

2022 Annual Financial Report

FirstChoice Wholesale Personal Super & FirstChoice Wholesale Pension

Avanteos Investments Limited
ABN 20 096 259 979
AFS Licence 245531





Your Annual Financial Report

I am pleased to present the Annual Report for the financial year ended 30 June 2022.

This Annual Report is the final component of the reporting information for the 2021–22 financial year.

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

Yours sincerely,

A handwritten signature in black ink, appearing to read 'K Power', with a long horizontal flourish underneath.

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 November 2022.

Investment options

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)
Acadian Wholesale Australian Equity	Acadian Asset Management (Australia) Limited
Acadian Wholesale Australian Equity Long Short	Acadian Asset Management (Australia) Limited
Acadian Wholesale Defensive Income	Acadian Asset Management (Australia) Limited
Acadian Wholesale Geared Australian Equity	Acadian Asset Management LLC
Acadian Wholesale Geared Sustainable Global Equity	Acadian Asset Management LLC
Acadian Wholesale Global Equity Long Short	Acadian Asset Management LLC
Acadian Wholesale Global Managed Volatility Equity	Acadian Asset Management LLC
Acadian Wholesale Sustainable Global Equity	Acadian Asset Management LLC
Affirmative Wholesale Global Impact Bond	Affirmative Investment Management Partners Limited
Alphinity Wholesale Sustainable Share	Alphinity Investment Management Pty Ltd
Antipodes Wholesale Global	Antipodes Partners Limited
APN Wholesale AREIT	APN Funds Management Limited
Aspect Wholesale Absolute Return	Aspect Capital Limited
Aspect Wholesale Diversified Futures	Aspect Capital Limited
Ausbil Wholesale Active Sustainable Equity	Ausbil Investment Management Limited
Ausbil Wholesale Australian Active Equity	Ausbil Investment Management Limited
Ausbil Wholesale Australian Emerging Leaders	Ausbil Investment Management Limited
AZ Sestante Wholesale Conservative	Bennelong Australian Equity Partners Pty Limited, Realindex Investments Pty Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, Pental Institutional Limited, Janus Henderson Group PLC, Magellan Asset Management, Schroder Investment Management Australia Limited, State Street Global Advisors, Australia, Limited Platinum Investment Management Limited
AZ Sestante Wholesale Diversified	Bennelong Australian Equity Partners Pty Limited, Realindex Investments Pty Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, Pental Institutional Limited, Janus Henderson Group PLC, Magellan Asset Management, Schroder Investment Management Australia Limited, State Street Global Advisors, Australia, Limited Platinum Investment Management Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
AZ Sestante Wholesale Growth	Bennelong Australian Equity Partners Pty Limited, Realindex Investments Pty Limited, Kapstream Capital, First Sentier Investors (Australia) IM Ltd, PIMCO Australia Pty Ltd, Macquarie Investment Management Global Limited, Colchester Global Investors, Pental Institutional Limited, Janus Henderson Group PLC, Magellan Asset Management, Schroder Investment Management Australia Limited, State Street Global Advisors, Australia, Limited Platinum Investment Management Limited
Baillie Gifford Wholesale Global Stewardship	Baillie Gifford Overseas Limited
Baillie Gifford Wholesale Long Term Global Growth	Baillie Gifford Overseas Limited
Barrow Hanley Wholesale Global Share	Barrow, Hanley, Mewhinney & Strauss, LLC
Bell Wholesale Global Emerging Companies	Bell Asset Management Limited
Bennelong Kardinia Wholesale Absolute Return	Kardinia Capital Pty Limited
Bennelong Wholesale Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty Limited
Brandywine Wholesale Global Income Optimiser	Brandywine Global Investment Management LLC
Celeste Wholesale Australian Small Companies	Celeste Funds Management Limited
Colchester Wholesale Government Bond	Colchester Global Investors Limited
Colonial First State Wholesale Geared Index Australian Share	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Geared Index Global Share	State Street Global Advisors Australia Limited
Colonial First State Wholesale Global Health & Biotechnology	Wellington Management Australia Pty Ltd
Colonial First State Wholesale Global Small Companies	Wellington Management Australia Pty Ltd
Colonial First State Wholesale Global Technology & Communications	Wellington Management Australia Pty Ltd
Colonial First State Wholesale Index Australian Bond	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Index Australian Share	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Index Balanced	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited and also comprises FirstChoice Cash
Colonial First State Wholesale Index Conservative	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors and also comprises FirstChoice Cash
Colonial First State Wholesale Index Diversified	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited and also comprises FirstChoice Cash
Colonial First State Wholesale Index Global Bond	State Street Global Advisors Australia Limited
Colonial First State Wholesale Index Global Listed Infrastructure Securities	State Street Global Advisors Australia Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Colonial First State Wholesale Index Global Property Securities	State Street Global Advisors Australia Limited
Colonial First State Wholesale Index Global Share	State Street Global Advisors Australia Limited
Colonial First State Wholesale Index Global Share – Hedged	State Street Global Advisors Australia Limited
Colonial First State Wholesale Index Growth	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors and also comprises FirstChoice Cash
Colonial First State Wholesale Index High Growth	First Sentier Investors (Australia) IM Ltd, State Street and Global Advisors
Colonial First State Wholesale Index Moderate	First Sentier Investors (Australia) IM Ltd, State Street Global Advisors, Colonial First State Investments Limited and also comprises FirstChoice Cash
Colonial First State Wholesale Index Property Securities	First Sentier Investors (Australia) IM Ltd
Colonial First State Wholesale Enhanced Index Balanced	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited
Colonial First State Wholesale Enhanced Index Conservative	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited
Colonial First State Wholesale Enhanced Index Diversified	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited
Colonial First State Wholesale Enhanced Index Growth	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited
Colonial First State Wholesale Enhanced Index High Growth	Realindex Investments Pty Limited, State Street Global Advisors
Colonial First State Wholesale Enhanced Index Moderate	Realindex Investments Pty Limited, State Street Global Advisors, First Sentier Investors (Australia) IM Ltd, Colonial First State Investments Limited
Eiger Wholesale Australian Small Companies	Eiger Capital Pty Ltd
Epoch Wholesale Global Equity Shareholder Yield	Grant Samuel Funds Management Pty Ltd
Fidelity Wholesale Asia	Fidelity Investment Management (Australia) Limited
Fidelity Wholesale Australian Equities	Fidelity Investment Management (Australia) Limited
First Sentier Wholesale Australian Bond	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Australian Small Companies	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Balanced	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Concentrated Australian Share	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Conservative	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Developing Companies	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Diversified	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Diversified Fixed Interest	First Sentier Investors (Australia) IM Ltd

