

**2015**

**ANNUAL REPORT**

**FirstChoice Personal Super  
& FirstChoice Pension**

Colonial First State Investments Ltd  
ABN 98 002 348 352  
AFS Licence 232468

**Colonial**  
**First State**



Dear Investor

**Your Annual Report**

I am pleased to present the reports for the financial year ended 30 June 2015.

This statement is the final component of the reporting information for the 2014–2015 financial year.

If you have any questions about the Annual Report please call Investor Services on 13 13 36 Monday to Friday, 8am to 7pm, Sydney time.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'L Elkins', written in a cursive style.

Linda Elkins  
Executive General Manager

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**The Trustee, Colonial First State Investments Limited,  
can be contacted as follows:**

Postal Address: 11 Harbour Street Sydney NSW 2000

Phone Number: 13 13 36 (for all investor enquiries)

Fax Number: (02) 9303 3200

These accounts were prepared on 30 November 2015.

# Investment options

## FirstChoice Personal Super

## FirstChoice Pension

The objective and strategy of each investment option is available on our website, [colonialfirststate.com.au/prospects/FS6080.pdf](http://colonialfirststate.com.au/prospects/FS6080.pdf) or call us on 13 13 36.

Investment options	Underlying manager(s)
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 Defensive Income	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
Altrinsic Global Equity	Altrinsic Global Advisors
AMP Capital Global Property Securities	AMP Capital Investors
Antares Elite Opportunities	Antares Capital Limited
Aspect Diversified Futures	Aspect Capital Limited
Ausbil Australian Active Equity	Ausbil Dexia Limited
Ausbil Australian Emerging Leaders	Ausbil Dexia Limited
Bennelong Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty 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 <sup>1</sup>	Celeste Funds Management Limited
Colonial First State Australian Share – Core	Colonial First State Global Asset Management
Colonial First State Australian Share Long Short – Core <sup>4</sup>	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 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

## Investment options FirstChoice Personal Super FirstChoice Pension

Investment options	Underlying manager(s)
Colonial First State Global Emerging Markets Leaders <sup>1</sup>	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
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 <sup>2</sup>	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 Multi-Asset Real Return	Colonial First State Global Asset Management
Colonial First State Property Securities	Colonial First State Global Asset Management
Colonial First State Target Return Income	Colonial First State Global Asset Management
Colonial First State Worldwide Leaders	Colonial First State Global Asset Management
Colonial First State Worldwide Sustainability	Colonial First State Global Asset Management
Fidelity Australian Equities	Fidelity International Limited
FirstChoice Alternatives	Amundi, AQR Capital Management, Aspect Capital Limited, FirstQuadrant, GAM International, K2 Advisors
FirstChoice Asian Share	MFS Investment Management, Comgest, Franklin Templeton Investments
FirstChoice Australian Share	Colonial First State Global Asset Management, Nikko Asset 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	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Property Securities, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives

# Investment options

## FirstChoice Personal Super

### FirstChoice Pension

Investment options	Underlying manager(s)
FirstChoice Conservative	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives, Acadian Asset Management (Australia) Limited
FirstChoice Defensive	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Australian Share, Realindex Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, Acadian Asset Management (Australia) Limited
FirstChoice Diversified	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives, Acadian Asset Management (Australia) Limited
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, Morgan Stanley
FirstChoice Geared Australian Share	Colonial First State Global Asset Management, Nikko Asset Management, Schroder Investment Management Australia Limited, Perennial Investment Partners, Alphinity Investment Management
FirstChoice Geared Global Share	Acadian Asset Management LLC, Alliance Bernstein, Baillie Gifford, Capital Group, Hexavest, Sarasin & Partners, J O Hambro Capital Management
FirstChoice Geared Growth Plus	This option is comprised of FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, Realindex Investments Pty Limited, Acadian Asset Management LLC
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 Clarion Securities, Colonial First State Global Asset Management, Resolution Capital
FirstChoice Global Share	Capital International, Hexavest, Alliance Bernstein, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Global Share – Hedged	Capital International, Hexavest, Alliance Bernstein, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford

## Investment options

### FirstChoice Personal Super

### FirstChoice Pension

Investment options	Underlying manager(s)
FirstChoice Growth	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Property Securities, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives
FirstChoice High Growth	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 Australian Small Companies
FirstChoice Lower Volatility Australian Share	Greencape Capital, Solaris Investment Management, BlackRock Investment Management (Australia), Kardinia Capital, Acadian Asset Management
FirstChoice Moderate	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Property Securities, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives
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 Multi-Index High Growth	Realindex Investments Pty Limited, State Street Global Advisors
FirstChoice Multi-Index Moderate	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 – December 2018	Commonwealth Bank of Australia
FirstRate Investment Deposit – May 2018	Commonwealth Bank of Australia
FirstRate Investment Deposit – May 2018 (Closed)	Commonwealth Bank of Australia
FirstRate Saver	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 year – annual compound interest <sup>3</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 year – annual compound interest <sup>3</sup>	Commonwealth Bank of Australia

# Investment options

## FirstChoice Personal Super

### FirstChoice Pension

Investment options	Underlying manager(s)
FirstRate Term Deposit – 15 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 year – annual compound interest <sup>3</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 year – annual compound interest <sup>3</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 year – annual compound interest <sup>3</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 year – monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 year – annual compound interest <sup>3</sup>	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 year – annual interest	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 year – monthly interest	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
Franklin Templeton Multisector Bond	Franklin Templeton Investments
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
Grant Samuel Epoch Global Equity Shareholder Yield	Epoch Investment Partners
Investors Mutual Australian Share	Investors Mutual Limited
Ironbark Karara Australian Share	Karara Capital Limited
Ironbark Property Securities	Ironbark Asset Management
Kapstream Absolute Return Income	Kapstream Capital
Lazard Select Australian Equity	Lazard Asset Management
Macquarie Income Opportunities	Macquarie Funds Group
Magellan Global Share	Magellan Asset Management Limited
Maple-Brown Abbott Australian Share	Maple-Brown Abbott
Merlon Australian Share Income	Merlon Capital Partners
MFS Global Equity	MFS Investment Management
Nikko AM-Tyndall Australian Share Concentrated	Nikko Asset Management Australia
OC Premium Small Companies	Copia Investment Partners Limited
Perennial Value Australian Share	Perennial Investment Partners



## Investment options FirstChoice Personal Super FirstChoice Pension

Investment options	Underlying manager(s)
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 Global Share	Perpetual Investments
Perpetual Industrial Share	Perpetual Investments
PIMCO Global Bond	PIMCO Australia Pty Ltd
Platinum Asia	Platinum Investment Management Limited
Platinum International	Platinum Investment Management Limited
PM Capital Enhanced Yield	PM Capital Limited
PM Capital Global Companies	PM Capital Limited
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
Sanlam Managed Risk Australian Share	Sanlam Investments
Sanlam Managed Risk Global Share	Sanlam Investments
Sanlam Managed Risk Multi-Index High Growth	Sanlam Investments
Schroder Australian Equity	Schroder Investment Management Australia Limited
Schroder Credit Securities	Schroder Investment Management Australia Limited
Schroder Real Return	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 <sup>1</sup>	UBS Global Asset Management
Zurich Investments Global Thematic Share	Zurich Investment Management Ltd

1 This option is closed to new investors.

2 This option was terminated as at 17 October 2008.

3 This option in FirstChoice Wholesale Pension only.

4 This option was terminated as at 28 May 2015.

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Aberdeen Australian Fixed Income</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	99.58	99.06	99.94	99.86
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.42	0.94	0.06	0.14

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Australian Equity</b>				
Australian shares	98.61	98.37	99.19	96.20
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	1.63	0.81	3.80

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Australian Equity Long Short</b>				
Australian shares	98.69	98.95	97.32	99.19
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	1.05	2.68	0.81

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Defensive Income</b>				
Australian shares	-0.17	0.10	-0.17	0.10
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	100.17	99.90	100.17	99.90

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Geared Global Equity</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.67	91.53	99.38	97.19
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	3.33	8.47	0.62	2.81

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Global Equity</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.99	97.96	97.86	97.51
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	2.04	2.14	2.49

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Global Equity Long Short</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.97	97.41	98.03	97.86
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	2.03	2.59	1.97	2.14

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Acadian Global Managed Volatility Equity</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.11	98.79	97.75	98.79
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	3.89	1.21	2.25	1.21

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Altrinsic Global Equity</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.32	96.61	97.26	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	2.68	3.39	2.74	3.11

