	10.55	7.90	19.32	8.52	13.71
Magellan Wholesale Global Share – Hedged	13.23	-18.24	18.93	3.05	12.79	5.06	7.77
Magellan Wholesale Infrastructure	-1.81	6.34	7.54	-9.78	15.79	3.24	4.64
Magellan Wholesale TTR Global Share	17.87	-10.50	9.53	7.44	17.09	7.76	7.89
Magellan Wholesale TTR Global Share – Hedged	11.56	-16.35	16.83	3.29	11.28	4.61	4.29
Magellan Wholesale TTR Infrastructure	-1.59	5.77	6.71	-8.36	14.07	3.03	3.77
Maple-Brown Abbott Wholesale Australian Share	13.69	6.08	31.90	-15.74	10.95	8.26	8.99
Martin Currie Wholesale Real Income	4.35	2.04	16.44	-17.87	17.97	3.73	5.49
Merlon Wholesale Australian Share Income	19.47	6.01	15.62	-6.29	6.24	7.83	7.18

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Merlon Wholesale TTR Australian Share Income	17.11	5.97	13.60	-6.20	5.89	6.96	7.23
Nanuk Wholesale New World ²	-	-	-	-	-	-	12.45
OC Wholesale Premium Small Companies	16.61	-14.72	40.49	-6.23	1.18	5.80	8.52
OC Wholesale TTR Premium Small Companies	14.77	-12.66	36.35	-5.90	0.64	5.29	5.44
PIMCO Wholesale Australian Bond	1.52	-11.64	-	-	-	-	-4.88
PIMCO Wholesale Diversified Fixed Interest	0.11	-	-	-	-	-	-6.79
PIMCO Wholesale Global Bond	-1.24	-10.25	1.59	3.25	6.49	-0.20	2.07
PIMCO Wholesale TTR Australian Bond	1.39	-10.40	-	-	-	-	-4.36
PIMCO Wholesale TTR Diversified Fixed Interest	0.09	-	-	-	-	-	-5.86
PIMCO Wholesale TTR Global Bond	-1.07	-9.48	1.28	2.94	5.85	-0.23	-0.13
PM Capital Wholesale Enhanced Yield	5.41	-1.44	3.59	0.91	2.27	2.12	4.27
PM Capital Wholesale Global Companies	28.30	-1.98	49.86	-8.18	0.64	11.73	8.39
PM Capital Wholesale TTR Enhanced Yield	4.74	-1.36	3.21	0.78	2.00	1.85	1.88
Pendal Wholesale Australian Share	14.79	-5.34	30.73	-5.75	9.89	8.02	9.80
Pendal Wholesale Concentrated Global Share	23.82	-6.85	34.35	-	-	-	13.33
Pendal Wholesale Global Emerging Market Opportunities	12.93	-15.39	25.19	-5.64	7.62	3.96	4.24
Pendal Wholesale Monthly Income Plus	2.74	-4.54	4.13	0.38	6.40	1.75	2.38
Pendal Wholesale Property Investment	7.93	-13.15	33.95	-18.02	22.90	4.81	5.20
Pendal Wholesale Sustainable Australian Fixed Interest	1.11	-	-	-	-	-	-6.25
Pendal Wholesale Sustainable Australian Share	15.24	-12.48	-	-	-	-	5.32

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Pendal Wholesale Sustainable Balanced	5.56	-	23.04	-0.72	8.68	-	-7.29
Pendal Wholesale TTR Australian Share	13.42	-	-	-	-	-	3.44
Pendal Wholesale TTR Global Emerging Market Opportunities	11.23	-	-	-	-	-	-0.72
Pendal Wholesale TTR Monthly Income Plus	2.45	-4.13	3.59	0.21	5.60	1.49	1.61
Pendal Wholesale TTR Property Investment	6.91	-11.49	29.80	-16.03	20.39	4.42	4.81
Pendal Wholesale TTR Sustainable Australian Fixed Interest	1.00	-	-	-	-	-	-4.63
Perennial Value Wholesale Australian Share	15.87	-1.42	30.50	-8.09	6.88	7.92	8.93
Perennial Value Wholesale TTR Australian Share	14.33	-	-	-	-	-	7.12
Perpetual Wholesale Australian Share	14.84	-2.10	39.17	-9.20	8.44	9.02	10.72
Perpetual Wholesale Balanced Growth	7.70	-2.41	21.81	-2.76	8.10	6.12	6.79
Perpetual Wholesale Conservative Growth	2.89	-3.93	9.25	-0.18	7.24	2.94	4.88
Perpetual Wholesale Diversified Growth	5.28	-3.25	15.09	-1.15	7.92	4.57	5.83
Perpetual Wholesale Diversified Income	5.69	-2.66	5.32	0.19	2.79	2.22	3.15
Perpetual Wholesale Diversified Real Return	3.03	-	-	-	-	-	-0.74
Perpetual Wholesale Industrial Share	16.99	-6.52	32.89	-10.15	6.12	6.74	9.03
Perpetual Wholesale TTR Australian Share	13.09	-	-	-	-	-	6.32
Perpetual Wholesale TTR Balanced Growth	7.00	-	-	-	-	-	3.36
Perpetual Wholesale TTR Conservative Growth	2.60	-	-	-	-	-	-0.98