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
First Sentier Wholesale Equity Income	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Future Leaders	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Geared Global Property Securities ²	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Geared Share	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Global Credit Income	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Global Listed Infrastructure	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Global Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale High Growth	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Imputation	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Property Securities	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Strategic Cash	First Sentier Investors (Australia) IM Ltd
First Sentier Wholesale Target Return Income	First Sentier Investors (Australia) IM Ltd
FirstChoice Wholesale Alternatives	Aspect Capital Limited, AQR Capital Management, Amundi, H2O Asset Management, Oaktree Capital Management, Wellington Management
FirstChoice Wholesale Asian Share	MFS Investment Management, Comgest, Robeco Hong Kong Limited
FirstChoice Wholesale Australian Share	Alphinity Investment Management, T. Rowe Price, Solaris Investment Management, Tyndall Asset Management, Acadian Asset Management (Australia) Limited
FirstChoice Wholesale Australian Small Companies	First Sentier Investors (Australia) IM Ltd, Spheria Asset Management, Eight Investment Partners, Celeste Funds Management, Yarra Capital Management
FirstChoice Wholesale Balanced	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, Schroder Investment Management Australia Limited
FirstChoice Wholesale Conservative	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives, Schroder Investment Management Australia Limited
FirstChoice Wholesale Defensive	This option is comprised of FirstChoice Cash, FirstChoice Fixed Interest, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, FirstChoice Defensive Alternatives

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstChoice Wholesale Diversified	This option is comprised of Colonial First State Investments Limited, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives, Schroder Investment Management Australia Limited
FirstChoice Wholesale Emerging Markets	Allspring Global Investments, Origin Asset Management, Franklin Templeton Investments, Fisher Investments
FirstChoice Wholesale Fixed Interest	First Sentier Investors (Australia) IM Ltd, Morgan Stanley, Wellington Management, Loomis Sayles, Franklin Templeton Investments, H2O Asset Management, Colchester Global Investors
FirstChoice Wholesale Geared Australian Share	Alphinity Investment Management, T. Rowe Price, Solaris Investment Management, Tyndall Asset Management, Acadian Asset Management (Australia) Limited
FirstChoice Wholesale Geared Global Share	Ninety One, Acadian Asset Management, Alliance Bernstein, Baillie Gifford, J O Hambro Capital Management, WCM Investment Management
FirstChoice Wholesale Geared Growth Plus	This option is comprised of FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, Acadian Asset Management (Australia) Limited, Schroder Investment Management Australia Limited
FirstChoice Wholesale Global Infrastructure Securities	ATLAS Infrastructure (Australia) Pty Ltd, Lazard Asset Management Pacific Co., Cohen & Steers Capital Management, First Sentier Investors (Australia) IM Ltd
FirstChoice Wholesale Global Property Securities	First Sentier Investors (Australia) IM Ltd, Resolution Capital, DWS
FirstChoice Wholesale Global Share	Ninety One, Alliance Bernstein, Baillie Gifford, Arrowstreet Capital, J O Hambro Capital Management, WCM Investment Management
FirstChoice Wholesale Global Share – Hedged	Ninety One, Alliance Bernstein, Baillie Gifford, Arrowstreet Capital, J O Hambro Capital Management, WCM Investment Management
FirstChoice Wholesale Growth	This option is comprised of Colonial First State Investments Limited, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, Schroder Investment Management Australia Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstChoice Wholesale High Growth	This option is comprised of FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, Realindex Australian Small Companies, FirstChoice Global Share, FirstChoice Global Share – Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, Schroder Investment Management Australia Limited
FirstChoice Wholesale Lower Volatility Australian Share	Alliance Bernstein, Solaris Investment Management, Kardinia Capital, Acadian Asset Management (Australia) Limited
FirstChoice Wholesale Moderate	This option is comprised of Colonial First State Investments Limited, FirstChoice Fixed Interest, FirstChoice Global Property Securities, FirstChoice Global Infrastructure Securities, FirstChoice Australian Share, FirstChoice Global Share, FirstChoice Global Share - Hedged, Realindex Global Small Companies, FirstChoice Emerging Markets, FirstChoice Alternatives, FirstChoice Defensive Alternatives, Schroder Investment Management Australia Limited
FirstChoice Wholesale Property Securities	DWS, Renaissance Asset Management
FirstRate Cash Non-Auto-rebalancing ¹	Commonwealth Bank of Australia
FirstRate Wholesale Saver	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 year – annual compound interest ¹	Commonwealth Bank of Australia

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstRate Wholesale Term Deposit – 5 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit 9 month	Commonwealth Bank of Australia
Franklin Wholesale Australian Absolute Return Bond	Franklin Templeton Investments Australia Limited
Generation Wholesale Global Share ²	Generation Investment Management LLP
Hyperion Wholesale Global Growth Companies	Hyperion Asset Management Limited
Investors Mutual Wholesale Australian Share	Investors Mutual Limited
Ironbark Royal London Wholesale Concentrated Global Share	Royal London Asset Management
Ironbark Wholesale Property Securities	Deutsche Investments Australia Limited
Janus Henderson Wholesale Global Natural Resources	Janus Henderson Group PLC
Kapstream Wholesale Absolute Return Income	Kapstream Capital Pty Limited
Lazard Wholesale Select Australian Equity	Lazard Asset Management Pacific Co
Macquarie Wholesale Global Listed Real Estate	Macquarie Investment Management Global Limited
Macquarie Wholesale Income Opportunities	Macquarie Investment Management Global Limited
Magellan Wholesale Global Share	Magellan Asset Management Limited
Magellan Wholesale Global Share – Hedged	Magellan Asset Management Limited
Magellan Wholesale Infrastructure	Magellan Asset Management Limited
Maple-Brown Abbott Wholesale Australian Share	Maple-Brown Abbott Limited
Martin Currie Wholesale Real Income	Martin Currie Australia
Merlon Wholesale Australian Share Income	Fidante Partners Limited
MFS Wholesale Global Equity	MFS Institutional Advisors, Inc.
Milliman Wholesale Managed Risk Australian Share ²	Milliman Asset Management Inc
Milliman Wholesale Managed Risk Global Share ²	Milliman Asset Management Inc
Milliman Wholesale Managed Risk Multi-Index High Growth ²	Milliman Asset Management Inc
OC Wholesale Premium Small Companies	Copia Investment Partners Limited
Pendal Wholesale Australian Share	Pendal Group Limited
Pendal Wholesale Concentrated Global Share	Pendal Group Limited
Pendal Wholesale Global Emerging Market Opportunities	Pendal Group Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Pendal Wholesale Monthly Income Plus	Pendal Group Limited
Pendal Wholesale Property Investment	Pendal Group Limited
Pendal Wholesale Sustainable Australian Fixed Interest	Pendal Group Limited
Pendal Wholesale Sustainable Australian Share	Pendal Group Limited
Pendal Wholesale Sustainable Balanced	Pendal Group Limited
Perennial Value Wholesale Australian Share	Perennial Investment Partners
Perpetual Wholesale Australian Share	Perennial Value Management Limited
Perpetual Wholesale Balanced Growth	Perpetual Investment Management Limited
Perpetual Wholesale Conservative Growth	Perpetual Investment Management Limited
Perpetual Wholesale Diversified Growth	Perpetual Investment Management Limited
Perpetual Wholesale Diversified Income	Perpetual Investment Management Limited
Perpetual Wholesale Diversified Real Return	Perpetual Investment Management Limited
Perpetual Wholesale Industrial Share	Perpetual Investment Management Limited
PIMCO Wholesale Australian Bond	PIMCO Australia Pty Ltd
PIMCO Wholesale Diversified Fixed Interest	PIMCO Australia Pty Ltd
PIMCO Wholesale Global Bond	PIMCO Australia Pty Ltd
Platinum Wholesale Asia	Platinum Investment Management Limited
Platinum Wholesale International	Platinum Investment Management Limited
PM Capital Wholesale Enhanced Yield	PM Capital Limited
PM Capital Wholesale Global Companies	PM Capital Limited
Realindex Wholesale Australian Share	Realindex Investments Pty Limited
Realindex Wholesale Australian Small Companies	Realindex Investments Pty Limited
Realindex Wholesale Emerging Markets	Realindex Investments Pty Limited
Realindex Wholesale Global Share	Realindex Investments Pty Limited
Realindex Wholesale Global Share Hedged	Realindex Investments Pty Limited
Resolution Capital Wholesale Global Property Securities	Resolution Capital Limited
Schroder Wholesale Absolute Return Income	Schroder Investment Management Australia Limited
Schroder Wholesale Australian Equity	Schroder Investment Management Australia Limited
Schroder Wholesale Real Return	Schroder Investment Management Australia Limited
Solaris Wholesale Core Australian Equity	Solaris Investment Management Limited
State Street Wholesale Australian Equity	State Street Global Advisors, Australia, Limited
Stewart Investors Wholesale Global Emerging Markets Leaders ²	First State Investments (UK) Limited
Stewart Investors Wholesale Worldwide Leaders Sustainability	First State Investments (UK) Limited
Stewart Investors Wholesale Worldwide Sustainability	First State Investments (UK) Limited
T. Rowe Price Wholesale Australian Equity	T. Rowe Price International Limited

