

# FirstChoice Personal Super & FirstChoice Pension

**Annual Report 2013**

Colonial First State Investments Limited  
ABN 98 002 348 352  
AFS Licence 232468  
RSE Licence L0002196



Dear Investor

**Your Annual Report**

We are pleased to present the Annual Report for the financial year ended 30 June 2013. This Annual Report is the final component of the reporting information for the 2012–13 financial year.

If you have any questions about the Annual Report please call us on **13 13 36** Monday to Friday, 8am to 7pm, AEST.

Yours sincerely,



Linda Elkins  
Executive General Manager  
Colonial First State



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can be contacted as follows:**

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These accounts were prepared on 30 November 2013.

# Investment options

## FirstChoice Personal Super

## FirstChoice Pension

The objective and strategy of each investment option is available free of charge on our website, [colonialfirststate.com.au](http://colonialfirststate.com.au) or by calling us on 13 13 36.

<b>Investment options</b>	<b>Underlying manager(s)</b>
Aberdeen Australian Fixed Income	Aberdeen Asset Management Limited
Acadian Australian Equity	Acadian Asset Management (Australia) Limited
Acadian Australian Equity Long Short	Acadian Asset Management (Australia) Limited
Acadian Geared Global Equity	Acadian Asset Management LLC
Acadian Global Equity	Acadian Asset Management LLC
Acadian Global Equity Long Short	Acadian Asset Management LLC
Acadian Global Managed Volatility Equity	Acadian Asset Management LLC
Acadian Quant Yield	Acadian Asset Management (Australia) Limited
Altrinsic Global Equity	Altrinsic Global Advisors
AMP Capital Global Property Securities	AMP Capital Investors
Antares Elite Opportunities	Antares Capital
Aspect Diversified Futures	Aspect Capital Limited
Ausbil Australian Active Equity	Ausbil Dexia Limited
Ausbil Australian Emerging Leaders	Ausbil Dexia Limited
BlackRock Scientific Australian Equity	BlackRock Investment Management (Australia) Limited
BT Active Balanced	BT Investment Management
BT Core Australian Share	BT Investment Management
BT Core Global Share	BT Investment Management
BT Property Investment	BT Investment Management
Capital International Global Share	Capital International, Inc.
Celeste Australian Small Companies*	Celeste Funds Management Limited
Challenger High Yield *^	Challenger
Colonial First State Australian Share – Core	Colonial First State Global Asset Management
Colonial First State Australian Share Long Short - Core	Colonial First State Global Asset Management
Colonial First State Balanced	Colonial First State Global Asset Management
Colonial First State Cash	Colonial First State Global Asset Management
Colonial First State Conservative	Colonial First State Global Asset Management
Colonial First State Developing Companies	Colonial First State Global Asset Management
Colonial First State Diversified	Colonial First State Global Asset Management
Colonial First State Diversified Fixed Interest	Colonial First State Global Asset Management
Colonial First State Enhanced Yield	Colonial First State Global Asset Management
Colonial First State Equity Income	Colonial First State Global Asset Management
Colonial First State Future Leaders	Colonial First State Global Asset Management
Colonial First State Geared Australian Share - Core	Colonial First State Global Asset Management
Colonial First State Geared Global Property Securities	Colonial First State Global Asset Management
Colonial First State Geared Share	Colonial First State Global Asset Management
Colonial First State Global Credit Income	Colonial First State Global Asset Management
Colonial First State Global Emerging Markets Select	Colonial First State Global Asset Management
Colonial First State Global Listed Infrastructure Securities	Colonial First State Global Asset Management
Colonial First State Global Property Securities	Colonial First State Global Asset Management
Colonial First State Global Resources	Colonial First State Global Asset Management
Colonial First State Global Resources Tactical	Colonial First State Global Asset Management
Colonial First State Global Soft Commodity	Colonial First State Global Asset Management

## Investment options FirstChoice Personal Super FirstChoice Pension

Colonial First State High Growth	Colonial First State Global Asset Management
Colonial First State Imputation	Colonial First State Global Asset Management
Colonial First State Income	Colonial First State Global Asset Management
Colonial First State Index Australian Share	Colonial First State Global Asset Management
Colonial First State Index Global Share	State Street Global Advisors Australia Limited
Colonial First State Index Global Share – Hedged	State Street Global Advisors Australia Limited
Colonial First State Index Property Securities	Colonial First State Global Asset Management
Colonial First State Property Securities	Colonial First State Global Asset Management
Colonial First State Global Share	Colonial First State Global Asset Management
DWS Global Equity Thematic	Deutsche Asset Management (Australia) Limited
Fidelity Australian Equities	Fidelity International Limited
FirstChoice Asian Share	MFS Investment Management, Comgest, Franklin Templeton Investments
FirstChoice Australian Share	Colonial First State Global Asset Management, Tyndall Investment Management, Schroder Investment Management Australia Limited, Perennial Investment Partners, Alphinity Investment Management
FirstChoice Australian Small Companies	Colonial First State Global Asset Management, Schroder Investment Management Australia Limited, Celeste Funds Management, Contango Asset Management, Kinetic Investment Partners
FirstChoice Balanced	Colonial First State <sup>1</sup>
FirstChoice Conservative	Colonial First State <sup>1</sup>
FirstChoice Defensive	Colonial First State <sup>2</sup>
FirstChoice Emerging Markets	Origin Asset Management, Franklin Templeton Investments, Wells Capital, Fisher Investments
FirstChoice Fixed Interest	Colonial First State Global Asset Management, Wellington Management, Loomis Sayles, Franklin Templeton Investments, H2O Asset Management, Colchester Global Investors, State Street Global Advisors Australia Limited
FirstChoice Geared Australian Share	Colonial First State Global Asset Management, Tyndall Investment Management, Schroder Investment Management Australia Limited, Perennial Investment Partners, Alphinity Investment Management
Colonial First State Geared Global Share	Capital International, Hexavest, Bernstein Value Equities, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Geared Growth Plus	Colonial First State <sup>3</sup>
FirstChoice Global Infrastructure Securities	Lazard Asset Management Pacific Co., RARE Infrastructure, Cohen & Steers Capital Management, Colonial First State Global Asset Management
FirstChoice Global Property Securities	CBRE Global R. E. Securities, Colonial First State Global Asset Management, Resolution Capital
FirstChoice Global Share	Capital International, Hexavest, Bernstein Value Equities, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Global Share – Hedged	Capital International, Hexavest, Bernstein Value Equities, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Growth	Colonial First State <sup>1</sup>

# Investment options

## FirstChoice Personal Super

## FirstChoice Pension

FirstChoice High Growth	Colonial First State <sup>4</sup>
FirstChoice Lower Volatility Australian Share	Greencape Capital, Solaris Investment Management, BlackRock Investment Management (Australia), Kardinia Capital, Acadian Asset Management
FirstChoice Moderate	Colonial First State <sup>1</sup>
FirstChoice Multi-Index Balanced	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management
FirstChoice Multi-Index Conservative	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management
FirstChoice Multi-Index Diversified	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management
FirstChoice Property Securities	Colonial First State Global Asset Management, Renaissance Asset Management
FirstRate Investment Deposit - April 2017	Commonwealth Bank of Australia
FirstRate Investment Deposit - May 2018	Commonwealth Bank of Australia
FirstRate Investment Deposit - December 2018	Commonwealth Bank of Australia
FirstRate Saver	Commonwealth Bank of Australia
FirstRate Term Deposit 12 month	Commonwealth Bank of Australia
FirstRate Term Deposit 3 month	Commonwealth Bank of Australia
FirstRate Term Deposit 6 month	Commonwealth Bank of Australia
FirstRate Term Deposit 9 month	Commonwealth Bank of Australia
Generation Global Share	Generation Investment Management LLP
Goldman Sachs Australian Infrastructure	Goldman Sachs-Asset Management
Goldman Sachs Global Small Companies	Goldman Sachs-Asset Management
Goldman Sachs Income Plus	Goldman Sachs-Asset Management
Integrity Australian Share	Integrity Investment Management Australia Limited
Integrity Australian Share - No.2	Integrity Investment Management Australia Limited
Investors Mutual Australian Share	Investors Mutual Limited
Ironbark Karara Australian Share	Karara Capital Limited
Macquarie Income Opportunities	Macquarie Funds Group
Magellan Global Share	Magellan Asset Management Limited
Maple-Brown Abbott	Maple-Brown Abbott
Merlon Australian Share Income	Merlon Capital Partners
MFS Global Equity	MFS® Investment Management
Perennial Value Australian Share	Perennial Investment Partners
Perpetual Australian Share	Perpetual Investments
Perpetual Balanced Growth	Perpetual Investments
Perpetual Conservative Growth	Perpetual Investments
Perpetual Diversified Growth	Perpetual Investments
Perpetual Diversified Income	Perpetual Investments
Perpetual Industrial Share	Perpetual Investments
Perpetual International	Perpetual Investments
Perpetual Split Growth	Perpetual Investments
PIMCO Global Bond	PIMCO Australia Pty Ltd
Platinum Asia	Platinum Investment Management Limited
Platinum International	Platinum Investment Management Limited
PM Capital Absolute Performance	PM Capital Limited
PM Capital Enhanced Yield	PM Capital Limited