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>AMP Capital 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	94.60	94.94	95.81	97.12
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.40	5.06	4.19	2.88

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Antares Elite Opportunities</b>				
Australian shares	97.69	97.77	98.08	98.08
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	2.31	2.23	1.92	1.92

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Aspect Diversified Futures</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 & Alternatives	100.00	100.00	100.00	100.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Ausbil Australian Active Equity</b>				
Australian shares	97.60	96.98	98.80	98.52
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	2.40	3.02	1.20	1.48

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Ausbil Australian Emerging Leaders</b>				
Australian shares	93.54	94.92	95.03	97.00
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	6.46	5.08	4.97	3.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Benelong Ex-20 Australian Equities</b>				
Australian shares	-	98.75	-	98.73
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	-	1.25	-	1.27

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>BlackRock Scientific Australian Equity</b>				
Australian shares	99.45	99.68	99.59	99.68
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	0.55	0.32	0.41	0.32

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>BT Active Balanced</b>				
Australian shares	39.20	36.66	39.45	37.29
International shares	21.60	20.92	21.74	21.28
Property	7.93	7.55	7.99	7.68
Fixed interest	24.98	25.19	25.15	25.63
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.29	9.68	5.67	8.12

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>BT Core Australian Share</b>				
Australian shares	97.12	97.88	97.54	97.88
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	2.88	2.12	2.46	2.12

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>BT Core Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.01	93.78	98.54	97.04
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	2.99	6.22	1.46	2.96

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>BT Property Investment</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	98.23	95.50	98.45	96.59
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.77	4.50	1.55	3.41

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Capital International Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.37	94.88	96.04	96.28
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	3.63	5.12	3.96	3.72

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Celeste Australian Small Companies</b>				
Australian shares	97.48	98.00	94.45	98.59
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	2.52	2.00	5.55	1.41

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Australian Share – Core</b>				
Australian shares	95.16	98.30	96.02	98.30
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	4.84	1.70	3.98	1.70

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Australian Share Long Short – Core</b>				
Australian shares	97.95	0.00	98.88	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	2.05	100.00	1.12	100.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Balanced</b>				
Australian shares	19.80	20.16	19.78	20.20
International shares	23.49	23.41	23.47	23.44
Property	5.15	5.12	5.14	5.12
Fixed interest	27.88	26.70	27.86	26.75
International fixed interest	7.65	9.09	7.65	9.10
Cash	16.03	15.52	16.10	15.39

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Cash</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Conservative</b>				
Australian shares	14.77	14.27	14.81	14.35
International shares	9.17	9.46	9.19	9.51
Property	5.21	4.97	5.22	5.00
Fixed interest	31.82	29.69	31.90	29.87
International fixed interest	8.73	10.11	8.76	10.16
Cash	30.30	31.50	30.12	31.11

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Developing Companies</b>				
Australian shares	96.52	95.84	96.85	96.02
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	3.48	4.16	3.15	3.98

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Diversified</b>				
Australian shares	29.68	29.31	29.72	29.86
International shares	33.09	32.57	33.15	33.18
Property	5.13	4.96	5.14	5.05
Fixed interest	18.53	18.20	18.57	18.54
International fixed interest	6.92	7.30	6.94	7.44
Cash	6.65	7.66	6.48	5.93

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Diversified Fixed Interest</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	72.45	70.88	72.79	71.36
International fixed interest	27.06	28.45	27.19	28.64
Cash	0.49	0.67	0.02	0.00

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

Colonial First State Equity Income	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	82.38	78.24	82.33	78.24
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	17.62	21.76	17.67	21.76

Colonial First State Future Leaders	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	96.89	96.34	97.09	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	3.11	3.66	2.91	3.10

Colonial First State Geared Australian Share – Core	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	97.24	96.62	97.26	97.27
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	2.76	3.38	2.74	2.73

Colonial First State Geared Global Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.44	92.81	94.39	95.23
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.56	7.19	5.61	4.77

Colonial First State Geared Share	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	95.86	90.12	96.13	90.00
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	4.14	9.88	3.87	10.00



**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Global Credit Income</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	20.51	7.74	20.57	7.80
International fixed interest	78.72	91.49	78.94	92.20
Cash	0.77	0.77	0.49	0.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Global Emerging Markets Leaders</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	90.73	92.93	91.92	94.44
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	9.27	7.07	8.08	5.56

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Global Listed Infrastructure Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	95.89	96.87	97.81	96.87
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	4.11	3.13	2.19	3.13

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State 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	96.85	97.41	96.83	97.91
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.15	2.59	3.17	2.09

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Global Resources</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.66	98.00	96.54	98.32
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	3.34	2.00	3.46	1.68

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

Colonial First State Global Resources Tactical	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	64.07	50.55	64.92	50.78
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	35.93	49.45	35.08	49.22

Colonial First State Global Soft Commodity	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	94.36	96.32	95.84	96.32
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	5.64	3.68	4.16	3.68

Colonial First State High Growth	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	48.40	47.66	48.58	48.41
International shares	46.18	45.99	46.36	46.72
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	5.42	6.35	5.06	4.87

Colonial First State Imputation	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	97.61	97.96	97.95	97.96
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	2.39	2.04	2.05	2.04

Colonial First State Income	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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	21.31	12.33	8.79	5.57
International fixed interest	0.00	0.00	0.00	0.00
Cash	78.69	87.67	91.21	94.43

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

<b>Colonial First State Index Australian Share</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	99.48	99.88	99.77	99.93
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	0.52	0.12	0.23	0.07

<b>Colonial First State Index Global Share</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	97.09	96.52	99.09	99.41
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	2.91	3.48	0.91	0.59

<b>Colonial First State Index Global Share – Hedged</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	94.88	96.17	98.48	99.10
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	5.12	3.83	1.52	0.90

<b>Colonial First State Index Property Securities</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	99.38	99.93	99.65	99.93
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.62	0.07	0.35	0.07

<b>Colonial First State Multi-Asset Real Return</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	12.18	13.95	–	13.95
International shares	13.27	9.52	–	9.52
Property	0.00	0.00	–	0.00
Fixed interest	24.52	39.46	–	39.46
International fixed interest	9.03	0.14	–	0.14
Cash	41.00	36.93	–	36.93

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Property Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.77	97.28	95.89	97.44
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.23	2.72	4.11	2.56

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Target Return Income</b>				
Australian shares	4.25	1.90	4.24	1.89
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	58.40	88.24	58.26	87.96
International fixed interest	15.84	0.00	15.81	0.00
Cash	21.51	9.86	21.69	10.15

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Worldwide Leaders</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	80.24	79.61	81.39	81.85
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	19.76	20.39	18.61	18.15

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Colonial First State Worldwide Sustainability</b>				
Australian shares	-	0.00	-	-
International shares	-	83.94	-	-
Property	-	0.00	-	-
Fixed interest	-	0.00	-	-
International fixed interest	-	0.00	-	-
Cash	-	16.06	-	-

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Fidelity Australian Equities</b>				
Australian shares	93.15	93.51	94.79	94.65
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	6.85	6.49	5.21	5.35

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

<b>FirstChoice Alternatives</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	0.00	0.00	-	0.00
International shares	0.00	0.00	-	0.00
Property	0.00	0.00	-	0.00
Fixed interest	0.00	0.00	-	0.00
International fixed interest	0.00	0.00	-	0.00
Cash & Alternatives	100.00	100.00	-	100.00

<b>FirstChoice Asian Share</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	0.00	0.00	0.00	0.00
International shares	94.88	92.75	96.73	95.41
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	5.12	7.25	3.27	4.59

<b>FirstChoice Australian Share</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	97.18	97.20	97.21	97.21
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	2.82	2.80	2.79	2.79

<b>FirstChoice Australian Small Companies</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	94.37	95.43	93.96	95.46
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	5.63	4.57	6.04	4.54

<b>FirstChoice Balanced</b>	<b>FirstChoice Personal Super</b>		<b>FirstChoice Pension</b>	
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Australian shares	25.80	26.30	26.26	26.91
International shares	28.17	28.99	28.64	29.65
Property	6.82	5.58	6.93	5.71
Fixed interest	10.86	8.72	11.04	8.92
International fixed interest	13.78	13.54	14.01	13.85
Cash & Alternatives	14.57	16.87	13.12	14.96

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

FirstChoice Conservative	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	10.67	10.89	10.66	10.94
International shares	12.00	12.50	11.99	12.55
Property	3.49	2.33	3.48	2.34
Fixed interest	15.33	11.91	15.31	11.95
International fixed interest	19.46	18.49	19.44	18.57
Cash & Alternatives	39.05	43.88	39.12	43.65