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
T. Rowe Price Wholesale Global Equity	T. Rowe Price International Limited
T. Rowe Price Wholesale Global Equity – Hedged	T. Rowe Price International Limited
Talaria Wholesale Global Equity	Talaria Asset Management
Tyndall Wholesale Australian Share Income	Yarra Capital Management Limited
UBS Wholesale Diversified Fixed Income	UBS Asset Management (Australia) Ltd
WaveStone Wholesale Australian Share	WaveStone Capital Pty Ltd

- 1 This option is only available in FirstChoice Wholesale Pension
- 2 This option is closed to new investors.

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

APN Wholesale AREIT	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	96.96%	96.38%	97.56%	97.06%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.04%	3.62%	2.44%	2.94%

APN Wholesale TTR AREIT	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	98.22%	96.81%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	1.78%	3.19%

AZ Sestante Wholesale Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	6.65%	8.41%	6.65%	8.43%
International shares	20.66%	19.31%	20.67%	19.34%
Property	–	1.44%	–	1.45%
Fixed interest	12.41%	15.52%	12.42%	15.55%
International fixed interest	22.07%	19.67%	22.08%	19.70%
Cash	37.04%	35.64%	37.01%	35.54%

AZ Sestante Wholesale Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	10.74%	10.98%	10.83%	10.99%
International shares	28.47%	28.68%	28.72%	28.72%
Property	–	1.98%	–	1.99%
Fixed interest	13.90%	17.17%	14.03%	17.19%
International fixed interest	25.17%	22.76%	25.40%	22.79%
Cash	20.27%	18.43%	19.55%	18.32%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

AZ Sestante Wholesale Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	21.56%	23.36%	21.93%	23.37%
International shares	44.32%	48.26%	45.06%	48.28%
Property	–	6.73%	–	6.74%
Fixed interest	4.80%	8.04%	4.89%	8.05%
International fixed interest	7.43%	4.76%	7.56%	4.76%
Cash	17.23%	8.85%	15.85%	8.80%

AZ Sestante Wholesale TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	10.76%	10.97%
International shares	–	–	28.52%	28.67%
Property	–	–	–	1.98%
Fixed interest	–	–	13.93%	17.16%
International fixed interest	–	–	25.22%	22.75%
Cash	–	–	20.12%	18.47%

AZ Sestante Wholesale TTR Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	23.33%
International shares	–	–	–	48.19%
Property	–	–	–	6.72%
Fixed interest	–	–	–	8.03%
International fixed interest	–	–	–	4.75%
Cash	–	–	–	8.98%

Acadian Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	97.77%	96.80%	98.23%	97.29%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.23%	3.20%	1.77%	2.71%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Acadian Wholesale Australian Equity Long Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.76%	96.75%	98.68%	96.52%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.24%	3.25%	1.32%	3.48%

Acadian Wholesale Defensive Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	0.30%	1.16%	0.30%	1.16%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	99.70%	98.84%	99.70%	98.84%

Acadian Wholesale Geared Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	98.10%	97.70%	98.41%	97.68%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	1.90%	2.30%	1.59%	2.32%

Acadian Wholesale Geared Sustainable Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	96.40%	94.98%	98.46%	95.06%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.60%	5.02%	1.54%	4.94%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Acadian Wholesale Global Equity Long Short	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	95.28%	96.40%	97.43%	97.65%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.72%	3.60%	2.57%	2.35%

Acadian Wholesale Global Managed Volatility Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	98.30%	97.24%	98.88%	97.61%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.70%	2.76%	1.12%	2.39%

Acadian Wholesale Sustainable Global Equity Fund	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	98.05%	97.29%	98.57%	98.58%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.95%	2.71%	1.43%	1.42%

Acadian Wholesale TTR Defensive Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	0.30%	1.16%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	99.70%	98.84%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Acadian Wholesale TTR Global Managed Volatility Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	100.00%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	-

Affirmative Wholesale Global Impact Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	96.01%	97.62%	96.13%	97.52%
Cash	3.99%	2.38%	3.87%	2.48%

Alphinity Wholesale Sustainable Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	93.97%	96.19%	94.90%	96.00%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.03%	3.81%	5.10%	4.00%

Alphinity Wholesale TTR Sustainable Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	96.13%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	3.87%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Antipodes Wholesale Global	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	86.39%	86.47%	87.40%	86.59%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	13.61%	13.53%	12.60%	13.41%

Aspect Wholesale Absolute Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Aspect Wholesale Diversified Futures	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

Aspect Wholesale TTR Diversified Futures	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	-	-	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Ausbil Wholesale Active Sustainable Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.53%	98.65%	97.48%	98.57%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.47%	1.35%	2.52%	1.43%

Ausbil Wholesale Australian Active Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	97.49%	98.66%	99.13%	98.39%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.51%	1.34%	0.87%	1.61%

Ausbil Wholesale Australian Emerging Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	93.19%	94.48%	95.38%	93.95%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.81%	5.52%	4.62%	6.05%

Ausbil Wholesale TTR Australian Active Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	100.00%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	–

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Ausbil Wholesale TTR Australian Emerging Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	93.84%	94.75%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	6.16%	5.25%

Baillie Gifford Wholesale Global Stewardship	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.44%	95.59%	95.74%	95.37%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.56%	4.41%	4.26%	4.63%