## Investment options FirstChoice Personal Super FirstChoice Pension

Principal Property Securities	Principal Global Investors (Australia) Limited
Realindex Australian Share	Realindex Investments Pty Limited
Realindex Australian Small Companies	Realindex Investments Pty Limited
Realindex Emerging Markets	Realindex Investments Pty Limited
Realindex Global Share	Realindex Investments Pty Limited
Realindex Global Share Hedged	Realindex Investments Pty Limited
RREEF Property Securities	RREEF
Schroder Australian Equity	Schroder Investment Management Australia Limited
Schroder Credit Securities	Schroder Investment Management Australia Limited
SG Hiscock Property Securities	SG Hiscock & Company
Solaris Core Australian Equity	Solaris Investment Management Limited
UBS Australian Share	UBS Global Asset Management
UBS Diversified Fixed Income	UBS Global Asset Management
UBS Tax Effective Income*	UBS Global Asset Management
Zurich Investments Global Thematic Share	Zurich Investment Management Ltd

\* This option is closed to new investors.

^ This option was terminated as at 17 October 2008.

- 1 This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Property Securities, FirstChoice Global Property Securities, FirstChoice Global Share, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Emerging Markets Share, FirstChoice Global Share Hedged, FirstChoice Alternatives, Realindex Investments Pty Limited
- 2 This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Property Securities, FirstChoice Global Share, FirstChoice Australian Share, Realindex Investments Pty Limited, Acadian Asset Management LLC
- 3 This option is comprised of FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Market Share, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, Realindex Investments Pty Limited, Acadian Asset Management LLC
- 4 This option is comprised of FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Market Share, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, Realindex Investments Pty Limited.

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Aberdeen Australian Fixed Income

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	98.53	98.94	99.69	99.72
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.47	1.06	0.31	0.28

##### Acadian Australian Equity

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	98.61	98.83	99.14	99.32
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.39	1.17	0.86	0.68

##### Acadian Australian Equity Long Short

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	99.43	98.61	99.57	98.72
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.57	1.39	0.43	1.28

##### Acadian Geared Global Equity

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.31	98.16	98.44	98.69
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.69	1.84	1.56	1.31

##### Acadian Global Equity

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.40	98.14	98.65	98.37
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.60	1.86	1.35	1.63



**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Acadian Global Equity Long Short**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.52	98.34	98.03	98.90
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.48	1.66	1.97	1.10

**Acadian Global Managed Volatility Equity**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	-
International shares	-	97.85	-	-
Property	-	0.00	-	-
Fixed interest	-	0.00	-	-
International fixed interest	-	0.00	-	-
Cash	-	2.15	-	-

**Acadian Quant Yield**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.17	0.25	0.17	0.25
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	99.83	99.75	99.83	99.75

**Altrinsic Global Equity**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	96.07	-	96.31
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash and Alternatives	-	3.93	-	3.69

**AMP Capital Global Property Securities**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.55	94.18	95.41	95.42
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	5.45	5.82	4.59	4.58

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Antares Elite Opportunities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	96.38	-	96.46
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	3.62	-	3.54

##### Aspect Diversified Futures

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

##### Ausbil Australian Active Equity

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	98.46	98.74	98.68	99.10
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash and Alternatives	1.54	1.26	1.32	0.90

##### Ausbil Australian Emerging Leaders

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	94.39	96.33	94.68	96.53
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.61	3.67	5.32	3.47

##### BlackRock Scientific Australian Equity

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	99.64	99.40	99.78	99.55
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.36	0.60	0.22	0.45

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**BT Active Balanced**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	36.95	37.40	37.00	37.46
International shares	21.81	21.52	21.83	21.56
Property	8.03	7.80	8.03	7.81
Fixed interest	24.58	24.40	24.60	24.44
International fixed interest	0.00	0.00	0.00	0.00
Cash	8.63	8.88	8.54	8.73

**BT Core Australian Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	96.63	97.42	96.78	97.80
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.37	2.58	3.22	2.20

**BT Core Global Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	98.12	97.72	98.50	98.01
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.88	2.28	1.50	1.99

**BT Property Investment**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.79	95.98	96.19	96.31
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.21	4.02	3.81	3.69

**Capital International Global Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	95.40	96.64	95.62	96.84
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.60	3.36	4.38	3.16

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Celeste Australian Small Companies

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	96.30	96.03	96.45	96.26
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forwards and Futures	3.70	3.97	3.55	3.74

##### Challenger High Yield

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	5.75	3.97	5.43	3.65
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	38.00	34.94	35.89	32.13
International fixed interest	22.82	39.73	21.55	36.53
Cash	33.43	21.36	37.13	27.69

##### Colonial First State Australian Share – Core

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	97.28	97.34	97.48	97.57
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.72	2.66	2.52	2.43

##### Colonial First State Australian Share Long Short - Core

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	98.40	98.51	99.18	98.71
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.60	1.49	0.82	1.29

##### Colonial First State Balanced

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	20.22	20.07	20.26	20.10
International shares	23.90	24.26	23.94	24.30
Property	5.26	4.94	5.27	4.95
Fixed interest	20.47	24.01	20.51	24.04
International fixed interest	12.92	11.30	12.94	11.31
Cash	17.23	15.42	17.08	15.30

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Colonial First State Cash**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

**Colonial First State Conservative**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	14.03	14.79	14.02	14.82
International shares	9.92	10.01	9.92	10.03
Property	5.20	5.00	5.20	5.01
Fixed interest	23.55	27.33	23.55	27.40
International fixed interest	14.87	12.86	14.86	12.89
Cash	32.43	30.01	32.45	29.85

**Colonial First State Developing Companies**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	96.53	97.02	96.81	97.09
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.47	2.98	3.19	2.91

**Colonial First State Diversified**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	30.08	30.18	30.07	30.19
International shares	34.50	34.41	34.50	34.42
Property	5.22	4.86	5.22	4.86
Fixed interest	14.39	15.75	14.39	15.76
International fixed interest	9.08	9.39	9.08	9.39
Cash	6.73	5.41	6.74	5.38

**Colonial First State Diversified Fixed Interest**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	60.69	62.12	61.21	62.51
International fixed interest	38.31	37.01	38.64	37.24
Cash	1.00	0.87	0.15	0.25

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Colonial First State Enhanced Yield

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	1.82	7.33	1.82	7.35
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	15.04	32.73	15.10	32.80
International fixed interest	51.44	40.33	51.66	40.42
Cash	31.70	19.61	31.42	19.43

##### Colonial First State Equity Income

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	77.00	74.11	77.28	74.35
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	23.00	25.89	22.72	25.65

##### Colonial First State Future Leaders

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	97.60	95.82	97.88	96.03
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forwards and Futures	2.40	4.18	2.12	3.97

##### Colonial First State Geared Australian Share - Core

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	96.92	97.27	97.44	97.56
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.08	2.73	2.56	2.44

##### Colonial First State Geared Global Property Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.95	82.83	98.18	82.54
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.05	17.17	1.82	17.46

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Colonial First State Geared Global Share**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.65	97.54	97.77	97.84
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.35	2.46	2.23	2.16

**Colonial First State Geared Share**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	93.50	95.73	93.66	95.97
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.50	4.27	6.34	4.03

**Colonial First State Global Credit Income**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	21.10	16.22	21.19	16.31
International fixed interest	78.33	82.80	78.63	83.27
Cash	0.57	0.98	0.18	0.42

