

Australian Share

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	-1.36	1.08	9.96				11.34	Nov 2020	\$115.44m
Distribution Return	0.42	1.26	2.36				2.72		
Growth Return	-1.78	-0.18	7.60				8.62		
Personal Super	-1.12	1.79	10.12				11.07	Nov 2020	\$15.31m
Retirement	-1.28	2.02	11.34				12.48	Nov 2020	\$12.63m
Benchmark^	2.24	4.38	14.97				14.52		

^ S&P/ASX 200 Accumulation Index (100%)

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

The option aims to provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 200 Accumulation Index over rolling three-year periods, whilst maximising the portfolio's focus on sustainability.

Investment strategy

This option is for investors who want the potential for long-term capital growth and tax effective income, diversification across a broad range of Australian companies and are prepared to accept higher variability of returns. The option uses an active stock selection process that combines sustainable and ethical criteria with financial analysis. Pendal actively seeks out companies and industries that demonstrate leading ESG and ethical practices and exclude companies not meeting the investable criteria. Derivatives may be used in this option.

Investment category

Australian Share

Minimum suggested timeframe

At least 7 years

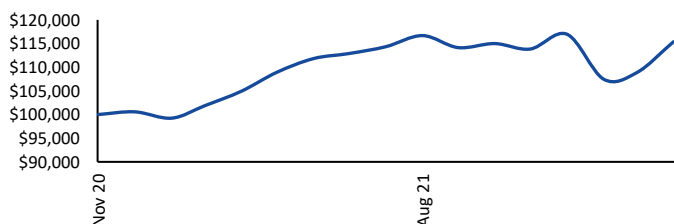
Portfolio holdings disclosure

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

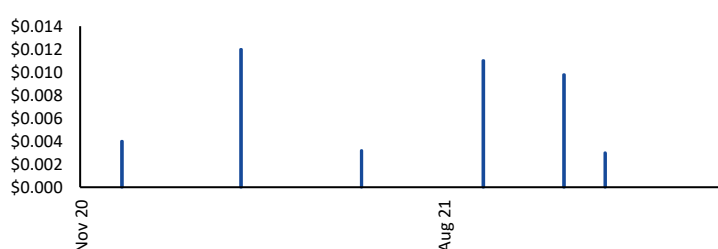
Asset class	Range	Benchmark
Australian shares	90% - 100%	100%
Cash	0% - 10%	0%

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

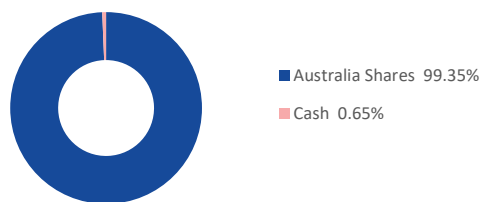


Pendal Wholesale Sustainable Australian Share returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

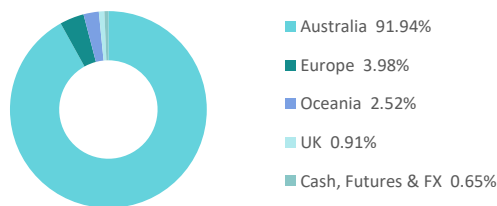
Distributions (dollars per unit)



Asset allocation



Regional allocation



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