

2024 Annual Report

Personal Super & Pension

Fund Information Report





Your Annual Financial Report

I am pleased to present the Annual Report for the financial year ended 30 June 2024.

This Annual Report is the final component of the reporting information for the 2023–24 financial year.

If you have any questions about the Annual Report please call us on 13 13 36 Monday to Friday, 8:30am – 6pm, Sydney time.

Yours sincerely,

A stylized, handwritten signature in black ink, appearing to read 'K. Power'.

Kelly Power
Group Executive, Superannuation and Investments

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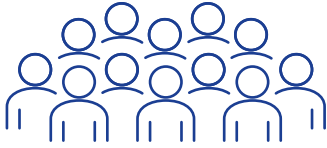
**The Trustee, Avanteos Investments Limited,
can be contacted as follows:**

Postal Address: GPO Box 3956, Sydney NSW 2000

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

These accounts were prepared on 30 September 2024.

Year in review



> 377,000 total members

as at 30 June 2024



We welcomed

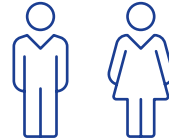
> 18,000 new members



We answered

> 275,000 calls

from our members



Gender split

51.5% male
48.5% female

Super

53.9 years

average age

\$174,653

average account balance

> \$41 billion

total funds under management

\$4.8 billion*

in super contributions
received over FY24

97%

of insurance claims paid

Pension

74.5 years

average age

\$251,783

average account balance

> \$39 billion

total funds under management

~\$3 billion

pension payments
made in FY24

4 * Prior to 7 November 2024, this figure was erroneously reported as \$48 billion instead of \$4.8 billion. CFS apologises for the error.

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

The objective and strategy of each investment option is available on our website at cfs.com.au or call us on 13 13 36.

Investment options	Underlying manager(s)
AB Managed Volatility Equities	AllianceBernstein Investment Management Australia 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 Australian Equity	Acadian Asset Management LLC
Acadian Geared Sustainable Global Equity	Acadian Asset Management LLC
Acadian Global Equity Long Short	Acadian Asset Management LLC
Acadian Global Managed Volatility Equity	Acadian Asset Management LLC
Acadian Sustainable Global Equity Fund	Acadian Asset Management LLC
Acadian TTR Defensive Income ²	Acadian Asset Management (Australia) Limited
Acadian TTR Global Managed Volatility Equity ²	Acadian Asset Management LLC
Affirmative Global Impact Bond	Affirmative Investment Management Partners Limited
Airlie Australian Share	Magellan Asset Management Limited
Alphinity Sustainable Share	Alphinity Investment Management Pty Ltd
Alphinity TTR Sustainable Share ²	Alphinity Investment Management Pty Ltd
Antares Ex-20 Australian Equities	Antares Capital Partners Ltd
Antares TTR Ex-20 Australian Equities ²	Antares Capital Partners Ltd
Antipodes Global	Antipodes Partners Limited
Aspect Absolute Return	Aspect Capital Limited
Aspect Diversified Futures	Aspect Capital Limited
Aspect TTR Diversified Futures ²	Aspect Capital Limited
Ausbil Active Sustainable Equity	Ausbil Investment Management Limited
Ausbil Australian Active Equity	Ausbil Investment Management Limited
Ausbil Australian Emerging Leaders	Ausbil Investment Management Limited
Ausbil Australian Equity ¹	Ausbil Investment Management Limited

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Ausbil TTR Australian Active Equity ²	Ausbil Investment Management Limited
Ausbil TTR Australian Emerging Leaders ²	Ausbil Investment Management Limited
Ausbil TTR Australian Equity ^{1, 2}	Ausbil Investment Management Limited
AZ Sestante Conservative	AZ Sestante Limited
AZ Sestante Diversified	AZ Sestante Limited
AZ Sestante Growth	AZ Sestante Limited
AZ Sestante TTR Conservative ²	AZ Sestante Limited
AZ Sestante TTR Diversified ²	AZ Sestante Limited
AZ Sestante TTR Growth ²	AZ Sestante Limited
Baillie Gifford Long Term Global Growth	Baillie Gifford Overseas Limited
Baillie Gifford Sustainable Growth	Baillie Gifford Overseas Limited
Baillie Gifford TTR Long Term Global Growth ²	Baillie Gifford Overseas Limited
Barrow Hanley Concentrated Global Share	Barrow, Hanley, Mewhinney & Strauss, LLC
Barrow Hanley Global Share	Barrow, Hanley, Mewhinney & Strauss, LLC
Barrow Hanley TTR Global Share ²	Barrow, Hanley, Mewhinney & Strauss, LLC
Bell Global Emerging Companies	Bell Asset Management Limited
Bell TTR Global Emerging Companies ²	Bell Asset Management Limited
Bennelong Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty Ltd
Bennelong TTR Ex-20 Australian Equities ²	Bennelong Australian Equity Partners Pty Ltd
Bentham Global Income	Bentham Asset Management
Bentham TTR Global Income ²	Bentham Asset Management
Brandywine Global Income Optimiser	Franklin Templeton Investments Australia Limited
Brandywine TTR Global Income Optimiser ²	Franklin Templeton Investments Australia Limited
Celeste Australian Small Companies	Celeste Funds Management Ltd
CFS Alternatives	Colonial First State Investments Limited
CFS Asian Share	Colonial First State Investments Limited
CFS Australian Share	Colonial First State Investments Limited

Fund managers appointed by the Trustee FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
CFS Australian Small Companies	Colonial First State Investments Limited
CFS Balanced	Colonial First State Investments Limited
CFS Conservative	Colonial First State Investments Limited
CFS Defensive	Colonial First State Investments Limited
CFS Diversified	Colonial First State Investments Limited
CFS Emerging Markets	Colonial First State Investments Limited
CFS Enhanced Cash	Colonial First State Investments Limited
CFS Enhanced Index Balanced	Colonial First State Investments Limited
CFS Enhanced Index Conservative	Colonial First State Investments Limited
CFS Enhanced Index Diversified	Colonial First State Investments Limited
CFS Enhanced Index Growth	Colonial First State Investments Limited
CFS Enhanced Index High Growth	Colonial First State Investments Limited
CFS Enhanced Index Moderate	Colonial First State Investments Limited
CFS ETF Exposure Series: All-World ex-US Shares	Vanguard Investments Australia Ltd
CFS ETF Exposure Series: Physical Gold	Global X Metal Securities Australia Limited
CFS ETF Exposure Series: US Shares	Blackrock Investment Management Ltd
CFS ETF Exposure Series: US Treasury Bills	VanEck Investments Limited
CFS Fixed Interest	Colonial First State Investments Limited
CFS Geared Australian Share	Colonial First State Investments Limited
CFS Geared Global Share	Colonial First State Investments Limited
CFS Geared Growth Plus	Colonial First State Investments Limited
CFS Geared Index Australian Share	First Sentier Investors (Australia) IM Ltd
CFS Geared Index Global Share	State Street Global Advisors, Australia, Limited
CFS Geared Share	First Sentier Investors (Australia) IM Ltd
CFS Global Health & Biotechnology	Wellington Management Australia Pty Ltd
CFS Global Infrastructure Securities	Colonial First State Investments Limited
CFS Global Property Securities	Colonial First State Investments Limited

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
CFS Global Share	Colonial First State Investments Limited
CFS Global Share – Hedged	Colonial First State Investments Limited
CFS Global Small Companies	Wellington Management Australia Pty Ltd
CFS Global Technology & Communications	Wellington Management Australia Pty Ltd
CFS Growth	Colonial First State Investments Limited
CFS High Growth	Colonial First State Investments Limited
CFS Index Australian Bond	Blackrock Investment Management Ltd
CFS Index Australian Share	First Sentier Investors (Australia) IM Ltd
CFS Index Balanced	Colonial first State Investments Limited
CFS Index Conservative	Colonial First State Investments Limited
CFS Index Diversified	Colonial First State Investments Limited
CFS Index Global Bond	State Street Global Advisors, Australia, Limited
CFS Index Global Listed Infrastructure Securities	State Street Global Advisors, Australia, Limited
CFS Index Global Property Securities	State Street Global Advisors, Australia, Limited
CFS Index Global Share	State Street Global Advisors, Australia, Limited
CFS Index Global Share – Hedged	State Street Global Advisors, Australia, Limited
CFS Index Growth	Colonial First State Investments Limited
CFS Index High Growth	Colonial first State Investments Limited
CFS Index Moderate	Colonial first State Investments Limited
CFS Index Property Securities	First Sentier Investors (Australia) IM Ltd
CFS Lifestage 1945-49	Colonial First State Investments Limited
CFS Lifestage 1950-54	Colonial First State Investments Limited
CFS Lifestage 1955-59	Colonial First State Investments Limited
CFS Lifestage 1960-64	Colonial First State Investments Limited
CFS Lifestage 1965-69 ³	Colonial First State Investments Limited
CFS Lifestage 1970-74 ³	Colonial First State Investments Limited
CFS Lifestage 1975-79 ³	Colonial First State Investments Limited

Fund managers appointed by the Trustee FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
CFS Lifestage 1980-84 ³	Colonial First State Investments Limited
CFS Lifestage 1985-89 ³	Colonial First State Investments Limited
CFS Lifestage 1990-94 ³	Colonial First State Investments Limited
CFS Lifestage 1995-99 ³	Colonial First State Investments Limited
CFS Lifestage 2000-04 ³	Colonial First State Investments Limited
CFS Lifestage 2005-09 ³	Colonial First State Investments Limited
CFS Moderate	Colonial First State Investments Limited
CFS Property Securities	Colonial First State Investments Limited
CFS Thrive+ Sustainable Growth	Colonial First State Investments Limited
CFS TTR Alternatives ²	Colonial First State Investments Limited
CFS TTR Australian Share ²	Colonial First State Investments Limited
CFS TTR Australian Small Companies ²	Colonial First State Investments Limited
CFS TTR Balanced ²	Colonial First State Investments Limited
CFS TTR Conservative ²	Colonial First State Investments Limited
CFS TTR Defensive ²	Colonial First State Investments Limited
CFS TTR Diversified ²	Colonial First State Investments Limited
CFS TTR Emerging Markets ²	Colonial First State Investments Limited
CFS TTR Enhanced Index Balanced ²	Colonial First State Investments Limited
CFS TTR Enhanced Index Conservative ²	Colonial First State Investments Limited
CFS TTR Enhanced Index Diversified ²	Colonial First State Investments Limited
CFS TTR Enhanced Index Growth ²	Colonial First State Investments Limited
CFS TTR Enhanced Index High Growth ²	Colonial First State Investments Limited
CFS TTR Enhanced Index Moderate ²	Colonial First State Investments Limited
CFS TTR Fixed Interest ²	Colonial First State Investments Limited
CFS TTR Geared Share ²	First Sentier Investors (Australia) IM Ltd
CFS TTR Global Infrastructure Securities ²	Colonial First State Investments Limited
CFS TTR Global Share ²	Colonial First State Investments Limited
CFS TTR Growth ²	Colonial First State Investments Limited

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
CFS TTR High Growth ²	Colonial First State Investments Limited
CFS TTR Index Australian Bond ²	Blackrock Investment Management Ltd
CFS TTR Index Australian Share ²	First Sentier Investors (Australia) IM Ltd
CFS TTR Index Balanced ²	Colonial first State Investments Limited
CFS TTR Index Conservative ²	Colonial First State Investments Limited
CFS TTR Index Diversified ²	Colonial First State Investments Limited
CFS TTR Index Global Bond ²	State Street Global Advisors, Australia, Limited
CFS TTR Index Global Listed Infrastructure Securities ²	State Street Global Advisors, Australia, Limited
CFS TTR Index Global Property Securities ²	State Street Global Advisors, Australia, Limited
CFS TTR Index Global Share ²	State Street Global Advisors, Australia, Limited
CFS TTR Index Global Share – Hedged ²	State Street Global Advisors, Australia, Limited
CFS TTR Index Growth ²	Colonial First State Investments Limited
CFS TTR Index High Growth ²	Colonial First State Investments Limited
CFS TTR Index Moderate ²	Colonial first State Investments Limited
CFS TTR Index Property Securities ²	First Sentier Investors (Australia) IM Ltd
CFS TTR Lifestage 1955-59 ²	Colonial First State Investments Limited
CFS TTR Lifestage 1960-64 ²	Colonial First State Investments Limited
CFS TTR Moderate ²	Colonial First State Investments Limited
CFS TTR Property Securities ²	Colonial First State Investments Limited
CFS TTR Thrive+ Sustainable Growth ²	Colonial First State Investments limited
Colchester Global Government Bond	Colchester Global Investors Limited
Colchester TTR Global Government Bond ²	Colchester Global Investors Limited
Context Capital Long Term	Context Capital Pty Ltd
Context Capital Medium Term	Context Capital Pty Ltd
Context Capital Short Term	Context Capital Pty Ltd
Context Capital TTR Long Term ²	Context Capital Pty Ltd
Context Capital TTR Medium Term ²	Context Capital Pty Ltd

Fund managers appointed by the Trustee FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Context Capital TTR Short Term ²	Context Capital Pty Ltd
Daintree Core Income	Daintree Capital Management Pty Limited
DNR Capital Australian Equities High Conviction	DNR Capital Pty Ltd
DNR Capital Australian Equity Income	DNR Capital Pty Ltd
DNR Capital TTR Australian Equities High Conviction ²	DNR Capital Pty Ltd
Drummond Dynamic Plus	Drummond Capital Partners
Drummond TTR Dynamic Plus ²	Drummond Capital Partners
Eiger Australian Small Companies	Eiger Capital Pty Ltd
Epoch Global Equity Shareholder Yield	Grant Samuel Funds Management Pty Ltd
Epoch TTR Global Equity Shareholder Yield ²	Grant Samuel Funds Management Pty Ltd
Evidentia Long Term	Evidentia Group
Evidentia Medium Term	Evidentia Group
Evidentia TTR Long Term ²	Evidentia Group
Evidentia TTR Medium Term ²	Evidentia Group
Fidelity Asia	Fidelity Investment Management (Australia) Limited
Fidelity Australian Equities	FIL Limited
Fidelity TTR Australian Equities ²	FIL Limited
First Sentier Australian Small Companies	First Sentier Investors (Australia) IM Ltd
First Sentier Balanced	Colonial First State Investments Limited
First Sentier Concentrated Australian Share	First Sentier Investors (Australia) IM Ltd
First Sentier Conservative	Colonial First State Investments Limited
First Sentier Diversified	Colonial First State Investments Limited
First Sentier Geared Global Property Securities ¹	First Sentier Investors (Australia) IM Ltd
First Sentier Global Listed Infrastructure	First Sentier Investors (Australia) IM Ltd
First Sentier Global Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier High Growth	Colonial First State Investments Limited

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
First Sentier Imputation	First Sentier Investors (Australia) IM Ltd
First Sentier Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier Strategic Cash	First Sentier Investors (Australia) IM Ltd
First Sentier TTR Australian Small Companies ²	First Sentier Investors (Australia) IM Ltd
First Sentier TTR Balanced ²	Colonial First State Investments Limited
First Sentier TTR Concentrated Australian Share ²	First Sentier Investors (Australia) IM Ltd
First Sentier TTR Conservative ²	Colonial First State Investments Limited
First Sentier TTR Diversified ²	Colonial First State Investments Limited
First Sentier TTR Global Listed Infrastructure ²	First Sentier Investors (Australia) IM Ltd
First Sentier TTR Global Property Securities ²	First Sentier Investors (Australia) IM Ltd
First Sentier TTR Imputation ²	First Sentier Investors (Australia) IM Ltd
First Sentier TTR Strategic Cash ²	First Sentier Investors (Australia) IM Ltd
FirstRate Saver	Commonwealth Bank of Australia
FirstRate Saver Non-Auto-rebalancing	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
FirstRate Term Deposit – 12 month	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 Year Annual	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 Year Compound ²	Commonwealth Bank of Australia
FirstRate Term Deposit – 2 Year Monthly	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 Year Annual	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 Year Compound ²	Commonwealth Bank of Australia
FirstRate Term Deposit – 3 Year Monthly	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 Year Annual	Commonwealth Bank of Australia

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstRate Term Deposit – 5 Year Compound ²	Commonwealth Bank of Australia
FirstRate Term Deposit – 5 Year Monthly	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 Year Annual ¹	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 Year Compound ^{1, 2}	Commonwealth Bank of Australia
FirstRate Term Deposit – 7 Year Monthly ¹	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 Year Annual ¹	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 Year Compound ^{1, 2}	Commonwealth Bank of Australia
FirstRate Term Deposit – 10 Year Monthly ¹	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 Year Annual ¹	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 Year Compound ^{1, 2}	Commonwealth Bank of Australia
FirstRate Term Deposit – 15 Year Monthly ¹	Commonwealth Bank of Australia
FirstRate TTR Saver ²	Commonwealth Bank of Australia
FirstRate TTR Saver Non-Auto-rebalancing ²	Commonwealth Bank of Australia
Franklin Australian Absolute Return Bond	Franklin Templeton Investments Australia Limited
Franklin TTR Australian Absolute Return Bond ²	Franklin Templeton Investments Australia Limited
Generation Global Share ¹	Generation Investment Management LLP
GQG Partners Global Equity	GQG Partners, LLC
GQG Partners Global Equity – Hedged	State Street Global Advisors, Australia, Limited
GQG Partners TTR Global Equity ²	GQG Partners, LLC
GQG Partners TTR Global Equity – Hedged ²	State Street Global Advisors, Australia, Limited
Hyperion Global Growth Companies	Hyperion Asset Management Limited
Infinity Core Australian Equity	Infinity Asset Management Pty Ltd
Infinity SMID Australian Equity	Infinity Asset Management Pty Ltd
Infinity TTR Core Australian Equity ²	Infinity Asset Management Pty Ltd
Infinity TTR SMID Australian Equity ²	Infinity Asset Management Pty Ltd