Baillie Gifford Wholesale Long Term Global Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	91.90%	99.48%	94.66%	99.51%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	8.10%	0.52%	5.34%	0.49%

Baillie Gifford Wholesale TTR Long Term Global Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	99.67%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	0.33%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Barrow Hanley Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	95.65%	97.07%	96.52%	96.98%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.35%	2.93%	3.48%	3.02%

Bell Wholesale Global Emerging Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	95.26%	–	95.02%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	4.74%	–	4.98%

Bennelong Kardinia Wholesale Absolute Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.90%	64.65%	97.44%	64.86%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.10%	35.35%	2.56%	35.14%

Bennelong Kardinia Wholesale TTR Absolute Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	96.74%	50.14%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	3.26%	49.86%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Benelong Wholesale Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	87.47%	90.88%	89.84%	90.76%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	12.53%	9.12%	10.16%	9.24%

Benelong Wholesale TTR Ex-20 Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	87.50%	91.22%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	12.50%	8.78%

Brandywine Wholesale Global Income Optimiser	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	86.57%	89.73%	86.80%	90.04%
Cash	13.43%	10.27%	13.20%	9.96%

Brandywine Wholesale TTR Global Income Optimiser	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	89.83%
Cash	–	–	–	10.17%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Celeste Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	93.11%	92.35%	95.30%	91.32%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.89%	7.65%	4.70%	8.68%

Colchester Wholesale Global Government Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	96.68%	97.90%	96.57%	97.72%
Cash	3.32%	2.10%	3.43%	2.28%

Colchester Wholesale TTR Global Government Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	100.00%
Cash	–	–	–	–

Colonial First State Wholesale Enhanced Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	25.45%	22.02%	25.64%	21.90%
International shares	37.68%	40.30%	37.96%	40.08%
Property	5.79%	5.43%	5.83%	5.40%
Fixed interest	12.46%	13.16%	12.55%	13.09%
International fixed interest	10.90%	11.71%	10.98%	11.65%
Cash	7.73%	7.38%	7.04%	7.88%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Enhanced Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	10.85%	9.56%	10.89%	9.52%
International shares	16.07%	16.50%	16.14%	16.43%
Property	2.85%	2.74%	2.86%	2.73%
Fixed interest	16.54%	17.11%	16.61%	17.03%
International fixed interest	12.13%	12.41%	12.18%	12.36%
Cash	41.56%	41.69%	41.33%	41.93%

Colonial First State Wholesale Enhanced Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	18.08%	16.33%	18.24%	16.26%
International shares	27.07%	27.98%	27.30%	27.86%
Property	4.29%	4.08%	4.33%	4.06%
Fixed interest	15.48%	16.35%	15.61%	16.28%
International fixed interest	12.93%	13.10%	13.04%	13.04%
Cash	22.15%	22.15%	21.48%	22.49%

Colonial First State Wholesale Enhanced Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	28.50%	26.43%	28.90%	26.41%
International shares	42.10%	44.46%	42.69%	44.43%
Property	6.57%	6.47%	6.67%	6.46%
Fixed interest	8.78%	9.22%	8.90%	9.21%
International fixed interest	7.60%	7.74%	7.71%	7.74%
Cash	6.45%	5.69%	5.13%	5.75%

Colonial First State Wholesale Enhanced Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	32.50%	33.01%	33.02%	32.87%
International shares	53.72%	54.62%	54.57%	54.38%
Property	9.39%	9.36%	9.54%	9.32%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.38%	3.00%	2.87%	3.43%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale Enhanced Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	22.03%	19.26%	22.21%	19.15%
International shares	32.02%	34.08%	32.29%	33.90%
Property	4.81%	4.42%	4.84%	4.40%
Fixed interest	13.67%	14.35%	13.78%	14.27%
International fixed interest	12.38%	12.64%	12.48%	12.58%
Cash	15.10%	15.25%	14.40%	15.71%

Colonial First State Wholesale Geared Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	100.00%	–	100.00%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	–

Colonial First State Wholesale Geared Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	98.36%	–	97.92%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	1.64%	–	2.08%

Colonial First State Wholesale Global Health & Biotechnology	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	92.63%	96.17%	93.48%	97.42%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	7.37%	3.83%	6.52%	2.58%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Global Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	97.16%	96.71%	98.85%	96.28%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.84%	3.29%	1.15%	3.72%

Colonial First State Wholesale Global Technology & Communications	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	96.41%	98.16%	97.34%	97.77%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.59%	1.84%	2.66%	2.23%

Colonial First State Wholesale Index Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	99.23%	99.17%	99.41%	99.23%
International fixed interest	-	-	-	-
Cash	0.77%	0.83%	0.59%	0.77%

Colonial First State Wholesale Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	97.26%	98.46%	98.62%	97.99%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.74%	1.54%	1.38%	2.01%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	25.93%	25.42%	25.99%	25.27%
International shares	37.08%	36.61%	37.16%	36.40%
Property	6.02%	5.44%	6.03%	5.41%
Fixed interest	13.73%	14.30%	13.76%	14.22%
International fixed interest	9.61%	9.80%	9.64%	9.75%
Cash	7.63%	8.44%	7.42%	8.95%

Colonial First State Wholesale Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	9.91%	9.72%	9.97%	9.69%
International shares	16.56%	16.45%	16.65%	16.39%
Property	3.10%	2.85%	3.12%	2.84%
Fixed interest	17.69%	18.23%	17.79%	18.17%
International fixed interest	11.50%	11.61%	11.57%	11.57%
Cash	41.23%	41.15%	40.91%	41.35%

Colonial First State Wholesale Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	17.62%	17.50%	17.75%	17.43%
International shares	26.26%	25.91%	26.45%	25.81%
Property	4.98%	4.66%	5.01%	4.65%
Fixed interest	17.60%	18.34%	17.73%	18.27%
International fixed interest	11.45%	11.64%	11.53%	11.60%
Cash	22.09%	21.96%	21.53%	22.25%

Colonial First State Wholesale Index Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	97.66%	95.34%	97.52%	95.53%
Cash	2.34%	4.66%	2.48%	4.47%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Colonial First State Wholesale Index Global Listed Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	96.82%	95.02%	97.44%	94.95%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.18%	4.98%	2.56%	5.05%

Colonial First State Wholesale Index Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	95.42%	95.30%	96.82%	95.09%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.58%	4.70%	3.18%	4.91%

Colonial First State Wholesale Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	94.44%	97.54%	96.60%	97.73%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.56%	2.46%	3.40%	2.27%

Colonial First State Wholesale Index Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.95%	95.04%	95.72%	95.04%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.05%	4.96%	4.28%	4.96%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	29.33%	29.47%	29.56%	29.41%
International shares	41.35%	41.43%	41.68%	41.35%
Property	6.85%	6.55%	6.91%	6.54%
Fixed interest	8.81%	9.26%	8.88%	9.24%
International fixed interest	7.62%	7.75%	7.68%	7.74%
Cash	6.04%	5.53%	5.29%	5.73%

Colonial First State Wholesale Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	35.12%	35.62%	35.39%	35.65%
International shares	51.64%	52.33%	52.05%	52.38%
Property	9.57%	9.34%	9.64%	9.35%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.67%	2.71%	2.92%	2.61%