**Colonial First State Global Emerging Markets Select**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	92.49	89.56	93.08	91.12
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	7.51	10.44	6.92	8.88

**Colonial First State Global Listed Infrastructure Securities**

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.58	94.36	96.37	96.06
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.42	5.64	3.63	3.94

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Colonial First State Global Property Securities

Australian shares  
International shares  
Property  
Fixed interest  
International fixed interest  
Cash

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	98.27	93.39	98.52	93.68
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.73	6.61	1.48	6.32

##### Colonial First State Global Resources

Australian shares  
International shares  
Property  
Fixed interest  
International fixed interest  
cash

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	96.80	96.17	97.32	96.59
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	3.20	3.83	2.68	3.41

##### Colonial First State Global Share

Australian shares  
International shares  
Property  
Fixed interest  
International fixed interest  
Cash

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.97	97.80	98.17	97.94
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.03	2.20	1.83	2.06

##### Colonial First State Global Soft Commodity

Australian shares  
International shares  
Property  
Fixed interest  
International fixed interest  
Cash

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	94.68	93.64	95.34	95.63
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.32	6.36	4.66	4.37

##### Colonial First State High Growth

Australian shares  
International shares  
Property  
Fixed interest  
International fixed interest  
Cash

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	49.26	48.84	49.45	49.06
International shares	47.36	47.22	47.55	47.44
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.38	3.94	3.00	3.50



**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Colonial First State Imputation**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	98.49	97.12	98.58	97.37
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.51	2.88	1.42	2.63

**Colonial First State Income**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	19.38	76.06	20.83	38.60
International fixed interest	0.00	0.00	0.00	0.00
Cash	80.62	23.94	79.17	61.40

**Colonial First State Index Australian Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	99.46	99.31	99.80	99.61
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.54	0.69	0.20	0.39

**Colonial First State Index Global Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	98.53	98.10	98.87	98.50
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.47	1.90	1.13	1.50

**Colonial First State Index Global Share – Hedged**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	98.02	92.71	98.45	94.17
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.98	7.29	1.55	5.83

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

### FirstChoice Pension

#### Colonial First State Index Property Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	99.42	99.24	99.57	99.60
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.58	0.76	0.43	0.40

#### Colonial First State Property Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	98.86	97.54	99.02	97.85
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.14	2.46	0.98	2.15

#### DWS Global Equity Thematic

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	96.36	96.14	97.01	97.96
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.64	3.86	2.99	2.04

#### Fidelity Australian Equities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	95.88	95.27	96.07	95.74
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.12	4.73	3.93	4.26

#### FirstChoice Asian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.37	96.20	97.77	96.86
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.63	3.80	2.23	3.14

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**FirstChoice Australian Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	96.80	97.56	96.91	97.68
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.20	2.44	3.09	2.32

**FirstChoice Australian Small Companies**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	95.57	96.67	95.72	96.90
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash and Alternatives	4.43	3.33	4.28	3.10

**FirstChoice Balanced**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	28.04	26.39	28.20	26.63
International shares	29.02	28.59	29.19	28.86
Property	7.11	6.50	7.16	6.56
Fixed interest	12.10	10.15	12.17	10.25
International fixed interest	12.47	14.26	12.54	14.39
Cash	11.26	14.11	10.74	13.31

**FirstChoice Conservative**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	11.32	10.69	11.35	10.68
International shares	12.02	12.28	12.05	12.27
Property	3.92	3.36	3.93	3.36
Fixed interest	19.68	14.60	19.73	14.58
International fixed interest	20.28	20.51	20.34	20.48
Cash and Alternatives	32.78	38.56	32.60	38.63

**FirstChoice Defensive**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	4.89	4.66	4.90	4.69
International shares	2.80	3.12	2.81	3.14
Property	2.03	1.99	2.04	2.00
Fixed interest	29.17	20.61	29.27	20.71
International fixed interest	30.07	28.95	30.17	29.09
Cash	31.04	40.67	30.81	40.37

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### FirstChoice Emerging Markets

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.03	96.08	95.34	96.25
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.97	3.92	4.66	3.75

##### FirstChoice Fixed Interest

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	48.70	40.98	49.03	41.41
International fixed interest	50.21	57.56	50.54	58.16
Cash	1.09	1.46	0.43	0.43

##### FirstChoice Geared Australian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	94.94	96.02	95.03	96.14
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.06	3.98	4.97	3.86

##### FirstChoice Geared Growth Plus

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	39.08	37.72	39.31	38.68
International shares	38.03	37.54	38.26	38.51
Property	9.86	8.90	9.92	9.13
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	13.03	15.84	12.51	13.68

##### FirstChoice Global Infrastructure Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	96.09	94.97	96.46	96.96
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.91	5.03	3.54	3.04

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<b>FirstChoice Global Property Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.98	91.74	96.91	93.91
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.02	8.26	3.09	6.09

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<b>FirstChoice Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	95.86	97.20	96.07	97.32
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.14	2.80	3.93	2.68

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<b>FirstChoice Global Share – Hedged</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	95.38	94.29	95.54	94.68
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.62	5.71	4.46	5.32

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<b>FirstChoice Growth</b>				
Australian shares	32.30	31.23	32.34	31.28
International shares	33.55	33.14	33.60	33.18
Property	8.36	7.62	8.37	7.63
Fixed interest	8.29	6.98	8.30	6.99
International fixed interest	8.54	9.80	8.56	9.81
Cash and Alternatives	8.96	11.23	8.83	11.11

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<b>FirstChoice High Growth</b>				
Australian shares	38.25	38.34	38.27	38.32
International shares	47.56	48.65	47.57	48.63
Property	10.01	9.15	10.01	9.15
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.18	3.86	4.15	3.90

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### FirstChoice Lower Volatility Australian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	97.66	78.80	97.88	78.88
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash and Alternatives	2.34	21.20	2.12	21.12

##### FirstChoice Moderate

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	23.96	23.22	24.01	23.23
International shares	24.86	24.72	24.91	24.72
Property	6.48	5.76	6.49	5.76
Fixed interest	16.72	14.08	16.75	14.08
International fixed interest	17.23	19.63	17.26	19.64
Cash	10.75	12.59	10.58	12.57

##### FirstChoice Multi-Index Balanced

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	29.45	28.19	29.52	28.35
International shares	29.51	34.22	29.59	34.40
Property	9.94	5.74	9.96	5.77
Fixed interest	14.80	14.90	14.84	14.98
International fixed interest	9.70	9.80	9.73	9.86
cash	6.60	7.15	6.36	6.64

##### FirstChoice Multi-Index Conservative

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	12.90	11.68	12.91	11.70
International shares	11.87	14.66	11.88	14.68
Property	5.01	2.88	5.01	2.88
Fixed interest	24.69	19.78	24.71	19.82
International fixed interest	14.62	9.89	14.64	9.91
Cash	30.91	41.11	30.85	41.01

##### FirstChoice Multi-Index Diversified

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	21.16	20.16	21.19	20.17
International shares	20.76	24.55	20.79	24.57
Property	7.58	4.34	7.59	4.34
Fixed interest	34.26	17.84	34.31	17.85
International fixed interest	11.76	11.72	11.78	11.73
Cash	4.48	21.39	4.34	21.34

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**FirstChoice Property Securities**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.37	97.21	97.67	97.34
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.63	2.79	2.33	2.66

**FirstRate Investment Deposit - April 2017**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

**FirstRate Investment Deposit - December 2018**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	100.00	-	100.00

**FirstRate Investment Deposit - May 2018**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	100.00	-	100.00

**FirstRate Investment Deposit - May 2018 (Closed)**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### FirstRate Saver

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

##### FirstRate Term Deposit 12 month

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	100.00	-	100.00

##### FirstRate Term Deposit 3 month

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	100.00	-	100.00

##### FirstRate Term Deposit 6 month

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	100.00	-	100.00

##### FirstRate Term Deposit 9 month

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	100.00	-	100.00



**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Generation Global Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	96.36	89.28	96.84	91.54
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.64	10.72	3.16	8.46

**Goldman Sachs Australian Infrastructure**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	96.96	95.16	97.69	96.27
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.04	4.84	2.31	3.73

**Goldman Sachs Global Small Companies**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	97.99	96.24	98.20	96.40
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.01	3.76	1.80	3.60