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Intermede Global Equities	Intermede Investment Partners
Intermede TTR Global Equities ²	Intermede Investment Partners
Investors Mutual Australian Share	Investors Mutual Limited
Investors Mutual Future Leaders	Investors Mutual Limited
Investors Mutual TTR Australian Share ²	Investors Mutual Limited
Ironbark Property Securities	Ironbark Asset Management Pty Ltd
Ironbark Royal London Concentrated Global Share	Ironbark Asset Management Pty Ltd
Ironbark Royal London Core Global Share	Ironbark Asset Management Pty Ltd
Ironbark Royal London TTR Concentrated Global Share ²	Ironbark Asset Management Pty Ltd
Ironbark Royal London TTR Core Global Share ²	Ironbark Asset Management Pty Ltd
Janus Henderson Diversified Credit	Janus Henderson Group PLC
Janus Henderson Global Natural Resources	Janus Henderson Group PLC
Janus Henderson Tactical Income	Janus Henderson Investors (Australia) Limited
Janus Henderson TTR Diversified Credit ²	Janus Henderson Group PLC
Janus Henderson TTR Tactical Income ²	Janus Henderson Investors (Australia) Limited
Kapstream Absolute Return Income	Kapstream Capital Pty Limited
Kapstream TTR Absolute Return Income ²	Kapstream Capital Pty Limited
L1 Capital Catalyst	L1 Capital Strategic Equity Management Pty Ltd
L1 Capital TTR Catalyst ²	L1 Capital Strategic Equity Management Pty Ltd
Lazard Select Australian Equity	Lazard Asset Management Pacific Co
Lazard TTR Select Australian Equity ²	Lazard Asset Management Pacific Co
Longwave Australian Small Companies	Longwave Capital Partners Pty Ltd
Macquarie Australian Fixed Interest	Macquarie Investment Management Global Limited
Macquarie Dynamic Bond	Macquarie Investment Management Global Limited
Macquarie Global Listed Real Estate	Macquarie Investment Management Global Limited
Macquarie Income Opportunities	Macquarie Investment Management Global Limited

Fund managers appointed by the Trustee FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Macquarie TTR Australian Fixed Interest ²	Macquarie Investment Management Global Limited
Macquarie TTR Dynamic Bond ²	Macquarie Investment Management Global Limited
Macquarie TTR Global Listed Real Estate ²	Macquarie Investment Management Global Limited
Macquarie TTR Income Opportunities ²	Macquarie Investment Management Global Limited
Magellan Global Share	Magellan Asset Management Limited
Magellan Global Share – Hedged	Magellan Asset Management Limited
Magellan Infrastructure	Magellan Asset Management Limited
Magellan TTR Global Share ²	Magellan Asset Management Limited
Magellan TTR Global Share – Hedged ²	Magellan Asset Management Limited
Magellan TTR Infrastructure ²	Magellan Asset Management Limited
Martin Currie Australia Equity Income	Franklin Templeton Australia Limited
Martin Currie Real Income	Franklin Templeton Australia Limited
Martin Currie TTR Australia Equity Income ²	Franklin Templeton Australia Limited
Merlon Australian Share Income	Fidante Partners Limited
Merlon TTR Australian Share Income ²	Fidante Partners Limited
MFS Global Equity	MFS Institutional Advisors, Inc.
MFS TTR Global Equity ²	MFS Institutional Advisors, Inc.
Mutual Income	Mutual Limited
Mutual TTR Income ²	Mutual Limited
Nanuk New World	Nanuk Asset Management Pty Ltd
Nanuk TTR New World ²	Nanuk Asset Management Pty Ltd
OC Premium Small Companies	Copia Investment Partners Ltd
OC TTR Premium Small Companies ²	Copia Investment Partners Ltd
Pendal Australian Share	Pendal Institutional Limited
Pendal Global Emerging Market Opportunities	Pendal Institutional Limited
Pendal Global Select	Pendal Group Limited
Pendal Monthly Income Plus	Pendal Institutional Limited

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Pendal Property Investment	Pendal Institutional Limited
Pendal Sustainable Australian Fixed Interest	Pendal Group Limited
Pendal Sustainable Australian Share	Pendal Institutional Limited
Pendal Sustainable Balanced	Pendal Group Limited
Pendal TTR Australian Share ²	Pendal Group Limited
Pendal TTR Global ²	Pendal Group Limited
Pendal TTR Global Emerging Market Opportunities ²	Pendal Group Limited
Pendal TTR Monthly Income Plus ²	Pendal Institutional Limited
Pendal TTR Property Investment ²	Pendal Institutional Limited
Pendal TTR Sustainable Australian Fixed Interest ²	Pendal Group Limited
Perennial Value Australian Share	Perennial Value Management Limited
Perennial Value TTR Australian Share ²	Perennial Value Management Limited
Perpetual Australian Share	Perpetual Investment Management Limited
Perpetual Balanced Growth	Perpetual Investment Management Limited
Perpetual Conservative Growth	Perpetual Investment Management Limited
Perpetual Diversified Growth	Perpetual Investment Management Limited
Perpetual Diversified Income	Perpetual Investment Management Limited
Perpetual Diversified Real Return	Perpetual Investment Management Limited
Perpetual Industrial Share	Perpetual Investment Management Limited
Perpetual Share-Plus Long-Short	Perpetual Investment Management Limited
Perpetual TTR Australian Share ²	Perpetual Investment Management Limited
Perpetual TTR Balanced Growth ²	Perpetual Investment Management Limited
Perpetual TTR Conservative Growth ²	Perpetual Investment Management Limited
Perpetual TTR Diversified Growth ²	Perpetual Investment Management Limited
Perpetual TTR Diversified Income ²	Perpetual Investment Management Limited
Perpetual TTR Diversified Real Return ²	Perpetual Investment Management Limited

Fund managers appointed by the Trustee FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Perpetual TTR Industrial Share ²	Perpetual Investment Management Limited
Perpetual TTR Share-Plus Long-Short ²	Perpetual Investment Management Limited
PIMCO Australian Bond	PIMCO Australia Pty Ltd
PIMCO Diversified Fixed Interest	PIMCO Australia Management Limited
PIMCO Global Bond	PIMCO Australia Pty Ltd
PIMCO TTR Australian Bond ²	PIMCO Australia Pty Ltd
PIMCO TTR Diversified Fixed Interest ²	PIMCO Australia Management Limited
PIMCO TTR Global Bond ²	PIMCO Australia Pty Ltd
Platinum Asia	Platinum Investment Management Limited
Platinum International	Platinum Investment Management Limited
Platinum TTR Asia ²	Platinum Investment Management Limited
Platinum TTR International ²	Platinum Investment Management Limited
PM Capital Enhanced Yield	PM Capital Limited
PM Capital Global Companies	PM Capital Limited
PM Capital TTR Enhanced Yield ²	PM Capital Limited
Quay Global Real Estate – Unhedged	Quay Global Investors Pty Ltd
Quay TTR Global Real Estate – Unhedged ²	Quay Global Investors Pty Ltd
Realindex Australian Share Value	First Sentier Investors RQI Pty Ltd
Realindex Australian Small Companies Value	First Sentier Investors RQI Pty Ltd
Realindex Emerging Markets Value	First Sentier Investors RQI Pty Ltd
Realindex Global Share Value	First Sentier Investors RQI Pty Ltd
Realindex Global Share Value – Hedged	First Sentier Investors RQI Pty Ltd
Realindex TTR Australian Share Value ²	First Sentier Investors RQI Pty Ltd
Realindex TTR Global Share Value ²	First Sentier Investors RQI Pty Ltd
Realindex TTR Global Share Value – Hedged ²	First Sentier Investors RQI Pty Ltd
Resolution Capital Global Property Securities	Resolution Capital Limited

Fund managers appointed by the Trustee

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Resolution Capital TTR Global Property Securities ²	Resolution Capital Limited
Sage Capital Equity Plus	Sage Capital Pty Ltd
Sage Capital TTR Equity Plus ²	Sage Capital Pty Ltd
Schroder Absolute Return Income	Schroder Investment Management Australia Limited
Schroder Australian Equity	Schroder Investment Management Australia Limited
Schroder Real Return	Schroder Investment Management Australia Limited
Schroder TTR Absolute Return Income ²	Schroder Investment Management Australia Limited
Schroder TTR Australian Equity ²	Schroder Investment Management Australia Limited
Schroder TTR Real Return ²	Schroder Investment Management Australia Limited
Solaris Core Australian Equity	Solaris Investment Management Limited
State Street Australian Equity	State Street Global Advisors, Australia, Limited
State Street TTR Australian Equity ²	State Street Global Advisors, Australia, Limited
Stewart Investors Global Emerging Markets Leaders Sustainability	First Sentier Investors (Australia) IM Ltd
Stewart Investors TTR Worldwide Sustainability ²	First Sentier Investors (Australia) IM Ltd
Stewart Investors Worldwide Leaders Sustainability	First Sentier Investors (Australia) IM Ltd
Stewart Investors Worldwide Sustainability	First Sentier Investors (Australia) IM Ltd
T. Rowe Price Dynamic Global Bond	T. Rowe Price International Limited
T. Rowe Price Global Equity	T. Rowe Price International Limited
T. Rowe Price Global Equity – Hedged	T. Rowe Price International Ltd
T. Rowe Price TTR Dynamic Global Bond ²	T. Rowe Price International Limited
T. Rowe Price TTR Global Equity ²	T. Rowe Price International Limited
T. Rowe Price TTR Global Equity – Hedged ²	T. Rowe Price International Ltd
Talaria Global Equity	Talaria Asset Management
Talaria TTR Global Equity ²	Talaria Asset Management
UBS Diversified Fixed Income	UBS Asset Management (Australia) Ltd
UBS TTR Diversified Fixed Income ²	UBS Asset Management (Australia) Ltd

Fund managers appointed by the Trustee FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
WaveStone Australian Share	WaveStone Capital Pty Limited
WaveStone TTR Australian Share ²	WaveStone Capital Pty Limited
Western Asset Australian Bond	Western Asset Management Company
Western Asset TTR Australian Bond	Western Asset Management Company
Yarra Enhanced Income	Yarra Fund Management Limited
Yarra TTR Enhanced Income ²	Yarra Fund Management Limited

1 This option is closed to new investors.

2 This option is only available in FirstChoice Wholesale Pension.

3 This option is only available in FirstChoice Wholesale Personal Super.

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

AB Managed Volatility Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	74.04%	-	74.04%
International shares	-	24.76%	-	24.76%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	1.20%	-	1.20%

AZ Sestante Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	13.89%	9.11%	13.92%	9.14%
International shares	15.58%	15.75%	15.62%	15.81%
Property	1.46%	1.46%	1.46%	1.47%
Fixed interest	15.20%	14.73%	15.24%	14.78%
International fixed interest	20.94%	23.74%	20.99%	23.83%
Cash	32.93%	35.20%	32.77%	34.99%

AZ Sestante Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	18.38%	19.56%	18.43%	19.64%
International shares	23.30%	32.05%	23.37%	32.19%
Property	1.94%	6.00%	1.95%	6.02%
Fixed interest	16.83%	12.55%	16.87%	12.61%
International fixed interest	24.50%	19.43%	24.56%	19.51%
Cash	15.05%	10.41%	14.82%	10.02%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

AZ Sestante Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	31.05%	36.84%	31.12%	37.12%
International shares	43.20%	39.68%	43.31%	39.98%
Property	6.77%	9.63%	6.79%	9.71%
Fixed interest	7.81%	4.83%	7.83%	4.86%
International fixed interest	4.42%	1.85%	4.43%	1.87%
Cash	6.74%	7.16%	6.51%	6.46%

AZ Sestante TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	13.83%	9.09%
International shares	-	-	15.51%	15.72%
Property	-	-	1.45%	1.46%
Fixed interest	-	-	15.14%	14.70%
International fixed interest	-	-	20.86%	23.70%
Cash	-	-	33.20%	35.33%

AZ Sestante TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	19.13%	19.59%
International shares	-	-	24.26%	32.12%
Property	-	-	2.02%	6.01%
Fixed interest	-	-	17.52%	12.58%
International fixed interest	-	-	25.50%	19.47%
Cash	-	-	11.57%	10.23%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

AZ Sestante TTR Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	37.07%	36.72%
International shares	-	-	51.59%	39.55%
Property	-	-	8.09%	9.60%
Fixed interest	-	-	9.33%	4.81%
International fixed interest	-	-	5.28%	1.85%
Cash	-	-	-11.36%	7.48%

Acadian Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.33%	97.32%	98.74%	98.44%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.67%	2.68%	1.26%	1.56%

Acadian Australian Equity Long Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.78%	97.11%	98.71%	99.03%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.22%	2.89%	1.29%	0.97%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Acadian Defensive Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	4.35%	2.24%	4.35%	2.25%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	95.65%	97.76%	95.65%	97.75%

Acadian Geared Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.26%	98.72%	98.19%	98.82%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.74%	1.28%	1.81%	1.18%

Acadian Geared Sustainable Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.52%	99.66%	98.66%	101.00%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.48%	0.34%	1.34%	-1.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Acadian Global Equity Long Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	95.01%	94.77%	97.04%	97.41%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.99%	5.23%	2.96%	2.59%

Acadian Global Managed Volatility Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	101.61%	99.20%	101.86%	100.40%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-1.61%	0.80%	-1.86%	-0.40%

Acadian Sustainable Global Equity Fund	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	97.73%	94.19%	100.19%	97.80%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.27%	5.81%	-0.19%	2.20%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Acadian TTR Defensive Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	4.35%	2.24%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	95.65%	97.76%

Acadian TTR Global Managed Volatility Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	100.96%	99.42%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-0.96%	0.58%

Affirmative Global Impact Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	96.69%	96.05%	99.41%	96.87%
Cash	3.31%	3.95%	0.59%	3.13%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Airlie Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	95.77%	93.75%	95.83%	93.79%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.23%	6.25%	4.17%	6.21%

Alphinity Sustainable Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.63%	97.54%	97.82%	98.01%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.37%	2.46%	2.18%	1.99%

Alphinity TTR Sustainable Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	97.59%	97.72%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.41%	2.28%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Antares Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	95.45%	-	95.73%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	4.55%	-	4.27%

Antipodes Global	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	81.03%	69.68%	81.54%	70.21%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	18.97%	30.32%	18.46%	29.79%

Aspect Absolute Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Aspect Diversified Futures	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Aspect TTR Diversified Futures	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	-	-	100.00%	100.00%

Ausbil Active Sustainable Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.72%	97.64%	98.81%	97.92%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.28%	2.36%	1.19%	2.08%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Ausbil Australian Active Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.28%	98.09%	98.29%	98.77%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.72%	1.91%	1.71%	1.23%

Ausbil Australian Active Equity (previously T. Rowe Price Australian Equity)	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.66%	99.51%	96.80%	99.58%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.34%	0.49%	3.20%	0.42%

Ausbil Australian Emerging Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.07%	98.18%	96.39%	98.48%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.93%	1.82%	3.61%	1.52%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Ausbil TTR Australian Active Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	96.57%	99.39%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.43%	0.61%

Ausbil TTR Australian Active Equity (previously T. Rowe Price Australian Equity)	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	101.32%	98.65%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-1.32%	1.35%

Ausbil TTR Australian Emerging Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	96.21%	98.25%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.79%	1.75%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Baillie Gifford Long Term Global Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.49%	97.32%	98.75%	97.97%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.51%	2.68%	1.25%	2.03%

Baillie Gifford Sustainable Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	101.79%	97.34%	102.00%	98.16%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-1.79%	2.66%	-2.00%	1.84%

Baillie Gifford Wholesale TTR Long Term Global Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	97.57%	95.82%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.43%	4.18%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Barrow Hanley Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	95.98%	97.93%	96.28%	98.97%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.02%	2.07%	3.72%	1.03%

Barrow Hanley Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	94.40%	95.60%	95.20%	96.43%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.60%	4.40%	4.80%	3.57%

Barrow Hanley Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	94.86%	95.93%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.14%	4.07%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Bell Wholesale Global Emerging Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	93.42%	97.05%	94.02%	97.67%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.58%	2.95%	5.98%	2.33%

Bell Wholesale TTR Global Emerging Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	97.72%	97.21%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.28%	2.79%

Bennelong Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	95.57%	96.07%	95.53%	96.30%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.43%	3.93%	4.47%	3.70%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Benbelong TTR Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	98.42%	96.30%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.58%	3.70%

Bentham Global Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	98.84%	98.68%	98.87%	99.07%
Cash	1.16%	1.32%	1.13%	0.93%

Bentham TTR Global Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	99.01%
Cash	-	-	-	0.99%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Brandywine Global Income Optimiser	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	126.65%	98.94%	128.92%	99.42%
Cash	-26.65%	1.06%	-28.92%	0.58%

Brandywine TTR Global Income Optimiser	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	126.45%	98.95%
Cash	-	-	-26.45%	1.05%

CFS Alternatives	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Asian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	97.99%	97.13%	98.18%	97.74%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.01%	2.87%	1.82%	2.26%

CFS Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.91%	97.84%	97.87%	98.00%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.09%	2.16%	2.13%	2.00%

CFS Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.52%	96.22%	97.55%	96.61%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.48%	3.78%	2.45%	3.39%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	20.66%	21.13%	20.64%	21.24%
International shares	37.20%	38.24%	37.17%	38.43%
Property	6.80%	6.89%	6.79%	6.93%
Fixed interest	7.30%	6.60%	7.29%	6.63%
International fixed interest	15.34%	12.86%	15.33%	12.92%
Cash & Alternatives	12.70%	14.28%	12.79%	13.86%

CFS Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	7.70%	7.75%	7.67%	7.76%
International shares	15.29%	15.94%	15.24%	15.97%
Property	3.91%	3.83%	3.90%	3.83%
Fixed interest	15.72%	13.84%	15.67%	13.86%
International fixed interest	35.38%	27.20%	35.26%	27.25%
Cash & Alternatives	22.00%	31.44%	22.26%	31.33%

CFS Defensive	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	3.89%	3.86%	3.89%	3.89%
International shares	5.94%	5.61%	5.95%	5.65%
Property	-	-	-	-
Fixed interest	19.21%	15.65%	19.24%	15.75%
International fixed interest	43.70%	30.62%	43.76%	30.82%
Cash & Alternatives	27.26%	44.26%	27.16%	43.89%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	14.06%	14.01%	14.07%	14.09%
International shares	27.49%	28.10%	27.51%	28.25%
Property	4.85%	4.78%	4.85%	4.80%
Fixed interest	10.99%	9.96%	11.00%	10.01%
International fixed interest	24.76%	19.47%	24.78%	19.57%
Cash & Alternatives	17.86%	23.68%	17.80%	23.28%

CFS ETF Exposure Series: All-World ex-US Shares	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	94.38%	92.10%	94.63%	92.89%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.62%	7.90%	5.37%	7.11%

CFS ETF Exposure Series: Physical Gold	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS ETF Exposure Series: US Shares	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	92.98%	93.31%	93.95%	95.00%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.02%	6.69%	6.05%	5.00%

CFS ETF Exposure Series: US Treasury Bills	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	100.00%	-	100.00%

CFS Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	96.95%	96.89%	97.62%	97.82%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.05%	3.11%	2.38%	2.18%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Enhanced Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

CFS Enhanced Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	22.51%	22.76%	22.58%	22.87%
International shares	41.71%	41.83%	41.83%	42.03%
Property	5.93%	4.52%	5.94%	4.54%
Fixed interest	15.77%	7.57%	15.82%	7.60%
International fixed interest	12.54%	15.04%	12.58%	15.11%
Cash	1.54%	8.28%	1.23%	7.85%