FirstChoice Defensive	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	4.76	4.86	4.78	4.91
International shares	2.83	4.65	2.83	4.69
Property	1.98	0.00	1.99	0.00
Fixed interest	21.84	15.75	21.90	15.90
International fixed interest	27.73	24.46	27.81	24.69
Cash	40.86	50.28	40.69	49.81

FirstChoice Diversified	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	-	19.52	-	19.52
International shares	-	22.30	-	22.30
Property	-	3.99	-	3.99
Fixed interest	-	10.08	-	10.08
International fixed interest	-	15.65	-	15.65
Cash & Alternatives	-	28.46	-	28.46

FirstChoice Emerging Markets	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.35	96.18	96.26	96.69
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	3.65	3.82	3.74	3.31

FirstChoice Fixed Interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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	43.65	38.42	43.94	38.80
International fixed interest	55.42	59.68	55.77	60.26
Cash	0.93	1.90	0.29	0.94

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Geared Australian Share</b>				
Australian shares	96.23	98.10	96.37	97.72
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	3.77	1.90	3.63	2.28

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Geared Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.79	93.76	97.79	96.82
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	3.21	6.24	2.21	3.18

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Geared Growth Plus</b>				
Australian shares	36.92	37.06	38.22	38.33
International shares	37.71	36.96	39.02	38.22
Property	9.60	9.27	9.93	9.58
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	15.77	16.71	12.83	13.87

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Global Infrastructure Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	93.91	94.45	96.74	96.51
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	6.09	5.55	3.26	3.49

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<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	93.61	93.35	96.68	96.37
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.39	6.65	3.32	3.63

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

FirstChoice Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.68	95.11	96.89	97.01
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	3.32	4.89	3.11	2.99

FirstChoice Global Share - Hedged	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	94.65	93.07	96.16	96.12
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	5.35	6.93	3.84	3.88

FirstChoice Growth	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	30.70	31.44	30.90	31.98
International shares	32.22	33.12	32.44	33.68
Property	7.94	6.25	7.99	6.35
Fixed interest	7.48	6.81	7.53	6.92
International fixed interest	9.50	10.57	9.56	10.75
Cash & Alternatives	12.16	11.81	11.58	10.32

FirstChoice High Growth	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	37.86	39.03	38.14	39.83
International shares	48.03	49.21	48.38	50.22
Property	9.72	9.29	9.79	9.48
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.39	2.47	3.69	0.47

FirstChoice Lower Volatility Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	69.24	69.36	69.29	69.58
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	30.76	30.64	30.71	30.42



**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Moderate</b>				
Australian shares	22.78	23.25	22.93	23.62
International shares	23.96	24.61	24.13	24.99
Property	5.93	4.76	5.98	4.84
Fixed interest	14.90	11.99	15.01	12.17
International fixed interest	18.91	18.62	19.05	18.91
Cash & Alternatives	13.52	16.77	12.90	15.47

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Multi-Index Balanced</b>				
Australian shares	27.79	27.50	28.20	28.16
International shares	34.49	34.28	34.99	35.10
Property	6.02	5.51	6.11	5.65
Fixed interest	14.81	14.40	15.03	14.74
International fixed interest	9.62	9.61	9.76	9.84
Cash	7.27	8.70	5.91	6.51

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Multi-Index Conservative</b>				
Australian shares	11.83	11.79	11.90	11.92
International shares	14.73	15.55	14.81	15.73
Property	2.94	3.05	2.96	3.08
Fixed interest	19.93	19.66	20.04	19.88
International fixed interest	9.79	9.74	9.84	9.85
Cash	40.78	40.21	40.45	39.54

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Multi-Index Diversified</b>				
Australian shares	20.26	19.83	20.31	19.83
International shares	24.76	24.34	24.82	24.34
Property	4.40	4.28	4.41	4.28
Fixed interest	18.08	17.59	18.12	17.59
International fixed interest	11.80	11.87	11.83	11.87
Cash	20.70	22.09	20.51	22.09

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstChoice Multi-Index High Growth</b>				
Australian shares	39.37	39.02	39.45	39.30
International shares	49.56	49.27	49.66	49.62
Property	9.84	9.90	9.86	9.97
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.23	1.81	1.03	1.11

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

FirstChoice Multi-Index Moderate	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	-	24.85	-	24.85
International shares	-	29.84	-	29.84
Property	-	4.92	-	4.92
Fixed interest	-	16.05	-	16.05
International fixed interest	-	11.17	-	11.17
Cash	-	13.17	-	13.17

FirstChoice Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.33	96.11	95.30	96.46
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.67	3.89	4.70	3.54

FirstRate Investment Deposit – April 2017	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 – May 2018	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Investment Deposit – May 2018 (Closed)</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Saver</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 10 year – annual compound interest</b>				
Australian shares	–	–	–	0.00
International shares	–	–	–	0.00
Property	–	–	–	0.00
Fixed interest	–	–	–	0.00
International fixed interest	–	–	–	0.00
Cash	–	–	–	100.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 10 year – annual interest</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 10 year – monthly interest</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

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

FirstRate Term Deposit – 15 year – annual compound interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	–	–	–	0.00
International shares	–	–	–	0.00
Property	–	–	–	0.00
Fixed interest	–	–	–	0.00
International fixed interest	–	–	–	0.00
Cash	–	–	–	100.00

FirstRate Term Deposit – 15 year – annual interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 – 15 year – monthly interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 – 2 year – annual compound interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	–	–	–	0.00
International shares	–	–	–	0.00
Property	–	–	–	0.00
Fixed interest	–	–	–	0.00
International fixed interest	–	–	–	0.00
Cash	–	–	–	100.00

FirstRate Term Deposit – 2 year – annual interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 2 year – monthly interest</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 3 year – annual compound interest</b>				
Australian shares	–	–	–	0.00
International shares	–	–	–	0.00
Property	–	–	–	0.00
Fixed interest	–	–	–	0.00
International fixed interest	–	–	–	0.00
Cash	–	–	–	100.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 3 year – annual interest</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 3 year – monthly interest</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit – 5 year – annual compound interest</b>				
Australian shares	–	–	–	0.00
International shares	–	–	–	0.00
Property	–	–	–	0.00
Fixed interest	–	–	–	0.00
International fixed interest	–	–	–	0.00
Cash	–	–	–	100.00

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

FirstRate Term Deposit – 5 year – annual interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 – 5 year – monthly interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 – 7 year – annual compound interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
Australian shares	–	–	–	0.00
International shares	–	–	–	0.00
Property	–	–	–	0.00
Fixed interest	–	–	–	0.00
International fixed interest	–	–	–	0.00
Cash	–	–	–	100.00

FirstRate Term Deposit – 7 year – annual interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 – 7 year – monthly interest	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
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 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit 12 month</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit 3 month</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit 6 month</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>FirstRate Term Deposit 9 month</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

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Franklin Templeton Multisector Bond</b>				
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.08	-	0.08
International fixed interest	-	99.92	-	99.92
Cash	-	0.00	-	0.00

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Generation Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	89.95	88.35	92.36	91.33
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	10.05	11.65	7.64	8.67

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Goldman Sachs Australian Infrastructure</b>				
Australian shares	98.05	96.08	98.28	98.08
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	1.95	3.92	1.72	1.92

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Goldman Sachs Global Small Companies</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	98.57	93.28	97.81	95.28
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	1.43	6.72	2.19	4.72

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Goldman Sachs Income Plus</b>				
Australian shares	19.28	19.32	19.26	19.32
International shares	0.00	0.00	0.00	0.00
Property	3.89	6.32	3.88	6.32
Fixed interest	26.06	26.78	26.03	26.78
International fixed interest	14.75	15.15	14.73	15.15
Cash	36.02	32.43	36.10	32.43

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Grant Samuel Epoch Global Equity Shareholder Yield</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	94.23	93.17	96.79	95.44
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	5.77	6.83	3.21	4.56



**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Investors Mutual Australian Share</b>				
Australian shares	89.61	88.55	90.26	89.96
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	10.39	11.45	9.74	10.04

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Ironbark Karara Australian Share</b>				
Australian shares	96.95	95.66	97.21	96.15
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	3.05	4.34	2.79	3.85

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Ironbark Property Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.43	98.08	97.70	98.10
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.57	1.92	2.30	1.90

