

2016

ANNUAL REPORT

FirstChoice Personal Super & FirstChoice Pension

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

Colonial
First State



Your Annual Report

Dear Investor,

I am pleased to present the Annual Report for the financial year ended 30 June 2016.

This Annual Report is the final component of the reporting information for the 2015–2016 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 read '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 2016.

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 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
APN AREIT	APN Funds Management Limited
Aspect Diversified Futures	Aspect Capital Limited
Ausbil Australian Active Equity	Ausbil Investment Management Limited
Ausbil Australian Emerging Leaders	Ausbil Investment Management Limited
Bennelong Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty Limited
Bennelong Kardinia Absolute Return	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
Celeste Australian Small Companies ²	Celeste Funds Management Limited
Colonial First State Australian Share – Core	Colonial First State Global Asset Management
Colonial First State Balanced	Colonial First State Global Asset Management
Colonial First State Cash	Colonial First State Global Asset Management
Colonial First State Conservative	Colonial First State Global Asset Management
Colonial First State Developing Companies	Colonial First State Global Asset Management
Colonial First State Diversified	Colonial First State Global Asset Management
Colonial First State Diversified Fixed Interest	Colonial First State Global Asset Management
Colonial First State 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 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 High Growth	Colonial First State Global Asset Management
Colonial First State Imputation	Colonial First State Global Asset Management
Colonial First State Income ³	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
Fidelity Australian Equities	Fidelity International Limited
FirstChoice Alternatives	Amundi, AQR Capital Management, Aspect Capital Limited, Dymon Asia, GAM International, Franklin Templeton Investments
FirstChoice Asian Share	MFS Investment Management, Comgest, Franklin Templeton Investments
FirstChoice Australian Share	Colonial First State Global Asset Management, Nikko Asset Management Australia, Schroder Investment Management Australia Limited, Perennial Investment Partners, Alphinity Investment Management
FirstChoice Australian Small Companies	Colonial First State Global Asset Management, Schroders, Celeste Funds Management, 8IP , 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
FirstChoice Conservative	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share - Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives
FirstChoice Defensive	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Defensive Alternatives

Investment options

FirstChoice Personal Super

FirstChoice Pension

Investment options	Underlying manager(s)
FirstChoice Diversified	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives
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	Investec Asset Management, Hexavest, Alliance Bernstein, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Geared Growth Plus	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, 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	Investec Asset Management, Hexavest, Alliance Bernstein, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Global Share – Hedged	Investec Asset Management, Hexavest, Alliance Bernstein, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Global Small Companies	Wellington Management
FirstChoice Growth	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, 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

Investment options

FirstChoice Personal Super

FirstChoice Pension

Investment options	Underlying manager(s)
FirstChoice Lower Volatility Australian Share	Greencape Capital, Solaris Investment Management, BlackRock Investment Management (Australia), Kardinia Capital, Acadian Asset Management LLC
FirstChoice Moderate	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives
FirstChoice Multi-Index Balanced	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management, Commonwealth Bank of Australia
FirstChoice Multi-Index Conservative	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management, Commonwealth Bank of Australia
FirstChoice Multi-Index Diversified	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management, Commonwealth Bank of Australia
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, Commonwealth Bank of Australia
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 ¹	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 ¹	Commonwealth Bank of Australia
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 ¹	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 ¹	Commonwealth Bank of Australia
FirstRate Term Deposit - 3 year - annual interest	Commonwealth Bank of Australia

Investment options

FirstChoice Personal Super

FirstChoice Pension

Investment options	Underlying manager(s)
FirstRate Term Deposit - 3 year - monthly interest	Commonwealth Bank of Australia
FirstRate Term Deposit - 5 year - annual compound interest ¹	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 ¹	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 ²	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
Magellan Global Share - Hedged	Magellan Asset Management Limited
Magellan Infrastructure	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
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 Ethical SRI Share	Perpetual Investments
Perpetual Global Share	Perpetual Investments
Perpetual Industrial Share	Perpetual Investments

Investment options FirstChoice Personal Super FirstChoice Pension

Investment options	Underlying manager(s)
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
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
Stewart Investors Global Emerging Markets Leaders ²	Colonial First State Global Asset Management
Stewart Investors Worldwide Leaders	Colonial First State Global Asset Management
Stewart Investors Worldwide Sustainability	Colonial First State Global Asset Management
T. Rowe Price Global Equity	T. Rowe Price International Limited
UBS Australian Share	UBS Global Asset Management
UBS Diversified Fixed Income	UBS Global Asset Management
UBS Tax Effective Income ²	UBS Global Asset Management
Zurich Investments Global Thematic Share	Zurich Investment Management Ltd

1. This option in FirstChoice Pension only

2 This option is closed to new investors

3 This option was terminated as at 17 October 2008.

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Aberdeen Australian Fixed Income				
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	99.06%	99.63%	99.86%	99.79%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	0.94%	0.37%	0.14%	0.21%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Australian Equity				
Australian shares	98.37%	97.05%	96.20%	98.33%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	1.63%	2.95%	3.80%	1.67%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Australian Equity Long Short				
Australian shares	98.95%	98.45%	99.19%	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	1.05%	1.55%	0.81%	2.12%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Defensive Income				
Australian shares	0.10%	-0.32%	0.10%	-0.32%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	99.90%	100.32%	99.90%	100.32%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Geared Global Equity				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	91.53%	97.26%	97.19%	97.57%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	8.47%	2.74%	2.81%	2.43%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Global Equity				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	97.96%	97.79%	97.51%	98.16%
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	2.04%	2.21%	2.49%	1.84%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Global Equity Long Short				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	97.41%	96.69%	97.86%	96.99%
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	2.59%	3.31%	2.14%	3.01%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Acadian Global Managed Volatility Equity				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	98.79%	98.36%	98.79%	98.23%
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	1.21%	1.64%	1.21%	1.77%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Altrinsic Global Equity				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	96.61%	96.54%	96.89%	97.02%
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	3.39%	3.46%	3.11%	2.98%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
AMP Capital Global Property Securities				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	94.94%	95.76%	97.12%	96.45%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	5.06%	4.24%	2.88%	3.55%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Antares Elite Opportunities				
Australian shares	97.77%	95.73%	98.08%	95.58%
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	2.23%	4.27%	1.92%	4.42%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
APN AREIT				
Australian shares	-	0.00%	-	0.00%
International shares	-	0.00%	-	0.00%
Property	-	96.44%	-	96.73%
Fixed interest	-	0.00%	-	0.00%
International fixed interest	-	0.00%	-	0.00%
Cash	-	3.56%	-	3.27%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Aspect Diversified Futures				
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	
	2015	2016	2015	2016
Ausbil Australian Active Equity				
Australian shares	96.98%	96.93%	98.52%	97.55%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	3.02%	3.07%	1.48%	2.45%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Ausbil Australian Emerging Leaders				
Australian shares	94.92%	96.17%	97.00%	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	5.08%	3.83%	3.00%	2.29%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Bennelong Ex-20 Australian Equities				
Australian shares	98.75%	95.32%	98.73%	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	1.25%	4.68%	1.27%	3.98%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
BlackRock Scientific Australian Equity				
Australian shares	99.68%	98.95%	99.68%	98.76%
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	0.32%	1.05%	0.32%	1.24%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
BT Active Balanced				
Australian shares	36.66%	37.46%	37.29%	37.91%
International shares	20.92%	21.20%	21.28%	21.45%
Property	7.55%	7.48%	7.68%	7.57%
Fixed interest	25.19%	25.08%	25.63%	25.37%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	9.68%	8.78%	8.12%	7.70%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
BT Core Australian Share				
Australian shares	97.88%	95.41%	97.88%	95.61%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	2.12%	4.59%	2.12%	4.39%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
BT Core Global Share				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	93.78%	95.66%	97.04%	97.81%
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	6.22%	4.34%	2.96%	2.19%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
BT Property Investment				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	95.50%	93.40%	96.59%	95.40%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	4.50%	6.60%	3.41%	4.60%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
T. Rowe Price Global Equity				
Australian shares	-	0.00%	-	0.00%
International shares	-	97.53%	-	98.39%
Property	-	0.00%	-	0.00%
Fixed interest	-	0.00%	-	0.00%
International fixed interest	-	0.00%	-	0.00%
Cash	-	2.47%	-	1.61%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Celeste Australian Small Companies				
Australian shares	98.00%	96.77%	98.59%	96.61%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	2.00%	3.23%	1.41%	3.39%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Australian Share – Core				
Australian shares	98.30%	97.29%	98.30%	96.92%
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	1.70%	2.71%	1.70%	3.08%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Balanced				
Australian shares	20.16%	19.72%	20.20%	19.65%
International shares	23.41%	24.82%	23.44%	24.74%
Property	5.12%	5.26%	5.12%	5.25%
Fixed interest	26.70%	27.40%	26.75%	27.31%
International fixed interest	9.09%	7.75%	9.10%	7.73%
Cash	15.52%	15.05%	15.39%	15.32%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Cash				
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	
	2015	2016	2015	2016
Colonial First State Conservative				
Australian shares	14.27%	14.45%	14.35%	14.47%
International shares	9.46%	9.74%	9.51%	9.75%
Property	4.97%	5.34%	5.00%	5.35%
Fixed interest	29.69%	31.29%	29.87%	31.30%
International fixed interest	10.11%	8.85%	10.16%	8.86%
Cash	31.50%	30.33%	31.11%	30.27%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Developing Companies				
Australian shares	95.84%	94.39%	96.02%	95.60%
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	4.16%	5.61%	3.98%	4.40%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Diversified				
Australian shares	29.31%	29.02%	29.86%	29.38%
International shares	32.57%	34.26%	33.18%	34.70%
Property	4.96%	5.18%	5.05%	5.25%
Fixed interest	18.20%	19.34%	18.54%	19.58%
International fixed interest	7.30%	5.47%	7.44%	5.54%
Cash	7.66%	6.73%	5.93%	5.55%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Diversified Fixed Interest				
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	70.88%	64.71%	71.36%	64.79%
International fixed interest	28.45%	34.91%	28.64%	34.96%
Cash	0.67%	0.38%	0.00%	0.25%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