CFS Enhanced Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	9.75%	9.90%	9.73%	9.93%
International shares	17.34%	17.38%	17.32%	17.42%
Property	2.96%	2.00%	2.96%	2.01%
Fixed interest	31.11%	16.71%	31.06%	16.76%
International fixed interest	29.82%	29.05%	29.78%	29.12%
Cash	9.02%	24.96%	9.15%	24.76%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Enhanced Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	16.81%	16.84%	16.81%	16.91%
International shares	29.18%	29.32%	29.17%	29.42%
Property	4.06%	3.01%	4.06%	3.02%
Fixed interest	23.38%	11.73%	23.37%	11.78%
International fixed interest	20.88%	21.99%	20.87%	22.07%
Cash	5.69%	17.11%	5.72%	16.81%

CFS Enhanced Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	27.04%	27.02%	27.09%	27.24%
International shares	45.83%	46.52%	45.91%	46.90%
Property	7.08%	4.90%	7.09%	4.95%
Fixed interest	10.99%	5.14%	11.01%	5.19%
International fixed interest	8.66%	11.12%	8.68%	11.22%
Cash	0.40%	5.29%	0.22%	4.51%

CFS Enhanced Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	32.46%	35.23%	32.45%	35.64%
International shares	56.15%	55.92%	56.14%	56.57%
Property	10.05%	5.90%	10.05%	5.97%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.34%	2.95%	1.36%	1.82%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Enhanced Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	19.67%	19.81%	19.63%	19.88%
International shares	35.69%	35.30%	35.61%	35.42%
Property	4.95%	3.99%	4.94%	4.00%
Fixed interest	18.29%	9.21%	18.25%	9.24%
International fixed interest	16.66%	17.97%	16.62%	18.03%
Cash	4.74%	13.71%	4.94%	13.44%

CFS Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	34.87%	31.19%	35.03%	31.29%
International fixed interest	73.26%	61.04%	73.59%	61.24%
Cash	-8.12%	7.78%	-8.62%	7.48%

CFS Geared Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.49%	96.94%	97.57%	97.09%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.51%	3.06%	2.43%	2.91%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Geared Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	97.74%	96.25%	97.95%	97.01%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.26%	3.75%	2.05%	2.99%

CFS Geared Growth Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	32.68%	35.10%	32.69%	35.13%
International shares	45.93%	47.37%	45.94%	47.40%
Property	9.70%	5.90%	9.70%	5.90%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	11.69%	11.63%	11.67%	11.56%

CFS Geared Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	99.53%	99.55%	99.57%	99.54%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.47%	0.45%	0.43%	0.46%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

CFS Geared Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.59%	97.84%	99.47%	99.49%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.41%	2.16%	0.53%	0.51%

CFS Geared Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.57%	98.21%	96.66%	98.32%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.43%	1.79%	3.34%	1.68%

CFS Global Health & Biotechnology	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	94.13%	93.99%	95.80%	96.70%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.87%	6.01%	4.20%	3.30%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Global Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	97.47%	97.94%	97.74%	98.53%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.53%	2.06%	2.26%	1.47%

CFS Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.57%	97.10%	97.86%	97.79%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.43%	2.90%	2.14%	2.21%

CFS Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.36%	97.18%	98.46%	97.88%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.64%	2.82%	1.54%	2.12%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	97.70%	96.54%	98.37%	97.50%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.30%	3.46%	1.63%	2.50%

CFS Global Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.76%	98.51%	98.83%	99.11%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.24%	1.49%	1.17%	0.89%

CFS Global Technology & Communications	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	96.66%	93.48%	-535.52%	96.90%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.34%	6.52%	635.52%	3.10%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	25.97%	25.87%	25.91%	25.91%
International shares	40.79%	41.82%	40.70%	41.89%
Property	7.71%	7.66%	7.69%	7.68%
Fixed interest	5.09%	4.48%	5.08%	4.49%
International fixed interest	10.71%	8.69%	10.68%	8.70%
Cash & Alternatives	9.73%	11.48%	9.93%	11.33%

CFS High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	31.91%	35.17%	32.03%	35.38%
International shares	55.17%	55.39%	55.38%	55.72%
Property	9.66%	5.91%	9.69%	5.95%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.26%	3.53%	2.90%	2.96%

CFS Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	99.39%	98.45%	99.46%	99.11%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.61%	1.55%	0.54%	0.89%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

CFS Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	25.74%	25.68%	25.75%	25.73%
International shares	38.25%	38.95%	38.27%	39.02%
Property	6.01%	4.48%	6.01%	4.49%
Fixed interest	12.79%	12.84%	12.80%	12.87%
International fixed interest	12.54%	12.85%	12.55%	12.88%
Cash	4.66%	5.19%	4.64%	5.01%

CFS Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	9.88%	9.87%	9.87%	9.93%
International shares	17.19%	17.60%	17.17%	17.70%
Property	3.01%	1.92%	3.01%	1.93%
Fixed interest	25.75%	25.68%	25.73%	25.83%
International fixed interest	28.02%	28.58%	27.99%	28.75%
Cash	16.16%	16.36%	16.22%	15.85%

CFS Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	17.88%	17.80%	17.91%	17.87%
International shares	28.27%	28.49%	28.31%	28.59%
Property	4.06%	2.92%	4.07%	2.93%
Fixed interest	18.59%	18.75%	18.62%	18.82%
International fixed interest	20.21%	20.73%	20.24%	20.81%
Cash	10.98%	11.32%	10.85%	10.98%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Index Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	96.76%	98.79%	96.72%	99.25%
Cash	3.24%	1.21%	3.28%	0.75%

CFS Index Global Listed Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	100.23%	98.34%	100.07%	98.70%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-0.23%	1.66%	-0.07%	1.30%

CFS Index Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	101.25%	98.98%	101.27%	99.31%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-1.25%	1.02%	-1.27%	0.69%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

CFS Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.50%	96.99%	99.51%	99.51%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.50%	3.01%	0.49%	0.49%

CFS Index Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	100.90%	98.01%	101.04%	99.68%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-0.90%	1.99%	-1.04%	0.32%

CFS Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	29.71%	29.57%	29.72%	29.80%
International shares	43.26%	44.20%	43.27%	44.54%
Property	7.05%	4.97%	7.05%	5.00%
Fixed interest	8.72%	8.84%	8.72%	8.91%
International fixed interest	8.62%	8.82%	8.62%	8.89%
Cash	2.64%	3.62%	2.61%	2.86%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	34.49%	36.36%	34.56%	36.57%
International shares	54.24%	55.15%	54.34%	55.46%
Property	10.02%	5.98%	10.04%	6.02%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.25%	2.51%	1.06%	1.95%

CFS Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	22.77%	22.72%	22.74%	22.83%
International shares	32.28%	32.55%	32.24%	32.70%
Property	5.00%	3.95%	5.00%	3.97%
Fixed interest	15.78%	15.76%	15.76%	15.84%
International fixed interest	15.33%	15.78%	15.31%	15.85%
Cash	8.83%	9.25%	8.95%	8.82%

CFS Index Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	100.73%	99.08%	101.23%	101.02%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-0.73%	0.92%	-1.23%	-1.02%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Indexed Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	99.19%	98.97%	99.10%	99.27%
International fixed interest	-	-	-	-
Cash	0.81%	1.03%	0.90%	0.73%

CFS Lifestage 1945-49	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	16.86%	-	16.97%
International shares	-	26.20%	-	26.37%
Property	-	2.53%	-	2.54%
Fixed interest	-	19.09%	-	19.21%
International fixed interest	-	12.24%	-	12.32%
Cash & Alternatives	-	23.09%	-	22.59%

CFS Lifestage 1950-54	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	17.32%	17.13%	17.27%
International shares	-	26.38%	26.72%	26.31%
Property	-	2.55%	2.21%	2.54%
Fixed interest	-	19.36%	29.53%	19.31%
International fixed interest	-	12.13%	12.58%	12.09%
Cash & Alternatives	-	22.26%	11.83%	22.48%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Lifestage 1955-59	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	17.31%	17.98%	17.30%
International shares	-	26.61%	28.51%	26.60%
Property	-	2.57%	2.39%	2.57%
Fixed interest	-	19.29%	31.09%	19.28%
International fixed interest	-	12.00%	13.32%	12.00%
Cash & Alternatives	-	22.23%	6.71%	22.25%

CFS Lifestage 1960-64	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	19.23%	17.03%	19.35%
International shares	-	30.66%	29.83%	30.85%
Property	-	3.95%	3.49%	3.97%
Fixed interest	-	15.73%	27.41%	15.82%
International fixed interest	-	10.15%	11.57%	10.21%
Cash & Alternatives	-	20.28%	10.67%	19.80%

CFS Lifestage 1965-69	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	24.91%	-	-
International shares	-	42.65%	-	-
Property	-	2.87%	-	-
Fixed interest	-	9.59%	-	-
International fixed interest	-	4.25%	-	-
Cash & Alternatives	-	15.73%	-	-

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Lifestage 1970-74	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	27.76%	-	-
International shares	-	48.97%	-	-
Property	-	3.84%	-	-
Fixed interest	-	5.25%	-	-
International fixed interest	-	2.14%	-	-
Cash & Alternatives	-	12.03%	-	-

CFS Lifestage 1975-79	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	30.68%	-	-
International shares	-	52.67%	-	-
Property	-	3.80%	-	-
Fixed interest	-	2.52%	-	-
International fixed interest	-	0.91%	-	-
Cash & Alternatives	-	9.41%	-	-

CFS Lifestage 1980-84	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	32.05%	-	-
International shares	-	55.07%	-	-
Property	-	3.97%	-	-
Fixed interest	-	0.85%	-	-
International fixed interest	-	0.34%	-	-
Cash & Alternatives	-	7.72%	-	-

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Lifestage 1985-89	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	32.46%	-	-
International shares	-	55.42%	-	-
Property	-	3.95%	-	-
Fixed interest	-	0.54%	-	-
International fixed interest	-	0.38%	-	-
Cash & Alternatives	-	7.25%	-	-

CFS Lifestage 1990-94	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	32.98%	-	-
International shares	-	55.05%	-	-
Property	-	4.05%	-	-
Fixed interest	-	0.51%	-	-
International fixed interest	-	0.20%	-	-
Cash & Alternatives	-	7.22%	-	-

CFS Lifestage 1995-99	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	32.92%	-	-
International shares	-	54.82%	-	-
Property	-	4.19%	-	-
Fixed interest	-	0.52%	-	-
International fixed interest	-	0.19%	-	-
Cash & Alternatives	-	7.35%	-	-

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

CFS Lifestage 2000-04	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	32.64%	-	-
International shares	-	55.84%	-	-
Property	-	3.86%	-	-
Fixed interest	-	0.41%	-	-
International fixed interest	-	0.24%	-	-
Cash & Alternatives	-	7.02%	-	-

CFS Lifestage 2005-09	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	32.31%	-	-
International shares	-	54.93%	-	-
Property	-	4.07%	-	-
Fixed interest	-	0.46%	-	-
International fixed interest	-	0.25%	-	-
Cash & Alternatives	-	7.99%	-	-

CFS Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	17.54%	17.68%	17.50%	17.70%
International shares	32.80%	33.35%	32.72%	33.37%
Property	5.86%	5.80%	5.85%	5.80%
Fixed interest	9.08%	7.99%	9.06%	7.99%
International fixed interest	20.09%	15.48%	20.04%	15.49%
Cash & Alternatives	14.64%	19.71%	14.83%	19.64%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.93%	95.57%	98.17%	98.31%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.07%	4.43%	1.83%	1.69%

CFS TTR Alternatives	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	-	-	100.00%	100.00%

CFS TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	97.92%	98.00%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.08%	2.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	97.65%	96.10%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.35%	3.90%

CFS TTR Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	20.74%	21.13%
International shares	-	-	37.36%	38.24%
Property	-	-	6.83%	6.89%
Fixed interest	-	-	7.33%	6.60%
International fixed interest	-	-	15.41%	12.86%
Cash & Alternatives	-	-	12.34%	14.27%

CFS TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	7.71%	7.75%
International shares	-	-	15.31%	15.93%
Property	-	-	3.92%	3.82%
Fixed interest	-	-	15.74%	13.84%
International fixed interest	-	-	35.43%	27.19%
Cash & Alternatives	-	-	21.89%	31.47%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Defensive	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	3.89%	3.86%
International shares	-	-	5.94%	5.61%
Property	-	-	-	-
Fixed interest	-	-	19.21%	15.64%
International fixed interest	-	-	43.69%	30.60%
Cash & Alternatives	-	-	27.27%	44.30%

CFS TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	14.12%	14.01%
International shares	-	-	27.62%	28.10%
Property	-	-	4.87%	4.78%
Fixed interest	-	-	11.04%	9.96%
International fixed interest	-	-	24.89%	19.47%
Cash & Alternatives	-	-	17.46%	23.69%

CFS TTR Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	97.36%	97.02%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.64%	2.98%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Enhanced Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	22.60%	22.73%
International shares	-	-	41.86%	41.76%
Property	-	-	5.95%	4.51%
Fixed interest	-	-	15.83%	7.56%
International fixed interest	-	-	12.59%	15.02%
Cash	-	-	1.18%	8.42%

CFS TTR Enhanced Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	9.77%	9.93%
International shares	-	-	17.39%	17.42%
Property	-	-	2.97%	2.01%
Fixed interest	-	-	31.20%	16.75%
International fixed interest	-	-	29.91%	29.12%
Cash	-	-	8.76%	24.78%

CFS TTR Enhanced Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	16.84%	16.87%
International shares	-	-	29.23%	29.37%
Property	-	-	4.07%	3.01%
Fixed interest	-	-	23.43%	11.76%
International fixed interest	-	-	20.92%	22.03%
Cash	-	-	5.51%	16.96%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Enhanced Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	27.12%	27.05%
International shares	-	-	45.97%	46.57%
Property	-	-	7.10%	4.91%
Fixed interest	-	-	11.02%	5.15%
International fixed interest	-	-	8.69%	11.14%
Cash	-	-	0.09%	5.18%

CFS TTR Enhanced Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	32.52%	35.08%
International shares	-	-	56.27%	55.69%
Property	-	-	10.07%	5.87%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.14%	3.36%

CFS TTR Enhanced Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	19.73%	19.82%
International shares	-	-	35.79%	35.31%
Property	-	-	4.97%	3.99%
Fixed interest	-	-	18.35%	9.21%
International fixed interest	-	-	16.71%	17.98%
Cash	-	-	4.46%	13.70%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	35.29%	31.11%
International fixed interest	-	-	74.14%	60.89%
Cash	-	-	-9.44%	8.00%

CFS TTR Geared Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	96.98%	97.74%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.02%	2.26%

CFS TTR Global Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	97.80%	98.21%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.20%	1.79%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	121.98%	95.38%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-21.98%	4.62%

CFS TTR Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	26.06%	25.74%
International shares	-	-	40.93%	41.60%
Property	-	-	7.74%	7.62%
Fixed interest	-	-	5.11%	4.46%
International fixed interest	-	-	10.75%	8.64%
Cash & Alternatives	-	-	9.41%	11.94%

CFS TTR High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	31.94%	35.07%
International shares	-	-	55.23%	55.24%
Property	-	-	9.67%	5.90%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.16%	3.79%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Index Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	99.08%	99.22%
International fixed interest	-	-	-	-
Cash	-	-	0.92%	0.78%

CFS TTR Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	99.26%	98.95%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.74%	1.05%

CFS TTR Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	25.78%	25.57%
International shares	-	-	38.32%	38.79%
Property	-	-	6.02%	4.47%
Fixed interest	-	-	12.82%	12.79%
International fixed interest	-	-	12.57%	12.80%
Cash	-	-	4.50%	5.58%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	9.91%	9.88%
International shares	-	-	17.24%	17.63%
Property	-	-	3.02%	1.92%
Fixed interest	-	-	25.83%	25.72%
International fixed interest	-	-	28.11%	28.62%
Cash	-	-	15.89%	16.23%

CFS TTR Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	17.88%	17.81%
International shares	-	-	28.28%	28.51%
Property	-	-	4.06%	2.92%
Fixed interest	-	-	18.60%	18.76%
International fixed interest	-	-	20.21%	20.75%
Cash	-	-	10.97%	11.25%

CFS TTR Index Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	97.01%	99.17%
Cash	-	-	2.99%	0.83%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Index Global Listed Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	102.28%	98.43%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-2.28%	1.57%

CFS TTR Index Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	103.38%	98.98%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-3.38%	1.02%

CFS TTR Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	98.71%	97.58%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.29%	2.42%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Index Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	101.02%	98.45%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-1.02%	1.55%

CFS TTR Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	29.75%	29.54%
International shares	-	-	43.32%	44.15%
Property	-	-	7.06%	4.96%
Fixed interest	-	-	8.73%	8.83%
International fixed interest	-	-	8.63%	8.81%
Cash	-	-	2.51%	3.71%

CFS TTR Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	34.54%	36.29%
International shares	-	-	54.31%	55.04%
Property	-	-	10.04%	5.97%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.10%	2.69%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

CFS TTR Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	22.80%	22.72%
International shares	-	-	32.33%	32.56%
Property	-	-	5.01%	3.95%
Fixed interest	-	-	15.80%	15.76%
International fixed interest	-	-	15.35%	15.78%
Cash	-	-	8.71%	9.23%

CFS TTR Index Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	101.14%	99.50%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-1.14%	0.50%

CFS TTR Lifestage 1955-59	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Lifestage 1960-64	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	19.32%
International shares	-	-	-	30.80%
Property	-	-	-	3.97%
Fixed interest	-	-	-	15.80%
International fixed interest	-	-	-	10.19%
Cash	-	-	-	19.92%

CFS TTR Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	17.56%	17.64%
International shares	-	-	32.83%	33.27%
Property	-	-	5.87%	5.79%
Fixed interest	-	-	9.09%	7.97%
International fixed interest	-	-	20.11%	15.45%
Cash & Alternatives	-	-	14.55%	19.88%

CFS TTR Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	98.10%	96.17%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.90%	3.83%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

CFS TTR Thrive+ Sustainable Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	29.27%
International shares	-	-	-	47.63%
Property	-	-	-	-
Fixed interest	-	-	-	8.55%
International fixed interest	-	-	-	9.63%
Cash	-	-	-	4.92%

CFS Thrive+ Sustainable Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	27.87%	29.17%	27.93%	29.48%
International shares	47.43%	47.47%	47.53%	47.98%
Property	-	-	-	-
Fixed interest	8.34%	8.52%	8.36%	8.61%
International fixed interest	9.57%	9.60%	9.58%	9.70%
Cash	6.79%	5.24%	6.60%	4.23%

Celeste Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	92.35%	95.73%	92.67%	96.02%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.65%	4.27%	7.33%	3.98%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colchester Global Government Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	95.53%	97.14%	95.55%	97.31%
Cash	4.47%	2.86%	4.45%	2.69%

