

CFS Conservative Index – Separately Managed Account

CFS Edge Accelerate 100

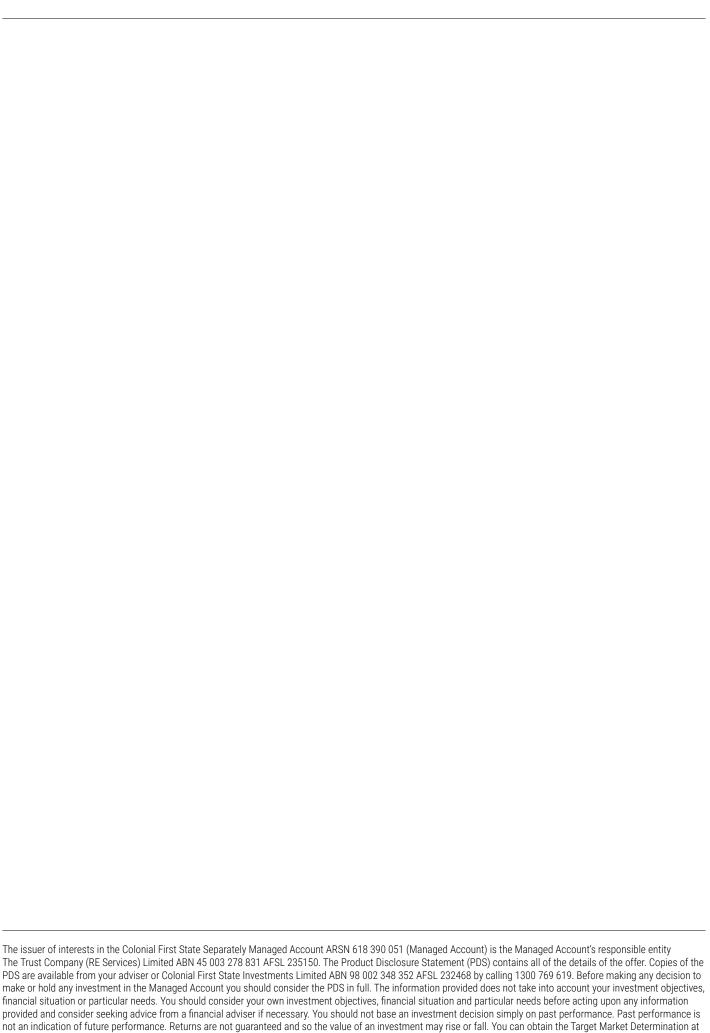
| Portfolio manager | Colonial First State Investments Limited | | |
|--|---|--------|---|
| Suitable for | Investors seeking consistent returns with relatively low risk from a low cost, highly diversified portfolio. | | |
| Minimum suggested timeframe | 3 years | | |
| Investment objective ¹ | To provide relatively stable returns over the medium term with the potential for some long-term capital growth. To closely track the portfolio's composite benchmark over rolling three-year periods before fees and taxes. | | |
| Benchmark | Weighted composite benchmark | | |
| Investment strategy | The portfolio allocates 70% of investments to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. The fixed interest component is managed on a traditional index basis while the cash component may include money market securities, bank deposits and annuities. | | |
| | 30% of the portfolio is allocated to growth assets such as shares, property and infrastructure securities to provide potential for capital growth. The growth assets are managed using market capitalisation indices. | | |
| | Allocations to asset classes will generally align to the benchmark but the portfolio may adjust its exposure within the allocation ranges in response to changes in risk and return expectations. | | |
| | The portfolio aims to hedge currency risk, except for part of the allocation to global shares. | | |
| Investment universe ² | Managed funds with investments in a range of domestic and global asset classes including shares, listed property, fixed interest, listed infrastructure and cash. | | |
| Asset allocation benchmark (range) and manager | Australian shares | 0-20% | First Sentier Investors |
| | Global shares | 5-25% | State Street Global Advisors |
| | Global property securities | 0-15% | State Street Global Advisors |
| | Global infrastructure securities | 0-15% | State Street Global Advisors |
| | Fixed interest | 50-70% | First Sentier Investors (Australian) State Street Global Advisors (Global) |
| | Cash | 0-20% | Colonial First State |
| Number of holdings | 7–9 | | |
| Standard risk measure | 4 | | |
| Minimum investment amount | \$5,000 | | |
| Platform availability | CFS Edge (administration fee waived as part of Accelerate 100) | | |
| Administration fee ³ | There are zero platform administration fees on Accelerate 100 SMAs. Account keeping fees apply. | | |
| SMA fee⁴ | 0.328% total ongoing annual fee and cost (p.a). (includes indirect costs of 0.128% p.a and a 0.200% p.a managed account fee). | | |

¹ Investment objective is not a forecast and returns are not guaranteed.

² The portfolio may include investments that are domiciled outside of Australia. This may have withholding tax implications for your client within the Investment Service (IDPS). Additional forms may need to be completed when income is received.

³ This fee is GST inclusive, net of any input tax credits (including reduced input tax credits). Refer to the relevant CFS Edge PDS for more information.

⁴ This fee is GST inclusive, net of any input tax credits (including reduced input tax credits). Refer to the CFS Separately Managed Account PDS for more information.



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