



CFS Enhanced Index

Simpler than active. Smarter than passive.

What is CFS Enhanced Index?

The CFS Enhanced Index series comprises six multi-asset options designed to sit between traditional index and active investment strategies.

It improves upon the broad diversification and cost-efficiency of passive investing by utilising the return-seeking potential of systematic and low-risk active approaches – a method that aims to outperform the market average while also keeping costs low.

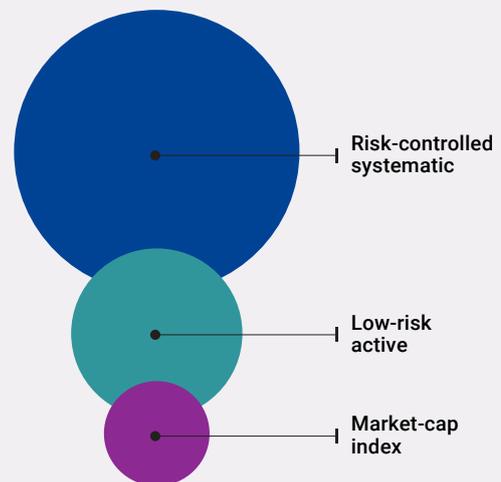
Bridge the gap between index efficiency and active insight

Passive investing offers simplicity, but it can often leave portfolios exposed to market swings without any mechanism to manage risk.

CFS Enhanced Index takes a smarter approach by focusing on a disciplined, risk-controlled framework to generate more consistent returns for investors. Within each investment option a combination of complementary approaches is utilised: market capitalisation indexing for broad exposure, risk-controlled systematic strategies for consistency, and low-risk active fundamental insights for adaptability.

This integrated approach means the series doesn't just track the market – it's intelligently designed to manage risk and respond to evolving opportunities.

Risk-controlled architecture



About systematic strategies

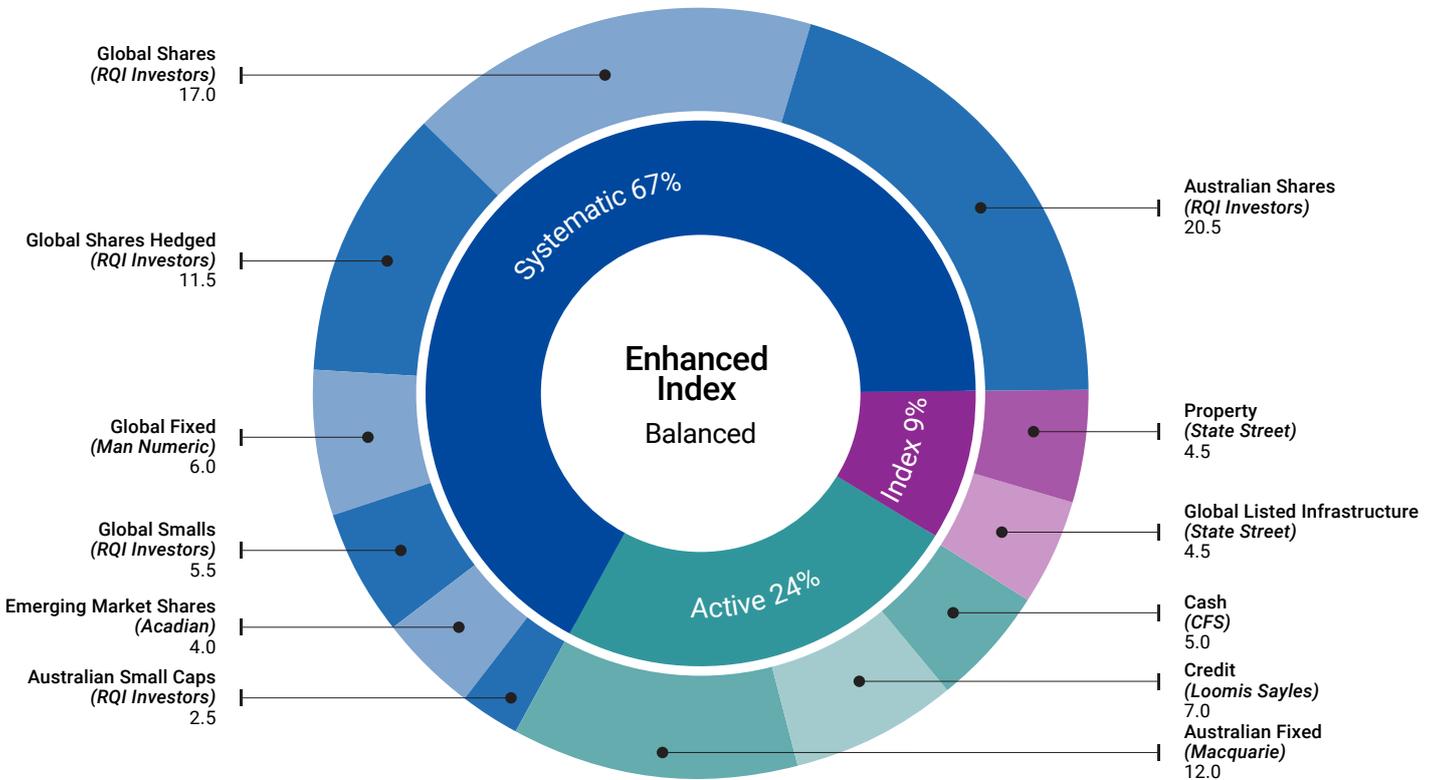
Systematic investing doesn't rely on human judgment or stock-picking.