Colchester TTR Global Government Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	96.06%	97.26%
Cash	-	-	3.94%	2.74%

Context Capital Long Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	38.79%	38.56%	38.83%	38.96%
International shares	49.31%	49.47%	49.35%	49.99%
Property	4.90%	4.73%	4.91%	4.78%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.00%	7.25%	6.91%	6.27%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Context Capital Medium Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	19.71%	20.00%	19.72%	20.08%
International shares	24.80%	25.79%	24.80%	25.91%
Property	4.95%	4.76%	4.95%	4.79%
Fixed interest	12.98%	12.68%	12.98%	12.73%
International fixed interest	14.10%	11.84%	14.10%	11.89%
Cash	23.46%	24.93%	23.45%	24.60%

Context Capital Short Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	5.00%	5.16%	5.00%	5.17%
International shares	8.24%	8.42%	8.24%	8.43%
Property	3.09%	2.99%	3.09%	3.00%
Fixed interest	10.86%	10.85%	10.86%	10.87%
International fixed interest	40.21%	34.30%	40.21%	34.36%
Cash	32.60%	38.28%	32.59%	38.17%

Context Capital TTR Long Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	38.72%	38.44%
International shares	-	-	49.21%	49.31%
Property	-	-	4.89%	4.71%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	7.18%	7.54%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Context Capital TTR Medium Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	19.71%	19.98%
International shares	-	-	24.80%	25.77%
Property	-	-	4.95%	4.76%
Fixed interest	-	-	12.98%	12.67%
International fixed interest	-	-	14.10%	11.83%
Cash	-	-	23.46%	25.00%

Context Capital TTR Short Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	5.00%	5.16%
International shares	-	-	8.24%	8.42%
Property	-	-	3.09%	2.99%
Fixed interest	-	-	10.86%	10.84%
International fixed interest	-	-	40.21%	34.29%
Cash	-	-	32.60%	38.31%

DNR Capital Australian Equities High Conviction	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	94.48%	94.71%	94.36%	94.83%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.52%	5.29%	5.64%	5.17%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

DNR Capital Australian Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	95.08%	93.43%	96.30%	94.41%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.92%	6.57%	3.70%	5.59%

DNR Capital TTR Australian Equities High Conviction	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	94.34%	94.79%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.66%	5.21%

Daintree Core Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	19.25%	51.72%	19.25%	51.72%
International fixed interest	46.49%	18.33%	46.49%	18.33%
Cash	31.62%	29.95%	31.62%	29.95%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Drummond Dynamic Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	14.97%	-	14.97%
International shares	-	63.10%	-	63.10%
Property	-	4.47%	-	4.47%
Fixed interest	-	3.66%	-	3.66%
International fixed interest	-	13.80%	-	13.80%
Cash	-	-	-	-

Eiger Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	91.53%	90.71%	91.44%	91.50%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	8.47%	9.29%	8.56%	8.50%

Epoch Global Equity Shareholder Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.27%	96.69%	98.93%	98.12%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.73%	3.31%	1.07%	1.88%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Epoch TTR Global Equity Shareholder Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	98.59%	96.95%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.41%	3.05%

Evidentia Long Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	44.08%	-	44.17%
International shares	-	48.82%	-	48.92%
Property	-	2.85%	-	2.85%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	4.26%	-	4.06%

Evidentia Medium Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	18.87%	-	18.92%
International shares	-	28.89%	-	28.96%
Property	-	1.91%	-	1.92%
Fixed interest	-	16.68%	-	16.72%
International fixed interest	-	15.72%	-	15.76%
Cash	-	17.93%	-	17.74%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Evidentia TTR Long Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	43.98%
International shares	-	-	-	48.71%
Property	-	-	-	2.84%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	4.47%

Evidentia TTR Medium Term	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	18.92%
International shares	-	-	-	28.96%
Property	-	-	-	1.92%
Fixed interest	-	-	-	16.71%
International fixed interest	-	-	-	15.75%
Cash	-	-	-	17.75%

Fidelity Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	90.00%	90.40%	90.33%	90.39%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	10.00%	9.60%	9.67%	9.61%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Fidelity Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.06%	96.61%	97.17%	97.01%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.94%	3.39%	2.83%	2.99%

Fidelity TTR Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	100.93%	97.23%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-0.93%	2.77%

First Sentier Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.90%	97.51%	97.07%	97.75%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.10%	2.49%	2.93%	2.25%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	24.00%	17.88%	24.06%	17.95%
International shares	20.44%	27.51%	20.49%	27.61%
Property	4.89%	2.96%	4.91%	2.97%
Fixed interest	12.95%	-	12.98%	-
International fixed interest	19.63%	36.17%	19.68%	36.31%
Cash	18.09%	15.48%	17.89%	15.16%

First Sentier Concentrated Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.77%	96.72%	96.80%	96.69%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.23%	3.28%	3.20%	3.31%

First Sentier Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	14.44%	11.52%	14.50%	11.58%
International shares	10.35%	15.16%	10.39%	15.24%
Property	4.89%	1.95%	4.91%	1.96%
Fixed interest	14.98%	-	15.04%	-
International fixed interest	22.71%	48.98%	22.81%	49.24%
Cash	32.63%	22.39%	32.34%	21.99%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	33.86%	27.49%	34.02%	27.72%
International shares	30.41%	35.96%	30.55%	36.25%
Property	4.90%	4.46%	4.92%	4.50%
Fixed interest	9.27%	-	9.31%	-
International fixed interest	14.05%	24.21%	14.11%	24.41%
Cash	7.51%	7.87%	7.08%	7.11%

First Sentier Geared Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	96.76%	98.69%	99.65%	98.90%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.24%	1.31%	0.35%	1.10%

First Sentier Global Listed Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	97.02%	98.66%	97.44%	99.03%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.98%	1.34%	2.56%	0.97%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	98.28%	98.30%	98.41%	98.79%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.72%	1.70%	1.59%	1.21%

First Sentier High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	46.75%	39.63%	46.73%	40.18%
International shares	51.01%	56.57%	50.99%	57.36%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.24%	3.80%	2.27%	2.47%

First Sentier Imputation	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.88%	98.15%	97.88%	97.92%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.12%	1.85%	2.12%	2.08%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	99.05%	96.59%	99.68%	99.60%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.95%	3.41%	0.32%	0.40%

First Sentier Strategic Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

First Sentier TTR Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	96.98%	97.77%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.02%	2.23%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier TTR Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	24.00%	17.82%
International shares	-	-	20.45%	27.41%
Property	-	-	4.89%	2.95%
Fixed interest	-	-	12.95%	-
International fixed interest	-	-	19.63%	36.05%
Cash	-	-	18.09%	15.78%

First Sentier TTR Concentrated Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	95.63%	95.66%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.37%	4.34%

First Sentier TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	14.59%	11.52%
International shares	-	-	10.46%	15.17%
Property	-	-	4.94%	1.95%
Fixed interest	-	-	15.13%	-
International fixed interest	-	-	22.94%	49.02%
Cash	-	-	31.94%	22.34%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	33.89%	27.43%
International shares	-	-	30.43%	35.88%
Property	-	-	4.90%	4.45%
Fixed interest	-	-	9.27%	-
International fixed interest	-	-	14.06%	24.16%
Cash	-	-	7.44%	8.09%

First Sentier TTR Global Listed Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	97.53%	98.86%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.47%	1.14%

First Sentier TTR Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	98.52%	98.14%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.48%	1.86%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier TTR Imputation	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	97.93%	97.46%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.07%	2.54%

First Sentier TTR Strategic Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstRate Saver Non-Auto-rebalancing	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	100.00%	100.00%	100.00%

FirstRate TTR Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate TTR Saver Non-Auto-rebalancing	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Term Deposit – 10 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 10 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Term Deposit – 10 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstRate Term Deposit – 12 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 15 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 15 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Term Deposit – 15 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 2 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 2 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstRate Term Deposit – 2 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 3 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 3 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Term Deposit – 3 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 3 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 5 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstRate Term Deposit – 5 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Term Deposit – 5 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 6 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Term Deposit – 7 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

FirstRate Term Deposit – 7 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Term Deposit – 7 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Term Deposit – 9 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	100.00%	100.00%

Franklin Australian Absolute Return Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	192.96%	196.87%	193.16%	198.12%
International fixed interest	-	-	-	-
Cash	-92.96%	-96.87%	-93.16%	-98.12%

Franklin TTR Australian Absolute Return Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	193.52%	197.28%
International fixed interest	-	-	-	-
Cash	-	-	-93.52%	-97.28%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

GQG Partners Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	92.46%	92.30%	93.29%	94.85%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.54%	7.70%	6.71%	5.15%

GQG Partners Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	94.25%	-	94.87%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	5.75%	-	5.13%

GQG Partners TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	92.61%	92.49%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	7.39%	7.51%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

GQG Partners TTR Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	94.63%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	5.37%

Generation Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	94.92%	95.71%	95.27%	97.52%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.08%	4.29%	4.73%	2.48%

Hyperion Global Growth Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	95.72%	93.04%	97.99%	95.18%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.28%	6.96%	2.01%	4.82%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Infinity Core Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	99.70%	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	0.30%%	-	-

Intermede Global Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	91.49%	95.99%	92.23%	97.06%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	8.51%	4.01%	7.77%	2.94%

Intermede TTR Global Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	94.34%	94.89%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.66%	5.11%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Investors Mutual Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	94.45%	94.99%	94.69%	95.04%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.55%	5.01%	5.31%	4.96%

Investors Mutual Future Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	93.28%	90.28%	93.32%	90.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.72%	9.72%	6.68%	9.65%

Investors Mutual TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	94.68%	95.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.32%	4.65%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Ironbark Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	99.25%	96.86%	99.82%	99.34%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.75%	3.14%	0.18%	0.66%

Ironbark Royal London Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	96.16%	98.82%	98.53%	102.08%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.84%	1.18%	1.47%	-2.08%

Ironbark Royal London Core Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	94.24%	-	95.86%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	5.76%	-	4.14%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Ironbark Royal London TTR Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	96.64%	99.86%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.36%	0.14%

Ironbark Royal London TTR Core Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	95.66%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	4.34%

Janus Henderson Diversified Credit	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	40.64%	76.47%	40.59%	76.74%
Cash	59.36%	23.53%	59.41%	23.26%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Janus Henderson Global Natural Resources	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	95.65%	95.00%	97.60%	97.43%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.35%	5.00%	2.40%	2.57%

Janus Henderson TTR Diversified Credit	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	40.74%	76.71%
Cash	-	-	59.26%	23.29%

Janus Henderson TTR Tactical Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	98.43%	91.82%
International fixed interest	-	-	-	-
Cash	-	-	1.57%	8.18%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Janus Henderson Tactical Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	98.37%	91.91%	98.66%	92.05%
International fixed interest	-	-	-	-
Cash	1.63%	8.09%	1.34%	7.95%

Kapstream Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	118.71%	136.60%	118.78%	137.67%
Cash	-18.71%	-36.60%	-18.78%	-37.67%

Kapstream TTR Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	119.43%	136.72%
Cash	-	-	-19.43%	-36.72%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

L1 Capital Catalyst	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	98.35%	-	99.02%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	1.65%	-	0.98%

L1 Capital TTR Catalyst	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	98.85%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	1.15%

Lazard Select Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.14%	97.62%	99.02%	99.15%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.86%	2.38%	0.98%	0.85%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Lazard TTR Select Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	144.74%	98.82%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-44.74%	1.18%

Longwave Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.61%	95.58%	97.15%	96.14%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.39%	4.42%	2.85%	3.86%

MFS Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.86%	99.04%	99.36%	99.85%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.14%	0.96%	0.64%	0.15%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

MFS TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	98.97%	99.63%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.03%	0.37%

Macquarie Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	103.93%	55.19%	103.89%	55.45%
International fixed interest	-	-	-	-
Cash	-3.93%	44.81%	-3.89%	44.55%

Macquarie Dynamic Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	38.57%	-0.00%	38.61%	-0.00%
International fixed interest	59.22%	127.34%	59.28%	128.15%
Cash	2.22%	-27.34%	2.11%	-28.15%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Macquarie Global Listed Real Estate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.73%	97.46%	98.00%	98.07%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.27%	2.54%	2.00%	1.93%

Macquarie Income Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	117.68%	114.37%	117.81%	115.08%
Cash	-17.68%	-14.37%	-17.81%	-15.08%

Macquarie TTR Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	104.07%	55.26%
International fixed interest	-	-	-	-
Cash	-	-	-4.07%	44.74%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Macquarie TTR Dynamic Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	39.01%	-0.00%
International fixed interest	-	-	59.90%	127.67%
Cash	-	-	1.09%	-27.67%

Macquarie TTR Global Listed Real Estate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	97.98%	97.31%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.02%	2.69%

Macquarie TTR Income Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	118.42%	114.57%
Cash	-	-	-18.42%	-14.57%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Magellan Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	93.10%	94.59%	93.35%	95.23%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.90%	5.41%	6.65%	4.77%

Magellan Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	93.38%	94.10%	93.38%	95.51%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.62%	5.90%	6.62%	4.49%

Magellan Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	94.96%	95.70%	95.29%	96.40%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.04%	4.30%	4.71%	3.60%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Magellan TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	93.38%	94.73%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	6.62%	5.27%

Magellan TTR Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	93.56%	93.45%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	6.44%	6.55%

Magellan TTR Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	95.14%	96.00%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.86%	4.00%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Martin Currie Australia Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	72.69%	99.31%	72.65%	99.58%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	27.31%	0.69%	27.35%	0.42%

Martin Currie Real Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	97.18%	96.89%	97.29%	96.89%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.82%	3.11%	2.71%	3.11%

Martin Currie TTR Australia Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	73.07%	99.33%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	26.93%	0.67%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Merlon Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	67.69%	67.53%	68.14%	67.86%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	32.31%	32.47%	31.86%	32.14%

Merlon TTR Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	67.65%	67.75%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	32.35%	32.25%

Mutual Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	97.97%	-	98.20%
International fixed interest	-	-	-	-
Cash	-	2.03%	-	1.80%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Nanuk New World	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	94.76%	91.32%	126.99%	93.24%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.24%	8.68%	-26.99%	6.76%

Nanuk TTR New World	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	91.16%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	8.84%

OC Premium Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	89.69%	82.45%	89.85%	83.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	10.31%	17.55%	10.15%	16.65%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

OC TTR Premium Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	89.90%	82.56%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	10.10%	17.44%

PIMCO Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	108.95%	109.24%	109.35%	109.83%
International fixed interest	-	-	-	-
Cash	-8.95%	-9.24%	-9.35%	-9.83%

PIMCO Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	54.36%	54.48%	54.94%	54.71%
International fixed interest	38.71%	39.85%	39.12%	40.01%
Cash	6.94%	5.67%	5.93%	5.28%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

PIMCO Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	77.57%	79.79%	77.90%	80.18%
Cash	22.43%	20.21%	22.10%	19.82%

PIMCO TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	111.06%	109.24%
International fixed interest	-	-	-	-
Cash	-	-	-11.06%	-9.24%

PIMCO TTR Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	54.44%	54.58%
International fixed interest	-	-	38.77%	39.92%
Cash	-	-	6.79%	5.50%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

PIMCO TTR Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	77.77%	79.72%
Cash	-	-	22.23%	20.28%

PM Capital Enhanced Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	1.46%	0.93%	1.46%	0.93%
Property	0.42%	0.45%	0.42%	0.45%
Fixed interest	63.74%	71.68%	63.74%	71.68%
International fixed interest	28.87%	20.53%	28.87%	20.53%
Cash	5.51%	6.41%	5.51%	6.41%

PM Capital Global Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	91.36%	86.92%	92.52%	89.06%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	8.64%	13.08%	7.48%	10.94%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

PM Capital TTR Enhanced Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	1.46%	0.93%
Property	-	-	0.42%	0.45%
Fixed interest	-	-	63.74%	71.68%
International fixed interest	-	-	28.87%	20.53%
Cash	-	-	5.51%	6.41%

Pental Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.94%	97.73%	96.85%	98.00%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.06%	2.27%	3.15%	2.00%

Pental Global Emerging Market Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	96.56%	96.97%	104.89%	97.72%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.44%	3.03%	-4.89%	2.28%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pandal Global Select	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.07%	96.61%	-	98.46%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.93%	3.39%	-	1.54%

Pandal Monthly Income Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	10.50%	4.10%	10.50%	4.10%
International shares	1.82%	2.01%	1.82%	2.01%
Property	0.89%	1.44%	0.89%	1.44%
Fixed interest	53.58%	53.09%	53.58%	53.09%
International fixed interest	6.74%	4.82%	6.74%	4.82%
Cash	26.46%	34.53%	26.46%	34.53%

Pandal Property Investment	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	98.95%	97.77%	99.03%	99.27%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.05%	2.23%	0.97%	0.73%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Pandal Sustainable Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	94.43%	95.00%	94.77%	95.23%
International fixed interest	-	-	-	-
Cash	5.57%	5.00%	5.23%	4.77%

Pandal Sustainable Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.05%	97.48%	98.46%	98.59%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.95%	2.52%	1.54%	1.41%

Pandal Sustainable Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	26.25%	23.25%	26.25%	23.25%
International shares	41.39%	44.05%	41.39%	44.05%
Property	8.74%	9.24%	8.74%	9.24%
Fixed interest	12.82%	13.42%	12.82%	13.42%
International fixed interest	1.52%	1.91%	1.52%	1.91%
Cash	9.29%	8.13%	9.29%	8.13%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pental TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	96.75%	97.50%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.25%	2.50%

Pental TTR Global	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	96.47%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	3.53%

Pental TTR Global Emerging Market Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	96.87%	97.25%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.13%	2.75%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pendal TTR Monthly Income Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	10.50%	4.10%
International shares	-	-	1.82%	2.01%
Property	-	-	0.89%	1.44%
Fixed interest	-	-	53.58%	53.09%
International fixed interest	-	-	6.74%	4.82%
Cash	-	-	26.46%	34.53%

Pendal TTR Property Investment	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	98.90%	97.77%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.10%	2.23%

Pendal TTR Sustainable Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	95.37%	95.26%
International fixed interest	-	-	-	-
Cash	-	-	4.63%	4.74%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perennial Value Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	95.36%	92.21%	95.35%	92.22%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.64%	7.79%	4.65%	7.78%

Perennial Value TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	95.43%	92.18%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.57%	7.82%

Perpetual Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.40%	92.88%	98.32%	93.18%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.60%	7.12%	1.68%	6.82%

Asset allocation as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Perpetual Balanced Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	26.32%	24.22%	26.32%	24.22%
International shares	27.85%	36.54%	27.85%	36.54%
Property	1.76%	3.02%	1.76%	3.02%
Fixed interest	11.28%	16.72%	11.28%	16.72%
International fixed interest	-2.41%	7.00%	-2.41%	7.00%
Cash & Alternatives	35.21%	12.50%	35.21%	12.50%

