

Sustainability

Investment Option Profile - February 2024

	3 month (%)	6 month (%)	1 year (% pa)	3 years (% pa)	5 years (% pa)	10 years (% pa)	Since inception	Inception date	Fund size
Investments	10.90	8.50	23.36	12.70	11.97	11.27	6.44	Jul 1997	\$112.81m
Distribution Return	0.00	0.00	0.00	0.01	0.20	0.40	0.71		
Growth Return	10.90	8.50	23.36	12.69	11.77	10.87	5.73		
Personal Super	9.76	7.71	21.12	11.45	10.78	10.25	7.09	Jul 2004	\$153.53m
Retirement	10.88	8.50	23.35	12.68	11.94	11.23	7.85	Aug 2004	\$36.46m
Benchmark^	11.95	11.06	27.54	13.13	12.47	11.87	6.64		

^ MSCI All Country World Net Index (100%)

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 achieve long-term capital appreciation by investing in companies that contribute to, and benefit from, sustainable development. The option aims to exceed the MSCI All Country World Index over rolling five-year periods before fees and taxes. The option is actively managed and the benchmark does not limit or constrain portfolio construction.

Investment strategy

The option aims to achieve its investment objective by investing in a diversified portfolio of equity or equity-related securities of larger capitalisation companies which are listed in, traded or dealt on any of the regulated markets worldwide. Stewart Investors considers a company contributes to, and benefits from, sustainable development if its activities lead to positive social outcomes and may lead to positive environmental outcomes.

Investment category

Global Share

Minimum suggested timeframe

At least 7 years

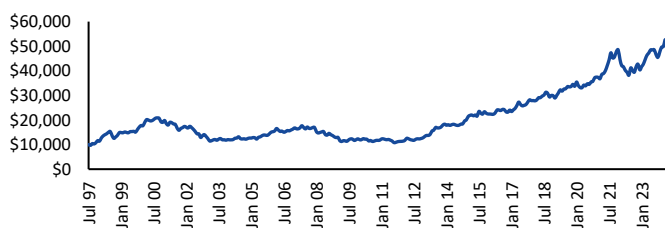
Portfolio holdings disclosure

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

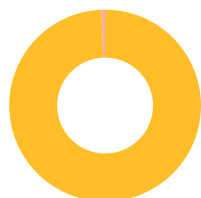
Asset class	Range	Benchmark
Cash	0% - 20%	0%
Global share	80% - 100%	100%

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



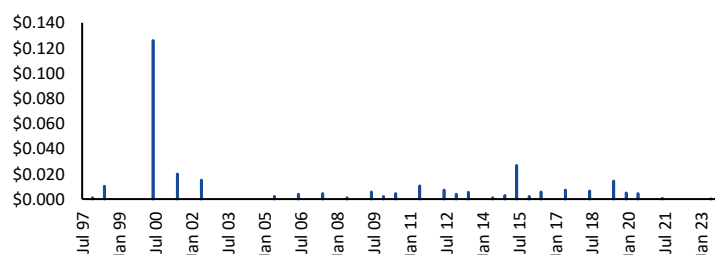
Stewart Investors Worldwide Leaders Sustainability returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

Asset allocation

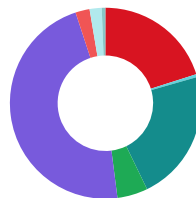


Global Shares 100.62%
Cash -0.62%

Distributions (dollars per unit)



Regional allocation



Asia 20.33%
Australia 0.50%
Europe 22.51%
Japan 5.23%
North America 47.55%
South America 2.43%
UK 2.07%
Cash, Futures & FX -0.62%

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 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, 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 or by calling us on 13 13 36.

Stewart Investors Worldwide Leaders Sustainability

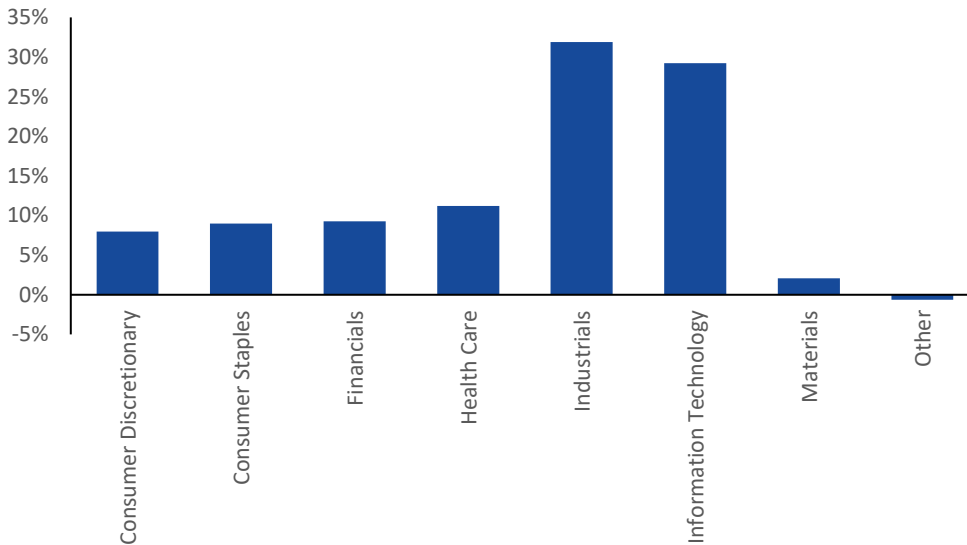


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Top 10 holdings as at 31 January 2024

Watsco Inc	6.58%
Mahindra & Mahindra Ltd	6.53%
BioMerieux	6.02%
Fortinet Inc	5.69%
Costco Wholesale Corp	5.28%
Deutsche Post AG	4.94%
HDFC Bank Ltd	4.81%
Arista Networks Inc	3.77%
Beiersdorf AG	3.23%
Infineon Technologies AG	3.15%

Sector Allocation



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