Colonial First State Equity Income	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	78.24%	75.59%	78.24%	75.28%
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	21.76%	24.41%	21.76%	24.72%

Colonial First State Future Leaders	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	96.34%	93.45%	96.90%	93.39%
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	3.66%	6.55%	3.10%	6.61%

Colonial First State Geared Australian Share – Core	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	96.62%	96.50%	97.27%	96.11%
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	3.38%	3.50%	2.73%	3.89%

Colonial First State Geared Global Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	92.81%	97.43%	95.23%	98.02%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	7.19%	2.57%	4.77%	1.98%

Colonial First State Geared Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	90.12%	89.38%	90.00%	89.53%
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	9.88%	10.62%	10.00%	10.47%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Global Credit Income				
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	7.74%	7.62%	7.80%	7.64%
International fixed interest	91.49%	92.04%	92.20%	92.22%
Cash	0.77%	0.34%	0.00%	0.14%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Stewart Investors Global Emerging Markets Leaders				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	92.93%	94.31%	94.44%	94.17%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	7.07%	5.69%	5.56%	5.83%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Global Listed Infrastructure Securities				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	96.87%	97.93%	96.87%	97.78%
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	3.13%	2.07%	3.13%	2.22%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Global Property Securities				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	97.41%	97.77%	97.91%	97.86%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	2.59%	2.23%	2.09%	2.14%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Colonial First State Global Resources				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	98.00%	97.40%	98.32%	97.05%
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	2.00%	2.60%	1.68%	2.95%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

Colonial First State High Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	47.66%	47.67%	48.41%	48.01%
International shares	45.99%	46.09%	46.72%	46.41%
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	6.35%	6.24%	4.87%	5.58%

Colonial First State Imputation	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	97.96%	95.98%	97.96%	95.49%
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	2.04%	4.02%	2.04%	4.51%

Colonial First State Income	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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	12.33%	27.61%	5.57%	13.76%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	87.67%	72.39%	94.43%	86.24%

Colonial First State Index Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	99.88%	99.04%	99.93%	99.13%
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	0.12%	0.96%	0.07%	0.87%

Colonial First State Index Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	96.52%	95.81%	99.41%	98.66%
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%	4.19%	0.59%	1.34%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

Colonial First State Index Global Share – Hedged	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	96.17%	97.32%	99.10%	98.11%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	3.83%	2.68%	0.90%	1.89%

Colonial First State Index Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	99.93%	99.22%	99.93%	99.62%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	0.07%	0.78%	0.07%	0.38%

Colonial First State Multi-Asset Real Return	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	13.95%	14.34%	13.95%	14.29%
International shares	9.52%	30.39%	9.52%	30.28%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	39.46%	16.77%	39.46%	16.71%
International fixed interest	0.14%	7.05%	0.14%	7.03%
Cash	36.93%	31.45%	36.93%	31.69%

Colonial First State Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	97.28%	96.07%	97.44%	95.83%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	2.72%	3.93%	2.56%	4.17%

Colonial First State Target Return Income	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	1.90%	3.99%	1.89%	3.99%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	88.24%	48.50%	87.96%	48.46%
International fixed interest	0.00%	12.39%	0.00%	12.38%
Cash	9.86%	35.12%	10.15%	35.17%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Stewart Investors Worldwide Leaders				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	79.61%	81.03%	81.85%	84.39%
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	20.39%	18.97%	18.15%	15.61%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Stewart Investors Worldwide Sustainability				
Australian shares	0.00%	0.00%	-	0.00%
International shares	83.94%	96.68%	-	97.47%
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	16.06%	3.32%	-	2.53%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Fidelity Australian Equities				
Australian shares	93.51%	92.24%	94.65%	93.12%
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	6.49%	7.76%	5.35%	6.88%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
FirstChoice Alternatives				
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 & Alternatives	-	-	100.00%	100.00%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
FirstChoice Asian Share				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	92.75%	96.78%	95.41%	97.88%
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	7.25%	3.22%	4.59%	2.12%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

FirstChoice Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	97.20%	96.23%	97.21%	96.03%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	2.80%	3.77%	2.79%	3.97%

FirstChoice Australian Small Companies	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	95.43%	94.23%	95.46%	94.16%
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	4.57%	5.77%	4.54%	5.84%

FirstChoice Balanced	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	26.30%	24.66%	26.91%	24.81%
International shares	28.99%	29.87%	29.65%	30.04%
Property	5.58%	5.51%	5.71%	5.54%
Fixed interest	8.72%	8.60%	8.92%	8.65%
International fixed interest	13.54%	13.03%	13.85%	13.10%
Cash & Alternatives	16.87%	18.33%	14.96%	17.86%

FirstChoice Conservative	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	10.89%	9.89%	10.94%	9.89%
International shares	12.50%	12.40%	12.55%	12.41%
Property	2.33%	2.51%	2.34%	2.51%
Fixed interest	11.91%	11.87%	11.95%	11.88%
International fixed interest	18.49%	17.99%	18.57%	18.00%
Cash & Alternatives	43.88%	45.34%	43.65%	45.31%

FirstChoice Defensive	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	4.86%	4.58%	4.91%	4.59%
International shares	4.65%	4.75%	4.69%	4.75%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	15.75%	15.77%	15.90%	15.80%
International fixed interest	24.46%	23.89%	24.69%	23.94%
Cash & Alternatives	50.28%	51.01%	49.81%	50.92%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

FirstChoice Diversified	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	19.52%	17.49%	19.52%	17.45%
International shares	22.30%	21.54%	22.30%	21.49%
Property	3.99%	3.98%	3.99%	3.97%
Fixed interest	10.08%	9.85%	10.08%	9.82%
International fixed interest	15.65%	14.92%	15.65%	14.88%
Cash & Alternatives	28.46%	32.22%	28.46%	32.39%

FirstChoice Emerging Markets	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	96.18%	96.66%	96.69%	96.34%
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	3.82%	3.34%	3.31%	3.66%

FirstChoice Fixed Interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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	38.42%	39.47%	38.80%	39.63%
International fixed interest	59.68%	59.81%	60.26%	60.04%
Cash	1.90%	0.72%	0.94%	0.33%

FirstChoice Geared Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	98.10%	95.44%	97.72%	95.60%
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	1.90%	4.56%	2.28%	4.40%