Perpetual Conservative Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	11.00%	9.59%	11.00%	9.59%
International shares	13.05%	16.82%	13.05%	16.82%
Property	0.87%	1.34%	0.87%	1.34%
Fixed interest	40.89%	43.53%	40.89%	43.53%
International fixed interest	-5.30%	15.27%	-5.30%	15.27%
Cash & Alternatives	39.49%	13.45%	39.49%	13.45%

Perpetual Diversified Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	18.46%	16.63%	18.46%	16.63%
International shares	19.90%	26.14%	19.90%	26.14%
Property	1.31%	2.19%	1.31%	2.19%
Fixed interest	25.46%	30.60%	25.46%	30.60%
International fixed interest	-2.56%	10.41%	-2.56%	10.41%
Cash & Alternatives	37.42%	14.03%	37.42%	14.03%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual Diversified Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	88.19%	81.78%	88.31%	81.93%
Cash	11.81%	18.22%	11.69%	18.07%

Perpetual Diversified Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	6.06%	4.65%	6.06%	4.65%
International shares	11.45%	19.33%	11.45%	19.33%
Property	0.55%	1.04%	0.55%	1.04%
Fixed interest	6.03%	4.06%	6.03%	4.06%
International fixed interest	6.09%	43.93%	6.09%	43.93%
Cash & Alternatives	69.82%	26.99%	69.82%	26.99%

Perpetual Industrial Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	92.29%	95.54%	92.50%	96.31%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	7.71%	4.46%	7.50%	3.69%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual Share-Plus Long-Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	89.79%	91.76%	-	91.93%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	10.21%	8.24%	-	8.07%

Perpetual TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	98.59%	92.92%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.14%	7.08%

Perpetual TTR Balanced Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	29.93%	28.10%
International shares	-	-	15.64%	15.89%
Property	-	-	-	-
Fixed interest	-	-	11.22%	10.34%
International fixed interest	-	-	0.32%	0.30%
Cash	-	-	42.90%	45.36%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual TTR Conservative Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	13.68%	11.45%
International shares	-	-	6.20%	6.30%
Property	-	-	-	-
Fixed interest	-	-	32.70%	41.18%
International fixed interest	-	-	4.04%	3.85%
Cash	-	-	43.38%	37.22%

Perpetual TTR Diversified Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	18.46%	16.63%
International shares	-	-	19.90%	26.14%
Property	-	-	1.31%	2.19%
Fixed interest	-	-	25.46%	30.60%
International fixed interest	-	-	-2.56%	10.41%
Cash & Alternatives	-	-	37.42%	14.03%

Perpetual TTR Diversified Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	88.24%	81.53%
Cash	-	-	11.76%	18.47%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual TTR Diversified Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	6.06%	4.65%
International shares	-	-	11.45%	19.33%
Property	-	-	0.55%	1.04%
Fixed interest	-	-	6.03%	4.06%
International fixed interest	-	-	6.09%	43.93%
Cash & Alternatives	-	-	69.82%	26.99%

Perpetual TTR Industrial Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	100.01%	95.57%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-0.01%	4.43%

Perpetual TTR Share-Plus Long-Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	89.61%	91.18%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	10.39%	8.82%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Platinum Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	87.88%	97.26%	88.06%	97.85%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	12.12%	2.74%	11.94%	2.15%

Platinum International	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	90.62%	95.06%	90.61%	95.27%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	9.38%	4.94%	9.39%	4.73%

Platinum TTR Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	89.08%	96.65%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	10.92%	3.35%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Platinum TTR International	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	90.81%	95.15%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	9.19%	4.85%

Quay Global Real Estate – Unhedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	94.10%	94.63%	94.38%	95.48%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.90%	5.37%	5.62%	4.52%

Quay TTR Global Real Estate – Unhedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	94.10%	95.04%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.90%	4.96%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Realindex Australian Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	98.76%	99.36%	99.01%	99.32%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.24%	0.64%	0.99%	0.68%

Realindex Australian Small Companies Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	99.18%	99.54%	99.41%	99.66%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.82%	0.46%	0.59%	0.34%

Realindex Emerging Markets Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	99.55%	98.89%	100.15%	100.12%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.45%	1.11%	-0.15%	-0.12%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Realindex Global Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.44%	100.14%	98.96%	101.15%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.56%	-0.14%	1.04%	-1.15%

Realindex Global Share Value – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.64%	99.41%	99.06%	101.17%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.36%	0.59%	0.94%	-1.17%

Realindex TTR Australian Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	99.17%	99.35%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.83%	0.65%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Realindex TTR Global Share Value	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	99.07%	99.24%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.93%	0.76%

Realindex TTR Global Share Value – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	101.29%	99.54%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-1.29%	0.46%

Resolution Capital Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	91.89%	95.54%	91.75%	95.98%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	8.11%	4.46%	8.25%	4.02%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Resolution Capital TTR Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	91.91%	95.68%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	8.09%	4.32%

Sage Capital Equity Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	96.65%	98.28%	96.82%	98.98%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.35%	1.72%	3.18%	1.02%

Sage Capital TTR Equity Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	98.22%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	1.78%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Schroder Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	37.12%	23.62%	37.12%	23.62%
International fixed interest	25.37%	60.88%	25.37%	60.88%
Cash & Alternatives	37.50%	15.51%	37.50%	15.51%

Schroder Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	97.66%	97.48%	97.63%	97.99%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.34%	2.52%	2.37%	2.01%

Schroder Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	5.17%	5.81%	5.17%	5.81%
International shares	9.41%	33.04%	9.41%	33.04%
Property	0.55%	0.28%	0.55%	0.28%
Fixed interest	26.21%	13.63%	26.21%	13.63%
International fixed interest	37.36%	74.90%	37.36%	74.90%
Cash & Alternatives	21.30%	-27.66%	21.30%	-27.66%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Schroder TTR Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	37.12%	23.62%
International fixed interest	-	-	25.37%	60.88%
Cash & Alternatives	-	-	37.50%	15.51%

Schroder TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	97.85%	97.83%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.15%	2.17%

Schroder TTR Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	5.17%	5.81%
International shares	-	-	9.41%	33.04%
Property	-	-	0.55%	0.28%
Fixed interest	-	-	26.21%	13.63%
International fixed interest	-	-	37.36%	74.90%
Cash & Alternatives	-	-	21.30%	-27.66%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Solaris Core Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	99.41%	98.68%	99.67%	99.20%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.59%	1.32%	0.33%	0.80%

State Street Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	99.45%	99.06%	99.78%	99.04%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.55%	0.94%	0.22%	0.96%

State Street TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	99.21%	99.28%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	0.79%	0.72%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Stewart Investors Global Emerging Markets Leaders Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	95.97%	97.01%	104.32%	97.65%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.03%	2.99%	-4.32%	2.35%

Stewart Investors TTR Worldwide Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	98.90%	99.12%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.10%	0.88%

Stewart Investors Worldwide Leaders Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	95.28%	97.98%	99.36%	102.57%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.72%	2.02%	0.64%	-2.57%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Stewart Investors Worldwide Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.44%	99.50%	98.73%	100.12%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.56%	0.50%	1.27%	-0.12%

T. Rowe Price Dynamic Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	133.93%	97.69%	134.63%	97.97%
Cash	-33.93%	2.31%	-34.63%	2.03%

T. Rowe Price Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	98.40%	97.92%	98.77%	99.65%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.60%	2.08%	1.23%	0.35%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

T. Rowe Price Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	93.98%	95.54%	95.62%	97.51%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.02%	4.46%	4.38%	2.49%

T. Rowe Price TTR Dynamic Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	134.06%	97.92%
Cash	-	-	-34.06%	2.08%

T. Rowe Price TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	98.61%	97.25%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.39%	2.75%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

T. Rowe Price TTR Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	93.94%	95.44%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	6.06%	4.56%

Talaria Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	53.50%	65.53%	53.67%	65.75%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	46.50%	34.47%	46.33%	34.25%

Talaria TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	53.59%	65.75%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	46.41%	34.25%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

UBS Diversified Fixed Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	110.68%	132.64%	111.20%	133.37%
Cash	-10.68%	-32.64%	-11.20%	-33.37%

UBS TTR Diversified Fixed Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	111.48%	132.64%
Cash	-	-	-11.48%	-32.64%

WaveStone Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	95.24%	95.26%	95.81%	96.50%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.76%	4.74%	4.19%	3.50%

Asset allocation as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

WaveStone TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	95.51%	95.72%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.49%	4.28%

Western Asset Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	103.41%	104.33%	103.86%	104.41%
International fixed interest	-	-	-	-
Cash	-3.41%	-4.33%	-3.86%	-4.41%

Western Asset TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	104.20%	104.22%
International fixed interest	-	-	-	-
Cash	-	-	-4.20%	-4.22%

Asset allocation as at 30 June 2024 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Yarra Enhanced Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	99.07%	-	99.06%
International fixed interest	-	-	-	-
Cash	-	0.93%	-	0.94%

Yarra TTR Enhanced Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2023	2024	2023	2024
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	98.92%
International fixed interest	-	-	-	-
Cash	-	-	-	1.08%

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
AB Managed Volatility Equities	2.24	-	-	-	-	-	4.76
AZ Sestante Conservative	6.12	4.63	-5.27	6.76	0.07	2.36	3.10
AZ Sestante Diversified	7.16	5.74	-6.61	9.68	-0.62	2.89	3.93
AZ Sestante Growth	9.51	9.13	-7.63	16.77	-4.19	4.31	5.41
Acadian Australian Equity	14.65	13.85	-4.62	27.26	-5.95	8.29	6.60
Acadian Australian Equity Long Short	16.76	15.32	-2.10	28.61	-7.76	9.34	7.78
Acadian Defensive Income	8.20	5.22	1.02	0.15	-0.51	2.76	3.04
Acadian Geared Australian Equity	9.93	16.02	-9.32	47.12	-19.89	6.38	7.42
Acadian Geared Sustainable Global Equity	44.16	30.06	-23.15	75.25	1.93	20.79	9.00
Acadian Global Equity Long Short	31.03	27.36	21.65	25.05	-0.20	20.41	9.25
Acadian Global Managed Volatility Equity	10.42	13.87	3.19	12.12	-2.49	7.23	9.43
Acadian Sustainable Global Equity Fund	22.27	20.95	-4.48	28.06	4.05	13.47	7.74
Affirmative Global Impact Bond	2.48	-2.36	-9.56	-0.22	2.57	-1.52	-0.18
Airlie Australian Share ²	-	-	-	-	-	-	9.13
Alphinity Sustainable Share	12.05	11.87	-7.56	-	-	-	8.01
Antares Ex-20 Australian Equities ²	-	-	-	-	-	-	0.26
Antipodes Global	4.88	13.39	-3.35	18.07	-2.98	5.65	4.73
Aspect Absolute Return	5.33	6.59	7.49	-	-	-	6.54
Aspect Diversified Futures	6.22	8.61	32.24	6.42	1.65	10.53	6.59
Ausbil Active Sustainable Equity	13.75	9.74	-	25.08	-5.57	-	3.11
Ausbil Australian Active Equity	9.82	14.63	-1.55	33.23	-5.26	9.35	8.80
Ausbil Australian Active Equity ^{2,3}	-	-	-	-	-	-	0.93
Ausbil Australian Emerging Leaders	7.91	11.46	-7.50	39.45	-5.64	7.91	5.71

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Baillie Gifford Long Term Global Growth	17.75	23.18	-39.77	40.17	53.55	13.45	13.82
Baillie Gifford Sustainable Growth	6.54	14.80	-36.71	-	-	-	-3.78
Barrow Hanley Concentrated Global Share ²	-	-	-	-	-	-	2.80
Barrow Hanley Global Share	6.73	15.23	-1.74	26.84	-4.14	7.99	6.46
Bell Global Emerging Companies	1.14	14.42	-	-	-	-	-1.83
Bennelong Ex-20 Australian Equities	8.59	4.04	-22.75	39.45	7.13	5.44	7.80
Bentham Global Income	7.73	-	-	-	-	-	5.52
Brandywine Global Income Optimiser	2.75	1.48	-	-	-	-	-1.30
CFS Alternatives	7.29	6.49	-2.66	9.13	1.65	4.29	3.20
CFS Asian Share	4.84	1.56	-12.27	22.60	0.79	2.91	5.25
CFS Australian Share	10.00	11.75	-2.07	24.94	-8.10	6.68	8.03
CFS Australian Small Companies	6.18	10.10	-14.99	41.18	1.32	7.28	8.33
CFS Balanced	9.40	7.24	-7.44	18.58	-0.75	5.02	6.95
CFS Conservative	5.64	3.82	-5.54	7.64	0.81	2.37	4.33
CFS Defensive	4.51	2.70	-5.45	2.94	1.42	1.16	3.65
CFS Diversified	7.83	5.77	-6.57	13.15	0.27	3.86	4.24
CFS ETF Exposure Series: All-World ex-US Shares	10.03	-	-	-	-	-	11.67
CFS ETF Exposure Series: Physical Gold	17.70	-	-	-	-	-	15.48
CFS ETF Exposure Series: US Shares	21.06	-	-	-	-	-	20.12
CFS ETF Exposure Series: US Treasury Bills ²	-	-	-	-	-	-	1.13
CFS Emerging Markets	7.73	7.39	-23.57	26.05	4.36	3.07	5.89

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS Enhanced Cash	4.02	-	-	-	-	-	3.91
CFS Enhanced Index Balanced	11.18	7.91	-4.49	21.27	-5.02	5.70	7.92
CFS Enhanced Index Conservative	6.38	3.97	-4.11	8.59	-0.65	2.73	4.78
CFS Enhanced Index Diversified	8.98	5.94	-4.54	14.82	-2.64	4.26	6.22
CFS Enhanced Index Growth	12.21	8.93	-4.01	24.26	-6.04	6.49	6.84
CFS Enhanced Index High Growth	14.11	10.60	-3.56	30.96	-9.63	7.56	8.15
CFS Enhanced Index Moderate	10.10	7.05	-4.41	18.03	-3.68	5.07	5.35
CFS Fixed Interest	2.63	0.62	-9.71	0.40	2.82	-0.76	3.51
CFS Geared Australian Share	15.84	21.98	-6.34	55.83	-26.16	8.77	5.22
CFS Geared Global Share	26.10	20.63	-24.00	44.71	2.54	11.38	7.66
CFS Geared Growth Plus	16.91	13.15	-14.87	50.79	-13.13	8.08	7.76
CFS Geared Index Australian Share	21.59	25.89	-	-	-	-	10.63
CFS Geared Index Global Share	31.24	35.34	-	-	-	-	10.32
CFS Geared Share	22.79	26.07	-20.12	67.41	-7.37	13.89	13.93
CFS Global Health & Biotechnology	10.01	9.79	-2.72	-	-	-	6.56
CFS Global Infrastructure Securities	0.58	0.85	7.87	13.37	-6.89	2.92	5.65
CFS Global Property Securities	4.59	-6.31	-8.94	23.81	-7.85	0.36	2.15
CFS Global Share	18.92	16.22	-13.57	26.87	4.53	9.63	6.32
CFS Global Share – Hedged	19.19	11.40	-18.02	33.58	0.49	7.87	5.19
CFS Global Small Companies	11.07	14.35	-14.41	35.60	0.24	8.11	7.36
CFS Global Technology & Communications	38.52	23.67	-21.30	-	-	-	11.76
CFS Growth	10.14	8.09	-7.83	21.35	-1.38	5.59	6.30
CFS High Growth	11.98	9.42	-8.50	27.57	-3.46	6.66	6.97
CFS Index Australian Share	11.25	13.91	-4.93	25.04	-5.90	7.22	8.37
CFS Index Balanced	9.53	8.06	-6.13	16.48	-	-	6.01

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS Index Conservative	5.57	4.03	-4.44	6.83	1.45	2.61	2.86
CFS Index Diversified	7.64	5.86	-5.43	11.54	0.69	3.89	4.24
CFS Index Global Bond	2.05	-1.46	-7.84	-2.01	5.13	-0.92	0.27
CFS Index Global Listed Infrastructure Securities	2.43	-3.48	3.82	13.16	-8.16	1.30	3.33
CFS Index Global Property Securities	3.58	-5.37	-9.36	27.19	-15.23	-0.85	0.94
CFS Index Global Share	17.13	17.96	-5.44	24.13	4.83	11.18	7.42
CFS Index Global Share – Hedged	17.38	12.91	-10.91	31.15	1.07	9.36	7.20
CFS Index Growth	10.41	9.09	-6.03	19.42	-1.07	5.98	6.58
CFS Index High Growth	11.99	10.79	-5.62	24.21	-	-	8.89
CFS Index Moderate	8.55	7.16	-5.84	13.94	-	-	5.71
CFS Index Property Securities	21.44	6.84	-10.96	28.99	-18.99	3.83	4.81
CFS Indexed Australian Bond	2.98	0.90	-9.61	-1.15	3.35	-0.86	-0.60
CFS Lifestage 1945-49 ²	-	-	-	-	-	-	3.49
CFS Lifestage 1950-54 ²	-	-	-	-	-	-	2.36
CFS Lifestage 1955-59 ²	-	-	-	-	-	-	6.66
CFS Lifestage 1960-64 ²	-	-	-	-	-	-	5.13
CFS Lifestage 1965-69 ²	-	-	-	-	-	-	6.87
CFS Lifestage 1970-74 ²	-	-	-	-	-	-	10.22
CFS Lifestage 1975-79 ²	-	-	-	-	-	-	8.95
CFS Lifestage 1980-84 ²	-	-	-	-	-	-	9.70
CFS Lifestage 1985-89 ²	-	-	-	-	-	-	8.24
CFS Lifestage 1990-94 ²	-	-	-	-	-	-	2.97
CFS Lifestage 1995-99 ²	-	-	-	-	-	-	2.22
CFS Lifestage 2000-04 ²	-	-	-	-	-	-	2.25
CFS Lifestage 2005-09 ²	-	-	-	-	-	-	7.03

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS Moderate	8.58	6.56	-7.12	15.78	-0.34	4.39	5.64
CFS Property Securities	21.54	5.71	-10.35	30.03	-16.85	4.48	4.44
CFS Thrive+ Sustainable Growth	9.32	-	-	-	-	-	9.37
Celeste Australian Small Companies	8.57	8.40	-19.45	41.95	-0.87	5.93	7.02
Colchester Global Government Bond	-0.22	-0.46	-7.37	-	-	-	-2.77
Context Capital Long Term	13.08	-	-	-	-	-	13.52
Context Capital Medium Term	7.80	-	-	-	-	-	7.28
Context Capital Short Term	4.38	-	-	-	-	-	3.66
DNR Capital Australian Equities High Conviction	8.40	-	-	-	-	-	6.87
DNR Capital Australian Equity Income ²	-	-	-	-	-	-	9.36
Daintree Core Income ²	-	-	-	-	-	-	-0.01
Drummond Dynamic Plus ²	-	-	-	-	-	-	0.28
Eiger Australian Small Companies	5.97	14.46	-	-	-	-	-4.89
Epoch Global Equity Shareholder Yield	11.62	11.54	4.22	17.96	-7.21	7.26	7.72
Evidentia Long Term ²	-	-	-	-	-	-	15.03
Evidentia Medium Term ²	-	-	-	-	-	-	6.59
Fidelity Asia	0.81	4.04	-	-	-	-	-2.24
Fidelity Australian Equities	7.09	13.32	-5.83	29.03	-6.05	6.73	8.93
First Sentier Australian Small Companies	5.05	11.53	-11.34	36.70	5.15	8.34	10.50
First Sentier Balanced	8.06	7.50	-7.64	11.30	0.83	3.78	5.02
First Sentier Concentrated Australian Share	15.32	16.65	-16.62	29.77	5.11	8.86	9.32
First Sentier Conservative	6.12	5.44	-6.83	7.47	1.46	2.59	4.50