Colonial First State Wholesale Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	23.02%	22.56%	22.85%	22.44%
International shares	31.73%	30.81%	31.49%	30.65%
Property	4.93%	4.53%	4.89%	4.51%
Fixed interest	15.89%	16.46%	15.78%	16.38%
International fixed interest	10.75%	10.79%	10.67%	10.74%
Cash	13.67%	14.84%	14.31%	15.29%

Colonial First State Wholesale Index Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	95.67%	97.61%	97.86%	97.99%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.33%	2.39%	2.14%	2.01%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Multi-Asset Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	11.46%	20.04%	11.46%	20.04%
International shares	41.34%	29.98%	41.34%	29.98%
Property	6.42%	9.56%	6.42%	9.56%
Fixed interest	10.18%	15.72%	10.18%	15.72%
International fixed interest	16.82%	-0.17%	16.82%	-0.17%
Cash & Alternatives	13.78%	24.87%	13.78%	24.87%

Colonial First State Wholesale TTR Enhanced Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	25.58%	21.85%
International shares	-	-	37.87%	39.98%
Property	-	-	5.81%	5.39%
Fixed interest	-	-	12.52%	13.06%
International fixed interest	-	-	10.95%	11.62%
Cash	-	-	7.27%	8.10%

Colonial First State Wholesale TTR Enhanced Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	10.85%	9.55%
International shares	-	-	16.07%	16.49%
Property	-	-	2.85%	2.74%
Fixed interest	-	-	16.54%	17.10%
International fixed interest	-	-	12.13%	12.40%
Cash	-	-	41.56%	41.71%

Colonial First State Wholesale TTR Enhanced Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	18.14%	16.30%
International shares	-	-	27.16%	27.93%
Property	-	-	4.31%	4.07%
Fixed interest	-	-	15.53%	16.32%
International fixed interest	-	-	12.97%	13.08%
Cash	-	-	21.90%	22.30%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Enhanced Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	28.47%	26.44%
International shares	–	–	42.05%	44.47%
Property	–	–	6.57%	6.47%
Fixed interest	–	–	8.77%	9.22%
International fixed interest	–	–	7.59%	7.75%
Cash	–	–	6.56%	5.65%

Colonial First State Wholesale TTR Enhanced Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	32.62%	33.72%
International shares	–	–	53.92%	55.79%
Property	–	–	9.43%	9.56%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	4.04%	0.92%

Colonial First State Wholesale TTR Enhanced Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	22.17%	19.24%
International shares	–	–	32.24%	34.05%
Property	–	–	4.84%	4.42%
Fixed interest	–	–	13.76%	14.34%
International fixed interest	–	–	12.46%	12.63%
Cash	–	–	14.53%	15.32%

Colonial First State Wholesale TTR Index Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	99.60%
International fixed interest	–	–	–	–
Cash	–	–	–	0.40%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	97.20%	98.48%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	2.80%	1.52%

Colonial First State Wholesale TTR Index Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	25.62%
International shares	–	–	–	36.89%
Property	–	–	–	5.48%
Fixed interest	–	–	–	14.41%
International fixed interest	–	–	–	9.88%
Cash	–	–	–	7.71%

Colonial First State Wholesale TTR Index Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	9.69%
International shares	–	–	–	16.40%
Property	–	–	–	2.84%
Fixed interest	–	–	–	18.18%
International fixed interest	–	–	–	11.57%
Cash	–	–	–	41.31%

Colonial First State Wholesale TTR Index Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	17.49%
International shares	–	–	–	25.90%
Property	–	–	–	4.66%
Fixed interest	–	–	–	18.33%
International fixed interest	–	–	–	11.64%
Cash	–	–	–	21.98%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	95.59%
Cash	-	-	-	4.41%

Colonial First State Wholesale TTR Index Global Listed Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	97.23%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	2.77%

Colonial First State Wholesale TTR Index Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	96.53%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	3.47%

Colonial First State Wholesale TTR Index Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	94.44%	97.90%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.56%	2.10%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	93.74%	94.93%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	6.26%	5.07%

Colonial First State Wholesale TTR Index Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	29.46%
International shares	–	–	–	41.42%
Property	–	–	–	6.55%
Fixed interest	–	–	–	9.26%
International fixed interest	–	–	–	7.75%
Cash	–	–	–	5.57%

Colonial First State Wholesale TTR Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	35.47%
International shares	–	–	–	52.12%
Property	–	–	–	9.31%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	3.10%

Colonial First State Wholesale TTR Index Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	23.43%
International shares	–	–	–	32.00%
Property	–	–	–	4.71%
Fixed interest	–	–	–	17.10%
International fixed interest	–	–	–	11.21%
Cash	–	–	–	11.56%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Colonial First State Wholesale TTR Index Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	96.18%	97.29%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	3.82%	2.71%

Eiger Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	84.74%	–	84.85%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	15.26%	–	15.15%

Epoch Wholesale Global Equity Shareholder Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	97.36%	98.47%	98.47%	98.82%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.64%	1.53%	1.53%	1.18%

Epoch Wholesale TTR Global Equity Shareholder Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	98.57%	98.34%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	1.43%	1.66%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Fidelity Wholesale Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	90.62%	-	91.03%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	9.38%	-	8.97%

Fidelity Wholesale Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	95.14%	95.92%	97.15%	95.59%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.86%	4.08%	2.85%	4.41%

Fidelity Wholesale TTR Australian Equities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	95.81%	96.34%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.19%	3.66%

First Sentier Wholesale Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	98.93%	98.44%	98.69%	98.61%
International fixed interest	-	-	-	-
Cash	1.07%	1.56%	1.31%	1.39%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	91.60%	94.25%	93.10%	94.38%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	8.40%	5.75%	6.90%	5.62%

First Sentier Wholesale Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	19.93%	18.50%	20.10%	18.55%
International shares	15.45%	13.67%	15.58%	13.70%
Property	4.81%	4.51%	4.85%	4.52%
Fixed interest	8.09%	8.35%	8.16%	8.37%
International fixed interest	25.16%	26.31%	25.37%	26.38%
Cash	26.57%	28.67%	25.95%	28.48%

First Sentier Wholesale Concentrated Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.91%	96.34%	98.54%	96.27%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.09%	3.66%	1.46%	3.73%

First Sentier Wholesale Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	14.69%	13.76%	14.75%	13.79%
International shares	10.18%	9.12%	10.23%	9.14%
Property	4.83%	4.63%	4.85%	4.64%
Fixed interest	9.32%	9.51%	9.37%	9.53%
International fixed interest	29.00%	29.96%	29.12%	30.02%
Cash	31.98%	33.02%	31.68%	32.88%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

First Sentier Wholesale Developing Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.52%	97.18%	98.57%	97.22%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.48%	2.82%	1.43%	2.78%

First Sentier Wholesale Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	29.88%	28.30%	30.17%	28.36%
International shares	25.50%	23.69%	25.74%	23.74%
Property	4.77%	4.62%	4.82%	4.63%
Fixed interest	5.71%	6.10%	5.76%	6.11%
International fixed interest	17.73%	19.21%	17.90%	19.25%
Cash	16.41%	18.10%	15.61%	17.91%