FirstChoice Geared Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	93.76%	92.53%	96.82%	94.48%
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	6.24%	7.47%	3.18%	5.52%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

FirstChoice Geared Growth Plus	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	37.06%	37.81%	38.33%	37.96%
International shares	36.96%	38.22%	38.22%	38.37%
Property	9.27%	9.75%	9.58%	9.79%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	16.71%	14.22%	13.87%	13.88%

FirstChoice Global Infrastructure Securities	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	94.45%	96.82%	96.51%	96.83%
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	5.55%	3.18%	3.49%	3.17%

FirstChoice Global Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	93.35%	94.76%	96.37%	97.02%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	6.65%	5.24%	3.63%	2.98%

FirstChoice Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	95.11%	95.12%	97.01%	96.20%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	4.89%	4.88%	2.99%	3.80%

FirstChoice Global Share – Hedged	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	93.07%	93.68%	96.12%	95.50%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	6.93%	6.32%	3.88%	4.50%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

FirstChoice Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	31.44%	28.91%	31.98%	29.17%
International shares	33.12%	34.56%	33.68%	34.90%
Property	6.25%	5.48%	6.35%	5.54%
Fixed interest	6.81%	6.64%	6.92%	6.70%
International fixed interest	10.57%	10.06%	10.75%	10.16%
Cash & Alternatives	11.81%	14.35%	10.32%	13.53%

FirstChoice High Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	39.03%	37.80%	39.83%	38.32%
International shares	49.21%	47.23%	50.22%	47.84%
Property	9.29%	9.67%	9.48%	9.79%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	2.47%	5.30%	0.47%	4.05%

FirstChoice Lower Volatility Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	-	-	69.58%	68.63%
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	-	-	30.42%	31.37%

FirstChoice Moderate	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	23.25%	21.47%	23.62%	21.74%
International shares	24.61%	25.49%	24.99%	25.81%
Property	4.76%	4.46%	4.84%	4.51%
Fixed interest	11.99%	9.90%	12.17%	10.02%
International fixed interest	18.62%	15.00%	18.91%	15.19%
Cash & Alternatives	16.77%	23.68%	15.47%	22.73%

FirstChoice Multi-Index Balanced	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	27.50%	28.30%	28.16%	28.55%
International shares	34.28%	34.21%	35.10%	34.49%
Property	5.51%	6.15%	5.65%	6.20%
Fixed interest	14.40%	13.66%	14.74%	13.78%
International fixed interest	9.61%	10.75%	9.84%	10.84%
Cash	8.70%	6.93%	6.51%	6.14%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

FirstChoice Multi-Index Conservative	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	11.79%	11.85%	11.92%	11.92%
International shares	15.55%	14.55%	15.73%	14.63%
Property	3.05%	3.07%	3.08%	3.08%
Fixed interest	19.66%	18.48%	19.88%	18.59%
International fixed interest	9.74%	11.22%	9.85%	11.29%
Cash	40.21%	40.83%	39.54%	40.49%

FirstChoice Multi-Index Diversified	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	19.83%	20.18%	19.83%	20.23%
International shares	24.34%	24.75%	24.34%	24.80%
Property	4.28%	4.60%	4.28%	4.61%
Fixed interest	17.59%	17.32%	17.59%	17.36%
International fixed interest	11.87%	12.47%	11.87%	12.50%
Cash	22.09%	20.68%	22.09%	20.50%

FirstChoice Multi-Index High Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	39.02%	39.29%	39.30%	39.25%
International shares	49.27%	49.56%	49.62%	49.50%
Property	9.90%	10.03%	9.97%	10.02%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	1.81%	1.12%	1.11%	1.23%

FirstChoice Multi-Index Moderate	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	24.85%	25.02%	24.85%	25.08%
International shares	29.84%	29.82%	29.84%	29.90%
Property	4.92%	4.89%	4.92%	4.91%
Fixed interest	16.05%	14.95%	16.05%	14.98%
International fixed interest	11.17%	11.72%	11.17%	11.75%
Cash	13.17%	13.60%	13.17%	13.38%

FirstChoice Property Securities	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	96.11%	95.82%	96.46%	96.19%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	3.89%	4.18%	3.54%	3.81%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

FirstRate Investment Deposit – April 2017	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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	
	2015	2016	2015	2016
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	
	2015	2016	2015	2016
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 (Closed)	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 Saver	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

FirstRate Term Deposit – 10 year – annual compound interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 – 10 year – annual interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 10 year – monthly interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 15 year – annual compound interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 – annual interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
FirstRate Term Deposit – 15 year – monthly interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 2 year – annual compound interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 2 year – annual interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 2 year – monthly interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 3 year – annual compound interest				
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 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
FirstRate Term Deposit – 3 year – annual interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 3 year – monthly interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 5 year – annual compound interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 5 year – annual interest				
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	
	2015	2016	2015	2016
FirstRate Term Deposit – 5 year – monthly interest				
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 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

FirstRate Term Deposit – 7 year – annual compound interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 7 year – monthly interest	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit 12 month	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit 3 month	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

FirstRate Term Deposit 6 month	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit 9 month	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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%

Franklin Templeton Multisector Bond	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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	0.08%	-0.59%	0.08%	-0.59%
International fixed interest	99.92%	100.33%	99.92%	100.40%
Cash	0.00%	0.26%	0.00%	0.19%

Generation Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	88.35%	92.05%	91.33%	93.57%
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	11.65%	7.95%	8.67%	6.43%

Goldman Sachs Australian Infrastructure	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	96.08%	97.33%	98.08%	97.32%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	3.92%	2.67%	1.92%	2.68%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
FirstChoice Global Small Companies				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	93.28%	96.33%	95.28%	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	6.72%	3.67%	4.72%	1.86%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Goldman Sachs Income Plus				
Australian shares	19.32%	17.89%	19.32%	17.92%
International shares	0.00%	0.00%	0.00%	0.00%
Property	6.32%	4.70%	6.32%	4.71%
Fixed interest	26.78%	29.48%	26.78%	29.54%
International fixed interest	15.15%	14.88%	15.15%	14.91%
Cash	32.43%	33.05%	32.43%	32.92%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Grant Samuel Epoch Global Equity Shareholder Yield				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	93.17%	95.64%	95.44%	96.53%
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	6.83%	4.36%	4.56%	3.47%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Investors Mutual Australian Share				
Australian shares	88.55%	89.10%	89.96%	90.15%
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	11.45%	10.90%	10.04%	9.85%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Ironbark Karara Australian Share				
Australian shares	95.66%	96.06%	96.15%	95.31%
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	4.34%	3.94%	3.85%	4.69%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Ironbark Property Securities				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	98.08%	97.17%	98.10%	97.55%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	1.92%	2.83%	1.90%	2.45%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Kapstream Absolute Return Income				
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	73.44%	60.63%	73.44%	60.82%
International fixed interest	26.56%	38.90%	26.56%	39.03%
Cash	0.00%	0.47%	0.00%	0.15%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Lazard Select Australian Equity				
Australian shares	97.71%	97.72%	97.63%	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	2.29%	2.28%	2.37%	2.28%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Macquarie Income Opportunities				
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	43.69%	48.18%	43.69%	48.13%
International fixed interest	56.31%	51.54%	56.31%	51.48%
Cash	0.00%	0.28%	0.00%	0.39%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Magellan Global Share				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	81.53%	82.94%	83.82%	83.38%
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	18.47%	17.06%	16.18%	16.62%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Maple-Brown Abbott Australian Share				
Australian shares	88.63%	94.03%	89.11%	93.65%
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	11.37%	5.97%	10.89%	6.35%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Merlon Australian Share Income				
Australian shares	98.49%	93.68%	98.68%	93.57%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	1.51%	6.32%	1.32%	6.43%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
MFS Global Equity				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	94.30%	96.06%	98.14%	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	5.70%	3.94%	1.86%	2.14%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Nikko AM-Tyndall Australian Share Concentrated				
Australian shares	96.65%	96.06%	96.96%	95.70%
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	3.35%	3.94%	3.04%	4.30%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
OC Premium Small Companies				
Australian shares	94.01%	91.22%	93.73%	90.82%
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	5.99%	8.78%	6.27%	9.18%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