**Goldman Sachs Income Plus**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	23.84	20.82	23.90	20.87
International shares	0.00	0.00	0.00	0.00
Property	3.62	4.69	3.63	4.70
Fixed interest	26.34	22.02	26.40	22.07
International fixed interest	12.60	14.03	12.63	14.07
cash	33.60	38.44	33.44	38.29

**Integrity Australian Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	98.99	98.93	99.24	99.17
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.01	1.07	0.76	0.83

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Integrity Australian Share - No.2

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	98.69	98.49	98.82	98.87
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.31	1.51	1.18	1.13

##### Investors Mutual Australian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	93.98	90.44	94.15	90.56
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.02	9.56	5.85	9.44

##### Ironbark Karara Australian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	95.34	96.50	95.46	96.55
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.66	3.50	4.54	3.45

##### Macquarie Income Opportunities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	98.85	98.77	99.77	99.74
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.15	1.23	0.23	0.26

##### Magellan Global Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	92.11	93.71	93.68	96.92
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	7.89	6.29	6.32	3.08

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Maple-Brown Abbott Imputation**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	96.98	96.82	97.01	97.09
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.02	3.18	2.99	2.91

**Merlon Australian Share Income**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	70.79	97.13	71.23	97.29
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	29.21	2.87	28.77	2.71

**MFS Global Equity**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	95.11	95.14	95.43	96.89
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.89	4.86	4.57	3.11

**Perennial Value Australian Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	97.05	97.34	97.47	97.68
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.95	2.66	2.53	2.32

**Perpetual Australian Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	95.11	95.99	95.10	96.33
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.89	4.01	4.90	3.67

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Perpetual Balanced Growth

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	36.72	32.50	36.82	32.62
International shares	25.65	23.72	25.72	23.80
Property	5.36	4.95	5.37	4.97
Fixed interest	22.40	28.75	22.46	28.85
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.87	10.08	9.63	9.76

##### Perpetual Conservative Growth

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	13.53	14.66	13.57	14.70
International shares	10.74	9.30	10.76	9.32
Property	5.14	5.48	5.16	5.49
Fixed interest	39.99	41.53	40.09	41.66
International fixed interest	0.00	0.00	0.00	0.00
Cash	30.60	29.03	30.42	28.83

##### Perpetual Diversified Growth

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	23.62	24.46	23.66	24.54
International shares	19.55	17.26	19.58	17.31
Property	5.46	5.23	5.47	5.25
Fixed interest	33.74	34.32	33.81	34.44
International fixed interest	0.00	0.00	0.00	0.00
Cash	17.63	18.73	17.48	18.46

##### Perpetual Diversified Income

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	91.95	88.85	92.09	89.22
International fixed interest	7.62	10.36	7.63	10.40
Cash	0.43	0.79	0.28	0.38

##### Perpetual Industrial Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	95.58	95.85	95.72	95.98
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	4.42	4.15	4.28	4.02

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Perpetual International**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	97.84	98.05	98.14	98.12
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.16	1.95	1.86	1.88

**Perpetual Split Growth**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	37.48	36.90	37.57	37.03
International shares	57.27	57.57	57.41	57.77
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.25	5.53	5.02	5.20

**PIMCO Global Bond**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	-	-	-	0.00
International shares	-	-	-	0.00
Property	-	-	-	0.00
Fixed interest	-	-	-	4.84
International fixed interest	-	-	-	94.88
Cash	-	-	-	0.28

**Platinum Asia**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012*</b>	<b>2013</b>	<b>2012*</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	84.83	92.19	84.83	92.19
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forwards and Futures	15.17	7.81	15.17	7.81

**Platinum International**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012**</b>	<b>2013**</b>	<b>2012**</b>	<b>2013**</b>
Australian shares	1.23	0.40	1.23	0.40
International shares	87.80	90.56	87.80	90.56
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	10.97	9.04	10.97	9.04

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### PM Capital Absolute Performance

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	-0.06	1.35	-0.06	1.36
International shares	97.28	89.28	97.62	89.56
Property	0.00	0.00	0.00	0.00
Fixed interest	10.21	5.90	10.25	5.91
International fixed interest	0.00	0.00	0.00	0.00
Cash	-7.43	3.47	-7.81	3.17

##### PM Capital Enhanced Yield

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	4.61	9.04	4.62	9.11
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	59.88	71.72	60.02	72.26
International fixed interest	6.97	4.93	6.98	4.96
Cash	28.54	14.31	28.38	13.67

##### Principal Property Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	96.61	97.70	96.62	97.96
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.39	2.30	3.38	2.04

##### Realindex Australian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	98.74	98.61	99.25	98.97
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.26	1.39	0.75	1.03

##### Realindex Australian Small Companies

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	99.04	99.01	99.37	99.35
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.96	0.99	0.63	0.65

**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**Realindex Emerging Markets**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	96.95	98.40	97.44	99.11
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.05	1.60	2.56	0.89

**Realindex Global Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	98.58	97.31	99.03	99.11
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.42	2.69	0.97	0.89

**Realindex Global Share Hedged**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	98.66	98.04	99.07	98.92
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forwards and Futures	1.34	1.96	0.93	1.08

**RREEF Property Securities**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.27	97.59	97.50	97.77
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.73	2.41	2.50	2.23

**Schroder Australian Equity**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	97.80	97.94	97.96	98.17
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.20	2.06	2.04	1.83

## Asset allocation as at 30 June 2013 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

##### Schroder Credit Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.76	0.00	0.77	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	86.65	80.39	87.02	80.45
International fixed interest	9.21	16.13	9.25	16.14
cash	3.38	3.48	2.96	3.41

##### SG Hiscock Property Securities

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.38	95.75	97.73	97.09
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forwards and Futures	2.62	4.25	2.27	2.91

##### Solaris Core Australian Equity

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	97.80	99.14	98.13	99.34
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.20	0.86	1.87	0.66

##### UBS Australian Share

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	99.38	97.41	99.45	97.80
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.62	2.59	0.55	2.20

##### UBS Diversified Fixed Income

	FirstChoice Personal Super		FirstChoice Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	66.65	69.94	67.29	70.21
International fixed interest	32.13	29.39	32.43	29.51
Cash	1.22	0.67	0.28	0.28



**Asset allocation as at 30 June 2013 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

**UBS Tax Effective Income**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	40.52	41.06	40.54	41.16
International shares	0.00	0.00	0.00	0.00
Property	30.31	29.10	30.34	29.18
Fixed interest	24.80	13.12	24.82	13.16
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.37	16.72	4.30	16.50

**Zurich Investments Global Thematic Share**

	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	91.44	92.99	92.01	95.36
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	8.56	7.01	7.99	4.64