First Sentier Wholesale Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	20.95%	23.83%	21.01%	23.83%
International fixed interest	76.46%	73.62%	76.68%	73.64%
Cash	2.59%	2.56%	2.31%	2.53%

First Sentier Wholesale Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	93.23%	90.80%	94.13%	90.29%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.77%	9.20%	5.87%	9.71%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Future Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	95.64%	95.93%	95.75%	95.85%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.36%	4.07%	4.25%	4.15%

First Sentier Wholesale Geared Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	93.73%	96.49%	94.79%	96.41%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.27%	3.51%	5.21%	3.59%

First Sentier Wholesale Geared Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	94.03%	94.01%	95.78%	93.94%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.97%	5.99%	4.22%	6.06%

First Sentier Wholesale Global Credit Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	87.65%	93.12%	87.80%	92.54%
Cash	12.35%	6.88%	12.20%	7.46%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

First Sentier Wholesale Global Listed Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	97.83%	96.43%	98.28%	96.75%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.17%	3.57%	1.72%	3.25%

First Sentier Wholesale Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	95.20%	96.48%	96.67%	96.06%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.80%	3.52%	3.33%	3.94%

First Sentier Wholesale High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	47.85%	47.37%	48.63%	47.43%
International shares	48.04%	47.57%	48.82%	47.64%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	4.10%	5.06%	2.55%	4.94%

First Sentier Wholesale Imputation	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	94.97%	95.37%	96.29%	94.88%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.03%	4.63%	3.71%	5.12%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	95.61%	97.41%	97.56%	98.48%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.39%	2.59%	2.44%	1.52%

First Sentier Wholesale Strategic Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	100.00%	100.00%

First Sentier Wholesale TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	98.88%
International fixed interest	–	–	–	–
Cash	–	–	–	1.12%

First Sentier Wholesale TTR Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	94.27%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	5.73%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

First Sentier Wholesale TTR Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	18.58%
International shares	-	-	-	13.72%
Property	-	-	-	4.52%
Fixed interest	-	-	-	8.38%
International fixed interest	-	-	-	26.42%
Cash	-	-	-	28.37%

First Sentier Wholesale TTR Concentrated Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	100.00%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	-

First Sentier Wholesale TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	13.78%
International shares	-	-	-	9.14%
Property	-	-	-	4.63%
Fixed interest	-	-	-	9.52%
International fixed interest	-	-	-	30.01%
Cash	-	-	-	32.92%

First Sentier Wholesale TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	28.29%
International shares	-	-	-	23.68%
Property	-	-	-	4.62%
Fixed interest	-	-	-	6.09%
International fixed interest	-	-	-	19.20%
Cash	-	-	-	18.12%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale TTR Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	23.81%
International fixed interest	-	-	-	73.58%
Cash	-	-	-	2.61%

First Sentier Wholesale TTR Equity Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	93.42%	90.61%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	6.58%	9.39%

First Sentier Wholesale TTR Geared Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	94.08%	94.01%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.92%	5.99%

First Sentier Wholesale TTR Global Credit Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	92.68%
Cash	-	-	-	7.32%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

First Sentier Wholesale TTR Global Listed Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	97.34%	96.89%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.66%	3.11%

First Sentier Wholesale TTR Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	96.12%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	3.88%

First Sentier Wholesale TTR Imputation	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	95.34%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	4.66%

First Sentier Wholesale TTR Strategic Cash	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

First Sentier Wholesale Target Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	1.09%	1.50%	1.09%	1.50%
International shares	1.00%	0.43%	1.00%	0.43%
Property	-	-	-	-
Fixed interest	25.84%	28.91%	25.84%	28.91%
International fixed interest	-15.84%	35.49%	-15.84%	35.49%
Cash & Alternatives	87.06%	33.67%	87.06%	33.67%

FirstChoice Wholesale Alternatives	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash & Alternatives	100.00%	100.00%	100.00%	100.00%

FirstChoice Wholesale Asian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	96.66%	96.71%	96.56%	97.01%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.34%	3.29%	3.44%	2.99%

FirstChoice Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.36%	95.77%	96.65%	95.12%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.64%	4.23%	3.35%	4.88%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	92.59%	94.46%	95.12%	94.34%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	7.41%	5.54%	4.88%	5.66%

FirstChoice Wholesale Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	22.14%	21.54%	22.18%	21.50%
International shares	35.50%	35.80%	35.56%	35.75%
Property	5.83%	5.44%	5.84%	5.43%
Fixed interest	5.50%	5.68%	5.51%	5.67%
International fixed interest	13.01%	13.61%	13.04%	13.59%
Cash & Alternatives	18.01%	17.93%	17.87%	18.06%

FirstChoice Wholesale Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	9.14%	8.72%	9.11%	8.70%
International shares	14.13%	13.64%	14.08%	13.62%
Property	2.97%	2.61%	2.97%	2.61%
Fixed interest	8.29%	8.47%	8.27%	8.46%
International fixed interest	21.79%	22.69%	21.72%	22.66%
Cash & Alternatives	43.67%	43.86%	43.85%	43.94%

FirstChoice Wholesale Defensive	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	4.77%	4.59%	4.77%	4.59%
International shares	4.75%	4.62%	4.75%	4.63%
Property	–	–	–	–
Fixed interest	11.13%	11.27%	11.13%	11.29%
International fixed interest	29.43%	30.28%	29.44%	30.32%
Cash & Alternatives	49.92%	49.24%	49.91%	49.17%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	15.78%	15.34%	15.89%	15.27%
International shares	25.68%	25.51%	25.86%	25.40%
Property	3.81%	3.77%	3.84%	3.75%
Fixed interest	6.54%	6.81%	6.58%	6.79%
International fixed interest	16.94%	17.97%	17.05%	17.90%
Cash & Alternatives	31.25%	30.60%	30.78%	30.89%

FirstChoice Wholesale Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	97.17%	95.51%	98.14%	95.91%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.83%	4.49%	1.86%	4.09%

FirstChoice Wholesale Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	27.84%	27.86%	27.80%	27.95%
International fixed interest	65.76%	66.70%	65.66%	66.92%
Cash	6.40%	5.44%	6.55%	5.13%

FirstChoice Wholesale Geared Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	94.43%	94.72%	95.15%	94.66%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.57%	5.28%	4.85%	5.34%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Geared Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.40%	92.84%	95.41%	93.25%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.60%	7.16%	4.59%	6.75%

FirstChoice Wholesale Geared Growth Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	32.38%	32.52%	32.66%	32.45%
International shares	44.04%	44.43%	44.43%	44.34%
Property	9.71%	9.68%	9.80%	9.66%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	13.87%	13.38%	13.11%	13.56%

FirstChoice Wholesale Global Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	95.93%	95.13%	96.22%	95.46%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.07%	4.87%	3.78%	4.54%

FirstChoice Wholesale Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	95.98%	96.20%	96.97%	96.33%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.02%	3.80%	3.03%	3.67%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.75%	96.65%	94.91%	97.16%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.25%	3.35%	5.09%	2.84%