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
First Sentier Diversified	9.56	9.85	-7.72	16.33	-0.07	5.24	6.14
First Sentier Geared Global Property Securities ³	-1.01	-27.86	-21.86	53.33	-19.09	-7.08	-2.67
First Sentier Global Listed Infrastructure	1.00	-1.24	2.82	12.58	-5.83	1.69	6.36
First Sentier Global Property Securities	3.02	-6.90	-8.41	24.26	-4.75	0.78	5.30
First Sentier High Growth	14.47	17.16	-8.93	29.29	-1.46	9.24	7.90
First Sentier Imputation	14.76	17.21	-9.49	27.46	-1.65	8.81	9.02
First Sentier Property Securities	23.77	6.64	-10.21	30.70	-16.57	5.26	4.28
First Sentier Strategic Cash	3.97	2.76	-0.18	0.21	0.74	1.49	2.89
FirstRate Saver ⁴	-	-	-	-	-	-	-
FirstRate Saver Non-Auto-rebalancing ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 6 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 9 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 12 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Annual ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Monthly ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Annual ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Monthly ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Annual ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Monthly ⁴	-	-	-	-	-	-	-

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
FirstRate Term Deposit – 7 Year Annual ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Monthly ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Annual ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Monthly ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Annual ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Monthly ^{3, 4}	-	-	-	-	-	-	-
Franklin Australian Absolute Return Bond	4.93	1.38	-	-	-	-	0.74
GQG Partners Global Equity	30.88	-	-	-	-	-	23.65
GQG Partners Global Equity – Hedged ²	-	-	-	-	-	-	23.62
Generation Global Share ³	14.19	18.68	-18.10	32.81	4.03	8.91	9.64
Hyperion Global Growth Companies	20.96	28.90	-	-	-	-	2.71
Infinity Core Australian Equity ²	-	-	-	-	-	-	-0.28
Intermede Global Equities	11.60	-	-	-	-	-	14.36
Investors Mutual Australian Share	4.54	10.97	2.33	18.73	-9.99	4.87	7.53
Investors Mutual Future Leaders ²	-	-	-	-	-	-	1.81
Ironbark Property Securities	22.14	5.20	-10.68	31.03	-13.84	5.31	4.93
Ironbark Royal London Concentrated Global Share	23.89	28.71	-	-	-	-	16.14
Ironbark Royal London Core Global Share ²	-	-	-	-	-	-	15.31
Janus Henderson Diversified Credit ²	-	-	-	-	-	-	-0.22

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Janus Henderson Global Natural Resources	3.31	13.60	0.12	32.71	-6.53	7.82	5.84
Janus Henderson Tactical Income	4.78	-	-	-	-	-	4.59
Kapstream Absolute Return Income	5.00	2.17	-1.79	1.25	1.17	1.53	2.09
L1 Capital Catalyst ²	-	-	-	-	-	-	3.96
Lazard Select Australian Equity	4.37	19.85	17.33	19.16	-16.64	7.82	7.25
Longwave Australian Small Companies ²	-	-	-	-	-	-	-0.24
MFS Global Equity	4.72	16.68	-8.81	24.07	0.56	6.80	10.28
Macquarie Australian Fixed Interest ²	-	-	-	-	-	-	-0.55
Macquarie Dynamic Bond ²	-	-	-	-	-	-	-0.38
Macquarie Global Listed Real Estate	2.56	-5.53	-10.35	27.74	-11.94	-0.46	4.87
Macquarie Income Opportunities	5.21	2.70	-5.16	2.29	0.24	0.99	3.07
Magellan Global Share	16.84	17.86	-10.58	9.58	7.44	7.70	12.69
Magellan Global Share – Hedged	16.57	11.57	-16.40	16.80	2.93	5.50	8.04
Magellan Infrastructure	-0.32	-1.59	5.77	6.75	-8.46	0.27	3.66
Martin Currie Australia Equity Income ²	-	-	-	-	-	-	1.07
Martin Currie Real Income	0.46	4.00	2.01	14.43	-15.81	0.53	4.49
Merlon Australian Share Income	7.86	17.77	5.03	13.61	-6.05	7.32	6.09
Mutual Income ²	-	-	-	-	-	-	4.50
Nanuk New World	16.83	-	-	-	-	-	16.50
OC Premium Small Companies	13.00	14.90	-13.08	36.27	-5.72	7.70	8.26
PIMCO Australian Bond	3.59	1.37	-10.38	-	-	-	-2.20
PIMCO Diversified Fixed Interest	3.57	0.11	-	-	-	-	-2.45

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
PIMCO Global Bond	3.63	-1.06	-9.48	1.28	2.96	-0.65	1.89
PM Capital Enhanced Yield	5.04	4.75	-1.34	3.22	0.80	2.46	3.81
PM Capital Global Companies	16.68	25.32	-1.28	43.23	-7.04	13.94	7.92
Pendal Australian Share	10.87	13.46	-5.16	27.06	-5.27	7.50	8.68
Pendal Global Emerging Market Opportunities	5.41	11.47	-13.74	22.24	-4.76	3.36	3.60
Pendal Global Select	16.51	-	-	-	-	-	15.52
Pendal Monthly Income Plus	6.23	2.46	-4.15	3.63	0.28	1.63	2.59
Pendal Property Investment	20.53	6.90	-11.64	29.72	-15.87	4.43	5.32
Pendal Sustainable Australian Fixed Interest	3.53	0.95	-	-	-	-	-2.03
Pendal Sustainable Australian Share	11.06	14.10	-11.67	-	-	-	6.47
Pendal Sustainable Balanced	9.25	5.21	-	-	-	-	-0.58
Perennial Value Australian Share	8.23	14.37	-1.65	26.87	-7.39	7.41	7.89
Perpetual Australian Share	6.24	13.24	-2.10	34.39	-8.53	7.68	9.07
Perpetual Balanced Growth	6.28	6.99	-2.40	19.33	-2.51	5.24	6.04
Perpetual Conservative Growth	4.76	2.54	-3.59	8.22	-0.29	2.24	4.30
Perpetual Diversified Growth	5.49	4.78	-3.03	13.39	-1.12	3.74	5.14
Perpetual Diversified Income	6.48	4.97	-2.43	4.73	0.13	2.72	3.00
Perpetual Diversified Real Return	4.55	2.76	-	-	-	-	1.42
Perpetual Industrial Share	16.76	15.70	-6.02	28.90	-9.36	8.19	8.37
Perpetual Share-Plus Long-Short	9.41	-	-	-	-	-	9.97
Platinum Asia	3.63	1.10	-13.08	22.32	12.53	4.62	7.04
Platinum International	3.90	12.02	-5.93	21.91	-4.21	5.03	6.88
Quay Global Real Estate – Unhedged	8.05	-	-	-	-	-	5.02

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Realindex Australian Share Value	11.97	14.95	-0.54	29.80	-9.12	8.58	9.74
Realindex Australian Small Companies Value	13.10	9.86	-9.29	29.83	-5.61	6.66	10.13
Realindex Emerging Markets Value	15.46	8.54	-9.89	29.06	-11.90	5.12	4.80
Realindex Global Share Value	17.31	16.42	-2.19	31.37	-7.34	10.20	9.02
Realindex Global Share Value – Hedged	18.56	12.28	-5.18	37.87	-10.19	9.33	10.69
Resolution Capital Global Property Securities	5.14	-6.17	-	-	-	-	-6.52
Sage Capital Equity Plus	11.58	-	-	-	-	-	9.23
Schroder Absolute Return Income	5.74	1.86	-2.86	2.25	1.79	1.72	3.62
Schroder Australian Equity	8.06	13.36	1.29	24.85	-8.96	7.11	8.80
Schroder Real Return	8.79	4.75	-6.70	8.00	0.66	2.93	3.28
Solaris Core Australian Equity	13.19	13.00	-3.21	20.16	-8.52	6.35	7.99
State Street Australian Equity	1.56	8.32	-4.97	11.98	-3.43	2.48	4.38
Stewart Investors Global Emerging Markets Leaders Sustainability	0.75	15.30	-12.21	22.73	-15.74	1.07	5.52
Stewart Investors Worldwide Leaders Sustainability	10.27	24.03	-8.30	21.45	3.80	9.59	7.08
Stewart Investors Worldwide Sustainability	0.18	19.51	-16.59	19.80	6.46	4.95	7.00
T. Rowe Price Dynamic Global Bond	0.49	-	-	-	-	-	-1.50
T. Rowe Price Global Equity	17.91	18.29	-23.81	28.62	17.94	10.01	11.83
T. Rowe Price Global Equity – Hedged	17.63	11.88	-	-	-	-	-0.94
Talaria Global Equity	1.73	12.06	-	-	-	-	6.61
UBS Diversified Fixed Income	3.70	-0.47	-9.96	-0.94	3.31	-1.00	2.94
WaveStone Australian Share	10.41	15.34	-3.11	-	-	-	6.92

Performance returns as at 30 June 2024 (%) FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Western Asset Australian Bond	3.34	-	-	-	-	-	2.16
Yarra Enhanced Income ²	-	-	-	-	-	-	2.92

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 investors.

4 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.

All Unitholders of the Trust share in the increase or decrease in the value of the net asset pool relevant to their investment option.

Past performance is no indication of future performance.

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
AB Managed Volatility Equities	2.47	-	-	-	-	-	5.22
AZ Sestante Conservative	7.06	5.21	-5.85	7.64	0.11	2.70	3.50
AZ Sestante Diversified	8.16	6.50	-7.39	10.87	-0.73	3.26	4.42
AZ Sestante Growth	10.74	10.28	-8.65	18.91	-4.79	4.78	5.94
AZ Sestante TTR Conservative	6.21	-	-	-	-	-	5.30
AZ Sestante TTR Diversified	7.09	5.75	-6.61	9.68	-0.68	2.87	3.40
AZ Sestante TTR Growth	9.35	9.16	-	-	-	-	9.90
Acadian Australian Equity	16.65	15.35	-4.80	30.94	-6.70	9.36	7.73
Acadian Australian Equity Long Short	19.23	17.25	-2.23	32.54	-8.68	10.58	8.69
Acadian Defensive Income	9.81	6.01	1.14	0.18	-0.48	3.25	3.58
Acadian Geared Australian Equity	11.27	18.19	-10.56	53.85	-22.07	7.11	8.24
Acadian Geared Sustainable Global Equity	50.28	35.05	-26.33	88.64	1.39	23.36	10.08
Acadian Global Equity Long Short	34.97	30.63	23.85	27.75	-0.48	22.63	10.08
Acadian Global Managed Volatility Equity	11.69	15.30	2.91	13.61	-3.28	7.80	9.81
Acadian Sustainable Global Equity Fund	24.78	23.22	-5.38	31.49	4.19	14.78	8.48
Acadian TTR Defensive Income	8.06	5.18	1.12	0.12	-0.52	2.74	2.56
Acadian TTR Global Managed Volatility Equity	10.17	14.00	-	-	-	-	7.25
Affirmative Global Impact Bond	2.76	-2.82	-10.80	0.02	2.99	-1.70	-0.43
Airlie Australian Share ²	-	-	-	-	-	-	10.16
Alphinity Sustainable Share	13.73	13.50	-8.55	-	-	-	9.08
Alphinity TTR Sustainable Share	11.96	11.79	-	-	-	-	4.63
Antares Ex-20 Australian Equities ²	-	-	-	-	-	-	-1.90
Antipodes Global	5.09	15.14	-3.66	20.31	-3.55	6.22	5.09

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Aspect Absolute Return	6.06	7.71	8.92	-	-	-	7.63
Aspect Diversified Futures	7.98	10.96	37.89	7.05	1.91	12.49	7.80
Aspect TTR Diversified Futures	6.53	8.77	32.18	6.35	1.82	10.64	9.35
Ausbil Active Sustainable Equity	15.79	10.58	-	-	-	-	3.57
Ausbil Australian Active Equity	11.16	16.03	-1.36	37.82	-5.87	10.53	9.97
Ausbil Australian Active Equity ^{2,3}	-	-	-	-	-	-	1.02
Ausbil Australian Emerging Leaders	9.02	13.08	-8.74	44.81	-6.15	8.85	6.20
Ausbil TTR Australian Active Equity ^{2,3}	-	-	-	-	-	-	0.49
Ausbil TTR Australian Active Equity	9.61	14.28	-	-	-	-	8.47
Ausbil TTR Australian Emerging Leaders	7.87	11.12	-7.18	38.87	-5.33	7.89	5.54
Baillie Gifford Long Term Global Growth	20.26	27.40	-43.99	46.38	62.12	15.27	15.77
Baillie Gifford Sustainable Growth	7.53	16.34	-40.22	-	-	-	-4.20
Baillie Gifford TTR Long Term Global Growth	17.17	23.44	-	-	-	-	-4.07
Barrow Hanley Concentrated Global Share ²	-	-	-	-	-	-	3.28
Barrow Hanley Global Share	7.09	17.32	-1.97	30.61	-4.68	8.91	7.18
Barrow Hanley TTR Global Share	6.55	-	-	-	-	-	9.01
Bell Global Emerging Companies	1.00	16.48	-	-	-	-	-1.84
Bell TTR Global Emerging Companies	0.90	-	-	-	-	-	4.60
Bennelong Ex-20 Australian Equities	9.77	4.51	-25.22	44.74	7.29	5.90	8.70
Bennelong TTR Ex-20 Australian Equities	8.46	3.97	-22.59	39.97	6.94	5.49	3.35
Bentham Global Income	9.06	-	-	-	-	-	6.87

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Bentham TTR Global Income ²	-	-	-	-	-	-	6.13
Brandywine Global Income Optimiser	3.08	1.62	-	-	-	-	-2.08
Brandywine TTR Global Income Optimiser	2.59	1.43	-	-	-	-	-2.04
CFS Alternatives	8.24	7.70	-2.63	10.21	1.87	4.96	3.70
CFS Asian Share	5.50	1.74	-14.14	25.28	0.74	3.07	5.60
CFS Australian Share	11.60	12.76	-1.83	28.32	-8.82	7.64	9.29
CFS Australian Small Companies	7.13	11.20	-16.43	47.13	1.08	8.16	9.50
CFS Balanced	10.75	8.19	-8.26	20.94	-0.87	5.67	7.86
CFS Conservative	6.44	4.32	-6.12	8.61	0.97	2.71	4.97
CFS Defensive	5.14	3.02	-6.10	3.43	1.67	1.35	4.25
CFS Diversified	8.91	6.54	-7.29	14.85	0.33	4.38	4.69
CFS ETF Exposure Series: All-World ex-US Shares	11.41	-	-	-	-	-	13.04
CFS ETF Exposure Series: Physical Gold	20.48	-	-	-	-	-	17.91
CFS ETF Exposure Series: US Shares	24.72	-	-	-	-	-	29.11
CFS ETF Exposure Series: US Treasury Bills ²	-	-	-	-	-	-	0.08
CFS Emerging Markets	8.95	8.52	-26.58	28.85	4.45	3.16	5.93
CFS Enhanced Cash	4.77	-	-	-	-	-	4.65
CFS Enhanced Index Balanced	12.63	8.90	-5.05	23.90	-5.69	6.35	8.81
CFS Enhanced Index Conservative	7.19	4.47	-4.58	9.65	-0.74	3.06	5.39
CFS Enhanced Index Diversified	10.09	6.64	-5.05	16.63	-3.01	4.74	6.94
CFS Enhanced Index Growth	13.73	9.99	-4.59	27.41	-6.97	7.17	7.60
CFS Enhanced Index High Growth	15.83	11.87	-4.16	35.00	-11.11	8.30	8.95

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS Enhanced Index Moderate	11.33	7.90	-4.98	20.29	-4.17	5.63	6.02
CFS Fixed Interest	3.00	0.62	-10.92	0.88	3.36	-0.76	4.15
CFS Geared Australian Share	18.26	24.57	-7.87	64.67	-28.48	9.82	6.00
CFS Geared Global Share	29.70	23.78	-26.76	51.14	2.52	12.73	8.49
CFS Geared Growth Plus	19.34	14.55	-16.80	58.47	-14.88	8.93	8.46
CFS Geared Index Australian Share	22.53	29.17	-	-	-	-	12.31
CFS Geared Index Global Share	34.39	40.89	-	-	-	-	10.46
CFS Geared Share	25.75	29.13	-22.14	78.03	-9.02	15.40	15.36
CFS Global Health & Biotechnology	10.99	10.84	-3.09	-	-	-	7.58
CFS Global Infrastructure Securities	0.46	0.63	8.25	14.71	-7.97	2.93	6.11
CFS Global Property Securities	4.49	-7.01	-9.90	26.87	-9.16	0.18	2.40
CFS Global Share	21.46	18.63	-15.48	30.43	4.92	10.74	6.95
CFS Global Share – Hedged	22.03	13.02	-20.21	38.43	0.55	8.89	5.74
CFS Global Small Companies	12.32	16.21	-16.04	40.28	0.12	9.00	8.19
CFS Global Technology & Communications	43.58	26.90	-23.47	-	-	-	13.85
CFS Growth	11.67	9.10	-8.61	24.06	-1.57	6.33	7.12
CFS High Growth	13.79	10.55	-9.45	31.30	-3.96	7.50	7.71
CFS Index Australian Share	12.87	15.70	-5.24	28.45	-6.63	8.21	9.87
CFS Index Balanced	10.63	9.12	-6.95	19.27	-	-	7.33
CFS Index Conservative	6.26	4.57	-5.02	7.80	1.66	2.95	3.17
CFS Index Diversified	8.59	6.60	-6.18	13.18	0.78	4.37	4.47
CFS Index Global Bond	2.27	-1.67	-8.75	-1.85	5.79	-0.96	0.30
CFS Index Global Listed Infrastructure Securities	2.48	-4.25	3.95	14.54	-9.58	1.10	3.68
CFS Index Global Property Securities	3.70	-6.42	-10.94	30.93	-17.66	-1.40	0.66