Perennial Value Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	91.56%	96.88%	92.60%	96.91%
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	8.44%	3.12%	7.40%	3.09%

Perpetual Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	92.41%	92.12%	92.12%	91.34%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	7.59%	7.88%	7.88%	8.66%

Perpetual Balanced Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	29.33%	29.21%	29.46%	29.21%
International shares	23.64%	22.62%	23.74%	22.63%
Property	2.32%	0.00%	2.33%	0.00%
Fixed interest	33.94%	25.77%	34.10%	25.77%
International fixed interest	1.34%	1.78%	1.34%	1.78%
Cash	9.43%	20.62%	9.03%	20.61%

Perpetual Conservative Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	15.79%	14.88%	15.77%	14.88%
International shares	10.60%	8.07%	10.59%	8.07%
Property	2.23%	0.00%	2.23%	0.00%
Fixed interest	52.65%	46.98%	52.58%	46.96%
International fixed interest	1.73%	2.33%	1.73%	2.33%
Cash	17.00%	27.74%	17.10%	27.76%

Perpetual Diversified Growth	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	21.78%	21.14%	21.89%	21.12%
International shares	15.98%	17.10%	16.06%	17.08%
Property	2.52%	0.00%	2.54%	0.00%
Fixed interest	46.64%	40.37%	46.87%	40.33%
International fixed interest	1.48%	1.94%	1.48%	1.94%
Cash	11.60%	19.45%	11.16%	19.53%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Perpetual Diversified Income				
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	85.81%	82.62%	85.81%	82.44%
International fixed interest	14.19%	17.19%	14.19%	17.15%
Cash	0.00%	0.19%	0.00%	0.41%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Perpetual Global Share				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	89.31%	83.27%	90.63%	83.80%
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	10.69%	16.73%	9.37%	16.20%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Perpetual Industrial Share				
Australian shares	91.88%	90.11%	92.37%	89.85%
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	8.12%	9.89%	7.63%	10.15%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
PIMCO Global Bond				
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	3.20%	0.38%	3.25%	0.38%
International fixed interest	94.36%	98.87%	95.85%	99.62%
Cash	2.44%	0.75%	0.90%	0.00%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Platinum Asia				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	84.12%	85.58%	86.80%	85.49%
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	15.88%	14.42%	13.20%	14.51%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Platinum International				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	88.21%	84.79%	90.50%	85.95%
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	11.79%	15.21%	9.50%	14.05%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
PM Capital Enhanced Yield				
Australian shares	7.40%	7.17%	7.49%	7.18%
International shares	2.44%	2.68%	2.47%	2.68%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	59.11%	53.75%	59.88%	53.84%
International fixed interest	-1.43%	-1.36%	-1.45%	-1.36%
Cash	32.48%	37.76%	31.61%	37.66%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
PM Capital Global Companies				
Australian shares	2.72%	7.65%	2.75%	7.66%
International shares	99.08%	113.82%	100.07%	113.97%
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	-1.80%	-21.47%	-2.82%	-21.63%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Realindex Australian Share				
Australian shares	99.76%	98.85%	99.76%	98.66%
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	0.24%	1.15%	0.24%	1.34%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Realindex Australian Small Companies				
Australian shares	99.73%	98.12%	99.73%	99.15%
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	0.27%	1.88%	0.27%	0.85%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

Realindex Emerging Markets	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	99.72%	99.04%	99.72%	98.03%
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	0.28%	0.96%	0.28%	1.97%

Realindex Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	99.72%	99.01%	99.72%	99.26%
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	0.28%	0.99%	0.28%	0.74%

Realindex Global Share Hedged	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	99.37%	99.04%	99.37%	99.59%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	0.63%	0.96%	0.63%	0.41%

Sanlam Managed Risk Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	66.91%	69.31%	66.91%	69.25%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	33.09%	30.69%	33.09%	30.75%

Sanlam Managed Risk Global Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	77.31%	83.52%	77.31%	83.68%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	22.69%	16.48%	22.69%	16.32%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Sanlam Managed Risk Multi-Index High Growth				
Australian shares	37.24%	36.78%	–	36.88%
International shares	45.93%	46.40%	–	46.53%
Property	9.23%	9.39%	–	9.42%
Fixed interest	0.00%	0.00%	–	0.00%
International fixed interest	0.00%	0.00%	–	0.00%
Cash	7.60%	7.43%	–	7.17%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Schroder Australian Equity				
Australian shares	96.98%	98.18%	97.71%	97.60%
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	3.02%	1.82%	2.29%	2.40%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Schroder Credit Securities				
Australian shares	0.00%	0.58%	0.00%	0.58%
International shares	0.00%	0.00%	0.00%	0.00%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	81.03%	76.46%	81.03%	76.64%
International fixed interest	17.76%	19.13%	17.76%	19.17%
Cash	1.21%	3.83%	1.21%	3.61%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Schroder Real Return				
Australian shares	14.69%	15.67%	14.69%	15.73%
International shares	26.06%	14.85%	26.06%	14.91%
Property	0.00%	0.00%	0.00%	0.00%
Fixed interest	50.92%	24.71%	50.92%	24.81%
International fixed interest	5.65%	16.82%	5.65%	16.89%
Cash	2.68%	27.95%	2.68%	27.66%

	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
SG Hiscock Property Securities				
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	0.00%	0.00%	0.00%	0.00%
Property	92.51%	96.32%	95.48%	97.09%
Fixed interest	0.00%	0.00%	0.00%	0.00%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	7.49%	3.68%	4.52%	2.91%

Asset allocation as at 30 June 2016 (%)

FirstChoice Personal Super

FirstChoice Pension

Solaris Core Australian Equity	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	98.93%	98.99%	99.24%	98.51%
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	1.07%	1.01%	0.76%	1.49%

UBS Australian Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	95.45%	95.44%	95.53%	95.23%
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	4.55%	4.56%	4.47%	4.77%

UBS Diversified Fixed Income	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
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	65.04%	56.31%	65.04%	56.52%
International fixed interest	34.96%	42.97%	34.96%	43.14%
Cash	0.00%	0.72%	0.00%	0.34%

UBS Tax Effective Income	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	46.01%	38.73%	46.16%	38.66%
International shares	0.00%	0.00%	0.00%	0.00%
Property	23.89%	30.18%	23.97%	30.11%
Fixed interest	15.05%	18.72%	15.10%	18.68%
International fixed interest	0.00%	0.00%	0.00%	0.00%
Cash	15.05%	12.37%	14.77%	12.55%

Zurich Investments Global Thematic Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	0.00%	0.00%	0.00%	0.00%
International shares	92.10%	95.90%	95.47%	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	7.90%	4.10%	4.53%	3.13%

Asset allocation as at 30 June 2016 (%)
FirstChoice Personal Super
FirstChoice Pension

Magellan Global Share - Hedged	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	–	0.00%	–	–
International shares	–	83.36%	–	–
Property	–	0.00%	–	–
Fixed interest	–	0.00%	–	–
International fixed interest	–	0.00%	–	–
Cash	–	16.64%	–	–

Perpetual Ethical SRI Share	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	–	91.33%	–	91.32%
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	–	8.67%	–	8.68%

Magellan Infrastructure	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	–	0.00%	–	0.00%
International shares	–	88.06%	–	88.52%
Property	–	0.00%	–	0.00%
Fixed interest	–	0.00%	–	0.00%
International fixed interest	–	0.00%	–	0.00%
Cash	–	11.94%	–	11.48%

Bennelong Kardinia Absolute Return	FirstChoice Personal Super		FirstChoice Pension	
	2015	2016	2015	2016
Australian shares	–	35.66%	–	35.76%
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	–	64.34%	–	64.24%

Performance returns as at 30 June 2016 (%)