FirstChoice Wholesale Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	92.93%	96.34%	94.17%	96.54%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	7.07%	3.66%	5.83%	3.46%

FirstChoice Wholesale Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	25.80%	26.29%	25.87%	26.30%
International shares	40.29%	39.66%	40.40%	39.67%
Property	6.74%	6.53%	6.76%	6.53%
Fixed interest	4.23%	4.27%	4.24%	4.27%
International fixed interest	10.01%	10.23%	10.04%	10.24%
Cash & Alternatives	12.92%	13.02%	12.70%	12.99%

FirstChoice Wholesale High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	32.46%	32.17%	32.62%	31.85%
International shares	53.04%	54.23%	53.30%	53.68%
Property	9.50%	9.40%	9.55%	9.31%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.99%	4.19%	4.53%	5.16%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Lower Volatility Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	70.80%	83.47%	72.46%	84.44%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.14%	16.53%	2.91%	15.56%

FirstChoice Wholesale Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	19.19%	18.70%	19.19%	18.66%
International shares	30.81%	30.68%	30.82%	30.63%
Property	4.92%	4.48%	4.92%	4.47%
Fixed interest	6.02%	6.24%	6.02%	6.23%
International fixed interest	15.12%	16.01%	15.12%	15.98%
Cash & Alternatives	23.94%	23.90%	23.92%	24.03%

FirstChoice Wholesale Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	94.20%	94.82%	96.57%	95.64%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.80%	5.18%	3.43%	4.36%

FirstChoice Wholesale TTR Alternatives	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash & Alternatives	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	96.72%	95.89%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	3.28%	4.11%

FirstChoice Wholesale TTR Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	92.26%	94.93%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	7.74%	5.07%

FirstChoice Wholesale TTR Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	22.16%	21.59%
International shares	–	–	35.53%	35.90%
Property	–	–	5.84%	5.45%
Fixed interest	–	–	5.50%	5.69%
International fixed interest	–	–	13.02%	13.64%
Cash & Alternatives	–	–	17.95%	17.72%

FirstChoice Wholesale TTR Conservative	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	9.13%	8.73%
International shares	–	–	14.12%	13.66%
Property	–	–	2.97%	2.62%
Fixed interest	–	–	8.29%	8.49%
International fixed interest	–	–	21.78%	22.72%
Cash & Alternatives	–	–	43.70%	43.79%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Defensive	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	4.79%	4.59%
International shares	–	–	4.78%	4.62%
Property	–	–	–	–
Fixed interest	–	–	11.19%	11.28%
International fixed interest	–	–	29.60%	30.30%
Cash & Alternatives	–	–	49.64%	49.20%

FirstChoice Wholesale TTR Diversified	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	15.79%	15.33%
International shares	–	–	25.69%	25.49%
Property	–	–	3.82%	3.76%
Fixed interest	–	–	6.54%	6.81%
International fixed interest	–	–	16.95%	17.96%
Cash & Alternatives	–	–	31.22%	30.65%

FirstChoice Wholesale TTR Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	97.83%	96.12%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	2.17%	3.88%

FirstChoice Wholesale TTR Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	27.74%	28.00%
International fixed interest	–	–	65.52%	67.03%
Cash	–	–	6.74%	4.97%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Global Infrastructure Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	95.49%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	4.51%

FirstChoice Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	93.79%	96.93%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	6.21%	3.07%

FirstChoice Wholesale TTR Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	25.90%	26.35%
International shares	–	–	40.44%	39.76%
Property	–	–	6.77%	6.54%
Fixed interest	–	–	4.24%	4.28%
International fixed interest	–	–	10.05%	10.26%
Cash & Alternatives	–	–	12.61%	12.81%

FirstChoice Wholesale TTR High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	32.47%	32.27%
International shares	–	–	53.06%	54.39%
Property	–	–	9.50%	9.43%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	4.97%	3.91%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstChoice Wholesale TTR Moderate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	19.21%	18.73%
International shares	–	–	30.85%	30.73%
Property	–	–	4.93%	4.48%
Fixed interest	–	–	6.03%	6.25%
International fixed interest	–	–	15.14%	16.03%
Cash & Alternatives	–	–	23.86%	23.77%

FirstChoice Wholesale TTR Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	94.69%	95.77%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	5.31%	4.23%

FirstRate Cash Non-Auto- rebalancing	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	100.00%

FirstRate Wholesale Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale TTR Saver	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

FirstRate Wholesale Term Deposit – 10 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	100.00%	100.00%	-	-

FirstRate Wholesale Term Deposit – 10 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 10 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 10 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 10 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 12 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 12 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 15 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 15 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 15 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 15 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 15 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 2 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 2 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 2 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 2 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 2 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 3 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 3 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 3 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 3 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 5 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 5 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 5 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 5 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 5 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 6 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 6 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 7 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 7 Year Annual	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 7 Year Compound	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Term Deposit – 7 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 7 Year Monthly	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

FirstRate Wholesale Term Deposit – 9 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	100.00%	100.00%	–	–

FirstRate Wholesale Term Deposit – 9 month	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	100.00%	100.00%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Franklin Wholesale Australian Absolute Return Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	62.73%	-	62.43%
International fixed interest	-	-	-	-
Cash	-	37.27%	-	37.57%

Franklin Wholesale TTR Australian Absolute Return Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	64.89%
International fixed interest	-	-	-	-
Cash	-	-	-	35.11%

Generation Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	87.66%	91.21%	89.97%	91.19%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	12.34%	8.79%	10.03%	8.81%

Hyperion Wholesale Global Growth Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	95.94%	-	96.29%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	4.06%	-	3.71%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investors Mutual Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	94.67%	94.55%	94.60%	94.50%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.33%	5.45%	5.40%	5.50%

Investors Mutual Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	95.03%	94.48%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.97%	5.52%

Ironbark Royal London Wholesale Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	99.12%	98.36%	98.83%	98.38%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	0.88%	1.64%	1.17%	1.62%

Ironbark Royal London Wholesale TTR Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	99.90%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	0.10%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Ironbark Wholesale Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	95.84%	96.61%	98.16%	97.31%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.16%	3.39%	1.84%	2.69%

Janus Henderson Wholesale Global Natural Resources	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.39%	94.81%	95.91%	96.42%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.61%	5.19%	4.09%	3.58%

Kapstream Wholesale Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	94.53%	100.00%	94.71%	100.00%
Cash	5.47%	–	5.29%	–

Kapstream Wholesale TTR Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	94.79%	100.00%
Cash	–	–	5.21%	–

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Lazard Wholesale Select Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	98.72%	96.86%	98.63%	98.43%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	1.28%	3.14%	1.37%	1.57%

Lazard Wholesale TTR Select Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	98.80%	97.42%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.20%	2.58%

MFS Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	96.27%	98.03%	98.66%	98.26%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.73%	1.97%	1.34%	1.74%

MFS Wholesale TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	97.13%	98.65%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.87%	1.35%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Macquarie Wholesale Global Listed Real Estate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	96.83%	98.41%	98.87%	98.85%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.17%	1.59%	1.13%	1.15%