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS Index Global Share	18.81	20.23	-6.45	27.06	4.67	12.17	8.44
CFS Index Global Share – Hedged	19.29	14.28	-12.42	35.13	0.92	10.23	7.96
CFS Index Growth	11.64	10.19	-6.98	22.19	-1.23	6.66	6.80
CFS Index High Growth	13.42	12.15	-6.53	28.65	-	-	10.88
CFS Index Moderate	9.60	8.09	-6.59	16.36	-	-	6.35
CFS Index Property Securities	24.35	7.83	-12.34	32.77	-21.40	4.17	5.37
CFS Indexed Australian Bond	3.35	1.02	-10.71	-1.08	3.86	-0.86	-0.68
CFS Lifestage 1945-49 ²	-	-	-	-	-	-	12.96
CFS Lifestage 1950-54	10.00	-	-	-	-	-	8.65
CFS Lifestage 1955-59	10.12	-	-	-	-	-	8.38
CFS Lifestage 1960-64	10.28	-	-	-	-	-	10.31
CFS Moderate	9.84	7.37	-7.84	17.85	-0.34	5.00	6.43
CFS Property Securities	24.15	6.36	-11.55	33.86	-19.05	4.82	5.10
CFS TTR Alternatives	7.19	6.57	-2.62	9.08	1.69	4.29	3.95
CFS TTR Australian Share	9.93	11.21	-1.14	24.63	-8.24	6.68	6.94
CFS TTR Australian Small Companies	5.99	9.50	-14.57	41.09	1.02	7.15	6.45
CFS TTR Balanced	9.38	7.33	-7.18	18.56	-0.73	5.09	5.25
CFS TTR Conservative	5.57	3.84	-5.37	7.61	0.82	2.39	2.78
CFS TTR Defensive	4.47	2.71	-5.50	2.92	1.43	1.14	1.70
CFS TTR Diversified	7.72	5.86	-6.53	13.09	0.27	3.86	4.13
CFS TTR Emerging Markets	7.67	8.30	-23.85	26.05	4.29	3.14	3.00
CFS TTR Enhanced Index Balanced	11.03	7.98	-4.34	21.17	-5.02	5.70	6.10
CFS TTR Enhanced Index Conservative	6.34	3.97	-4.08	8.54	-0.64	2.72	3.22
CFS TTR Enhanced Index Diversified	8.91	5.92	-4.40	14.76	-2.64	4.26	4.73

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS TTR Enhanced Index Growth	12.02	8.89	-3.81	24.05	-6.04	6.45	6.74
CFS TTR Enhanced Index High Growth	13.84	10.72	-3.18	30.64	-9.75	7.54	7.79
CFS TTR Enhanced Index Moderate	9.96	7.08	-4.33	17.96	-3.64	5.06	5.48
CFS TTR Fixed Interest	2.55	0.64	-9.77	0.40	2.88	-0.77	0.68
CFS TTR Geared Share	21.91	25.88	-19.37	66.22	-7.74	13.65	15.47
CFS TTR Global Infrastructure Securities	0.60	0.83	-	-	-	-	0.38
CFS TTR Global Share	18.67	16.35	-13.35	26.69	4.58	9.64	8.85
CFS TTR Growth	10.02	8.13	-7.44	21.27	-1.40	5.65	5.70
CFS TTR High Growth	11.99	9.45	-8.22	27.39	-3.40	6.71	6.53
CFS TTR Index Australian Bond ²	-	0.88	-	-	-	-	-0.57
CFS TTR Index Australian Share	11.18	13.81	-4.75	24.96	-6.01	7.19	8.24
CFS TTR Index Balanced	9.33	8.12	-	-	-	-	2.69
CFS TTR Index Conservative	5.43	4.05	-	-	-	-	1.61
CFS TTR Index Diversified	7.57	5.84	-	-	-	-	1.58
CFS TTR Index Global Bond	1.99	-1.56	-	-	-	-	-3.25
CFS TTR Index Global Listed Infrastructure Securities	2.40	-3.50	-	-	-	-	-1.51
CFS TTR Index Global Property Securities	3.63	-5.41	-	-	-	-	-7.58
CFS TTR Index Global Share	17.02	17.67	-5.41	24.10	4.73	11.09	10.96
CFS TTR Index Global Share – Hedged	17.07	12.78	-10.61	30.80	0.96	9.27	8.26
CFS TTR Index Growth	10.21	9.21	-	-	-	-	3.55
CFS TTR Index High Growth	11.94	10.80	-	-	-	-	5.37
CFS TTR Index Moderate	8.35	7.23	-	-	-	-	1.99

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
CFS TTR Index Property Securities	21.19	6.85	-10.83	28.74	-19.05	3.77	6.19
CFS TTR Lifestage 1955-59 ²	-	-	-	-	-	-	4.97
CFS TTR Lifestage 1960-64 ²	-	-	-	-	-	-	6.52
CFS TTR Moderate	8.54	6.56	-6.67	15.77	-0.33	4.48	4.70
CFS TTR Property Securities	21.12	5.42	-10.08	29.67	-16.92	4.34	6.42
CFS TTR Thrive+ Sustainable Growth ²	-	-	-	-	-	-	9.01
CFS Thrive+ Sustainable Growth	10.62	-	-	-	-	-	10.68
Celeste Australian Small Companies	9.80	9.32	-21.42	48.05	-0.99	6.68	7.85
Colchester Global Government Bond	-0.26	-0.57	-8.02	-	-	-	-3.04
Colchester TTR Global Government Bond	-0.24	-0.53	-	-	-	-	-3.02
Context Capital Long Term	15.31	-	-	-	-	-	15.84
Context Capital Medium Term	9.07	-	-	-	-	-	8.44
Context Capital Short Term	5.14	-	-	-	-	-	4.29
Context Capital TTR Long Term	12.98	-	-	-	-	-	13.44
Context Capital TTR Medium Term	7.75	-	-	-	-	-	7.23
Context Capital TTR Short Term	4.43	-	-	-	-	-	3.71
DNR Capital Australian Equities High Conviction	9.64	-	-	-	-	-	7.09
DNR Capital Australian Equity Income ²	-	-	-	-	-	-	10.59
DNR Capital TTR Australian Equities High Conviction	8.18	-	-	-	-	-	6.51
Daintree Core Income ²	-	-	-	-	-	-	-0.00
Drummond Dynamic Plus ²	-	-	-	-	-	-	0.31
Eiger Australian Small Companies	6.62	16.05	-	-	-	-	-5.66

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Epoch Global Equity Shareholder Yield	12.62	12.60	4.02	19.73	-8.42	7.65	8.20
Epoch TTR Global Equity Shareholder Yield	11.55	11.54	4.40	17.78	-7.21	7.25	7.99
Evidentia Long Term ²	-	-	-	-	-	-	15.02
Evidentia Medium Term ²	-	-	-	-	-	-	9.88
Evidentia TTR Long Term ²	-	-	-	-	-	-	3.02
Evidentia TTR Medium Term ²	-	-	-	-	-	-	2.07
Fidelity Asia	0.55	4.80	-	-	-	-	-1.82
Fidelity Australian Equities	8.12	14.82	-6.28	32.88	-6.69	7.60	10.07
Fidelity TTR Australian Equities	6.98	13.13	-5.68	28.88	-6.14	6.66	7.61
First Sentier Australian Small Companies	5.73	13.11	-12.82	41.84	5.48	9.29	11.97
First Sentier Balanced	9.03	8.47	-8.40	12.77	0.87	4.26	5.73
First Sentier Concentrated Australian Share	17.49	19.05	-18.37	34.31	5.40	10.07	9.73
First Sentier Conservative	6.93	6.05	-7.49	8.46	1.64	2.95	5.18
First Sentier Diversified	10.64	11.03	-8.44	18.44	-0.28	5.84	6.89
First Sentier Geared Global Property Securities ³	-1.34	-29.34	-24.54	61.21	-23.24	-8.22	-4.28
First Sentier Global Listed Infrastructure	0.93	-1.67	3.05	13.55	-6.90	1.57	7.62
First Sentier Global Property Securities	3.24	-8.04	-9.36	27.26	-5.83	0.62	5.46
First Sentier High Growth	16.24	19.24	-9.87	33.02	-1.85	10.27	8.36
First Sentier Imputation	16.93	18.58	-9.87	31.09	-1.73	9.98	10.29
First Sentier Property Securities	26.71	7.52	-11.47	34.73	-18.73	5.71	5.02
First Sentier Strategic Cash	4.72	3.30	-0.21	0.22	0.87	1.76	3.46

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
First Sentier TTR Australian Small Companies	5.10	11.77	-	-	-	-	-0.84
First Sentier TTR Balanced	7.86	7.60	-	-	-	-	1.80
First Sentier TTR Concentrated Australian Share	14.86	16.58	-	-	-	-	4.16
First Sentier TTR Conservative	6.13	5.35	-	-	-	-	2.14
First Sentier TTR Diversified	9.30	9.88	-	-	-	-	4.77
First Sentier TTR Global Listed Infrastructure	0.95	-1.26	2.90	12.63	-5.82	1.70	3.99
First Sentier TTR Global Property Securities	3.08	-6.96	-	-	-	-	-7.09
First Sentier TTR Imputation	14.71	16.99	-	-	-	-	6.48
First Sentier TTR Strategic Cash	4.01	2.82	-0.18	0.20	0.73	1.50	1.54
FirstRate Saver ⁴	-	-	-	-	-	-	-
FirstRate Saver Non-Auto-rebalancing ⁴	-	-	-	-	-	-	-
FirstRate TTR Saver ⁴	-	-	-	-	-	-	-
FirstRate TTR Saver Non-Auto-rebalancing ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 6 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 9 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 12 month ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Annual ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Compound ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 2 Year Monthly ⁴	-	-	-	-	-	-	-

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
FirstRate Term Deposit – 3 Year Annual ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Compound ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 3 Year Monthly ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Annual ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Compound ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 5 Year Monthly ⁴	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Annual ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Compound ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 7 Year Monthly ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Annual ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Compound ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 10 Year Monthly ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Annual ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Compound ^{3, 4}	-	-	-	-	-	-	-
FirstRate Term Deposit – 15 Year Monthly ^{3, 4}	-	-	-	-	-	-	-
Franklin Australian Absolute Return Bond	5.65	1.63	-	-	-	-	0.84

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Franklin TTR Australian Absolute Return Bond	4.83	1.38	-	-	-	-	0.69
GQG Partners Global Equity	35.26	-	-	-	-	-	27.24
GQG Partners Global Equity – Hedged ²	-	-	-	-	-	-	28.56
GQG Partners TTR Global Equity	29.56	-	-	-	-	-	22.72
GQG Partners TTR Global Equity – Hedged ²	-	-	-	-	-	-	2.98
Generation Global Share ³	15.80	21.31	-20.35	37.25	3.99	9.80	10.80
Hyperion Global Growth Companies	22.96	34.52	-	-	-	-	3.06
Intermede Global Equities	13.39	-	-	-	-	-	17.96
Intermede TTR Global Equities	11.41	-	-	-	-	-	16.83
Investors Mutual Australian Share	5.24	12.04	2.79	21.28	-11.13	5.48	8.46
Investors Mutual Future Leaders ²	-	-	-	-	-	-	2.07
Investors Mutual TTR Australian Share	4.46	10.83	2.81	18.62	-10.08	4.89	5.82
Ironbark Property Securities	24.82	5.82	-12.00	35.04	-15.85	5.72	5.65
Ironbark Royal London Concentrated Global Share	26.42	32.52	-	-	-	-	17.91
Ironbark Royal London Core Global Share ²	-	-	-	-	-	-	17.91
Ironbark Royal London TTR Concentrated Global Share	23.69	27.47	-	-	-	-	15.90
Ironbark Royal London TTR Core Global Share ²	-	-	-	-	-	-	14.88
Janus Henderson Diversified Credit ²	-	-	-	-	-	-	-0.23
Janus Henderson Global Natural Resources	3.37	14.68	-0.23	36.52	-7.54	8.34	6.11

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Janus Henderson TTR Diversified Credit ²	-	-	-	-	-	-	-0.20
Janus Henderson TTR Tactical Income	4.68	-	-	-	-	-	4.47
Janus Henderson Tactical Income	5.50	-	-	-	-	-	5.32
Kapstream Absolute Return Income	5.79	2.45	-1.97	1.55	1.29	1.79	2.41
Kapstream TTR Absolute Return Income	4.95	2.20	-1.80	1.23	1.14	1.52	1.76
L1 Capital Catalyst ²	-	-	-	-	-	-	5.26
L1 Capital TTR Catalyst ²	-	-	-	-	-	-	-5.81
Lazard Select Australian Equity	5.23	21.58	19.75	22.06	-18.45	8.80	8.05
Lazard TTR Select Australian Equity	4.45	19.22	18.47	19.00	-16.69	7.89	7.85
Longwave Australian Small Companies ²	-	-	-	-	-	-	-0.27
MFS Global Equity	5.17	18.72	-10.16	26.90	0.22	7.35	11.20
MFS TTR Global Equity	4.72	16.60	-8.70	23.98	0.52	6.79	8.15
Macquarie Australian Fixed Interest ²	-	-	-	-	-	-	-0.62
Macquarie Dynamic Bond ²	-	-	-	-	-	-	-0.43
Macquarie Global Listed Real Estate	2.68	-6.62	-11.89	30.97	-13.79	-0.94	4.89
Macquarie Income Opportunities	5.84	3.00	-5.61	2.71	0.28	1.17	3.56
Macquarie TTR Australian Fixed Interest ²	-	-	-	-	-	-	-0.53
Macquarie TTR Dynamic Bond ²	-	-	-	-	-	-	-0.36
Macquarie TTR Global Listed Real Estate	2.63	-5.50	-10.31	27.63	-12.03	-0.47	1.10
Macquarie TTR Income Opportunities	5.19	2.74	-5.17	2.28	0.22	0.99	1.38

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Magellan Global Share	19.28	20.28	-12.07	10.55	7.90	8.51	14.12
Magellan Global Share – Hedged	18.80	13.23	-18.24	18.93	3.05	6.15	9.07
Magellan Infrastructure	-0.38	-1.81	6.34	7.54	-9.78	0.18	4.00
Magellan TTR Global Share	16.85	17.87	-10.50	9.53	7.44	7.72	9.31
Magellan TTR Global Share – Hedged	15.98	11.56	-16.35	16.83	3.29	5.48	6.13
Magellan TTR Infrastructure	-0.35	-1.59	5.77	6.71	-8.36	0.29	3.08
Martin Currie Australia Equity Income ²	-	-	-	-	-	-	1.22
Martin Currie Real Income	0.51	4.35	2.04	16.44	-17.87	0.47	4.83
Martin Currie TTR Australia Equity Income ²	-	-	-	-	-	-	0.99
Merlon Australian Share Income	9.09	19.47	6.01	15.62	-6.29	8.39	7.30
Merlon TTR Australian Share Income	7.82	17.11	5.97	13.60	-6.20	7.35	7.32
Mutual Income ²	-	-	-	-	-	-	6.05
Nanuk New World	19.83	-	-	-	-	-	20.69
Nanuk TTR New World ²	-	-	-	-	-	-	17.01
OC Premium Small Companies	14.38	16.61	-14.72	40.49	-6.23	8.42	9.14
OC TTR Premium Small Companies	12.80	14.77	-12.66	36.35	-5.90	7.72	6.62
PIMCO Australian Bond	4.11	1.52	-11.64	-	-	-	-2.45
PIMCO Diversified Fixed Interest	4.10	0.11	-	-	-	-	-2.65
PIMCO Global Bond	4.11	-1.24	-10.25	1.59	3.25	-0.65	2.25
PIMCO TTR Australian Bond	3.59	1.39	-10.40	-	-	-	-2.20
PIMCO TTR Diversified Fixed Interest	3.53	0.09	-	-	-	-	-2.15
PIMCO TTR Global Bond	3.60	-1.07	-9.48	1.28	2.94	-0.66	0.48

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
PM Capital Enhanced Yield	5.89	5.41	-1.44	3.59	0.91	2.83	4.36
PM Capital Global Companies	18.42	28.30	-1.98	49.86	-8.18	15.41	8.92
PM Capital TTR Enhanced Yield	4.97	4.74	-1.36	3.21	0.78	2.44	2.38
Pendal Australian Share	12.39	14.79	-5.34	30.73	-5.75	8.51	9.93
Pendal Global Emerging Market Opportunities	5.85	12.93	-15.39	25.19	-5.64	3.62	4.50
Pendal Global Select ²	-	-	-	-	-	-	2.27
Pendal Monthly Income Plus	7.10	2.74	-4.54	4.13	0.38	1.89	2.97
Pendal Property Investment	23.08	7.93	-13.15	33.95	-18.02	4.84	6.03
Pendal Sustainable Australian Fixed Interest	4.01	1.11	-	-	-	-	-2.34
Pendal Sustainable Australian Share	12.59	15.24	-12.48	-	-	-	7.30
Pendal Sustainable Balanced	10.66	5.56	-	-	-	-	-0.62
Pendal TTR Australian Share	10.66	13.42	-	-	-	-	6.40
Pendal TTR Global ²	-	-	-	-	-	-	14.44
Pendal TTR Global Emerging Market Opportunities	5.44	11.23	-	-	-	-	1.67
Pendal TTR Monthly Income Plus	6.15	2.45	-4.13	3.59	0.21	1.59	2.34
Pendal TTR Property Investment	20.28	6.91	-11.49	29.80	-16.03	4.40	7.22
Pendal TTR Sustainable Australian Fixed Interest	3.44	1.00	-	-	-	-	-1.25
Perennial Value Australian Share	9.43	15.87	-1.42	30.50	-8.09	8.42	8.96
Perennial Value TTR Australian Share	8.24	14.33	-	-	-	-	7.58
Perpetual Australian Share	7.11	14.84	-2.10	39.17	-9.20	8.75	10.42
Perpetual Balanced Growth	7.07	7.70	-2.41	21.81	-2.76	5.91	6.80
Perpetual Conservative Growth	5.36	2.89	-3.93	9.25	-0.18	2.58	4.90