# Performance returns as at 30 June 2013 (%)

## FirstChoice Personal Super

FirstChoice Personal Super	Annual effective rate of net earnings*						
	2013	2012	2011	2010	2009	5 year compound average rate of	Since Inception
Aberdeen Australian Fixed Income	1.27	9.18	4.25	7.47	6.41	5.68	4.72
Acadian Australian Equity	20.59	-8.76	14.32	9.29	-26.76	0.14	1.67
Acadian Australian Equity Long Short	26.68	-9.50	16.08	4.43	-25.35	0.74	2.53
Acadian Geared Global Equity	50.53	-5.17	30.12	6.05	-57.88	-3.67	-10.40
Acadian Global Equity	26.62	2.24	4.06	3.37	-28.30	-0.03	0.47
Acadian Global Equity Long Short	27.38	3.12	5.60	6.99	-28.29	1.25	-4.40
Acadian Global Managed Volatility Equity**	-	-	-	-	-	-	2.08
Acadian Quant Yield	3.21	4.48	5.76	2.34	2.98	3.75	3.79
Altrinsic Global Equity**	-	-	-	-	-	-	1.71
AMP Capital Global Property Securities	12.95	4.78	-	-	-	-	8.03
Antares Elite Opportunities**	-	-	-	-	-	-	0.52
Aspect Diversified Futures	-6.99	9.14	7.77	-	-	-	3.27
Ausbil Australian Active Equity	24.39	-7.96	10.69	11.92	-17.08	3.29	6.65
Ausbil Australian Emerging Leaders	15.20	-14.37	16.76	15.03	-21.03	0.91	-1.22
BlackRock Scientific Australian Equity***	25.18	-8.11	8.34	9.46	-18.22	2.21	6.59
BT Active Balanced	16.26	-0.08	5.65	7.65	-10.49	3.41	4.03
BT Core Australian Share	22.89	-8.64	10.52	9.08	-16.72	2.42	6.70
BT Core Global Share	31.18	-1.55	2.42	6.47	-13.84	3.94	0.17
BT Property Investment	19.00	9.76	6.29	15.93	-36.02	0.59	3.34
Capital International Global Share	33.38	-3.50	0.76	3.89	-18.39	1.91	-0.24
Celeste Australian Small Companies	1.04	-1.01	22.08	28.69	-11.19	6.89	6.58
Challenger High Yield****	8.56	-3.26	3.37	0.10	-26.87	-4.49	-3.75
Colonial First State Australian Share - Core	22.20	-5.10	11.56	11.46	-15.15	4.12	7.87
Colonial First State Australian Share Long Short - Core****	21.05	-5.12	12.84	13.19	-17.83	3.81	2.12
Colonial First State Balanced	10.98	-3.28	5.46	8.55	-7.01	2.70	3.45
Colonial First State Cash	2.39	3.38	3.85	3.14	4.40	3.43	3.74
Colonial First State Conservative	8.37	0.59	4.91	7.52	-2.39	3.72	4.13
Colonial First State Developing Companies	11.69	0.73	31.17	25.22	-13.52	9.83	10.02
Colonial First State Diversified	16.18	-1.54	6.14	10.16	-10.16	3.74	3.45
Colonial First State Diversified Fixed Interest	2.33	4.19	5.56	9.80	3.24	4.99	4.51
Colonial First State Enhanced Yield***	4.70	2.29	7.45	9.32	-1.14	4.46	4.62
Colonial First State Equity Income	17.45	-4.01	10.87	9.22	-5.64	5.19	3.89
Colonial First State Future Leaders	11.11	-8.37	15.15	17.78	-16.35	2.93	7.81
Colonial First State Geared Australian Share - Core	43.23	-19.43	-	-	-	-	6.92
Colonial First State Geared Global Property Securities	11.81	1.60	55.05	53.86	-71.30	-4.90	-15.49
Colonial First State Geared Global Share	42.79	-2.60	13.44	2.58	-32.07	1.91	-3.43
Colonial First State Geared Share	60.13	-25.37	7.91	12.75	-31.95	-0.22	8.34
Colonial First State Global Credit Income	7.44	1.88	7.86	10.07	-4.22	4.47	4.07
Colonial First State Global Emerging Markets Select	17.98	2.87	3.94	-	-	-	7.09
Colonial First State Global Listed Infrastructure Securities	15.43	6.08	20.14	15.36	-20.32	6.22	4.66
Colonial First State Global Property Securities	8.90	5.06	28.80	33.06	-41.67	2.72	5.47
Colonial First State Global Resources	-8.84	-29.50	13.97	15.06	-36.10	-11.64	4.04
Colonial First State Global Share	32.13	-0.12	2.09	0.83	-19.96	1.69	-0.88
Colonial First State Global Soft Commodity	18.34	-3.76	-	-	-	-	2.32
Colonial First State High Growth	22.76	-5.64	8.14	9.48	-13.53	3.47	3.60
Colonial First State Imputation	24.17	-7.15	10.70	12.08	-12.76	4.53	7.19
Colonial First State Income	7.89	2.54	5.37	3.35	0.42	3.88	3.98
Colonial First State Index Australian Share	22.11	-6.64	10.72	12.91	-19.04	2.90	6.96
Colonial First State Index Global Share	29.57	-1.15	1.72	4.02	-16.77	2.44	0.38
Colonial First State Index Global Share - Hedged****	21.27	-0.98	23.15	12.07	-28.81	3.36	2.44
Colonial First State Index Property Securities	21.73	9.57	4.75	17.15	-40.37	-0.48	-0.31
Colonial First State Property Securities	20.02	7.44	4.07	14.24	-41.39	-2.12	1.09
DWS Global Equity Thematic	26.86	-10.65	0.75	7.71	-17.26	0.35	-1.46
Fidelity Australian Equities	23.81	-4.82	10.86	-	-	-	8.97
FirstChoice Asian Share	21.66	-10.93	-0.64	18.07	-2.76	4.33	1.44
FirstChoice Australian Share	22.00	-8.37	10.11	11.75	-14.00	3.42	6.88
FirstChoice Australian Small Companies	6.59	-5.43	19.98	13.56	-19.36	2.06	8.94
FirstChoice Balanced	14.55	-1.40	9.20	10.34	-	-	7.61
FirstChoice Conservative	7.49	3.34	6.06	9.16	-4.37	4.23	4.40
FirstChoice Defensive	4.76	6.04	4.34	8.40	1.18	4.92	4.37
FirstChoice Emerging Markets	18.14	-17.44	-2.12	11.41	-	-	3.79
FirstChoice Fixed Interest	3.21	8.61	4.90	10.18	3.79	6.10	4.86
FirstChoice Geared Australian Share	40.39	-24.40	20.17	13.65	-40.95	-3.06	-8.13
FirstChoice Geared Growth Plus	30.49	-10.36	15.99	15.48	-35.17	0.31	-2.58
FirstChoice Global Infrastructure Securities	19.83	3.58	22.30	10.84	-19.96	6.13	2.49