FirstChoice Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Aberdeen Australian Fixed Income	5.24	3.48	4.45	1.27	9.18	4.69	4.61
Acadian Australian Equity	1.87	6.72	18.07	20.59	-8.76	7.15	3.66
Acadian Australian Equity Long Short	-1.33	6.78	23.85	26.68	-9.50	8.39	4.45
Acadian Defensive Income	0.88	3.12	2.36	3.21	4.48	2.80	3.17
Acadian Geared Global Equity	-10.26	29.54	46.69	50.53	-5.17	19.47	-1.55
Acadian Global Equity	-3.02	18.98	21.91	26.62	2.24	12.74	3.48
Acadian Global Equity Long Short	3.79	29.19	21.35	27.38	3.12	16.40	2.31
Acadian Global Managed Volatility Equity	5.63	18.13	13.73	-	-	-	13.09
Altrinsic Global Equity	-1.31	23.47	13.29	-	-	-	11.76
AMP Capital Global Property Securities	8.76	7.57	13.64	12.95	4.78	9.49	9.15
Antares Elite Opportunities	3.21	5.55	14.61	-	-	-	7.72
APN AREIT ²	-	-	-	-	-	-	3.35
Aspect Diversified Futures	12.61	19.45	-0.12	-6.99	9.14	6.40	6.60
Ausbil Australian Active Equity	1.71	3.89	18.79	24.39	-7.96	7.52	6.98
Ausbil Australian Emerging Leaders	11.78	1.74	23.61	15.20	-14.37	6.75	2.93
Bennelong Ex-20 Australian Equities	21.59	-	-	-	-	-	13.77
BlackRock Scientific Australian Equity	2.06	3.74	15.41	25.18	-8.11	7.05	6.66
BT Active Balanced	1.69	10.90	13.08	16.26	-0.08	8.18	4.95
BT Core Australian Share	-0.43	8.23	17.99	22.89	-8.64	7.38	7.05
BT Core Global Share	-2.88	21.99	17.33	31.18	-1.55	12.42	2.50
BT Property Investment	20.04	16.52	9.01	19.00	9.76	14.77	5.73
T. Rowe Price Global Equity ²	-	-	-	-	-	-	-1.99
Celeste Australian Small Companies ³	7.70	-4.70	9.15	1.04	-1.01	2.30	5.83
Colonial First State Australian Share – Core	0.35	5.93	14.08	22.20	-5.10	7.06	7.61
Colonial First State Balanced	2.64	5.58	9.68	10.98	-3.28	4.99	3.97
Colonial First State Cash	1.27	1.65	1.72	2.39	3.38	2.08	3.27
Colonial First State Conservative	2.22	5.02	6.69	8.37	0.59	4.54	4.24
Colonial First State Developing Companies	23.70	3.68	22.17	11.69	0.73	12.01	11.50
Colonial First State Diversified	3.13	7.59	12.61	16.18	-1.54	7.41	4.34
Colonial First State Diversified Fixed Interest	2.25	2.08	4.66	2.33	4.19	3.10	4.18
Colonial First State Equity Income	-0.69	2.72	11.59	17.45	-4.01	5.12	4.08
Colonial First State Future Leaders	9.08	-0.60	23.23	11.11	-8.37	6.35	8.38

Performance returns as at 30 June 2016 (%) FirstChoice Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Colonial First State Geared Australian Share - Core	-6.31	5.35	23.02	43.23	-19.43	6.98	6.80
Colonial First State Geared Global Property Securities	4.18	24.71	28.40	11.81	1.60	13.64	-5.58
Colonial First State Geared Share	-0.28	12.77	32.12	60.13	-25.37	12.17	9.54
Colonial First State Global Credit Income	0.76	1.33	6.66	7.44	1.88	3.58	3.78
Stewart Investors Global Emerging Markets Leaders ³	0.05	11.12	8.71	17.98	2.87	7.97	6.82
Colonial First State Global Listed Infrastructure Securities	12.26	9.62	20.82	15.43	6.08	12.73	8.08
Colonial First State Global Property Securities	4.20	13.32	12.98	8.90	5.06	8.82	6.64
Colonial First State Global Resources	-1.64	-14.71	31.59	-8.84	-29.50	-6.63	3.89
Colonial First State High Growth	4.63	9.27	15.78	22.76	-5.64	8.92	4.89
Colonial First State Imputation	0.53	5.68	15.29	24.17	-7.15	7.15	7.15
Colonial First State Income ⁴	-3.16	16.42	13.33	7.89	2.54	7.17	4.93
Colonial First State Index Australian Share	0.76	5.35	15.82	22.11	-6.64	6.99	7.00
Colonial First State Index Global Share	-0.05	20.97	17.19	29.57	-1.15	12.66	2.81
Colonial First State Index Global Share – Hedged	-1.74	8.69	20.53	21.27	-0.98	9.10	4.25
Colonial First State Index Property Securities	20.58	16.70	9.55	21.73	9.57	15.51	3.54
Colonial First State Multi-Asset Real Return	-1.59	5.48	–	–	–	–	1.78
Colonial First State Property Securities	20.47	16.69	7.87	20.02	7.44	14.35	3.87
Colonial First State Target Return Income	1.40	0.24	5.03	4.70	2.29	2.72	3.96
Stewart Investors Worldwide Leaders	9.97	17.11	11.47	32.13	-0.12	13.63	1.88
Stewart Investors Worldwide Sustainability	9.82	–	–	–	–	–	7.06
Fidelity Australian Equities	3.58	6.11	17.80	23.81	-4.82	8.82	8.98
FirstChoice Alternatives	3.99	4.35	–	–	–	–	3.42
FirstChoice Asian Share	-7.25	23.27	13.67	21.66	-10.93	7.09	3.89
FirstChoice Australian Share	-2.05	5.25	15.84	22.00	-8.37	5.95	6.71
FirstChoice Australian Small Companies	14.13	4.39	19.46	6.59	-5.43	7.49	9.73

Performance returns as at 30 June 2016 (%)

FirstChoice Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
FirstChoice Balanced	0.94	8.15	11.38	14.55	-1.40	6.55	7.24
FirstChoice Conservative	2.03	4.91	6.68	7.49	3.34	4.87	4.43
FirstChoice Defensive	2.55	3.88	4.66	4.76	6.04	4.37	4.23
FirstChoice Diversified	1.67	-	-	-	-	-	-0.11
FirstChoice Emerging Markets	-6.64	13.48	9.37	18.14	-17.44	2.48	4.28
FirstChoice Fixed Interest	5.73	3.83	5.09	3.21	8.61	5.28	4.86
FirstChoice Geared Australian Share	-8.83	5.62	32.42	40.39	-24.40	6.24	-3.01
FirstChoice Geared Global Share	-7.15	23.34	24.31	42.79	-2.60	14.64	-0.24
FirstChoice Geared Growth Plus	-2.90	13.34	25.85	30.49	-10.36	10.13	2.40
FirstChoice Global Infrastructure Securities	5.23	8.22	22.73	19.83	3.58	11.65	5.45
FirstChoice Global Property Securities	10.05	10.32	13.14	12.76	4.94	10.20	1.62
FirstChoice Global Share	-4.75	21.53	18.47	31.47	-5.93	11.15	1.30
FirstChoice Global Share – Hedged	-6.43	9.42	20.93	20.97	-4.73	7.37	1.80
FirstChoice Growth	0.51	8.85	13.07	16.69	-2.66	7.04	4.85
FirstChoice High Growth	-0.84	9.82	16.85	20.61	-5.57	7.70	4.20
FirstChoice Lower Volatility Australian Share	1.76	3.62	12.70	20.49	-8.19	5.62	6.41
FirstChoice Moderate	1.24	7.56	10.83	13.17	0.08	6.45	4.88
FirstChoice Multi-Index Balanced	2.25	6.58	13.24	15.57	-0.17	7.32	8.51
FirstChoice Multi-Index Conservative	2.67	4.21	7.17	7.27	3.90	5.03	5.57
FirstChoice Multi-Index Diversified	2.56	5.44	10.42	11.78	-	-	7.67
FirstChoice Multi-Index High Growth	0.69	7.78	-	-	-	-	4.53
FirstChoice Multi-Index Moderate	2.53	-	-	-	-	-	1.69
FirstChoice Property Securities	18.95	16.68	9.52	21.22	8.59	14.88	4.35
FirstRate Investment Deposit – April 2017 ³	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – December 2018 ³	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 ³	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 (Closed) ³	-	-	-	-	-	-	n/a
FirstRate Saver	-	-	-	-	-	-	n/a
FirstRate Term Deposit - 10 year - annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – monthly interest	-	-	-	-	-	-	n/a