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Perpetual Wholesale TTR Diversified Growth ²	-	-	-	-	-	-	4.49
Perpetual Wholesale TTR Diversified Income	5.02	-2.46	4.73	0.07	2.41	1.91	1.88
Perpetual Wholesale TTR Diversified Real Return	2.70	-	-	-	-	-	0.71
Perpetual Wholesale TTR Industrial Share	15.46	-	-	-	-	-	5.38
Perpetual Wholesale TTR Share-Plus Long-Short ²	-	-	-	-	-	-	1.58
Platinum Wholesale Asia	1.44	-14.45	25.16	13.95	-0.62	4.22	8.09
Platinum Wholesale International	13.73	-6.72	24.79	-4.94	0.98	4.91	7.71
Platinum Wholesale TTR Asia	1.20	-13.08	22.30	12.55	-0.85	3.72	2.99
Platinum Wholesale TTR International	12.04	-5.30	21.47	-4.16	0.89	4.50	4.05
Quay Wholesale Global Real Estate – Unhedged ²	-	-	-	-	-	-	1.34
Quay Wholesale TTR Global Real Estate – Unhedged ²	-	-	-	-	-	-	-2.85
Realindex Wholesale Australian Share Value	17.41	-0.17	33.88	-9.98	14.29	10.05	11.25
Realindex Wholesale Australian Small Companies Value	11.43	-10.33	33.89	-5.91	3.25	5.38	11.73
Realindex Wholesale Emerging Markets Value	9.77	-11.83	32.80	-13.69	11.02	4.25	4.36
Realindex Wholesale Global Share Value	19.57	-3.34	35.24	-8.66	7.91	9.02	9.44
Realindex Wholesale Global Share Value – Hedged	14.10	-6.36	43.04	-11.83	2.94	6.76	10.36
Realindex Wholesale TTR Australian Share Value	14.99	-0.13	29.56	-9.10	12.67	8.78	9.18
Realindex Wholesale TTR Global Share Value	16.67	-1.70	31.25	-7.39	7.32	8.39	8.10
Realindex Wholesale TTR Global Share Value – Hedged	12.43	-	-	-	-	-	0.56

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
Resolution Capital Wholesale Global Property Securities	-7.14	-	-	-	-	-	-15.58
Resolution Capital Wholesale TTR Global Property Securities	-6.18	-	-	-	-	-	-13.89
Sage Capital Wholesale Equity Plus ²	-	-	-	-	-	-	-0.40
Schroder Wholesale Absolute Return Income	2.27	-3.10	2.83	2.01	4.45	1.66	4.10
Schroder Wholesale Australian Equity	14.85	1.74	28.23	-9.79	12.50	8.74	10.24
Schroder Wholesale Real Return	5.59	-7.33	9.31	0.64	4.19	2.32	3.16
Schroder Wholesale TTR Absolute Return Income	1.84	-2.86	2.23	1.78	3.88	1.35	1.37
Schroder Wholesale TTR Australian Equity	13.07	1.58	24.82	-9.01	10.61	7.60	7.99
Schroder Wholesale TTR Real Return	4.78	-6.76	7.93	0.62	3.70	1.93	1.98
Solaris Wholesale Core Australian Equity	14.39	-3.14	22.74	-9.69	11.11	6.41	8.60
State Street Wholesale Australian Equity	8.96	-5.19	13.71	-3.95	11.96	4.78	5.53
State Street Wholesale TTR Australian Equity	8.07	-	-	-	-	-	-0.14
Stewart Investors Wholesale Global Emerging Markets Leaders Sustainability	16.70	-14.27	25.71	-17.87	11.34	2.83	6.40
Stewart Investors Wholesale TTR Worldwide Sustainability	19.63	-16.45	19.58	6.20	-	-	6.41
Stewart Investors Wholesale Worldwide Leaders Sustainability	26.92	-9.24	24.18	4.02	9.52	10.25	7.67
Stewart Investors Wholesale Worldwide Sustainability	22.41	-18.66	22.33	6.74	10.89	7.58	8.14
T. Rowe Price Wholesale Australian Equity	11.58	-7.34	27.61	-3.15	4.75	6.00	6.03
T. Rowe Price Wholesale Dynamic Global Bond ²	-	-	-	-	-	-	-3.23