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Perpetual Diversified Growth	6.20	5.28	-3.25	15.09	-1.15	4.23	5.85
Perpetual Diversified Income	7.57	5.69	-2.66	5.32	0.19	3.15	3.50
Perpetual Diversified Real Return	5.03	3.03	-	-	-	-	1.49
Perpetual Industrial Share	19.10	16.99	-6.52	32.89	-10.15	9.22	9.51
Perpetual Share-Plus Long-Short ²	-	-	-	-	-	-	9.01
Perpetual TTR Australian Share	6.20	13.09	-	-	-	-	6.27
Perpetual TTR Balanced Growth	6.18	7.00	-	-	-	-	4.70
Perpetual TTR Conservative Growth	4.72	2.60	-	-	-	-	1.38
Perpetual TTR Diversified Growth	5.42	-	-	-	-	-	5.66
Perpetual TTR Diversified Income	6.41	5.02	-2.46	4.73	0.07	2.70	2.61
Perpetual TTR Diversified Real Return	4.37	2.70	-	-	-	-	2.30
Perpetual TTR Industrial Share	16.23	15.46	-	-	-	-	9.79
Perpetual TTR Share-Plus Long-Short	9.73	-	-	-	-	-	10.55
Platinum Asia	4.18	1.44	-14.45	25.16	13.95	5.21	7.81
Platinum International	4.44	13.73	-6.72	24.79	-4.94	5.61	7.54
Platinum TTR Asia	3.50	1.20	-13.08	22.30	12.55	4.61	3.07
Platinum TTR International	3.83	12.04	-5.30	21.47	-4.16	5.10	4.01
Quay Global Real Estate – Unhedged	9.03	-	-	-	-	-	6.43
Quay TTR Global Real Estate – Unhedged	7.72	-	-	-	-	-	3.27
Realindex Australian Share Value	13.95	17.41	-0.17	33.88	-9.98	9.98	11.42
Realindex Australian Small Companies Value	15.11	11.43	-10.33	33.89	-5.91	7.69	11.94
Realindex Emerging Markets Value	16.49	9.77	-11.83	32.80	-13.69	5.25	5.23

Performance returns as at 30 June 2024 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Realindex Global Share Value	19.24	19.57	-3.34	35.24	-8.66	11.21	10.04
Realindex Global Share Value – Hedged	20.60	14.10	-6.36	43.04	-11.83	10.19	10.99
Realindex TTR Australian Share Value	11.91	14.99	-0.13	29.56	-9.10	8.63	9.62
Realindex TTR Global Share Value	17.04	16.67	-1.70	31.25	-7.39	10.27	9.52
Realindex TTR Global Share Value – Hedged	17.73	12.43	-	-	-	-	7.40
Resolution Capital Global Property Securities	5.73	-7.14	-	-	-	-	-7.67
Resolution Capital TTR Global Property Securities	4.94	-6.18	-	-	-	-	-6.64
Sage Capital Equity Plus	13.12	-	-	-	-	-	9.51
Sage Capital TTR Equity Plus ²	-	-	-	-	-	-	11.89
Schroder Absolute Return Income	6.42	2.27	-3.10	2.83	2.01	2.04	4.22
Schroder Australian Equity	9.23	14.85	1.74	28.23	-9.79	8.10	10.19
Schroder Real Return	9.89	5.59	-7.33	9.31	0.64	3.41	3.80
Schroder TTR Absolute Return Income	5.65	1.84	-2.86	2.23	1.78	1.69	2.06
Schroder TTR Australian Equity	7.97	13.07	1.58	24.82	-9.01	7.08	7.98
Schroder TTR Real Return	8.63	4.78	-6.76	7.93	0.62	2.88	3.05
Solaris Core Australian Equity	15.10	14.39	-3.14	22.74	-9.69	7.16	9.07
State Street Australian Equity	2.14	8.96	-5.19	13.71	-3.95	2.87	5.05
State Street TTR Australian Equity	1.58	8.07	-	-	-	-	0.56
Stewart Investors Global Emerging Markets Leaders Sustainability	0.77	16.70	-14.27	25.71	-17.87	0.80	5.99
Stewart Investors TTR Worldwide Sustainability	0.18	19.63	-16.45	19.58	6.20	4.92	5.15
Stewart Investors Worldwide Leaders Sustainability	10.80	26.92	-9.24	24.18	4.02	10.51	7.82

Performance returns as at 30 June 2024 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2024	2023	2022	2021	2020		
Stewart Investors Worldwide Sustainability	0.21	22.41	-18.66	22.33	6.74	5.43	7.21
T. Rowe Price Dynamic Global Bond	0.48	-	-	-	-	-	-1.75
T. Rowe Price Global Equity	20.10	20.90	-26.46	32.50	19.72	11.10	13.10
T. Rowe Price Global Equity – Hedged	19.61	13.77	-	-	-	-	-0.52
T. Rowe Price TTR Dynamic Global Bond	0.43	-	-	-	-	-	-1.75
T. Rowe Price TTR Global Equity	17.57	18.22	-23.66	28.63	17.88	9.97	10.08
T. Rowe Price TTR Global Equity – Hedged	16.63	11.89	-	-	-	-	3.64
Talaria Global Equity	1.88	14.08	-	-	-	-	6.87
Talaria TTR Global Equity	1.59	-	-	-	-	-	7.34
UBS Diversified Fixed Income	4.22	-0.57	-11.11	-0.71	3.67	-1.06	3.37
UBS TTR Diversified Fixed Income	3.64	-0.46	-9.98	-0.96	3.27	-1.02	0.28
WaveStone Australian Share	11.79	17.03	-3.32	-	-	-	7.76
WaveStone TTR Australian Share	10.06	15.03	-2.70	-	-	-	6.87
Western Asset Australian Bond	3.89	-	-	-	-	-	2.56
Western Asset TTR Australian Bond	3.29	-	-	-	-	-	2.08
Yarra Enhanced Income ²	-	-	-	-	-	-	5.11
Yarra TTR Enhanced Income ²	-	-	-	-	-	-	2.54

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 investors.

4 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.

All Unitholders of the Trust share in the increase or decrease in the value of the net asset pool relevant to their investment option.

Past performance is no indication of future performance.

Audited fund accounts for life policies

Where benefits applicable to a member are wholly determined by reference to a life policy, the Fund is exempt from providing the audited fund accounts for the relevant reporting periods in this report.

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 Fund has an indirect exposure to derivatives through its investments in managed investment schemes. Derivatives are used in the underlying investments as an alternative to direct purchases or sales and not for trading purposes.

Investments with a market value of over 5% of the Fund

There are no investments with a market value of over 5% of the Fund for the year ended 30 June 2024.

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.

General reserves

Income that is not required to be allocated to members is credited to the general reserve. The reserve can be used for things like enhancement of member benefits and fund expenses. The general reserve is invested in cash.

Movement in the Colonial First State FirstChoice Superannuation Trust general reserve for the previous three financial years:

	30/06/2024	30/06/2023	30/06/2022
	\$'000	\$'000	\$'000
Opening balance as at 1 July	-	-	-
Net transfers to/from equity	\$9,974	-	-
Operating result after income tax	-\$5,047	-	-
Closing balance as at 30 June	\$4,927	-	-

Material outsource providers

Service provider	ABN	Business Activity
BlackRock Investment Management (Australia) Limited	13 006 165 975	Investment Advisory Advice
Colonial First State Investments Limited	98 002 348 352	Fund Manager services and custody and administration services
Commonwealth Bank of Australia	48 123 123 124	IT services
Superannuation and Investments Services Pty Limited	90 646 698 160	IT services

How to make a complaint

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us.

We aim to resolve complaints promptly and we will do all we can to resolve the situation for you.

We will make every effort to resolve your query as quickly as possible, but no later than 45 days, unless your complaint relates to a death benefit distribution, in which case no later than 90 days.

To lodge a complaint, you can contact us by:

Phone: 1300 654 666
Monday to Friday –
8:30am to 6:00pm (Sydney time)

Email: membercare@cfs.com.au

Website: Submit a feedback form
(cfs.com.au/feedback)

Mail: CFS Complaints Resolution
Reply Paid 27
Sydney NSW 2001

External dispute resolution

If you are dissatisfied with the handling or outcome of your complaint, you have the option of contacting an external dispute resolution service about your complaint. You may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 11084.

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA websites to find out if or when the time limit relevant to your circumstances expires.

Further information you may request to receive

You may also request the following additional information from Colonial First State by calling Investor Services on 13 13 36:

- Please refer to our website cfs.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 Whole Personal Super and the Colonial First State FirstChoice Wholesale 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 Whole Personal Super and the Colonial First State FirstChoice Wholesale Pension, which are updated quarterly.

Annual financial report

The annual financial report for the Fund can be found on our website cfs.com.au under About us > Corporate governance > Trustee and fund documents.

Key management personnel

Gregory Cooper

Independent Non-Executive Director and Chairman of AIL

Period: 1 July 2023 to 30 June 2024

Greg Cooper has considerable experience across Australia, the UK and Asia in Financial Services, with Investment industry experience spanning over 26 years. Formerly the Chief Executive Officer and Director for Schroder Investment Management Australia, Greg has held previous roles as Global Head of Institutional Distribution and Head of Product Strategy for Asia Pacific spanning 18 years; and as the Former Head of Actuarial Consulting for Towers Perrin in Asia, based in Hong Kong.

Greg has served as Deputy Chairman and Director of the Financial Services Council for 10 years and is currently a Director of NSW Treasury Corporation, Perpetual Limited, The Aboriginal Indigenous Education Foundation, Catholic Church Insurance, EdStart Pty Limited and OpenInvest Holdings Limited. He is also a Member of the St Ignatius College Riverview, Bursary Investment Committee.

Greg is a Director and the Chairman of Avanteos Investments Limited (AIL), appointed in November 2019. He is also a member of the AIL Board Investment Committee and AIL Board Audit and Risk Committee. Greg is a FIA, FIAA and holds a Bachelor of Economics (Actuarial Studies).

Jo-Anne Bloch

Independent Non-Executive Director of AIL

Period: 1 July 2023 to 30 June 2024

Jo-Anne Bloch's career has been predominantly in financial services spanning financial advice, insurance, investment, benefit administration and education, in roles such as sales, marketing, product development and product management, business leadership and innovation. Jo-Anne was most recently at Mercer where she was a Senior Partner and Business Leader, responsible for Mercer's Superannuation Services segment. Jo-Anne has worked for Mercer in Australia as head of the newly acquired Pillar Administration Services business and Head of Financial Advice, in the UK in product development, and in the US as Global Head of Mercer's Innovation Hub.

Prior to joining Mercer Jo-Anne was Chief Executive Officer of the Financial Planning Association of Australia (FPA). Jo-Anne has served on numerous boards and advisory committees supporting the needs of women, working for government-based agencies in financial services, pensions and retirement, and for not-for-profit groups in financial literacy and mentoring. She is a Fellow of the Australian Institute of Company Directors and has been a mentor with the Cherie Blair Foundation and now Mentor Walks. Joanne was appointed Chairman of the Compensation Scheme of Last Resort in February 2024.

Jo-Anne is a graduate of the University of NSW and has completed Foundations in Financial Planning, along with being an accredited Design Thinking facilitator. Jo-Anne is a Director of AIL, appointed in October 2021. She is also a member of the AIL Board Investment Committee and Chair of the AIL Board Audit and Risk Committee.

Benjamin Heap

Independent Non-Executive Director of AIL

Period: 1 July 2023 to 30 June 2024

Ben Heap has wide-ranging experience and expertise in asset and capital management as well as financial technology and digital businesses. Ben is a founding partner of H2 Ventures, a financial technology, data and artificial intelligence focused venture capital investment firm and was a non-executive director of The Star Entertainment Group Limited and Pandal Group Limited. He is also a non-executive Chair and Director of CBA New Digital Businesses Pty Limited, a non-executive director of Gymnastics Australia, a Director of Red Bubble Limited, Complectus Limited and a Director of Mud Australia Pty Limited. He is also a member of the Australian Commonwealth Government's Fintech Advisory Group.

Ben was previously Managing Director and the Head of Australasia for UBS Global Asset Management and prior to this, Head of Infrastructure for UBS Global Asset Management in the Americas. He held a number of directorships associated with these roles and was a non-executive director of the Financial Services Council.

Ben is a Director of AIL, appointed in January 2019 and also Chairman of the AIL Board Investment Committee and a member of the AIL Board Audit and Risk Committee. Ben holds a UNSW Bachelor of Commerce (Finance) & Bachelor of Science (Mathematics) and is a Graduate of the Australian Institute of Company Directors.

John Brogden AM

Independent Non-Executive Director of AIL

Period: 1 July 2023 to 30 June 2024

John Brogden has extensive experience as a non-executive director and a deep understanding of superannuation gained during his career spanning the private and public sectors. John was appointed as the Independent Chair of AusPayNet (the Australian Payments Network) in January 2022 and in February 2022 joined the Board of Colonial First State (CFS) Superannuation Fund and Avanteos Investments Limited (AIL). In January 2012 John was appointed the Chairman of the NSW Government State Owned Corporation Landcom and was its CEO from May 2018 to April 2022. From 2015 to 2017, John was the Managing Director & CEO of the Australian Institute of Company Directors.

Prior to this, he was CEO of the Financial Services Council from 2009 to 2015 and CEO of Manchester Unity from 2006 to 2008. John is the President of LifeLine International and Patron of Lifeline Australia, serving as its Chairman from 2012 to 2021. He is a leading international advocate for suicide prevention. From 1996 to 2005, John was the Member for Pittwater in the NSW Parliament. In 2002, he was elected Leader of the Opposition – the youngest person ever to lead a major political party in Australia. In January 2014, John was made a Member of the Order of Australia (AM) for significant service to the community.

John holds a Masters of Public Affairs from the University of Sydney and is a Fellow of the Australian Institute of Company Directors. John is a Director AIL, appointed in February 2022 and also a member of the AIL Board Investment Committee and the AIL Board Audit and Risk Committee.

Kelly Ghaleb

**Chief Executive Officer of CFS
Superannuation & Investments and
Executive Director of AIL**

Period: 1 July 2023 to 30 June 2024

Kelly Ghaleb was appointed CEO Colonial First State (CFS) Superannuation in July 2021. This role is accountable for oversight of the superannuation business, including as a member of the Trustee Board. In this role Kelly is also responsible for investments, product and strategy.

Kelly joined CFS as General Manager Product in 2018, adding marketing and strategy and responsibility for the Wrap business in October 2020. Prior to joining CFS, Kelly was the Head of Platforms at BT Financial Group. Kelly held a number of other executive management roles at BT.

Kelly holds a Bachelor of Communications from UTS, a Diploma of Management from the Australian Institute of Management, a Diploma of Financial Services from Integratec and has also completed the Company Directors course at the Australian Institute of Company Directors.

Kelly is a Director of AIL, appointed in September 2021. Kelly is also a Director on the Financial Services Council's (FSC) Board (from May 2023), a member of the FSC's Superannuation Board Committee and was a Director of the Association of Superannuation Funds of Australia (until May 2023).

Darryl Burke

Chief Risk Officer

Period: 8 June to 30 June 2024

Darryl Burke was appointed the Chief Risk Officer (CRO) at CFS in June 2024 and is responsible for the CRO Risk and Advisory, including Regulatory Affairs.

Darryl has extensive experience in financial services including Westpac (including BT), PGIM Prudential Financial Inc (NY,USA), Standard Chartered Bank (Singapore) and Credit Suisse (UK,USA & Asia) covering risk management frameworks, risk culture, enterprise risk systems, audit management systems, wealth management and risk transformation projects.

Darryl holds a Bachelor of Commerce, is a Chartered Accountant and a Member of the Institute of Internal Auditors & Global Association of Risk Professionals and an associate of the Australian Institute of Company Directors.

Karin Rathbone

Chief Risk Officer

Period: 1 July 2023 to 8 June 2024

Karin Rathbone was appointed Chief Risk Officer (CRO) for Superannuation & Investment at CFS in February 2023, was CRO (Investments) for CFS from 2021 and was previously Head of Risk for CFS under CBA from 2019. Karin was Head of framework, conduct, governance and enterprise compliance for Westpac/BT Financial Group, and Senior Manager for superannuation investment platforms and operations. Karin was also a Director at Deloitte (Australia) for risk & conduct in financial services and a Partner at KMPG (South Africa).

Karin holds a Bachelor of Laws and Bachelor of Arts from University of Witwatersrand (South Africa) and a Diploma of Advanced Banking from University of Johannesburg.

Board attendance

Director Name	Date of Appointment	Date of Resignation	FY2017 Number of Meetings ¹	FY2017 Meetings Attended	FY2018 Number of Meetings ¹	FY2018 Meetings Attended	FY2019 Number of Meetings ¹	FY2019 Meetings Attended	FY2020 Number of Meetings ¹	FY2020 Meetings Attended	FY2021 Number of Meetings ¹	FY2021 Meetings Attended	FY2022 Number of Meetings ¹	FY2022 Meetings Attended	FY2023 Number of Meetings ¹	FY2023 Meetings Attended	FY2024 Number of Meetings ¹	FY2024 Meetings Attended
Peter Hodgett	01/01/2013	30/06/2019	9	9	9	9	13	13										
Anne Ward	01/01/2013	31/12/2020	9	9	9	9	13	13	16	16	8	8						
Penri James	01/01/2013	30/05/2022	9	9	9	9	13	12	16	15	14	14	10	10				
Linda Elkins	01/01/2013	05/09/2016	4	4														
	24/03/2017	02/08/2019			9	9	13	10	16	1								
Andrew Morgan	04/02/2015	10/07/2017	8	5	0	0												
Liz Lewin	27/10/2015	31/12/2018	9	9	9	9	7	7										
Ed Eason	15/08/2017	30/06/2021			9	9	13	13	16	16	14	14						
Ben Heap	01/01/2019						6	6	16	16	14	14	12	12	9	8	9	9
Greg Cooper	12/11/2019								16	7	14	14	12	12	9	9	9	9
Kelly Ghaleb	17/09/2021												11	11	9	8	9	9
Jo-Anne Bloch	01/10/2021												10	10	9	9	9	9
John Brogden	01/02/2022												6	4 ²	9	9	9	9

1 The number of meetings held during the time the Director was a member of the Board and was eligible to attend.

2 The two meetings that John Brogden was unable to attend were unscheduled Board meetings in the period since he joined as a Director on the Board.

Regulatory changes

Superannuation measures	Changes during 2023-24
Superannuation Guarantee (SG) contributions	On 1 July 2023, the SG rate that applies to employers increased from 10.5% to 11%. The SG rate is legislated to increase by 0.5% each 1 July until it reaches 12% on 1 July 2025.
Superannuation Caps	Both the concessional and non-concessional contribution caps were indexed on 1 July 2024. The concessional cap increased to \$30,000 and the Non-concessional Cap increased to \$120,000.
Payday Super	The Government has announced they will legislate changes to the SG payment timeframes. From 1 July 2026, employers will be required to pay their employees' super at the same time as their salary and wages.
Changes to GST and RITC	The ATO changed their view in relation to GST credit entitlements for adviser service fees. Historically a reduced input tax credit (RITC) could be claimed for all adviser service fees. From 1 July 2024, a RITC will no longer be applicable and the full GST will be payable.

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Enquiries

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Email: contactus@cfs.com.au