Performance returns as at 30 June 2016 (%)
FirstChoice Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
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	-4.76	-	-	-	-	-	-5.37
Generation Global Share	5.80	29.09	15.95	31.85	-2.47	15.29	6.94
Goldman Sachs Australian Infrastructure ³	12.52	7.00	16.63	14.22	-0.62	9.77	6.22
FirstChoice Global Small Companies ³	-3.45	21.29	23.92	33.69	-3.10	13.46	5.11
Goldman Sachs Income Plus	3.81	2.82	5.66	6.01	2.93	4.24	4.24
Grant Samuel Epoch Global Equity Shareholder Yield	7.25	13.52	-	-	-	-	10.10
Investors Mutual Australian Share	3.56	8.73	12.28	24.22	1.00	9.67	7.70
Ironbark Karara Australian Share	-2.66	3.36	17.38	24.64	-7.70	6.32	4.92
Ironbark Property Securities	19.57	15.80	8.17	20.21	8.37	14.30	4.36
Kapstream Absolute Return Income	1.71	2.30	-	-	-	-	2.01
Lazard Select Australian Equity	-5.08	-	-	-	-	-	-8.39
Macquarie Income Opportunities	-0.20	1.33	3.50	5.63	2.51	2.54	3.96
Magellan Global Share	-0.41	25.58	10.37	33.63	12.87	15.80	15.34
Maple-Brown Abbott Australian Share	-7.29	6.02	15.75	27.41	-7.04	6.14	6.02

Performance returns as at 30 June 2016 (%)

FirstChoice Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Merlon Australian Share Income	3.29	4.83	11.76	23.87	-4.96	7.33	4.13
MFS Global Equity	0.89	20.99	15.84	34.55	0.02	13.73	11.18
Nikko AM-Tyndall Australian Share Concentrated	0.22	-	-	-	-	-	-2.61
OC Premium Small Companies	11.38	-	-	-	-	-	6.61
Perennial Value Australian Share	-3.03	7.82	18.37	24.13	-10.75	6.52	6.97
Perpetual Australian Share	0.31	2.18	16.46	22.22	-	-	10.06
Perpetual Balanced Growth	-0.05	6.00	10.73	18.78	0.56	6.98	5.17
Perpetual Conservative Growth	1.89	3.40	6.14	10.02	4.15	5.08	4.61
Perpetual Diversified Growth	0.12	5.29	8.77	15.30	2.61	6.29	4.66
Perpetual Diversified Income	1.17	1.76	3.58	4.06	-	-	2.61
Perpetual Global Share	-5.05	23.53	13.87	29.60	-0.87	11.40	1.71
Perpetual Industrial Share	-1.11	7.04	17.59	27.71	4.08	10.59	8.09
PIMCO Global Bond	5.96	4.15	-	-	-	-	4.82
Platinum Asia	-9.30	26.12	13.93	23.79	-6.80	8.50	6.51
Platinum International	-5.29	17.51	14.10	35.09	-8.66	9.40	7.05
PM Capital Enhanced Yield	0.31	1.56	4.67	5.01	3.34	2.96	4.01
PM Capital Global Companies	-14.12	33.61	14.57	56.28	-0.45	15.38	3.05
Realindex Australian Share	0.23	4.11	15.41	23.96	-4.61	7.33	8.84
Realindex Australian Small Companies	17.65	1.68	19.03	14.88	-6.93	8.77	12.12
Realindex Emerging Markets	-11.10	11.61	10.62	8.63	-13.73	0.56	0.20
Realindex Global Share	-4.58	17.39	17.65	28.23	-7.99	9.23	6.25
Realindex Global Share Hedged	-7.07	6.87	20.52	21.42	-6.22	6.39	9.87
Sanlam Managed Risk Australian Share	-2.32	-	-	-	-	-	-2.63
Sanlam Managed Risk Global Share	-1.21	-	-	-	-	-	-2.79
Sanlam Managed Risk Multi-Index High Growth	-0.29	-	-	-	-	-	-3.74
Schroder Australian Equity	-5.49	2.89	14.47	24.49	-4.98	5.66	6.80
Schroder Credit Securities	1.41	1.99	4.76	7.22	4.74	4.00	3.79
Schroder Real Return	0.46	4.35	-	-	-	-	2.34
SG Hiscock Property Securities	15.71	13.92	11.40	18.87	9.17	13.76	0.47
Solaris Core Australian Equity	0.23	6.69	19.44	21.20	-7.65	7.41	5.86
UBS Australian Share	-3.23	3.38	15.65	23.34	-6.13	6.02	6.74
UBS Diversified Fixed Income	6.04	2.56	6.18	2.30	9.25	5.23	5.15
UBS Tax Effective Income ³	3.36	5.49	10.58	17.94	0.83	7.47	3.66
Zurich Investments Global Thematic Share	-1.84	19.58	13.89	21.18	-1.69	9.76	8.90

Performance returns as at 30 June 2016 (%) FirstChoice Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Magellan Global Share – Hedged ²	–	–	–	–	–	–	-0.69
Perpetual Ethical SRI Share ²	–	–	–	–	–	–	-2.93
Magellan Infrastructure ²	–	–	–	–	–	–	1.75
Bennelong Kardinia Absolute Return ²	–	–	–	–	–	–	-0.12

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 or closed – to be Terminated

5 For inception dates please see our website.

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

Past performance is no indication of future performance.

Performance returns as at 30 June 2016 (%)

FirstChoice Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Aberdeen Australian Fixed Income	5.94	3.95	5.05	1.53	10.46	5.35	5.29
Acadian Australian Equity	2.09	7.43	19.13	21.36	-8.05	7.83	3.94
Acadian Australian Equity Long Short	-0.67	8.11	23.80	29.07	-9.22	9.27	5.31
Acadian Defensive Income	0.95	3.52	2.65	3.68	5.15	3.18	3.64
Acadian Geared Global Equity	-12.69	33.10	52.24	56.46	-5.91	21.10	-2.51
Acadian Global Equity	-3.88	21.00	22.97	28.65	2.10	13.44	3.76
Acadian Global Equity Long Short	3.77	33.45	22.14	29.04	2.84	17.55	1.94
Acadian Global Managed Volatility Equity	5.64	20.55	-	-	-	-	12.53
Altrinsic Global Equity	-2.31	24.99	14.09	-	-	-	12.11
AMP Capital Global Property Securities	9.37	7.83	15.20	14.13	6.29	10.51	10.13
Antares Elite Opportunities	3.81	6.61	16.44	-	-	-	8.82
APN AREIT ²	-	-	-	-	-	-	3.70
Aspect Diversified Futures	14.51	22.54	-1.52	-6.15	10.39	7.44	7.12
Ausbil Australian Active Equity	1.75	4.27	20.59	25.02	-7.41	8.17	7.94
Ausbil Australian Emerging Leaders	12.78	1.76	25.97	15.58	-15.04	7.26	2.93
Bennelong Ex-20 Australian Equities	25.40	-	-	-	-	-	19.75
BlackRock Scientific Australian Equity	2.46	4.13	15.85	26.00	-7.71	7.53	7.74
BT Active Balanced	1.74	12.03	14.20	18.16	0.07	9.01	5.67
BT Core Australian Share	-0.52	8.97	19.28	23.38	-8.28	7.91	7.81
BT Core Global Share	-4.00	24.56	19.24	33.87	-1.81	13.39	1.92
BT Property Investment	22.25	18.52	9.16	21.39	10.03	16.13	6.20
T. Rowe Price Global Equity ²	-	-	-	-	-	-	-2.34
Celeste Australian Small Companies ³	8.87	-5.22	7.61	1.06	-1.16	2.09	6.20
Colonial First State Australian Share – Core	0.44	6.62	15.34	23.10	-4.60	7.72	8.53
Colonial First State Balanced	2.89	6.21	10.69	11.62	-3.13	5.51	4.52
Colonial First State Cash	1.40	1.84	1.94	2.71	3.86	2.34	3.83
Colonial First State Conservative	2.43	5.54	7.27	9.14	0.89	5.01	4.86
Colonial First State Developing Companies	26.68	4.03	23.01	12.53	2.09	13.24	12.99
Colonial First State Diversified	3.30	8.33	13.55	17.52	-1.35	8.05	5.13
Colonial First State Diversified Fixed Interest	2.57	2.27	5.32	2.83	4.62	3.52	4.89
Colonial First State Equity Income	-0.37	3.34	12.69	18.49	-2.19	6.10	5.56
Colonial First State Future Leaders	10.11	-0.82	24.05	11.76	-8.12	6.82	9.42