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Kapstream Absolute Return Income</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	82.95	73.44	82.95	73.44
International fixed interest	17.05	26.56	17.05	26.56
Cash	0.00	0.00	0.00	0.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Lazard Select Australian Equity</b>				
Australian shares	-	97.71	-	97.63
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	-	2.29	-	2.37

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Macquarie Income Opportunities</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	56.43	43.69	56.80	43.69
International fixed interest	42.86	56.31	43.13	56.31
Cash	0.71	0.00	0.07	0.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Magellan Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	95.32	81.53	97.02	83.82
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	4.68	18.47	2.98	16.18

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Maple-Brown Abbott Australian Share</b>				
Australian shares	94.96	88.63	94.89	89.11
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	5.04	11.37	5.11	10.89

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Merlon Australian Share Income</b>				
Australian shares	97.74	98.49	97.60	98.68
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	2.26	1.51	2.40	1.32

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>MFS Global Equity</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	95.92	94.30	98.02	98.14
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	4.08	5.70	1.98	1.86

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Nikko AM-Tyndall Australian Share Concentrated</b>				
Australian shares	–	96.65	–	96.96
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	–	3.35	–	3.04

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>OC Premium Small Companies</b>				
Australian shares	–	94.01	–	93.73
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	–	5.99	–	6.27

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perennial Value Australian Share</b>				
Australian shares	97.73	91.56	97.83	92.60
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	2.27	8.44	2.17	7.40

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Australian Share</b>				
Australian shares	90.67	92.41	90.67	92.12
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	9.33	7.59	9.33	7.88

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Balanced Growth</b>				
Australian shares	28.91	29.33	28.90	29.46
International shares	24.72	23.64	24.72	23.74
Property	2.29	2.32	2.29	2.33
Fixed interest	27.78	33.94	27.78	34.10
International fixed interest	1.64	1.34	1.64	1.34
Cash	14.66	9.43	14.67	9.03

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Conservative Growth</b>				
Australian shares	12.34	15.79	12.35	15.77
International shares	10.36	10.60	10.37	10.59
Property	2.24	2.23	2.24	2.23
Fixed interest	42.20	52.65	42.23	52.58
International fixed interest	1.37	1.73	1.37	1.73
Cash	31.49	17.00	31.44	17.10

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Diversified Growth</b>				
Australian shares	21.08	21.78	21.14	21.89
International shares	18.64	15.98	18.70	16.06
Property	2.39	2.52	2.39	2.54
Fixed interest	38.63	46.64	38.76	46.87
International fixed interest	1.58	1.48	1.59	1.48
Cash	17.68	11.60	17.42	11.16

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Diversified Income</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	89.33	85.81	89.27	85.81
International fixed interest	10.67	14.19	10.66	14.19
Cash	0.00	0.00	0.07	0.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.35	89.31	96.78	90.63
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	3.65	10.69	3.22	9.37

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Perpetual Industrial Share</b>				
Australian shares	94.38	91.88	94.61	92.37
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	5.62	8.12	5.39	7.63

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>PIMCO Global Bond</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	3.39	3.20	3.39	3.25
International fixed interest	96.61	94.36	96.61	95.85
Cash	0.00	2.44	0.00	0.90

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Platinum Asia</b>				
Australian shares	1.06	0.40	1.06	0.40
International shares	93.03	90.56	93.03	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	5.91	9.04	5.91	9.04

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Platinum International</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	92.13	92.19	92.13	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	7.87	7.81	7.87	7.81

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>PM Capital Enhanced Yield</b>				
Australian shares	6.60	7.40	6.64	7.49
International shares	1.74	2.44	1.75	2.47
Property	0.00	0.00	0.00	0.00
Fixed interest	58.71	59.11	59.01	59.88
International fixed interest	4.15	-1.43	4.17	-1.45
Cash	28.80	32.48	28.43	31.61

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>PM Capital Global Companies</b>				
Australian shares	10.98	2.72	11.07	2.75
International shares	88.43	99.08	89.17	100.07
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	0.59	-1.80	-0.24	-2.82

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Principal Property Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.94	98.15	96.07	98.55
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.06	1.85	3.93	1.45

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Realindex Australian Share</b>				
Australian shares	98.13	99.76	99.62	99.76
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	1.87	0.24	0.38	0.24

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Realindex Australian Small Companies</b>				
Australian shares	98.16	99.73	98.59	99.73
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	1.84	0.27	1.41	0.27

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Realindex Emerging Markets</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.82	99.72	99.47	99.72
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	2.18	0.28	0.53	0.28

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Realindex Global Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	96.76	99.72	99.61	99.72
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	3.24	0.28	0.39	0.28

**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Realindex Global Share Hedged</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.17	99.37	99.56	99.37
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	2.83	0.63	0.44	0.63

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Sanlam Managed Risk Australian Share</b>				
Australian shares	-	66.91	-	66.91
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	-	33.09	-	33.09

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Sanlam Managed Risk Global Share</b>				
Australian shares	-	0.00	-	0.00
International shares	-	77.31	-	77.31
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	22.69	-	22.69

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Sanlam Managed Risk Multi-Index High Growth</b>				
Australian shares	-	37.24	-	-
International shares	-	45.93	-	-
Property	-	9.23	-	-
Fixed interest	-	0.00	-	-
International fixed interest	-	0.00	-	-
Cash	-	7.60	-	-

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Schroder Australian Equity</b>				
Australian shares	97.42	96.98	98.18	97.71
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	2.58	3.02	1.82	2.29

## Asset allocation as at 30 June 2015 (%)

### FirstChoice Personal Super

#### FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Schroder Credit Securities</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	76.23	81.03	76.61	81.03
International fixed interest	18.66	17.76	18.76	17.76
Cash	5.11	1.21	4.63	1.21

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Schroder Real Return</b>				
Australian shares	15.32	14.69	15.33	14.69
International shares	24.71	26.06	24.72	26.06
Property	0.00	0.00	0.00	0.00
Fixed interest	53.60	50.92	53.62	50.92
International fixed interest	3.92	5.65	3.92	5.65
Cash	2.45	2.68	2.41	2.68

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>SG Hiscock Property Securities</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.72	92.51	95.97	95.48
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.28	7.49	4.03	4.52

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Solaris Core Australian Equity</b>				
Australian shares	99.50	98.93	99.58	99.24
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	0.50	1.07	0.42	0.76

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>UBS Australian Share</b>				
Australian shares	97.46	95.45	97.14	95.53
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	2.54	4.55	2.86	4.47



**Asset allocation as at 30 June 2015 (%)**  
**FirstChoice Personal Super**  
**FirstChoice Pension**

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>UBS Diversified Fixed Income</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	71.41	65.04	71.50	65.04
International fixed interest	28.23	34.96	28.27	34.96
Cash	0.36	0.00	0.23	0.00

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>UBS Tax Effective Income</b>				
Australian shares	49.92	46.01	49.98	46.16
International shares	0.02	0.00	0.02	0.00
Property	22.01	23.89	22.05	23.97
Fixed interest	18.23	15.05	18.26	15.10
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.82	15.05	9.69	14.77

	FirstChoice Personal Super		FirstChoice Pension	
	2014	2015	2014	2015
<b>Zurich Investments Global Thematic Share</b>				
Australian shares	0.00	0.00	0.00	0.00
International shares	93.45	92.10	95.15	95.47
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	6.55	7.90	4.85	4.53