## Performance returns as at 30 June 2013 (%)

### FirstChoice Personal Super

FirstChoice Global Property Securities	12.76	4.94	27.64	32.15	-42.51	2.79	-2.72
FirstChoice Global Share	31.47	-5.93	1.56	4.61	-23.90	0.00	-1.19
FirstChoice Global Share - Hedged	20.97	-4.73	22.01	11.90	-37.74	-0.41	-0.41
FirstChoice Growth	16.69	-2.66	9.54	11.98	-17.72	2.77	4.19
FirstChoice High Growth	20.61	-5.57	12.22	12.93	-23.04	2.12	3.11
FirstChoice Lower Volatility Australian Share	20.49	-8.19	12.33	11.29	-17.14	2.76	6.58
FirstChoice Moderate	13.17	0.08	8.17	11.51	-12.43	3.65	4.46
FirstChoice Multi-Index Balanced	15.57	-0.17	9.97	13.13	-	-	9.44
FirstChoice Multi-Index Conservative	7.27	3.90	6.04	9.36	-	-	6.24
FirstChoice Multi-Index Diversified	11.78	-	-	-	-	-	12.15
FirstChoice Property Securities	21.22	8.59	5.64	15.55	-41.43	-1.21	1.66
FirstRate Investment Deposit - April 2017	-	-	-	-	-	-	n/a
FirstRate Investment Deposit - December 2018**	-	-	-	-	-	-	n/a
FirstRate Investment Deposit - May 2018**	-	-	-	-	-	-	n/a
FirstRate Investment Deposit - May 2018 (Closed)	-	-	-	-	-	-	n/a
FirstRate Saver	-	-	-	-	-	-	n/a
FirstRate Term Deposit 12 month***	-	-	-	-	-	-	n/a
FirstRate Term Deposit 3 month	-	-	-	-	-	-	n/a
FirstRate Term Deposit 6 month***	-	-	-	-	-	-	n/a
FirstRate Term Deposit 9 month***	-	-	-	-	-	-	n/a
Generation Global Share	31.85	-2.47	-2.36	10.99	-4.71	5.83	2.30
Goldman Sachs Australian Infrastructure	14.22	-0.62	18.15	8.35	-12.34	4.96	2.98
Goldman Sachs Global Small Companies	33.69	-3.10	4.93	9.85	-19.42	3.77	2.58
Goldman Sachs Income Plus	6.01	2.93	6.91	9.04	-0.51	4.82	4.30
Integrity Australian Share	23.90	-11.98	9.75	10.23	-	-	8.13
Integrity Australian Share - No.2	23.01	-11.67	-	-	-	-	4.50
Investors Mutual Australian Share	24.22	1.00	12.38	13.91	-10.69	7.48	7.56
Ironbark Karara Australian Share	24.64	-7.70	-	-	-	-	3.86
Macquarie Income Opportunities	5.63	2.51	6.91	7.29	-	-	5.78
Magellan Global Share	33.63	12.87	-	-	-	-	20.96
Maple-Brown Abbott Imputation***	27.41	-7.04	7.75	10.10	-10.87	4.60	6.47
Merlon Australian Share Income	23.87	-4.96	5.63	9.04	-7.85	4.56	2.73
MFS Global Equity	34.55	0.02	4.43	7.70	-	-	10.41
Perennial Value Australian Share	24.13	-10.75	7.06	10.19	-11.70	2.91	6.84
Perpetual Australian Share	22.22	-	-	-	-	-	21.78
Perpetual Balanced Growth	18.78	0.56	6.21	10.86	-11.78	4.41	5.08
Perpetual Conservative Growth	10.02	4.15	4.45	8.13	-2.67	4.72	4.84
Perpetual Diversified Growth	15.30	2.61	4.84	9.05	-6.44	4.82	4.66
Perpetual Diversified Income	4.06	-	-	-	-	-	3.85
Perpetual Industrial Share	27.71	4.08	8.73	12.18	-8.10	8.30	8.23
Perpetual International	29.60	-0.87	-2.66	3.03	-12.48	2.43	-0.45
Perpetual Split Growth	28.37	1.14	1.70	7.16	-9.76	5.01	3.26
Platinum Asia	23.79	-6.80	-5.22	-	-	-	4.08
Platinum International	35.09	-8.66	-6.64	8.74	13.59	7.31	6.70
PM Capital Absolute Performance	56.28	-0.45	-1.39	10.21	-15.57	7.38	0.49
PM Capital Enhanced Yield	5.01	3.34	5.60	6.21	4.19	4.87	4.65
Principal Property Securities	19.38	10.09	5.90	18.22	-	-	14.58
Realindex Australian Share	23.96	-4.61	10.44	12.43	-	-	10.48
Realindex Australian Small Companies	14.88	-6.93	12.10	12.56	-	-	11.87
Realindex Emerging Markets	8.63	-13.73	-	-	-	-	-3.76
Realindex Global Share	28.23	-7.99	2.21	4.51	-	-	4.08
Realindex Global Share Hedged	21.42	-6.22	21.08	12.42	-	-	12.37
RREEF Property Securities	20.21	8.37	4.60	18.52	-39.98	-0.62	1.80
Schroder Australian Equity	24.49	-4.98	13.87	13.66	-11.48	6.27	7.67
Schroder Credit Securities	7.22	4.74	7.35	13.52	-6.28	5.10	4.15
SG Hiscock Property Securities	18.87	9.17	5.63	18.01	-34.63	1.12	-5.42
Solaris Core Australian Equity	21.20	-7.65	-	-	-	-	2.40
UBS Australian Share	23.34	-6.13	15.26	9.51	-23.73	2.19	7.21
UBS Diversified Fixed Income	2.30	9.25	4.65	5.14	-	-	5.33
UBS Tax Effective Income	17.94	0.83	8.21	10.24	-17.34	3.24	2.54
Zurich Investments Global Thematic Share	21.18	-1.69	-	-	-	-	7.22

\* The annual effective rate of net earnings is calculated on an exit price to exit price basis, net of taxes payable and after ongoing fees and expenses, but excluding entry fees and individual taxes.

\*\* Indicates fund has been in existence for less than one year.

\*\*\* Closed to new applications.

\*\*\*\* This option has been terminated or closed - to be Terminated

\*\*\*\*\* For inception dates please see our website.

Historical interest rates and performance for FirstRate Saver and current interest rates for FirstRate Term Deposit and FirstRate Investment Deposit are available on the FirstRate interest rates page.

**Past performance is no indication of future performance.**

# Performance returns as at 30 June 2013 (%)

## FirstChoice Pension

FirstChoice Pension	Annual effective rate of net earnings*						
	2013	2012	2011	2010	2009	5 year compound average	Since Inception
Aberdeen Australian Fixed Income	1.53	10.46	4.97	8.45	7.41	6.52	5.44
Acadian Australian Equity	21.36	-8.05	15.09	10.36	-27.10	0.66	1.80
Acadian Australian Equity Long Short	29.07	-9.22	17.29	6.26	-26.36	1.47	3.46
Acadian Geared Global Equity	56.46	-5.91	32.52	6.74	-62.03	-4.59	-12.24
Acadian Global Equity	28.65	2.10	4.16	3.08	-29.33	-0.07	0.63
Acadian Global Equity Long Short	29.04	2.84	5.50	6.97	-29.68	1.04	-5.53
Acadian Quant Yield	3.68	5.15	6.56	3.00	3.62	4.40	4.39
Altrinsic Global Equity**	-	-	-	-	-	-	1.76
AMP Capital Global Property Securities	14.13	6.29	-	-	-	-	9.28
Antares Elite Opportunities**	-	-	-	-	-	-	0.44
Aspect Diversified Futures	-6.15	10.39	8.87	-	-	-	3.28
Ausbil Australian Active Equity	25.02	-7.41	11.33	13.40	-16.98	3.94	7.71
Ausbil Australian Emerging Leaders	15.58	-15.04	17.85	16.34	-21.94	1.00	-1.72
BlackRock Scientific Australian Equity***	26.00	-7.71	9.44	10.60	-18.65	2.75	7.86
BT Active Balanced	18.16	0.07	6.16	7.92	-10.36	3.96	4.74
BT Core Australian Share	23.38	-8.28	11.32	10.90	-17.46	2.89	7.51
BT Core Global Share	33.87	-1.81	2.38	6.44	-13.88	4.29	-0.78
BT Property Investment	21.39	10.03	6.35	17.49	-36.08	1.30	3.57
Capital International Global Share	33.77	-3.82	0.52	3.75	-18.36	1.84	-0.49
Celeste Australian Small Companies	1.06	-1.16	22.60	31.91	-9.90	7.79	7.22
Challenger High Yield****	13.65	-5.83	4.13	-0.12	-27.67	-4.24	-3.65
Colonial First State Australian Share - Core	23.10	-4.60	12.38	13.18	-15.23	4.83	8.86
Colonial First State Australian Share Long Short - Core****	23.05	-5.53	14.12	14.50	-17.99	4.49	2.98
Colonial First State Balanced	11.62	-3.13	6.09	9.22	-6.66	3.18	3.97
Colonial First State Cash	2.71	3.86	4.53	3.51	5.17	3.95	4.41
Colonial First State Conservative	9.14	0.89	5.57	8.39	-1.87	4.33	4.81
Colonial First State Developing Companies	12.53	2.09	34.21	29.35	-13.74	11.46	11.56
Colonial First State Diversified	17.52	-1.35	6.72	11.12	-9.97	4.36	4.29
Colonial First State Diversified Fixed Interest	2.83	4.62	6.56	11.04	3.84	5.74	5.30
Colonial First State Enhanced Yield***	4.97	3.01	9.01	10.00	-0.47	5.23	5.39
Colonial First State Equity Income	18.49	-2.19	12.77	12.08	-5.46	6.73	5.84
Colonial First State Future Leaders	11.76	-8.12	16.87	20.75	-17.72	3.58	9.03
Colonial First State Geared Australian Share - Core	48.66	-20.60	-	-	-	-	8.01
Colonial First State Geared Global Property Securities	15.55	1.80	62.85	71.45	-80.26	-8.30	-19.99
Colonial First State Geared Global Share	45.40	-2.96	13.19	2.47	-33.02	1.85	-3.41
Colonial First State Geared Share	64.01	-25.62	8.98	17.08	-32.91	0.87	9.90
Colonial First State Global Credit Income	8.06	2.52	8.89	10.41	-3.61	5.12	4.73
Colonial First State Global Emerging Markets Select	20.41	2.79	4.35	-	-	-	8.04
Colonial First State Global Listed Infrastructure Securities	16.92	6.31	22.36	16.56	-20.91	6.99	5.30
Colonial First State Global Property Securities	11.98	5.44	31.22	36.41	-44.53	3.23	5.71
Colonial First State Global Resources	-9.00	-29.78	15.79	15.99	-38.34	-11.95	4.72
Colonial First State Global Share	32.70	-0.38	1.92	0.46	-20.08	1.59	-0.49
Colonial First State Global Soft Commodity	20.16	-3.72	-	-	-	-	3.03
Colonial First State High Growth	24.22	-5.52	8.95	10.83	-13.60	4.13	4.66
Colonial First State Imputation	26.21	-6.84	11.66	14.51	-12.90	5.54	8.26
Colonial First State Income	5.58	2.93	5.61	3.42	1.13	3.72	4.33
Colonial First State Index Australian Share	23.13	-6.11	11.51	13.68	-19.65	3.32	7.88
Colonial First State Index Global Share	31.37	-1.50	1.66	3.89	-16.41	2.70	-0.20
Colonial First State Index Global Share - Hedged****	22.74	-1.26	25.03	12.32	-30.57	3.40	2.55
Colonial First State Index Property Securities	23.07	9.98	5.00	19.36	-41.99	-0.32	-0.33
Colonial First State Property Securities	23.05	8.45	4.40	17.03	-43.59	-1.66	1.26
DWS Global Equity Thematic	28.04	-11.19	0.51	7.87	-19.44	-0.14	-2.07
Fidelity Australian Equities	25.06	-4.29	12.08	-	-	-	10.05
FirstChoice Asian Share	21.96	-11.24	-0.97	19.73	-2.80	4.52	1.24
FirstChoice Australian Share	23.09	-7.88	10.82	13.50	-13.84	4.21	7.91
FirstChoice Australian Small Companies	7.08	-5.25	22.93	15.55	-20.50	2.76	10.44
FirstChoice Balanced	15.87	-0.98	9.99	13.06	-	-	9.33
FirstChoice Conservative	8.41	3.75	7.05	9.73	-4.03	4.86	5.10
FirstChoice Defensive	5.35	6.65	5.47	9.11	1.80	5.65	5.08
FirstChoice Emerging Markets	17.84	-17.78	-2.24	13.22	-	-	4.78
FirstChoice Fixed Interest	3.61	9.89	5.91	11.47	4.38	7.01	5.71
FirstChoice Geared Australian Share	42.31	-24.47	20.99	16.13	-41.97	-2.61	-9.34
FirstChoice Geared Growth Plus	33.66	-11.71	17.33	15.57	-37.75	-0.08	-2.55
FirstChoice Global Infrastructure Securities	21.78	3.56	23.84	11.85	-21.03	6.64	2.57
FirstChoice Global Property Securities	13.88	4.91	29.54	33.85	-43.80	3.09	-3.04
FirstChoice Global Share	31.84	-6.34	1.40	4.53	-24.26	-0.18	-1.58