Performance returns as at 30 June 2016 (%) FirstChoice Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Colonial First State Geared Australian Share – Core	-6.16	7.34	26.86	48.66	-20.60	8.57	8.27
Colonial First State Geared Global Property Securities	3.98	27.73	27.69	15.55	1.80	14.81	-8.79
Colonial First State Geared Share	-0.25	14.78	33.93	64.01	-25.62	13.35	11.03
Colonial First State Global Credit Income	0.77	1.58	7.41	8.06	2.52	4.02	4.35
Stewart Investors Global Emerging Markets Leaders ³	-0.35	12.01	9.08	20.41	2.79	8.55	7.43
Colonial First State Global Listed Infrastructure Securities	13.48	10.23	22.96	16.92	6.31	13.84	8.95
Colonial First State Global Property Securities	4.60	15.36	14.18	11.98	5.44	10.22	7.11
Colonial First State Global Resources	-1.71	-15.42	25.33	-9.00	-29.78	-7.81	4.00
Colonial First State High Growth	4.78	10.08	17.16	24.22	-5.52	9.66	5.91
Colonial First State Imputation	0.76	6.51	16.81	26.21	-6.84	8.07	8.17
Colonial First State Income ⁴	-1.07	6.96	6.74	5.58	2.93	4.18	4.29
Colonial First State Index Australian Share	0.97	6.05	17.44	23.13	-6.11	7.77	7.89
Colonial First State Index Global Share	-0.58	23.38	19.06	31.37	-1.50	13.58	2.56
Colonial First State Index Global Share – Hedged	-2.63	9.44	22.64	22.74	-1.26	9.63	4.49
Colonial First State Index Property Securities	23.22	19.34	10.14	23.07	9.98	17.00	3.95
Colonial First State Multi-Asset Real Return	-1.86	-	-	-	-	-	2.16
Colonial First State Property Securities	22.18	18.96	9.24	23.05	8.45	16.20	4.35
Colonial First State Target Return Income	1.71	0.29	5.38	4.97	3.01	3.05	4.58
Stewart Investors Worldwide Leaders	10.75	18.65	12.49	32.70	-0.38	14.34	2.42
Stewart Investors Worldwide Sustainability ²	-	-	-	-	-	-	9.17
Fidelity Australian Equities	3.91	6.77	19.78	25.06	-4.29	9.73	10.00
FirstChoice Alternatives	4.59	-	-	-	-	-	4.68
FirstChoice Asian Share	-8.54	25.77	14.84	21.96	-11.24	7.42	3.94
FirstChoice Australian Share	-2.15	5.87	16.85	23.09	-7.88	6.54	7.63
FirstChoice Australian Small Companies	16.04	4.98	20.07	7.08	-5.25	8.22	11.13

Performance returns as at 30 June 2016 (%)

FirstChoice Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
FirstChoice Balanced	0.86	8.99	12.63	15.87	-0.98	7.27	8.49
FirstChoice Conservative	2.20	5.47	7.20	8.41	3.75	5.38	5.07
FirstChoice Defensive	2.82	4.36	5.17	5.35	6.65	4.86	4.87
FirstChoice Diversified	1.65	-	-	-	-	-	0.54
FirstChoice Emerging Markets	-7.75	14.65	8.79	17.84	-17.78	2.20	4.78
FirstChoice Fixed Interest	6.43	4.40	5.62	3.61	9.89	5.97	5.66
FirstChoice Geared Australian Share	-9.75	6.03	33.58	42.31	-24.47	6.56	-3.83
FirstChoice Geared Global Share	-8.30	26.03	26.91	45.40	-2.96	15.66	0.00
FirstChoice Geared Growth Plus	-4.04	14.29	28.38	33.66	-11.71	10.69	2.64
FirstChoice Global Infrastructure Securities	5.16	8.73	25.20	21.78	3.56	12.54	5.78
FirstChoice Global Property Securities	10.56	11.09	14.38	13.88	4.91	10.91	1.65
FirstChoice Global Share	-5.64	23.85	19.21	31.84	-6.34	11.46	1.10
FirstChoice Global Share – Hedged	-7.43	10.33	22.82	22.70	-5.14	7.86	2.01
FirstChoice Growth	0.41	9.76	13.96	18.17	-2.47	7.68	5.45
FirstChoice High Growth	-1.20	10.74	18.06	22.46	-5.73	8.32	4.75
FirstChoice Lower Volatility Australian Share	2.10	4.27	13.34	21.97	-7.85	6.28	7.31
FirstChoice Moderate	1.27	8.37	11.61	14.38	0.44	7.07	5.46
FirstChoice Multi-Index Balanced	2.27	7.19	14.62	16.54	0.25	7.98	9.29
FirstChoice Multi-Index Conservative	2.86	4.62	7.86	8.14	4.34	5.54	6.15
FirstChoice Multi-Index Diversified	2.81	6.05	11.35	12.45	-	-	8.28
FirstChoice Multi-Index High Growth	0.54	8.46	-	-	-	-	4.84
FirstChoice Multi-Index Moderate	2.89	-	-	-	-	-	1.30
FirstChoice Property Securities	21.94	18.66	10.87	23.97	9.56	16.86	5.05
FirstRate Investment Deposit – April 2017 ³	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – December 2018 ³	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 ³	-	-	-	-	-	-	n/a
FirstRate Investment Deposit – May 2018 (Closed) ³	-	-	-	-	-	-	n/a
FirstRate Saver	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Term Deposit – 10 year – monthly interest	-	-	-	-	-	-	n/a

Performance returns as at 30 June 2016 (%)
FirstChoice Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
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	-	-	-	-	-	-	-5.33
Generation Global Share	6.60	32.81	17.43	35.02	-2.71	16.91	7.64
Goldman Sachs Australian Infrastructure ³	13.69	7.77	18.55	15.98	-0.83	10.81	7.39
FirstChoice Global Small Companies ³	-4.21	23.71	26.97	36.54	-3.44	14.68	5.47
Goldman Sachs Income Plus	4.20	3.20	6.17	6.63	3.61	4.75	4.85

Performance returns as at 30 June 2016 (%)

FirstChoice Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Grant Samuel Epoch Global Equity Shareholder Yield	7.30	14.84	-	-	-	-	10.75
Investors Mutual Australian Share	3.90	9.70	13.67	26.21	1.75	10.72	8.75
Ironbark Karara Australian Share	-2.86	3.93	18.72	26.29	-7.45	6.98	5.55
Ironbark Property Securities	22.96	17.31	9.28	22.25	9.01	16.00	5.21
Kapstream Absolute Return Income	1.94	2.64	-	-	-	-	2.36
Lazard Select Australian Equity	-4.69	-	-	-	-	-	-8.34
Macquarie Income Opportunities	-0.23	1.50	4.00	6.24	3.00	2.88	4.51
Magellan Global Share	-0.99	28.63	10.64	38.45	15.18	17.58	17.10
Maple-Brown Abbott Australian Share	-7.93	6.77	16.87	28.44	-6.42	6.67	6.84
Merlon Australian Share Income	3.99	5.61	10.58	24.87	-3.34	7.95	5.13
MFS Global Equity	0.32	23.36	17.34	37.56	-0.36	14.76	11.86
Nikko AM-Tyndall Australian Share Concentrated	0.43	-	-	-	-	-	-2.91
OC Premium Small Companies	13.41	-	-	-	-	-	10.18
Perennial Value Australian Share	-3.42	8.63	19.44	24.82	-10.18	7.03	7.99
Perpetual Australian Share	0.52	2.54	18.56	26.23	-	-	11.48
Perpetual Balanced Growth	-0.11	6.57	11.80	20.31	0.90	7.64	5.86
Perpetual Conservative Growth	2.12	3.75	6.76	11.15	4.64	5.64	5.29
Perpetual Diversified Growth	0.13	5.87	9.67	16.51	3.03	6.89	5.46
Perpetual Diversified Income	1.33	2.05	4.19	4.78	-	-	3.06
Perpetual Global Share	-6.11	26.11	13.79	29.52	-1.34	11.48	1.67
Perpetual Industrial Share	-1.18	7.75	19.00	31.25	5.09	11.81	9.16
PIMCO Global Bond	6.69	4.63	5.20	-	-	-	4.96
Platinum Asia	-11.05	29.22	15.18	24.44	-7.03	8.90	7.02
Platinum International	-6.64	19.29	15.59	35.98	-8.93	9.78	7.88
PM Capital Enhanced Yield	0.36	1.80	5.07	5.25	4.23	3.32	4.59
PM Capital Global Companies	-15.66	41.65	16.14	60.51	-1.12	17.10	3.57
Realindex Australian Share	0.28	4.49	17.13	25.33	-3.75	8.16	11.65
Realindex Australian Small Companies	19.36	1.75	19.48	15.60	-5.76	9.59	13.78
Realindex Emerging Markets	-12.80	12.41	11.46	8.77	-13.71	0.50	0.10
Realindex Global Share	-5.84	19.11	19.41	29.92	-8.30	9.79	7.71
Realindex Global Share Hedged	-8.50	7.31	22.62	21.77	-5.91	6.65	11.95
Sanlam Managed Risk Australian Share	-2.75	-	-	-	-	-	-4.42
Sanlam Managed Risk Global Share	-1.46	-	-	-	-	-	-2.40
Sanlam Managed Risk Multi-Index High Growth ²	-	-	-	-	-	-	1.38