## Performance returns as at 30 June 2015 (%)

### FirstChoice Personal Super

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Aberdeen Australian Fixed Income	3.48	4.45	1.27	9.18	4.25	4.49	4.54
Acadian Australian Equity	6.72	18.07	20.59	-8.76	14.32	9.65	3.85
Acadian Australian Equity Long Short	6.78	23.85	26.68	-9.50	16.08	11.97	5.09
Acadian Defensive Income	3.12	2.36	3.21	4.48	5.76	3.78	3.49
Acadian Geared Global Equity	29.54	46.69	50.53	-5.17	30.12	28.69	-0.43
Acadian Global Equity	18.98	21.91	26.62	2.24	4.06	14.33	4.15
Acadian Global Equity Long Short	29.19	21.35	27.38	3.12	5.60	16.81	2.13
Acadian Global Managed Volatility Equity	18.13	13.73	-	-	-	-	16.99
Altrinsic Global Equity	23.47	13.29	-	-	-	-	18.74
AMP Capital Global Property Securities	7.57	13.64	12.95	4.78	-	-	9.24
Antares Elite Opportunities	5.55	14.61	-	-	-	-	9.99
Aspect Diversified Futures	19.45	-0.12	-6.99	9.14	7.77	5.47	5.49
Ausbil Australian Active Equity	3.89	18.79	24.39	-7.96	10.69	9.35	7.52
Ausbil Australian Emerging Leaders	1.74	23.61	15.20	-14.37	16.76	7.69	1.90
Benelong Ex-20 Australian Equities <sup>2</sup>	-	-	-	-	-	-	-4.99
BlackRock Scientific Australian Equity <sup>3</sup>	3.74	15.41	25.18	-8.11	8.34	8.34	7.02
BT Active Balanced	10.90	13.08	16.26	-0.08	5.65	9.01	5.20
BT Core Australian Share	8.23	17.99	22.89	-8.64	10.52	9.64	7.64
BT Core Global Share	21.99	17.33	31.18	-1.55	2.42	13.62	2.93
BT Property Investment	16.52	9.01	19.00	9.76	6.29	12.02	4.72
Capital International Global Share	20.68	16.34	33.38	-3.50	0.76	12.73	2.41
Celeste Australian Small Companies <sup>3</sup>	-4.70	9.15	1.04	-1.01	22.08	4.90	5.65
Colonial First State Australian Share – Core	5.93	14.08	22.20	-5.10	11.56	9.35	8.18
Colonial First State Australian Share Long Short – Core <sup>4</sup>	-	13.11	23.05	-5.53	14.12	-	n/a
Colonial First State Balanced	5.58	9.68	10.98	-3.28	5.46	5.56	4.07
Colonial First State Cash	1.65	1.72	2.39	3.38	3.85	2.59	3.42
Colonial First State Conservative	5.02	6.69	8.37	0.59	4.91	5.08	4.39
Colonial First State Developing Companies <sup>3</sup>	3.68	22.17	11.69	0.73	31.17	13.33	10.47
Colonial First State Diversified	7.59	12.61	16.18	-1.54	6.14	8.03	4.43
Colonial First State Diversified Fixed Interest	2.08	4.66	2.33	4.19	5.56	3.75	4.33
Colonial First State Equity Income	2.72	11.59	17.45	-4.01	10.87	7.46	4.77
Colonial First State Future Leaders	-0.60	23.23	11.11	-8.37	15.15	7.51	8.32

**Performance returns as at 30 June 2015 (%)**  
**FirstChoice Personal Super**

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Colonial First State Geared Australian Share – Core	5.35	23.02	43.23	-19.43	–	–	9.74
Colonial First State Geared Global Property Securities	24.71	28.40	11.81	1.60	55.05	23.05	-6.71
Colonial First State Geared Share	12.77	32.12	60.13	-25.37	7.91	13.95	10.33
Colonial First State Global Credit Income	1.33	6.66	7.44	1.88	7.86	5.00	4.05
Colonial First State Global Emerging Markets Leaders <sup>3</sup>	11.12	8.71	17.98	2.87	3.94	8.79	8.16
Colonial First State Global Listed Infrastructure Securities	9.62	20.82	15.43	6.08	20.14	14.27	7.50
Colonial First State Global Property Securities	13.32	12.98	8.90	5.06	28.80	13.54	6.87
Colonial First State Global Resources	-14.71	31.59	-8.84	-29.50	13.97	-3.84	4.32
Colonial First State Global Resources Tactical	-14.66	–	–	–	–	–	-4.41
Colonial First State Global Soft Commodity	17.77	6.82	18.34	-3.76	–	–	6.88
Colonial First State High Growth	9.27	15.78	22.76	-5.64	8.14	9.65	4.91
Colonial First State Imputation	5.68	15.29	24.17	-7.15	10.70	9.23	7.67
Colonial First State Income <sup>4</sup>	16.42	13.33	7.89	2.54	5.37	8.99	5.57
Colonial First State Index Australian Share	5.35	15.82	22.11	-6.64	10.72	9.02	7.49
Colonial First State Index Global Share	20.97	17.19	29.57	-1.15	1.72	13.06	3.03
Colonial First State Index Global Share – Hedged	8.69	20.53	21.27	-0.98	23.15	14.14	4.91
Colonial First State Index Property Securities	16.70	9.55	21.73	9.57	4.75	12.30	2.07
Colonial First State Multi-Asset Real Return	5.48	–	–	–	–	–	4.99
Colonial First State Property Securities	16.69	7.87	20.02	7.44	4.07	11.06	2.70
Colonial First State Target Return Income	0.24	5.03	4.70	2.29	7.45	3.91	4.21
Colonial First State Worldwide Leaders	17.11	11.47	32.13	-0.12	2.09	11.95	1.29
Colonial First State Worldwide Sustainability <sup>2</sup>	–	–	–	–	–	–	-1.73
Fidelity Australian Equities	6.11	17.80	23.81	-4.82	10.86	10.30	9.92
FirstChoice Alternatives	4.35	–	–	–	–	–	2.90
FirstChoice Asian Share	23.27	13.67	21.66	-10.93	-0.64	8.57	5.35

## Performance returns as at 30 June 2015 (%)

### FirstChoice Personal Super

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
FirstChoice Australian Share	5.25	15.84	22.00	-8.37	10.11	8.46	7.41
FirstChoice Australian Small Companies	4.39	19.46	6.59	-5.43	19.98	8.56	9.38
FirstChoice Balanced	8.15	11.38	14.55	-1.40	9.20	8.24	8.31
FirstChoice Conservative	4.91	6.68	7.49	3.34	6.06	5.69	4.61
FirstChoice Defensive	3.88	4.66	4.76	6.04	4.34	4.73	4.36
FirstChoice Diversified <sup>2</sup>	-	-	-	-	-	-	-1.76
FirstChoice Emerging Markets	13.48	9.37	18.14	-17.44	-2.12	3.45	6.06
FirstChoice Fixed Interest	3.83	5.09	3.21	8.61	4.90	5.11	4.80
FirstChoice Geared Australian Share	5.62	32.42	40.39	-24.40	20.17	12.27	-2.27
FirstChoice Geared Global Share	23.34	24.31	42.79	-2.60	13.44	19.32	0.30
FirstChoice Geared Growth Plus	13.34	25.85	30.49	-10.36	15.99	14.12	3.16
FirstChoice Global Infrastructure Securities	8.22	22.73	19.83	3.58	22.30	15.05	5.48
FirstChoice Global Property Securities	10.32	13.14	12.76	4.94	27.64	13.52	0.64
FirstChoice Global Share	21.53	18.47	31.47	-5.93	1.56	12.58	1.77
FirstChoice Global Share – Hedged	9.42	20.93	20.97	-4.73	22.01	13.22	2.72
FirstChoice Growth	8.85	13.07	16.69	-2.66	9.54	8.90	5.19
FirstChoice High Growth	9.82	16.85	20.61	-5.57	12.22	10.40	4.60
FirstChoice Lower Volatility Australian Share	3.62	12.70	20.49	-8.19	12.33	7.73	6.84
FirstChoice Moderate	7.56	10.83	13.17	0.08	8.17	7.87	5.17
FirstChoice Multi-Index Balanced	6.58	13.24	15.57	-0.17	9.97	8.90	9.58
FirstChoice Multi-Index Conservative	4.21	7.17	7.27	3.90	6.04	5.71	6.05
FirstChoice Multi-Index Diversified	5.44	10.42	11.78	-	-	-	9.38
FirstChoice Multi-Index High Growth	7.78	-	-	-	-	-	8.07
FirstChoice Multi-Index Moderate <sup>2</sup>	-	-	-	-	-	-	-0.75
FirstChoice Property Securities	16.68	9.52	21.22	8.59	5.64	12.19	3.31
FirstRate Investment Deposit – April 2017 <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – December 2018 <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 (Closed) <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Saver	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – annual interest	-	-	-	-	-	-	n/a

**Performance returns as at 30 June 2015 (%)**  
**FirstChoice Personal Super**

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
FirstRate Term Deposit – 10 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 15 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 15 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 2 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 2 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 3 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 3 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 5 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 5 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 7 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 7 year – monthly interest	-	-	-	-	-	-	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
Franklin Templeton Multisector Bond <sup>2</sup>	-	-	-	-	-	-	-1.28
Generation Global Share	29.09	15.95	31.85	-2.47	-2.36	13.45	7.09
Goldman Sachs Australian Infrastructure	7.00	16.63	14.22	-0.62	18.15	10.85	5.37
Goldman Sachs Global Small Companies	21.29	23.92	33.69	-3.10	4.93	15.36	5.91
Goldman Sachs Income Plus	2.82	5.66	6.01	2.93	6.91	4.85	4.28
Grant Samuel Epoch Global Equity Shareholder Yield	13.52	-	-	-	-	-	12.70
Investors Mutual Australian Share	8.73	12.28	24.22	1.00	12.38	11.48	8.08
Ironbark Karara Australian Share	3.36	17.38	24.64	-7.70	-	-	6.80
Ironbark Property Securities	15.80	8.17	20.21	8.37	4.60	11.29	3.28
Kapstream Absolute Return Income	2.30	-	-	-	-	-	2.28
Lazard Select Australian Equity <sup>2</sup>	-	-	-	-	-	-	-4.49
Macquarie Income Opportunities	1.33	3.50	5.63	2.51	6.91	3.96	4.66

