

CFS Geared Australian Share



Investment Option Profile - March 2025

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	-8.78	-11.70	-2.52	2.51	21.06	6.18	2.60	May 2007	\$26.72m
Distribution Return	2.59	3.14	9.04	15.25	13.30	12.25	8.76		
Growth Return	-11.36	-14.83	-11.56	-12.73	7.76	-6.08	-6.16		
Personal Super	-7.19	-9.14	-0.55	6.29	22.49	8.66	5.16	May 2007	\$65.22m
Retirement	-8.22	-10.56	-1.02	6.71	24.96	9.64	5.91	May 2007	\$13.67m
Benchmark^	-2.85	-3.64	2.64	5.30	13.22	7.14	5.63		

^ S&P/ASX 300 Accumulation 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 magnify long-term returns from capital growth by borrowing to invest in predominantly Australian companies. To outperform the S&P/ASX 300 Accumulation Index over rolling seven-year periods before fees and taxes.

Investment strategy

To invest in a diversified portfolio of predominantly Australian companies. The investments are managed by combining the portfolios of a number of Australian share managers to provide an actively managed, diversified portfolio. The option utilises gearing to magnify returns from underlying investments.

Investment category

Geared

Minimum suggested timeframe

N/A

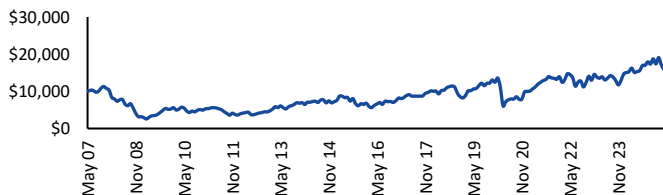
Investment ranges

Asset class	Range	Benchmark
Australian shares	95% - 100%	100%
Cash	0% - 5%	0%

Portfolio holdings disclosure

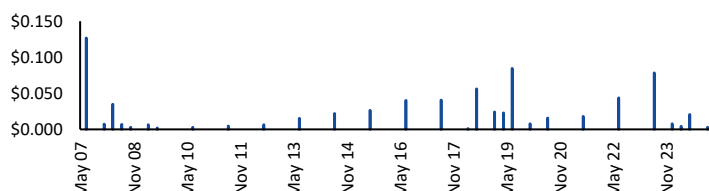
The money in your investment option is invested across a range of assets. To see a full list of holdings for this option, please visit cfs.com.au/PHD

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

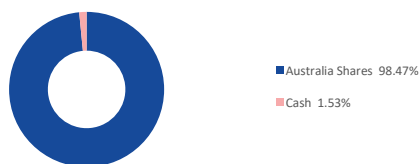


CFS Geared Australian Share returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

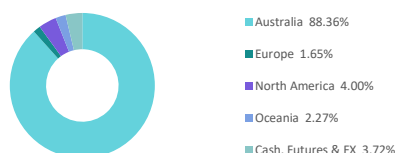
Distributions (dollars per unit)



Asset allocation



Regional allocation



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.

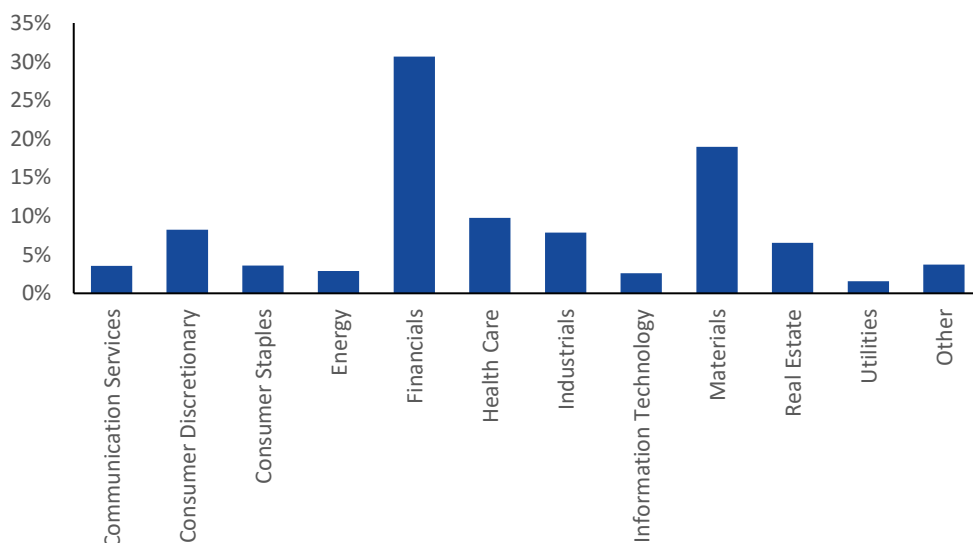
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Top 10 holdings as at 28 February 2025

Commonwealth Bank of Australia	18.81%
BHP Group Ltd	17.45%
CSL Ltd	12.90%
National Australia Bank Ltd	10.73%
Westpac Banking Corp	9.27%
ANZ Group Holdings Ltd	8.30%
Aristocrat Leisure Ltd	8.17%
Goodman Group	7.58%
Rio Tinto Ltd	6.07%
Macquarie Group Ltd	5.90%

Sector Allocation



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