# Performance returns as at 30 June 2013 (%)

## FirstChoice Pension

FirstChoice Global Share – Hedged	22.70	-5.14	23.52	12.20	-39.21	-0.39	-0.30
FirstChoice Growth	18.17	-2.47	10.21	12.60	-17.97	3.25	4.80
FirstChoice High Growth	22.46	-5.73	12.93	13.84	-24.04	2.43	3.65
FirstChoice Lower Volatility Australian Share	21.97	-7.85	13.37	12.53	-17.26	3.48	7.59
FirstChoice Moderate	14.38	0.44	8.95	12.29	-12.49	4.23	5.06
FirstChoice Multi-Index Balanced	16.54	0.25	10.76	14.56	-	-	10.31
FirstChoice Multi-Index Conservative	8.14	4.34	7.00	9.99	-	-	6.94
FirstChoice Multi-Index Diversified	12.45	-	-	-	-	-	12.81
FirstChoice Property Securities	23.97	9.56	6.24	18.02	-43.34	-0.71	2.03
FirstRate Investment Deposit - April 2017	-	-	-	-	-	-	n/a
FirstRate Investment Deposit - December 2018**	-	-	-	-	-	-	n/a
FirstRate Investment Deposit - May 2018**	-	-	-	-	-	-	n/a
FirstRate Investment Deposit - May 2018 (Closed)	-	-	-	-	-	-	n/a
FirstRate Saver	-	-	-	-	-	-	n/a
FirstRate Term Deposit 12 month***	-	-	-	-	-	-	n/a
FirstRate Term Deposit 3 month	-	-	-	-	-	-	n/a
FirstRate Term Deposit 6 month***	-	-	-	-	-	-	n/a
FirstRate Term Deposit 9 month***	-	-	-	-	-	-	n/a
Generation Global Share	35.02	-2.71	-2.55	10.97	-3.42	6.53	2.43
Goldman Sachs Australian Infrastructure	15.98	-0.83	20.03	8.24	-10.18	6.06	4.08
Goldman Sachs Global Small Companies	36.54	-3.44	4.93	9.93	-19.95	4.01	2.62
Goldman Sachs Income Plus	6.63	3.61	7.97	9.69	0.18	5.56	4.97
Integrity Australian Share	25.08	-11.56	10.66	12.04	-	-	9.19
Integrity Australian Share - No.2	24.98	-11.44	-	-	-	-	5.40
Investors Mutual Australian Share	26.21	1.75	13.46	14.72	-9.87	8.54	8.66
Ironbark Karara Australian Share	26.29	-7.45	-	-	-	-	4.64
Macquarie Income Opportunities	6.24	3.00	8.00	8.52	-	-	6.61
Magellan Global Share	38.45	15.18	-	-	-	-	24.21
Maple-Brown Abbott Imputation***	28.44	-6.42	8.99	10.93	-10.46	5.41	7.42
Merlon Australian Share Income	24.87	-3.34	7.58	10.58	-8.14	5.70	4.23
MFS Global Equity	37.56	-0.36	4.20	7.78	-	-	10.85
Perennial Value Australian Share	24.82	-10.18	7.71	11.83	-11.69	3.58	8.05
Perpetual Australian Share	26.23	-	-	-	-	-	25.07
Perpetual Balanced Growth	20.31	0.90	6.83	11.48	-11.33	5.09	5.83
Perpetual Conservative Growth	11.15	4.64	4.91	8.86	-1.80	5.46	5.59
Perpetual Diversified Growth	16.51	3.03	5.34	9.76	-5.77	5.52	5.54
Perpetual Diversified Income	4.78	-	-	-	-	-	4.58
Perpetual Industrial Share	31.25	5.09	10.06	14.21	-7.76	9.84	9.42
Perpetual International	29.52	-1.34	-2.96	2.79	-11.45	2.45	-0.58
Perpetual Split Growth	29.94	1.26	1.97	7.63	-9.09	5.59	4.10
PIMCO Global Bond**	-	-	-	-	-	-	-1.37
Platinum Asia	24.44	-7.03	-5.05	-	-	-	4.54
Platinum International	35.98	-8.93	-6.77	10.73	15.51	8.11	7.61
PM Capital Absolute Performance	60.51	-1.12	-0.90	12.65	-15.58	8.39	0.47
PM Capital Enhanced Yield	5.25	4.23	6.64	6.83	5.30	5.64	5.37
Principal Property Securities	21.20	10.79	6.36	19.94	-	-	15.84
Realindex Australian Share	25.33	-3.75	11.52	15.47	-	-	14.78
Realindex Australian Small Companies	15.60	-5.76	13.22	15.15	-	-	14.15
Realindex Emerging Markets	8.77	-13.71	-	-	-	-	-3.93
Realindex Global Share	29.92	-8.30	2.23	5.37	-	-	6.03
Realindex Global Share Hedged	21.77	-5.91	23.41	14.82	-	-	15.86
RREEF Property Securities	22.25	9.01	5.04	20.61	-40.77	0.00	2.38
Schroder Australian Equity	25.76	-4.50	14.81	16.21	-11.65	7.20	8.74
Schroder Credit Securities	8.29	5.29	8.43	13.84	-5.59	5.85	4.81
SG Hiscock Property Securities	21.29	9.54	5.86	19.07	-34.57	1.84	-5.93
Solaris Core Australian Equity	22.59	-7.34	-	-	-	-	3.09
UBS Australian Share	25.06	-5.80	16.33	11.00	-25.29	2.59	7.63
UBS Diversified Fixed Income	3.12	10.70	5.37	6.39	-	-	6.38
UBS Tax Effective Income	19.49	1.18	8.92	11.08	-16.98	3.96	3.26
Zurich Investments Global Thematic Share	24.13	-1.64	-	-	-	-	9.26

\* The annual effective rate of net earnings is calculated on an exit price to exit price basis, net of taxes payable and after ongoing fees and expenses, but excluding entry fees and individual taxes.

\*\* Indicates fund has been in existence for less than one year.

\*\*\* Closed to new applications.