## Performance returns as at 30 June 2015 (%)

### FirstChoice Personal Super

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Magellan Global Share	25.58	10.37	33.63	12.87	-	-	19.42
Maple-Brown Abbott Australian Share	6.02	15.75	27.41	-7.04	7.75	9.39	7.11
Merlon Australian Share Income	4.83	11.76	23.87	-4.96	5.63	7.82	4.25
MFS Global Equity	20.99	15.84	34.55	0.02	4.43	14.52	12.97
Nikko AM-Tyndall Australian Share Concentrated <sup>2</sup>	-	-	-	-	-	-	-3.13
OC Premium Small Companies <sup>2</sup>	-	-	-	-	-	-	-3.55
Perennial Value Australian Share	7.82	18.37	24.13	-10.75	7.06	8.65	7.92
Perpetual Australian Share	2.18	16.46	22.22	-	-	-	13.41
Perpetual Balanced Growth	6.00	10.73	18.78	0.56	6.21	8.29	5.57
Perpetual Conservative Growth	3.40	6.14	10.02	4.15	4.45	5.60	4.82
Perpetual Diversified Growth	5.29	8.77	15.30	2.61	4.84	7.27	5.01
Perpetual Diversified Income	1.76	3.58	4.06	-	-	-	3.09
Perpetual Global Share	23.53	13.87	29.60	-0.87	-2.66	11.96	2.24
Perpetual Industrial Share	7.04	17.59	27.71	4.08	8.73	12.71	8.82
PIMCO Global Bond	4.15	-	-	-	-	-	4.25
Platinum Asia	26.12	13.93	23.79	-6.80	-5.22	9.46	9.81
Platinum International	17.51	14.10	35.09	-8.66	-6.64	9.08	8.12
PM Capital Enhanced Yield	1.56	4.67	5.01	3.34	5.60	4.03	4.36
PM Capital Global Companies	33.61	14.57	56.28	-0.45	-1.39	18.62	5.09
Principal Property Securities	17.03	9.74	19.38	10.09	5.90	12.32	14.17
Realindex Australian Share	4.11	15.41	23.96	-4.61	10.44	9.43	10.22
Realindex Australian Small Companies	1.68	19.03	14.88	-6.93	12.10	7.72	11.30
Realindex Emerging Markets	11.61	10.62	8.63	-13.73	-	-	3.13
Realindex Global Share	17.39	17.65	28.23	-7.99	2.21	10.74	8.02
Realindex Global Share Hedged	6.87	20.52	21.42	-6.22	21.08	12.17	12.71
Sanlam Managed Risk Australian Share <sup>2</sup>	-	-	-	-	-	-	-0.51
Sanlam Managed Risk Global Share <sup>2</sup>	-	-	-	-	-	-	-1.79
Sanlam Managed Risk Multi-Index High Growth <sup>2</sup>	-	-	-	-	-	-	-3.90
Schroder Australian Equity	2.89	14.47	24.49	-4.98	13.87	9.67	7.80
Schroder Credit Securities	1.99	4.76	7.22	4.74	7.35	5.19	4.01
Schroder Real Return	4.35	-	-	-	-	-	4.06
SG Hiscock Property Securities	13.92	11.40	18.87	9.17	5.63	11.71	-1.26
Solaris Core Australian Equity	6.69	19.44	21.20	-7.65	-	-	7.24
UBS Australian Share	3.38	15.65	23.34	-6.13	15.26	9.79	7.54

## Performance returns as at 30 June 2015 (%) FirstChoice Personal Super

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
UBS Diversified Fixed Income	2.56	6.18	2.30	9.25	4.65	4.96	5.00
UBS Tax Effective Income <sup>3</sup>	5.49	10.58	17.94	0.83	8.21	8.46	3.69
Zurich Investments Global Thematic Share	19.58	13.89	21.18	-1.69	–	–	11.61

1 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.

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

3 Closed to new applications.

4 This option has been terminated.

5 For inception dates please see our website [colonialfirststate.com.au](http://colonialfirststate.com.au) under 'Performance & Prices'.

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 2015 (%)

### FirstChoice Pension

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Aberdeen Australian Fixed Income	3.95	5.05	1.53	10.46	4.97	5.15	5.21
Acadian Australian Equity	7.43	19.13	21.36	-8.05	15.09	10.45	4.14
Acadian Australian Equity Long Short	8.11	23.80	29.07	-9.22	17.29	12.96	5.98
Acadian Defensive Income	3.52	2.65	3.68	5.15	6.56	4.31	4.02
Acadian Geared Global Equity	33.10	52.24	56.46	-5.91	32.52	31.64	-1.18
Acadian Global Equity	21.00	22.97	28.65	2.10	4.16	15.28	4.56
Acadian Global Equity Long Short	33.45	22.14	29.04	2.84	5.50	17.94	1.72
Acadian Global Managed Volatility Equity	20.55	-	-	-	-	-	16.21
Altrinsic Global Equity	24.99	14.09	-	-	-	-	19.89
AMP Capital Global Property Securities	7.83	15.20	14.13	6.29	-	-	10.32
Antares Elite Opportunities	6.61	16.44	-	-	-	-	11.35
Aspect Diversified Futures	22.54	-1.52	-6.15	10.39	8.87	6.36	5.75
Ausbil Australian Active Equity	4.27	20.59	25.02	-7.41	11.33	10.13	8.57
Ausbil Australian Emerging Leaders	1.76	25.97	15.58	-15.04	17.85	8.21	1.78
Benelong Ex-20 Australian Equities <sup>2</sup>	-	-	-	-	-	-	-3.88
BlackRock Scientific Australian Equity <sup>3</sup>	4.13	15.85	26.00	-7.71	9.44	8.95	8.16
BT Active Balanced	12.03	14.20	18.16	0.07	6.16	9.94	5.98
BT Core Australian Share	8.97	19.28	23.38	-8.28	11.32	10.36	8.47
BT Core Global Share	24.56	19.24	33.87	-1.81	2.38	14.85	2.38
BT Property Investment	18.52	9.16	21.39	10.03	6.35	12.94	5.06
Capital International Global Share	22.88	16.90	33.77	-3.82	0.52	13.19	2.37
Celeste Australian Small Companies <sup>3</sup>	-5.22	7.61	1.06	-1.16	22.60	4.55	5.94
Colonial First State Australian Share – Core	6.62	15.34	23.10	-4.60	12.38	10.17	9.17
Colonial First State Australian Share Long Short – Core <sup>4</sup>	-	13.11	23.05	-5.53	14.12	-	n/a
Colonial First State Balanced	6.21	10.69	11.62	-3.13	6.09	6.16	4.64
Colonial First State Cash	1.84	1.94	2.71	3.86	4.53	2.97	4.02
Colonial First State Conservative	5.54	7.27	9.14	0.89	5.57	5.65	5.05
Colonial First State Developing Companies <sup>3</sup>	4.03	23.01	12.53	2.09	34.21	14.56	11.84
Colonial First State Diversified	8.33	13.55	17.52	-1.35	6.72	8.76	5.27
Colonial First State Diversified Fixed Interest	2.27	5.32	2.83	4.62	6.56	4.31	5.07
Colonial First State Equity Income	3.34	12.69	18.49	-2.19	12.77	8.76	6.42