Performance returns as at 30 June 2023 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2023	2022	2021	2020	2019		
T. Rowe Price Wholesale Global Equity	20.90	-26.46	32.50	19.72	13.16	9.80	12.16
T. Rowe Price Wholesale Global Equity – Hedged	13.77	-	-	-	-	-	-11.76
T. Rowe Price Wholesale TTR Australian Equity	10.27	-	-	-	-	-	1.49
T. Rowe Price Wholesale TTR Dynamic Global Bond ²	-	-	-	-	-	-	-3.12
T. Rowe Price Wholesale TTR Global Equity	18.22	-23.66	28.63	17.88	11.55	8.82	8.66
T. Rowe Price Wholesale TTR Global Equity – Hedged	11.89	-	-	-	-	-	-5.56
Talaria Wholesale Global Equity	14.08	-	-	-	-	-	11.71
Talaria Wholesale TTR Global Equity ²	-	-	-	-	-	-	12.57
Tyndall Wholesale Australian Share Income	12.88	-	30.94	-15.44	4.69	-	8.53
UBS Wholesale Diversified Fixed Income	-0.57	-11.11	-0.71	3.67	7.16	-0.51	3.31
UBS Wholesale TTR Diversified Fixed Income	-0.46	-9.98	-0.96	3.27	6.40	-0.50	-0.37
WaveStone Wholesale Australian Share	17.03	-3.32	-	-	-	-	5.85
WaveStone Wholesale TTR Australian Share	15.03	-2.70	-	-	-	-	5.34
Western Asset Wholesale Australian Bond ²	-	-	-	-	-	-	0.25
Western Asset Wholesale TTR Australian Bond ²	-	-	-	-	-	-	0.03

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.

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.

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

There are no investments with a market value of over 5% of the Fund for the year ended 30 June 2023.

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

Email: 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.

Other important information

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 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 Whole Personal Super and the Colonial First State FirstChoice Wholesale 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 Whole Personal Super and the Colonial First State FirstChoice Wholesale Pension, which are updated quarterly.

Regulatory changes

Superannuation measures	Changes during 2022–23
Work test for personal and voluntary employer contributions	From 1 July 2022, members aged 67 to 74 (including up to 28 days after the end of the month they turned 75) no longer need to satisfy a work test (or the work test exemption) in order to make personal contributions or for their employer to be able to make voluntary employer contributions, such as salary sacrifice contributions, on their behalf.
Age based deductibility rule	From 1 July 2022, a member who makes a personal contribution when aged 67 to 74 (including up to 28 days after the end of the month they turned 75) will be required to satisfy a work test (or a work test exemption) during the year to be eligible to claim a tax deduction for the contribution.
Superannuation Guarantee (SG) contributions	On 1 July 2022, the SG rate that applies to employers increased from 10% to 10.5%. The SG rate is legislated to increase by 0.5% each 1 July until it reaches 12% on 1 July 2025.
Downsizer contributions	On 1 July 2022, the minimum age to make a downsizer contribution reduced from 65 to 60. For contributions made on or after 1 January 2023, this minimum age further reduced from 60 to 55.
Additional 15% tax to apply to earnings on balances over \$3m	In February 2023, the government announced a proposal to apply an additional 15% tax to a member's superannuation earnings that are attributable to balances over \$3m. This is proposed to apply from the 2025–26 financial year.
Minimum pension drawdown requirement	On June 30, 2023, the temporary 50% reduction in the minimum drawdown requirement for account-based type pensions came to an end. From 2023–24 onwards, the minimum drawdown requirement for these types of pensions reverts to 100% of the standard annual amount.

Abridged financial report

FirstChoice Wholesale Personal Super

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 2023 and the results of its operations for the year ended 30 June 2023. Set out below is an abridged version of the accounts for this product within the Fund for the year to 30 June 2023 along with comparatives for the year to 30 June 2022. 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 2023.

Statement of Financial Position as at 30 June 2023

	2023 \$'000	2022 \$'000
Assets		
Cash and cash equivalents	1,507,586	1,445,140
Contributions receivable	63,973	43,463
Other receivables	6,037	—
Financial investments	36,331,620	33,750,128
Income tax receivable	84,339	5,308
Deferred tax assets	220,065	364,826
Total assets	38,213,620	35,608,865
Liabilities		
Benefits payable	28,124	32,277
Other payables	8,887	7,907
Income tax payable	—	—
Deferred tax liabilities	—	—
Total liabilities excluding member benefits	37,011	40,184
Net assets available for member benefits	38,176,609	35,568,681
Defined contribution member liabilities	38,165,696	35,671,500
Total net assets/(liabilities)	10,913	(102,819)
Equity		
Unallocated surplus/(deficit)	10,913	(102,819)
Total equity/(deficit)	10,913	(102,819)

