

## Investment Option Profile - March 2024

|                     | 3 month (%) | 6 month (%) | 1 year (%) pa | 3 years (%) pa | 5 years (%) pa | 10 years (%) pa | Since inception | Inception date | Fund size |
|---------------------|-------------|-------------|---------------|----------------|----------------|-----------------|-----------------|----------------|-----------|
| Investments         | 0.13        | 5.22        | 1.84          | -2.01          | -0.07          | 2.24            | 4.49            | Apr 2002       | \$92.60m  |
| Distribution Return | 0.17        | 0.18        | 0.21          | 0.76           | 3.26           | 4.31            | 5.34            |                |           |
| Growth Return       | -0.04       | 5.05        | 1.63          | -2.77          | -3.34          | -2.07           | -0.84           |                |           |
| Personal Super      | 0.12        | 4.54        | 1.63          | -1.73          | -0.12          | 1.91            | 3.59            | Aug 2004       | \$193.82m |
| Retirement          | 0.14        | 5.22        | 1.84          | -1.98          | -0.04          | 2.27            | 4.24            | Jul 2004       | \$226.69m |
| Benchmark^          | 0.36        | 4.99        | 2.04          | -1.79          | 0.11           | 2.50            | 5.01            |                |           |

^ Bloomberg AusBond Composite 0+Yr Index (50%); Bloomberg Global-Aggregate Total Return Index Value Hedged AUD (50%)

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

Returns are calculated on a cumulative year-on-year basis which are then annualised. For funds that have been in existence for less than one year, the since inception performance is actual performance since inception and not annualised. Calculations are based on exit price to exit price with distributions reinvested, after ongoing fees and expenses but excluding individual tax, member fees and entry fees (if applicable).

Please refer to the PDS for full details of the applicable fees, costs, and benchmarks.

### Investment objective

To provide relatively stable returns with low potential for capital loss by investing in Australian and global fixed interest securities. To outperform the composite benchmark of 50% Bloomberg Global Aggregate Index, hedged to Australian dollars and 50% Bloomberg AusBond Composite 0+Yr Index over rolling three-year periods before fees and taxes.

### Investment strategy

To invest in a diversified portfolio of government and corporate bonds that aims to deliver relatively stable returns with less fluctuation than investing in shares and property. The investments are managed by a number of leading active fixed interest managers who aim to outperform the index. This is designed to deliver more consistent returns with less risk than would be achieved if investing with a single investment manager. The portfolio aims to hedge currency risk.

### Investment category

Diversified fixed interest

### Minimum suggested timeframe

At least 3 years

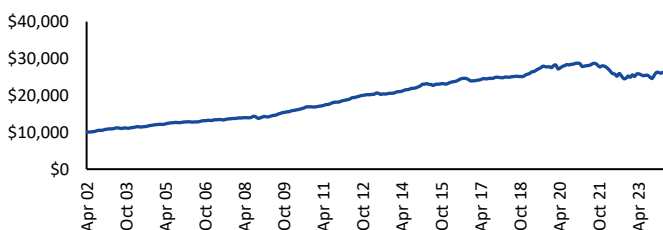
### Portfolio holdings disclosure

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](http://cfs.com.au/PHD)

### Investment ranges

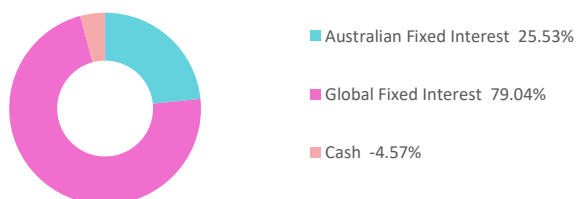
| Asset class    | Range      | Benchmark |
|----------------|------------|-----------|
| Cash           | 0% - 5%    | 0%        |
| Fixed Interest | 95% - 100% | 100%      |

### Performance chart (\$10,000 invested since inception)

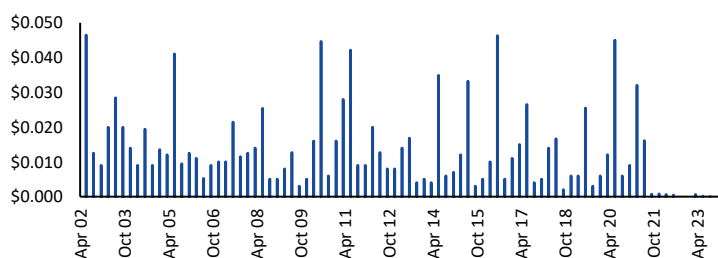


CFS Fixed Interest returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

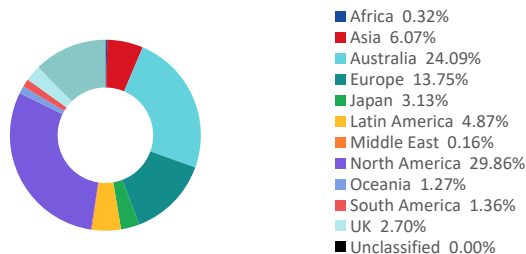
### Asset allocation



### Distributions (dollars per unit)



### Regional allocation



### Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products.

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments.

The investment information in this option profile is historical, produced as at the date specified above. The information below (except performance and key data information) relates to the FirstChoice Investments option only. Information for other options in the FirstChoice product range will be different and is available at [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36. We may change asset allocation and securities within the option at any time. Past performance is not an indicator of future performance for this option or any other option available from AIL And CFSIL. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](http://www.cfs.com.au/tmd), which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36.

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