## Performance returns as at 30 June 2015 (%) FirstChoice Pension

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Colonial First State Future Leaders	-0.82	24.05	11.76	-8.12	16.87	8.10	9.36
Colonial First State Geared Australian Share – Core	7.34	26.86	48.66	-20.60	–	–	11.53
Colonial First State Geared Global Property Securities	27.73	27.69	15.55	1.80	62.85	25.59	-10.25
Colonial First State Geared Share	14.78	33.93	64.01	-25.62	8.98	15.37	11.94
Colonial First State Global Credit Income	1.58	7.41	8.06	2.52	8.89	5.65	4.68
Colonial First State Global Emerging Markets Leaders <sup>3</sup>	12.01	9.08	20.41	2.79	4.35	9.55	8.99
Colonial First State Global Listed Infrastructure Securities	10.23	22.96	16.92	6.31	22.36	15.57	8.33
Colonial First State Global Property Securities	15.36	14.18	11.98	5.44	31.22	15.33	7.35
Colonial First State Global Resources	-15.42	25.33	-9.00	-29.78	15.79	-4.74	4.45
Colonial First State Global Resources Tactical	-16.77	–	–	–	–	–	-4.89
Colonial First State Global Soft Commodity	19.76	7.12	20.16	-3.72	–	–	7.77
Colonial First State High Growth	10.08	17.16	24.22	-5.52	8.95	10.52	6.00
Colonial First State Imputation	6.51	16.81	26.21	-6.84	11.66	10.31	8.76
Colonial First State Income <sup>4</sup>	6.96	6.74	5.58	2.93	5.61	5.55	4.71
Colonial First State Index Australian Share	6.05	17.44	23.13	-6.11	11.51	9.93	8.44
Colonial First State Index Global Share	23.38	19.06	31.37	-1.50	1.66	14.08	2.80
Colonial First State Index Global Share – Hedged	9.44	22.64	22.74	-1.26	25.03	15.26	5.28
Colonial First State Index Property Securities	19.34	10.14	23.07	9.98	5.00	13.31	2.31
Colonial First State Multi-Asset Real Return <sup>2</sup>	–	–	–	–	–	–	6.27
Colonial First State Property Securities	18.96	9.24	23.05	8.45	4.40	12.61	3.11
Colonial First State Target Return Income	0.29	5.38	4.97	3.01	9.01	4.49	4.87
Colonial First State Worldwide Leaders	18.65	12.49	32.70	-0.38	1.92	12.45	1.81
Colonial First State Worldwide Sustainability <sup>2</sup>	–	–	–	–	–	–	n/a
Fidelity Australian Equities	6.77	19.78	25.06	-4.29	12.08	11.40	11.06
FirstChoice Alternatives <sup>2</sup>	–	–	–	–	–	–	3.74

## Performance returns as at 30 June 2015 (%)

### FirstChoice Pension

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
FirstChoice Asian Share	25.77	14.84	21.96	-11.24	-0.97	9.14	5.58
FirstChoice Australian Share	5.87	16.85	23.09	-7.88	10.82	9.22	8.41
FirstChoice Australian Small Companies	4.98	20.07	7.08	-5.25	22.93	9.47	10.73
FirstChoice Balanced	8.99	12.63	15.87	-0.98	9.99	9.15	9.81
FirstChoice Conservative	5.47	7.20	8.41	3.75	7.05	6.36	5.29
FirstChoice Defensive	4.36	5.17	5.35	6.65	5.47	5.40	5.03
FirstChoice Diversified <sup>2</sup>	-	-	-	-	-	-	-1.05
FirstChoice Emerging Markets	14.65	8.79	17.84	-17.78	-2.24	3.39	6.88
FirstChoice Fixed Interest	4.40	5.62	3.61	9.89	5.91	5.86	5.60
FirstChoice Geared Australian Share	6.03	33.58	42.31	-24.47	20.99	12.99	-3.07
FirstChoice Geared Global Share	26.03	26.91	45.40	-2.96	13.19	20.63	0.66
FirstChoice Geared Growth Plus	14.29	28.38	33.66	-11.71	17.33	15.23	3.62
FirstChoice Global Infrastructure Securities	8.73	25.20	21.78	3.56	23.84	16.28	5.86
FirstChoice Global Property Securities	11.09	14.38	13.88	4.91	29.54	14.48	0.61
FirstChoice Global Share	23.85	19.21	31.84	-6.34	1.40	13.07	1.63
FirstChoice Global Share – Hedged	10.33	22.82	22.70	-5.14	23.52	14.27	3.08
FirstChoice Growth	9.76	13.96	18.17	-2.47	10.21	9.70	5.84
FirstChoice High Growth	10.74	18.06	22.46	-5.73	12.93	11.26	5.21
FirstChoice Lower Volatility Australian Share	4.27	13.34	21.97	-7.85	13.37	8.53	7.79
FirstChoice Moderate	8.37	11.61	14.38	0.44	8.95	8.65	5.79
FirstChoice Multi-Index Balanced	7.19	14.62	16.54	0.25	10.76	9.72	10.49
FirstChoice Multi-Index Conservative	4.62	7.86	8.14	4.34	7.00	6.38	6.70
FirstChoice Multi-Index Diversified	6.05	11.35	12.45	-	-	-	10.11
FirstChoice Multi-Index High Growth	8.46	-	-	-	-	-	8.82
FirstChoice Multi-Index Moderate <sup>2</sup>	-	-	-	-	-	-	-1.45
FirstChoice Property Securities	18.66	10.87	23.97	9.56	6.24	13.68	3.87
FirstRate Investment Deposit – April 2017 <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – December 2018 <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 (Closed) <sup>3</sup>	-	-	-	-	-	-	n/a
FirstRate Saver	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – annual compound interest	-	-	-	-	-	-	n/a

**Performance returns as at 30 June 2015 (%)**  
**FirstChoice Pension**

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
FirstRate Term Deposit – 10 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 15 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 15 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 15 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 2 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 2 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 2 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 3 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 3 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 3 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 5 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 5 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 5 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 7 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 7 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 7 year – monthly interest	-	-	-	-	-	-	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
Franklin Templeton Multisector Bond <sup>2</sup>	-	-	-	-	-	-	-0.28
Generation Global Share	32.81	17.43	35.02	-2.71	-2.55	14.83	7.77
Goldman Sachs Australian Infrastructure	7.77	18.55	15.98	-0.83	20.03	12.02	6.53

## Performance returns as at 30 June 2015 (%)

### FirstChoice Pension

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Goldman Sachs Global Small Companies	23.71	26.97	36.54	-3.44	4.93	16.79	6.39
Goldman Sachs Income Plus	3.20	6.17	6.63	3.61	7.97	5.50	4.91
Grant Samuel Epoch Global Equity Shareholder Yield	14.84	-	-	-	-	-	13.90
Investors Mutual Australian Share	9.70	13.67	26.21	1.75	13.46	12.69	9.20
Ironbark Karara Australian Share	3.93	18.72	26.29	-7.45	-	-	7.64
Ironbark Property Securities	17.31	9.28	22.25	9.01	5.04	12.41	3.96
Kapstream Absolute Return Income	2.64	-	-	-	-	-	2.74
Lazard Select Australian Equity <sup>2</sup>	-	-	-	-	-	-	-4.82
Macquarie Income Opportunities	1.50	4.00	6.24	3.00	8.00	4.52	5.32
Magellan Global Share	28.63	10.64	38.45	15.18	-	-	21.85
Maple-Brown Abbott Australian Share	6.77	16.87	28.44	-6.42	8.99	10.33	8.06
Merlon Australian Share Income	5.61	10.58	24.87	-3.34	7.58	8.68	5.30
MFS Global Equity	23.36	17.34	37.56	-0.36	4.20	15.63	13.88
Nikko AM-Tyndall Australian Share Concentrated <sup>2</sup>	-	-	-	-	-	-	-3.66
OC Premium Small Companies <sup>2</sup>	-	-	-	-	-	-	-2.14
Perennial Value Australian Share	8.63	19.44	24.82	-10.18	7.71	9.40	9.08
Perpetual Australian Share	2.54	18.56	26.23	-	-	-	15.28
Perpetual Balanced Growth	6.57	11.80	20.31	0.90	6.83	9.09	6.33
Perpetual Conservative Growth	3.75	6.76	11.15	4.64	4.91	6.21	5.54
Perpetual Diversified Growth	5.87	9.67	16.51	3.03	5.34	7.98	5.88
Perpetual Diversified Income	2.05	4.19	4.78	-	-	-	3.63
Perpetual Global Share	26.11	13.79	29.52	-1.34	-2.96	12.22	2.29
Perpetual Industrial Share	7.75	19.00	31.25	5.09	10.06	14.25	10.00
PIMCO Global Bond	4.63	5.20	-	-	-	-	4.13
Platinum Asia	29.22	15.18	24.44	-7.03	-5.05	10.33	10.85
Platinum International	19.29	15.59	35.98	-8.93	-6.77	9.75	9.15
PM Capital Enhanced Yield	1.80	5.07	5.25	4.23	6.64	4.59	5.00
PM Capital Global Companies	41.65	16.14	60.51	-1.12	-0.90	20.94	5.88
Principal Property Securities	18.74	10.65	21.20	10.79	6.36	13.42	15.44
Realindex Australian Share	4.49	17.13	25.33	-3.75	11.52	10.49	13.50
Realindex Australian Small Companies	1.75	19.48	15.60	-5.76	13.22	8.44	12.95
Realindex Emerging Markets	12.41	11.46	8.77	-13.71	-	-	3.54
Realindex Global Share	19.11	19.41	29.92	-8.30	2.23	11.62	9.99
Realindex Global Share Hedged	7.31	22.62	21.77	-5.91	23.41	13.22	15.50