Abridged financial report

FirstChoice Wholesale Personal Super

Income Statement for the year ended 30 June 2023

	2023	2022
	\$'000	\$'000
Superannuation activities		
Interest income	64,037	7,182
Distribution income	1,148,517	2,794,895
Net changes in fair value of investments	2,303,354	(6,091,938)
Other income	15,870	17,341
Total income	3,531,778	(3,272,520)
Administration expenses	30,447	23,399
Advisor service fees	37,924	94,963
Total expenses	68,371	118,362
Results from superannuation activities before income tax expense	3,463,407	(3,390,882)
Income tax benefit/(expense)	(65,198)	627,396
Results from superannuation activities after income tax expense	3,398,209	(2,763,486)
Net benefits allocated to defined contribution members	(3,284,477)	2,637,263
Operating result after income tax	113,732	(126,223)

Abridged financial report

FirstChoice Wholesale Personal Super

Statement of Changes in Member Benefits for the year ended 30 June 2023

	2023	2022
	\$'000	\$'000
Opening balance of member benefits	35,671,500	27,763,759
Member contributions	3,587,444	2,302,203
Employer contributions	1,326,559	1,003,810
Transfers from other superannuation funds or products	3,160,900	13,754,628
Transfers to other superannuation funds or products	(7,055,326)	(5,425,472)
Income tax on contributions	(276,428)	(211,275)
Net after tax contributions	743,149	11,423,894
Benefits to members or beneficiaries	(1,502,230)	(861,397)
Death and disability benefits credited to member accounts	31,826	15,266
Insurance premiums charged to members	(63,026)	(32,759)
Net benefits allocated comprising:		
- Net investment income	3,352,848	(2,518,901)
- Net administration fees	(30,447)	(23,399)
- Advisor service fees	(37,924)	(94,963)
Closing balance of members benefits	38,165,696	35,671,500

Abridged financial report

FirstChoice Wholesale Pension

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 2023 and the results of its operations for the year ended 30 June 2023. Set out below is an abridged version of the accounts for this product within the Fund for the year to 30 June 2023 along with comparatives for the year to 30 June 2022. 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 2023.

Statement of Financial Position as at 30 June 2023

	2023 \$'000	2022 \$'000
Assets		
Cash and cash equivalents	1,525,006	1,383,603
Contributions receivable	31,867	24,521
Other receivables	14,023	825
Financial investments	34,898,784	30,941,476
Income tax receivable	17,746	18,189
Deferred tax assets	1,889	8,369
Total assets	36,489,315	32,376,983
Liabilities		
Benefits payable	48,344	36,895
Other payables	1,835	1,655
Income tax payable	—	—
Deferred tax liabilities	—	—
Total liabilities excluding member benefits	50,179	38,550
Net assets available for member benefits	36,439,136	32,338,433
Defined contribution member liabilities	36,419,836	32,338,805
Total net assets/(liabilities)	19,300	(372)
Equity		
Unallocated surplus/(deficit)	19,300	(372)
Total equity/(deficit)	19,300	(372)

Abridged financial report

FirstChoice Wholesale Pension

Income Statement for the year ended 30 June 2023

	2023	2022
	\$'000	\$'000
Superannuation activities		
Interest income	69,577	9,263
Distribution income	983,520	2,140,448
Net changes in fair value of investments	1,485,644	(4,589,652)
Other income	16,060	16,919
Total income	2,554,801	(2,423,022)
Administration expenses	23,208	21,583
Advisor service fees	70,651	131,212
Total expenses	93,859	152,795
Results from superannuation activities before income tax expense	2,460,942	(2,575,817)
Income tax benefit/(expense)	123,593	165,250
Results from superannuation activities after income tax expense	2,584,535	(2,410,567)
Net benefits allocated to defined contribution members	(2,564,863)	2,402,719
Operating result after income tax	19,672	(7,848)

Statement of Changes in Member Benefits for the year ended 30 June 2023

	2023 \$'000	2022 \$'000
Opening balance of member benefits	32,338,805	35,523,485
Member contributions	–	–
Employer contributions	–	–
Transfers from other superannuation funds	8,040,127	4,885,654
Transfers to other superannuation funds	(2,190,668)	(2,383,387)
Income tax on contributions	(1,912)	(2,000)
Net after tax contributions	5,847,547	2,500,267
Benefits to members or beneficiaries	(4,331,379)	(3,282,228)
Death and disability benefits credited to member accounts	–	–
Insurance premiums charged to members	–	–
Net benefits allocated comprising:		
- Net investment income	2,658,722	(2,249,924)
- Net administration fees	(23,208)	(21,583)
- Advisor service fees	(70,651)	(131,212)
Closing balance of members benefits	36,419,836	32,338,805

Enquiries

Member Services: 13 13 36
Website: cfs.com.au
Email: contactus@cfs.com.au