It's a rules-based, data-driven approach that aims to improve returns by tilting portfolios toward companies and opportunities with favourable characteristics – focusing on factors like value, quality and momentum – to help deliver superior, risk-adjusted returns.

The goal is to capture consistent, incremental returns while also maintaining the diversification and cost-efficiency of index investing.

Your core, reimagined

Spanning six risk profiles, the suite is built on up to 12 underlying building blocks across asset classes – offering the flexibility to meet a wide range of client goals.



An illustrative breakdown of asset class exposure for the Balanced portfolio

Advisers may wish to use CFS Enhanced Index as:

1. A one-stop 'core-satellite' solution

The portfolio outcomes of CFS Enhanced Index are like that of a core-satellite approach – that is, it's low cost, active where it makes sense, and has low tracking error.

2. The core of a more adventurous portfolio

It can also serve as a core holding in diversified portfolios, paired with higher-tracking error specialist strategies, alternative assets and/or uncorrelated strategies.

Why CFS Enhanced Index?

The series is backed by a strong track record and has been recognised in leading industry ratings such as Chant West and SuperRatings.

For example, the Balanced portfolio has not only consistently delivered competitive performance but was also ranked among the top five best performing options for FY25 over five years.



CFS Enhanced Index Balanced FY25 4th best performing options

Source: SuperRatings 2025

Over one, three and five-year periods, the majority of CFS Enhanced Index options have also delivered top-quartile performance to investors.

	SuperRatings			Chant West		
	1Y	3Y	5Y	1Y	2Y	5Y
Conservative	Q1	Q1	Q2	Q1	Q1	Q2
Diversified	Q1	Q1	Q1	Q1	Q1	Q1
Moderate	Q2	Q2	Q2	Q1	Q1	Q1
Balanced	Q1	Q1	Q1	Q1	Q1	Q1
Growth	Q1	Q2	Q1	Q1	Q1	Q1
High Growth	Q1	Q2	Q1	Q1	Q1	Q1

SuperRatings Fund Crediting Rate Survey, 30 June 2025. The CFS Enhanced Index High Growth is in the High Growth (91-100) universe, CFS Enhanced Index Growth is in the Growth (77-90) universe, CFS Enhanced Index Balanced and CFS Enhanced Index Moderate is in the Balanced (60-76) universe, CFS Enhanced Index Diversified is in the Conservative Balanced (41-59) universe and CFS Enhanced Index Conservative is in the Capital Stable (20-40) universe.

Past performance is no indicator of future performance

Why CFS?

Markets fluctuate regularly based on a range of factors. But while all investments carry risk, CFS Enhanced Index is a well-established and evolving part of the CFS offering – with a strong track record and more than \$10 billion in funds under management.

The CFS Investments team is highly skilled in dynamic asset allocation, constructing and managing a range of multi-asset options, including enhanced index strategies.

When you invest with CFS Investments, you're tapping into the knowledge and expertise of a proven, well-regarded team that has successfully navigated various market fluctuations – from the tech wreck to the GFC and Covid.

Find out more To learn more about the CFS Enhanced Index Series, speak to a BDM, call CFS on 13 13 36 (8.30am to 6pm Sydney time), or visit cfs.com.au

Fund Details

	CFS Enhanced Index Conservative	CFS Enhanced Index Diversified	CFS Enhanced Index Moderate	CFS Enhanced Index Balanced	CFS Enhanced Index Growth	CFS Enhanced Index High Growth
Growth/Defensive asset ratio	30/70	50/50	60/40	70/30	80/20	99/1
Strategy	To provide relatively stable returns over the medium term with the potential for some long-term capital growth.	To provide a balance of income and capital growth over the medium-to-long term.	To provide a balance of income and capital growth over the medium-to-long term.	To provide capital growth and income over the long term.	To provide long-term capital growth with less fluctuations of returns than 'high growth' option	To provide long-term capital growth by investing primarily in growth assets.
Benchmark	Weighted composite of indices based on the Fund's Strategic Asset Allocation					
Minimum suggested timeframe	At least 3 years	At least 5 years	At least 5 years	At least 5 years	At least 5 years	At least 7 years
Risk profile	4	5	5	6	6	6
APIR - FirstChoice	FSF0471AU	FSF0472AU	FSF1695AU	FSF0476AU	FSF0791AU	FSF0477AU
APIR - Class A	FSF1414AU	FSF1415AU	FSF1760AU	FSF1416AU		FSF1616AU
Fee p.a. - FirstChoice	0.62%	0.66%	0.68%	0.70%	0.73%	0.77%
Fee p.a. - Class A	0.45%	0.49%	0.50%	0.52%		0.59%
Buy/Sell Spread	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Inception	Jun-09	Oct-13	May-15	Jun-09	May-17	May-14
CFS Platform availability	FirstChoice and Edge	FirstChoice and Edge	FirstChoice and Edge	FirstChoice and Edge	FirstChoice	FirstChoice and Edge

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