## Performance returns as at 30 June 2015 (%) FirstChoice Pension

Investment options	Annual effective rate of net earnings <sup>1</sup>					5 year compound average rate of return	Since inception <sup>5</sup>
	2015	2014	2013	2012	2011		
Sanlam Managed Risk Australian Share <sup>2</sup>	-	-	-	-	-	-	-2.24
Sanlam Managed Risk Global Share <sup>2</sup>	-	-	-	-	-	-	-1.24
Sanlam Managed Risk Multi-Index High Growth <sup>2</sup>	-	-	-	-	-	-	n/a
Schroder Australian Equity	3.19	15.99	25.76	-4.50	14.81	10.54	8.84
Schroder Credit Securities	2.19	5.19	8.29	5.29	8.43	5.85	4.61
Schroder Real Return	4.95	-	-	-	-	-	4.48
SG Hiscock Property Securities	15.67	12.64	21.29	9.54	5.86	12.88	-1.32
Solaris Core Australian Equity	7.55	21.27	22.59	-7.34	-	-	8.22
UBS Australian Share	4.00	16.72	25.06	-5.80	16.33	10.72	8.02
UBS Diversified Fixed Income	2.92	6.64	3.12	10.70	5.37	5.71	5.84
UBS Tax Effective Income <sup>3</sup>	6.14	11.29	19.49	1.18	8.92	9.24	4.40
Zurich Investments Global Thematic Share	21.68	14.88	24.13	-1.64	-	-	13.49

1 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.

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

3 Closed to new applications.

4 This option has terminated.

5 For inception dates please see our website [colonialfirststate.com](http://colonialfirststate.com) under 'Performance & Prices'.

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

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

## Other important information

### Guarantee under RSE licence

The Trustee has the benefit of a guarantee of \$5 million from Commonwealth Bank of Australia (CBA) (ABN 48 123 123 124) in respect of the performance of its duties as an RSE Licensee.

CBA is the ultimate holding company of the Trustee. The guarantee is available for inspection by contacting the Company Secretary of the Trustee. CBA and its subsidiaries do not guarantee the performance of or the repayment of capital by FirstChoice. With the exception of FirstRate, investments in FirstChoice are not deposits or other liabilities of CBA or its subsidiaries, and the investment-type products are subject to investment risk, including loss of income and capital invested.

### Indemnity insurance

The Trustee is responsible for its activities and carries professional indemnity insurance.

### 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 Management Policy 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.

### Taxation matters

Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information.

Colonial First State is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

### 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 are 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 O9/437. 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 super contributions 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.

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 of 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 by calling Investor Services on 13 13 36:

- Please refer to our website [colonialfirststate.com.au](http://colonialfirststate.com.au) to download a copy of the most recent Product Disclosure Statement covering the relevant investment strategies and options, contribution levels and insurance cover of the Fund.
- The full audited financial statements for 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.
- Performance reports for each of the investment options comprising the Colonial First State FirstChoice 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

Colonial First State FirstChoice Superannuation Trust ('the Trust')

Investments <sup>1</sup>	Market value (\$'000)
Commonwealth Multi-Manager Moderate Fund	8,059,398
Commonwealth Multi-Manager Growth Fund	4,574,306

1. More than one option of the Fund invests into each of these investments.



## Abridged financial report – FirstChoice Personal Super

The financial report of the Colonial First State FirstChoice Superannuation Trust (the Trust) has 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 2015 and the results of its operations for the year ended 30 June 2015. Set out below is an abridged version of the accounts for this product within the Trust for the year to 30 June 2015 along with comparatives for the year to 30 June 2014. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2015.

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
<b>Net assets as at 30 June 2014 and 30 June 2013</b>		<b>10,878,805</b>		<b>10,550,896</b>
<b>Income</b>				
Members' contributions	264,694		258,902	
Employers' contributions	456,759		479,350	
Transfers from other funds	233,610		282,961	
Interest income	17,324		18,855	
Distribution income	475,014		314,967	
Changes in net market values	414,444		1,002,717	
Trustee fee rebate	777		648	
Proceeds from group life insurance	35,124		35,809	
Other income	92	<b>1,897,837</b>	439	<b>2,394,648</b>
<b>Expenses</b>				
Trustee fees	(92,811)		(87,528)	
Insurance premiums	(84,496)		(89,411)	
Contribution surcharge	(12)		(8)	
Benefits paid and payable	(2,029,130)		(1,738,109)	
Advisor service fees	(13,287)		(13,564)	
Expenses recharged	(2,888)		(3,790)	
Other expenses	(16)	<b>(2,222,640)</b>	(14)	<b>(1,932,424)</b>
Income tax expense		<b>(86,460)</b>		<b>(134,315)</b>
<b>Net assets as at 30 June 2015 and 30 June 2014</b>		<b>10,467,542</b>		<b>10,878,805</b>

## Abridged financial report – FirstChoice Personal Super

The net assets at 30 June 2015 and 30 June 2014 were made up as follows:

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
<b>Assets</b>				
Cash and cash equivalents	629,939		638,002	
Investments:				
– Managed investment schemes	9,857,774		10,204,683	
Contributions receivable	14,323		17,898	
Other receivables	8,011	10,510,047	8,079	10,868,662
<b>Liabilities</b>				
Members' benefits payable	(8,684)		(7,351)	
Creditors and accruals	(14,766)		(14,970)	
Provision for income tax	(9,928)		(11,766)	
Deferred tax liabilities	(9,127)	(42,505)	44,230	10,143
<b>Net assets as at 30 June 2015 and 30 June 2014</b>		<b>10,467,542</b>		<b>10,878,805</b>

## Abridged financial report – FirstChoice Pension

The financial report of the Colonial First State FirstChoice Superannuation Trust (the Trust) has 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 2015 and the results of its operations for the year ended 30 June 2015. Set out below is an abridged version of the accounts for this product within the Trust for the year to 30 June 2015 along with comparatives for the year to 30 June 2014. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2015.

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
<b>Net assets as at 30 June 2014 and 30 June 2013</b>		<b>4,997,275</b>		<b>5,050,761</b>
<b>Income</b>				
Transfers from other funds	432,677		337,031	
Interest income	15,130		17,918	
Distribution income	228,728		151,650	
Changes in net market values	129,451		351,438	
Trustee fee rebate	1,306		1,146	
Other income	891	<b>808,183</b>	460	<b>859,643</b>
<b>Expenses</b>				
Trustee fees	(30,696)		(30,393)	
Benefits paid and payable	(1,006,034)		(891,622)	
Advisor service fees	(11,391)		(10,985)	
Expenses recharged	(1,267)		(1,683)	
Other expenses	(7)	<b>(1,049,395)</b>	(14)	<b>(934,697)</b>
Income tax benefit		<b>22,592</b>		<b>21,568</b>
<b>Net assets as at 30 June 2015 and 30 June 2014</b>		<b>4,778,655</b>		<b>4,997,275</b>

## Abridged financial report – Firstchoice Pension

The net assets at 30 June 2015 and 30 June 2014 were made up as follows:

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
<b>Assets</b>				
Cash and cash equivalents	449,466		508,319	
Investments:				
– Managed investment schemes	4,309,682		4,485,310	
Contributions receivable	3,956		3,002	
Other receivables	3,367	<b>4,766,471</b>	1,159	<b>4,997,790</b>
<b>Liabilities</b>				
Members' benefits payable	(4,062)		(3,196)	
Creditors and accruals	(3,064)		(3,157)	
Provision for income tax	19,310		5,838	
Deferred tax liabilities	–	<b>12,184</b>	–	<b>(515)</b>
<b>Net assets as at 30 June 2015 and 30 June 2014</b>		<b>4,778,655</b>		<b>4,997,275</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**

Website: **[colonialfirststate.com.au](http://colonialfirststate.com.au)**

Email: **[contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au)**