\*\*\*\* This option has been terminated or closed - to be Terminated

\*\*\*\*\* For inception dates please see our website.

Historical interest rates and performance for FirstRate Saver and current interest rates for FirstRate Term Deposit and FirstRate Investment Deposit are available on the FirstRate interest rates page.

**Past performance is no indication of future performance.**

## Other important information

This information is relevant to and forms part of both Annual Reports contained in this booklet.

### Guarantee under RSE licence

The Trustee has the benefit of a guarantee of \$5 million from Commonwealth Bank of Australia (ABN 48 123 123 124) in respect of the due performance of its duties as an RSE Licensee. Commonwealth Bank of Australia is the ultimate holding company of the Trustee. The guarantee is available for inspection by contacting the Company Secretary of the Trustee.

### Indemnity insurance

As required under the terms of approval for Colonial First State Investments Limited to act as the Trustee of the Trust, indemnity insurance exists in respect of its activities whilst acting in that capacity.

### Method of allotment of earnings in all investment options

All income, including realised and unrealised capital gains and losses, and expenses for all investment options are brought to account and are fully reflected in the unit price of that option. Income tax as appropriate is provided for in the unit price for each investment option.

### Trustee's policy for the use of derivatives

The Trustee has a detailed Derivatives Risk Statement which covers the use of derivatives, the controls over their use, and the processes of assessing compliance with those controls. These policies and controls are intended to ensure proper use of derivatives. The Fund has an indirect exposure to derivatives through its investments in other managed investment schemes managed by the Trustee. Derivatives are used in the underlying investments as an alternative to direct purchases or sales and not for trading purposes.

### Temporary residents

If you are a temporary resident and have not requested a DASP benefit within six months of the later of your temporary visa expiring and you leaving the country, we may be required to pay your account balance to the ATO. In these circumstances you will no longer be a member of the fund and you will lose any insurance cover. You will also no longer be invested in your chosen investment option(s). We are not obliged to notify or give an exit statement to you in this circumstance as allowed by ASIC Class Order 09/437. Once your account balance has been transferred to the ATO, you may claim your benefit by contacting the ATO and downloading a DASP application from its website, ato.gov.au, or by calling on 13 10 20 or emailing it at DASPmail@ato.gov.au.

### Superannuation contribution surcharge

The superannuation surcharge was a tax paid by higher income earners on certain supercontributions and employer-paid ETPs. The superannuation surcharge has been abolished for contributions made after 1 July 2005. Superannuation surcharge still applies to contributions made in previous years and these amounts will continue to be assessed by the Australian Taxation Office (ATO). The ATO will contact the investor directly regarding any superannuation surcharge obligations. Surcharge may be deducted from the investor's account and will be taken in proportion to the amounts held in the investor's different investment holdings at that time.

### Transfer to the Eligible Rollover Fund (ERF)

If an investor's account balance is below \$1,500, or written communications are returned unclaimed (defined as 'lost' under superannuation law), then their benefit may be transferred at no additional cost to an ERF. The transfer will take place on the date specified in our communications to you.

## Other important information

The ERF selected by Colonial First State is the SuperTrace Eligible Rollover Fund (SuperTrace) which can be contacted at:

Fund Administrator  
SuperTrace Eligible Rollover Fund (SuperTrace)  
Locked Bag 5429  
Parramatta NSW 2124  
Freecall: 1300 788 750

If an investor's benefit is transferred to SuperTrace, they will cease to be a member of the Fund.

Investors will cease to have rights associated with the Fund, and will no longer receive regular statements from Colonial First State.

Being transferred to the ERF may affect your benefits for the following reasons:

- You will become a member of the SuperTrace fund and be subject to its governing rules. You can contact SuperTrace to ask for a copy of its PDS.
- SuperTrace will apply a different fee structure. You should refer to its PDS for circumstances in which fees may apply.
- SuperTrace does not offer insurance benefits in the event of death or disablement.
- SuperTrace invests your benefit in a low risk strategy, which directly affects the rate interest credited to your account. You should evaluate whether this strategy is appropriate to your specific circumstances.

### **Further information you may request to receive**

Investors may also request the following additional information from Colonial First State at any time, free of charge:

- the full audited financial statements for the Fund;
- additional financial information for each individual investment option comprising Operating Statement, Statement of Financial Position and Statement of Cash Flows;
- a copy of the most recent Product Disclosure Statement covering the relevant investment strategies and options, contribution levels and insurance cover of the Fund;
- audited financial statements for Colonial First State Investments Limited;
- the Trust Deed governing the Colonial First State FirstChoice Personal Super and the Colonial First State FirstChoice Pension;
- information published on any of the underlying funds that the investment options invest in; and
- performance reports for each of the investment options comprising the Colonial First State FirstChoice Personal Super and the Colonial First State FirstChoice Pension, which are updated quarterly.

## Other important information

### Investments with market value of over 5% of the trust

FirstChoice Superannuation Trust ('the Trust')

<b>Investments*</b>	<b>Market Value (\$'000)</b>
Commonwealth Multi-Manager Moderate Fund	7,512,957
Commonwealth Multi-Manager Growth Fund	4,095,389
Colonial First State Wholesale Cash Fund	2,638,958

\* More than one option of the Trust invests into each of these investments.



# Accounts

The financial accounts of the Colonial First State FirstChoice Superannuation Trust (the Trust) have been audited by PriceWaterhouseCoopers, and in their opinion, present fairly in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, the financial position of the Trust as at 30 June 2013 and the results of its operations for the year ended 30 June 2013. Set out below is an abridged version of the accounts for the Trust for the year to 30 June 2013 along with comparatives for the year to 30 June 2012.

	2013		2012	
	\$'000	\$'000	\$'000	\$'000
<b>Net assets as at 1 July 2012 and 1 July 2011</b>		<b>43,113,362</b>		<b>41,011,637</b>
<b>Income</b>				
Members' contributions	11,436,517		11,196,705	
Employers' contributions	1,829,118		1,800,125	
Interest income	263,833		229,684	
Distribution income	1,413,491		1,280,935	
Changes in fair value of investments	4,542,122		(1,744,184)	
Other income	7,732		7,106	
Trustee fees rebate	36,515	<b>19,529,328</b>	27,248	<b>12,797,619</b>
<b>Expenses</b>				
Trustee fees	(175,657)		(162,233)	
Transaction costs	(7,576)		(7,401)	
Insurance premiums	(208,493)		(185,956)	
Advisor and member service fees	(214,758)		(183,242)	
Benefits paid and payable	(10,491,673)		(9,995,118)	
Contribution surcharge	(90)	<b>(11,098,247)</b>	(38)	<b>(10,533,988)</b>
Income tax benefit/(expense)		<b>(216,888)</b>		<b>(161,906)</b>
<b>Net assets as at 30 June 2013 and 30 June 2012</b>		<b>51,327,555</b>		<b>43,113,362</b>

The net assets at 30 June 2013 and 30 June 2012 were made up as follows:

	2013		2012	
	\$'000	\$'000	\$'000	\$'000
<b>Assets</b>				
Cash and cash equivalents	7,344,177		6,505,816	
Unlisted related managed investment schemes	43,742,197		36,305,860	
Members' contributions receivable	-		36	
Employers' contributions receivable	-		12	
Other receivables	14,321		15,431	
Deferred tax asset	241,665	<b>51,342,360</b>	327,671	<b>43,154,826</b>
<b>Liabilities</b>				
Members' benefits payable	(10,019)		-	
Creditors and accruals	(36,076)		(29,993)	
Provision for income tax	31,290	<b>(14,805)</b>	(11,471)	<b>(41,464)</b>
<b>Net assets as at 30 June 2013 and 30 June 2012</b>		<b>51,327,555</b>		<b>43,113,362</b>

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Investments in FirstChoice Personal Super and FirstChoice Pension are offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 ('FirstChoice' or 'the fund'), by Colonial First State Investments Limited ABN 98 002 348 352 AFS Licence 232468 ('the trustee' or 'Colonial First State'). The information contained in this annual report is general advice and information only and does not take into account your individual objectives, financial situation or needs. You should read this information carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. For further information about these products refer to the product disclosure statement available at [colonialfirststate.com.au](http://colonialfirststate.com.au) or by calling us on 13 13 36.

**Enquiries**

Investor Services: 13 13 36  
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