Performance returns as at 30 June 2016 (%) FirstChoice Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2016	2015	2014	2013	2012		
Schroder Australian Equity	-5.92	3.19	15.99	25.76	-4.50	6.22	7.72
Schroder Credit Securities	1.59	2.19	5.19	8.29	5.29	4.48	4.36
Schroder Real Return	0.34	4.95	-	-	-	-	2.50
SG Hiscock Property Securities	17.35	15.67	12.64	21.29	9.54	15.23	0.58
Solaris Core Australian Equity	0.33	7.55	21.27	22.59	-7.34	8.25	6.66
UBS Australian Share	-3.64	4.00	16.72	25.06	-5.80	6.62	7.15
UBS Diversified Fixed Income	6.86	2.92	6.64	3.12	10.70	6.01	5.99
UBS Tax Effective Income ³	3.75	6.14	11.29	19.49	1.18	8.18	4.34
Zurich Investments Global Thematic Share	-2.85	21.68	14.88	24.13	-1.64	10.64	10.12
Perpetual Ethical SRI Share ²	-	-	-	-	-	-	-3.86
Magellan Infrastructure ²	-	-	-	-	-	-	2.07
Bennelong Kardinia Absolute Return ²	-	-	-	-	-	-	-0.91

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 or closed – to be terminated

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

Past performance is no indication of future performance.

Other important information

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 Departing Australia Superannuation Payment (DASP) benefit within six months of the later of your temporary visa expiring and the date you are leaving the country, we may be required to pay your account balance to the ATO, under Division 3 of Part 3A of the Superannuation (Unclaimed Money and Lost Members) Act 1999. In these circumstances you will no longer be a member of the Fund and you will lose any insurance cover. You will also no longer be invested in your chosen investment option(s). We are not obliged to notify or give an exit statement to you in this circumstance as allowed by ASIC Class Order 09/437. Once your account balance has been transferred to the ATO, you may claim your benefit by contacting the ATO and downloading a DASP application from its website, ato.gov.au, or by calling on 13 10 20 or emailing it at DASPmail@ato.gov.au.

Superannuation contribution surcharge

The superannuation surcharge was a tax paid by higher income earners on certain 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.

Other important information

Transfer to the Eligible Rollover Fund (ERF)

If an investor's account is low, or written communications are returned unclaimed (defined as 'lost' under superannuation law), then their benefit may be transferred to an ERF (after deducting any outstanding fees, taxes and liabilities). We will contact the investor at their last known address before transferring their account to the ERF.

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 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 Fund

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

Investments ¹	Market value (\$'000)
Commonwealth Multi-Manager Moderate Fund	7,564,554
Commonwealth Multi-Manager Growth Fund	4,340,102

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 Fund) 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 Fund as at 30 June 2016 and the results of its operations for the year ended 30 June 2016. Set out below is an abridged version of the accounts for this product within the Fund for the year to 30 June 2016 along with comparatives for the year to 30 June 2015. 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 2016.

	2016		2015	
	\$'000	\$'000	\$'000	\$'000
Net assets as at 30 June 2015 and 30 June 2014		10,467,542		10,878,805
Income				
Members' contributions	194,986		264,694	
Employers' contributions	423,406		456,759	
Transfers from other funds	128,647		233,610	
Interest income	11,414		17,324	
Distribution income	459,208		475,014	
Changes in net market values	(350,188)		414,444	
Trustee fee rebate	791		777	
Proceeds from group life insurance	25,672		35,124	
Other income	758	894,694	92	1,897,837
Expenses				
Trustee fees	(84,386)		(92,811)	
Insurance premiums	(80,355)		(84,496)	
Contribution surcharge	(4)		(12)	
Benefits paid and payable	(1,462,432)		(2,029,130)	
Advisor service fees	(12,111)		(13,287)	
Expenses recharged	(2,603)		(2,888)	
Other expenses	(10)	(1,641,901)	(16)	(2,222,640)
Income tax credit/(expense)		755		(86,460)
Net assets as at 30 June 2016 and 30 June 2015		9,721,090		10,467,542

Abridged financial report – FirstChoice Personal Super

The net assets at 30 June 2016 and 30 June 2015 were made up as follows:

	2016		2015	
	\$'000	\$'000	\$'000	\$'000
Assets				
Cash and cash equivalents	566,248		629,939	
Investments:				
- Managed investment schemes	9,153,292		9,857,774	
Contributions receivable	8,222		14,323	
Other receivables	5,380	9,733,142	8,011	10,510,047
Liabilities				
Members' benefits payable	(5,891)		(8,684)	
Creditors and accruals	(13,499)		(14,766)	
Provision for income tax	(5,509)		(9,928)	
Deferred tax liabilities	12,847	(12,052)	(9,127)	(42,505)
Net assets as at 30 June 2016 and 30 June 2015		9,721,090		10,467,542

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.

	2016		2015	
	\$'000	\$'000	\$'000	\$'000
Net assets as at 30 June 2015 and 30 June 2014		4,778,655		4,997,275
Income				
Transfers from other funds	129,350		432,677	
Interest income	12,123		15,130	
Distribution income	183,357		228,728	
Changes in net market values	(118,255)		129,451	
Trustee fee rebate	1,308		1,306	
Other income	319	208,202	891	808,183
Expenses				
Trustee fees	(25,806)		(30,696)	
Benefits paid and payable	(656,826)		(1,006,034)	
Advisor service fees	(11,221)		(11,391)	
Expenses recharged	(1,083)		(1,267)	
Other expenses	(6)	(694,942)	(7)	(1,049,395)
Income tax expense		20,058		22,592
Net assets as at 30 June 2016 and 30 June 2015		4,311,973		4,778,655

Abridged financial report – Firstchoice Pension

The net assets at 30 June 2016 and 30 June 2015 were made up as follows:

	2016		2015	
	\$'000	\$'000	\$'000	\$'000
Assets				
Cash and cash equivalents	621,637		449,466	
Investments:				
- Managed investment schemes	3,694,526		4,309,682	
Contributions receivable	1,540		3,956	
Other receivables	2,171	4,319,874	3,367	4,766,471
Liabilities				
Members' benefits payable	(2,138)		(4,062)	
Creditors and accruals	(2,615)		(3,064)	
Provision for income tax	(3,148)		19,310	
Deferred tax liabilities		(7,901)		12,184
Net assets as at 30 June 2016 and 30 June 2015		4,311,973		4,778,655

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Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 ('Colonial First State') is the issuer of investments in FirstChoice Personal Super and FirstChoice Pension from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. Colonial First State is a wholly owned subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 ('the Bank'). The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. 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 or by calling us on 13 13 36.

Enquiries

Investor Services: **13 13 36**

Website: **colonialfirststate.com.au**

Email: **contactus@colonialfirststate.com.au**