

FirstChoice Wholesale Growth

Investment Option Profile - March 2022

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	-3.71	-1.07	5.58	7.92	7.40	8.69	6.44	Apr 2002	\$3,991.05m
Distribution Return	1.06	3.72	16.44	13.25	12.67	8.43	6.91		
Growth Return	-4.77	-4.79	-10.86	-5.33	-5.27	0.26	-0.48		
Personal Super	-3.27	-0.69	5.23	7.29	6.95	8.21	6.57	Jul 2004	\$1,352.77m
Retirement	-3.66	-0.76	5.97	8.20	7.72	9.10	7.41	Jul 2004	\$377.15m
Benchmark^	-2.59	0.83	8.09	8.44	8.14	9.30	7.42		

^ Custom benchmark (refer to PDS for details)

Past performance is not an indicator of future performance for this option or any other option available from Colonial First State.

All returns are calculated on an annualised basis using exit price to exit price with distributions reinvested, net of management costs, transaction costs and for FirstChoice Personal Super and FirstChoice Employer Super net of tax payable by the trustee. All return calculations exclude contribution surcharge, excess contribution tax or individual taxes payable by the investor and all other fees and rebates disclosed in the relevant Product Disclosure Statements (PDSs). For FirstChoice Investments, the 'distribution' component is the amount paid by the way of distribution, which may include net realised capital gains. Please refer to the PDS for full details of the applicable fees, costs, and benchmarks.

Investment objective

To provide long-term capital growth with less fluctuations of returns than 'high growth' investment options. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

To allocate 80% of investments to growth assets such as shares, property and infrastructure securities and 20% to defensive assets such as fixed interest and cash. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.

Investment category

Growth

Minimum suggested timeframe

At least 5 years

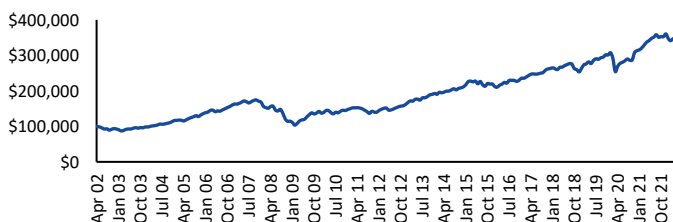
Portfolio holdings disclosure

The money in your investment option is invested across a range of assets. To see a full list of holdings for this option, please visit cfs.com.au/PHD

Investment ranges

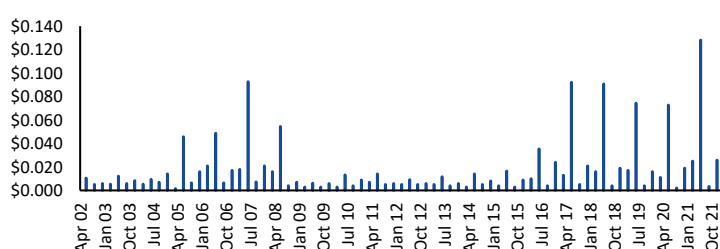
Asset class	Range	Benchmark
Australian shares	-	27%
Global share	-	20%
Fixed Interest	-	16%
Global shares - hedged	-	11%
Alternatives	-	8%
Global infrastructure securities	-	7%
Global property securities	-	7%
Emerging market shares	-	4%

Performance chart (\$100,000 invested since inception)

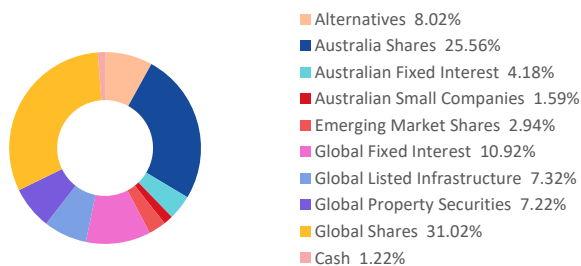


FirstChoice Wholesale Growth returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

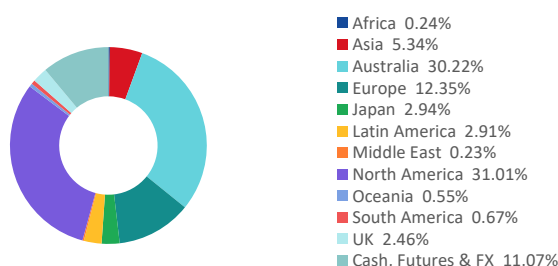
Distributions (dollars per unit)



Asset allocation



Regional allocation



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