Macquarie Wholesale Income Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	95.52%	95.39%	95.45%	95.30%
Cash	4.48%	4.61%	4.55%	4.70%

Macquarie Wholesale TTR Global Listed Real Estate	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	97.07%	99.14%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	2.93%	0.86%

Macquarie Wholesale TTR Income Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	95.83%	95.83%
Cash	–	–	4.17%	4.17%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Magellan Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	92.72%	90.35%	94.40%	90.69%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	7.28%	9.65%	5.60%	9.31%

Magellan Wholesale Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	90.85%	89.68%	92.29%	89.45%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	9.15%	10.32%	7.71%	10.55%

Magellan Wholesale Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	94.41%	93.43%	95.32%	93.57%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.59%	6.57%	4.68%	6.43%

Magellan Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	93.00%	90.80%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	7.00%	9.20%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Magellan Wholesale TTR Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	90.80%	89.62%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	9.20%	10.38%

Magellan Wholesale TTR Infrastructure	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	94.67%	93.77%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	5.33%	6.23%

Maple-Brown Abbott Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.03%	96.83%	96.43%	96.73%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.97%	3.17%	3.57%	3.27%

Martin Currie Wholesale Real Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	96.33%	97.75%	96.34%	98.22%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.67%	2.25%	3.66%	1.78%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Merlon Wholesale Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.88%	98.35%	97.01%	97.75%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	3.12%	1.65%	2.99%	2.25%

Merlon Wholesale TTR Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	97.86%	97.88%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	2.14%	2.12%

Milliman Wholesale Managed Risk Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	52.30%	86.52%	52.76%	86.25%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	47.70%	13.48%	47.24%	13.75%

Milliman Wholesale Managed Risk Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	94.75%	72.56%	94.83%	72.87%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.25%	27.44%	5.17%	27.13%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Milliman Wholesale Managed Risk Multi-Index High Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	31.96%	30.38%	32.16%	30.41%
International shares	52.82%	50.26%	53.16%	50.31%
Property	9.23%	8.62%	9.29%	8.63%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.99%	10.74%	5.39%	10.65%

OC Wholesale Premium Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	91.95%	82.64%	93.76%	82.51%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	8.05%	17.36%	6.24%	17.49%

OC Wholesale TTR Premium Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	92.15%	83.16%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	7.85%	16.84%

PIMCO Wholesale Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	95.03%	97.14%	95.30%	97.53%
International fixed interest	–	–	–	–
Cash	4.97%	2.86%	4.70%	2.47%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

PIMCO Wholesale Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	49.91%	-	48.61%
International fixed interest	-	44.61%	-	43.44%
Cash	-	5.48%	-	7.95%

PIMCO Wholesale Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	97.84%	86.99%	98.28%	87.09%
Cash	2.16%	13.01%	1.72%	12.91%

PIMCO Wholesale TTR Australian Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	95.16%	97.13%
International fixed interest	-	-	-	-
Cash	-	-	4.84%	2.87%

PIMCO Wholesale TTR Diversified Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	48.59%
International fixed interest	-	-	-	43.43%
Cash	-	-	-	7.98%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

PIMCO Wholesale TTR Global Bond	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	97.15%	86.98%
Cash	–	–	2.85%	13.02%

PM Capital Wholesale Enhanced Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	1.90%	1.24%	1.90%	1.24%
Property	0.56%	0.44%	0.56%	0.44%
Fixed interest	40.80%	52.61%	40.80%	52.61%
International fixed interest	46.29%	38.62%	46.29%	38.62%
Cash	10.44%	7.09%	10.44%	7.09%

PM Capital Wholesale Global Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	99.31%	93.75%	100.00%	93.95%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	0.69%	6.25%	–	6.05%

PM Capital Wholesale TTR Enhanced Yield	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	1.90%	1.24%
Property	–	–	0.56%	0.44%
Fixed interest	–	–	40.80%	52.61%
International fixed interest	–	–	46.29%	38.62%
Cash	–	–	10.44%	7.09%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Pandal Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.95%	97.54%	97.69%	97.22%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.05%	2.46%	2.31%	2.78%

Pandal Wholesale Concentrated Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	95.49%	93.11%	96.63%	93.51%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.51%	6.89%	3.37%	6.49%

Pandal Wholesale Global Emerging Market Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	92.71%	95.36%	94.24%	95.36%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	7.29%	4.64%	5.76%	4.64%

Pandal Wholesale Monthly Income Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	16.05%	10.86%	16.05%	10.86%
International shares	2.03%	1.34%	2.03%	1.34%
Property	0.52%	0.51%	0.52%	0.51%
Fixed interest	48.94%	35.99%	48.94%	35.99%
International fixed interest	9.86%	11.13%	9.86%	11.13%
Cash	22.60%	40.19%	22.60%	40.19%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pental Wholesale Property Investment	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	96.24%	95.00%	97.38%	95.17%
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.76%	5.00%	2.62%	4.83%

Pental Wholesale Sustainable Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	97.00%	–	96.98%
International fixed interest	–	–	–	–
Cash	–	3.00%	–	3.02%

Pental Wholesale Sustainable Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.17%	95.52%	97.33%	95.72%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.83%	4.48%	2.67%	4.28%

Pental Wholesale Sustainable Balanced	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	25.27%	27.37%	25.27%
International shares	–	35.20%	38.08%	35.20%
Property	–	8.49%	9.35%	8.49%
Fixed interest	–	14.75%	9.57%	14.75%
International fixed interest	–	4.22%	-2.34%	4.22%
Cash	–	12.07%	16.80%	12.07%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Pandal Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	97.71%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	2.29%

Pandal Wholesale TTR Global Emerging Market Opportunities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	95.39%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	4.61%

Pandal Wholesale TTR Monthly Income Plus	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	16.05%	10.86%
International shares	-	-	2.03%	1.34%
Property	-	-	0.52%	0.51%
Fixed interest	-	-	48.94%	35.99%
International fixed interest	-	-	9.86%	11.13%
Cash	-	-	22.60%	40.19%

Pandal Wholesale TTR Property Investment	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	96.77%	95.27%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	3.23%	4.73%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Pendal Wholesale TTR Sustainable Australian Fixed Interest	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	96.98%
International fixed interest	–	–	–	–
Cash	–	–	–	3.02%

Perennial Value Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	89.91%	91.67%	90.70%	91.29%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	10.09%	8.33%	9.30%	8.71%

Perennial Value Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	89.03%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	10.97%

Perpetual Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	93.21%	94.11%	95.14%	93.95%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.79%	5.89%	4.86%	6.05%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Perpetual Wholesale Balanced Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	27.04%	30.78%	27.04%
International shares	–	29.93%	42.84%	29.93%
Property	–	1.18%	1.57%	1.18%
Fixed interest	–	10.63%	2.49%	10.63%
International fixed interest	–	5.05%	1.54%	5.05%
Cash & Alternatives	–	26.17%	20.78%	26.17%

Perpetual Wholesale Conservative Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	12.98%	17.14%	12.98%
International shares	–	13.04%	23.67%	13.04%
Property	–	0.48%	0.67%	0.48%
Fixed interest	–	32.16%	24.25%	32.16%
International fixed interest	–	6.70%	5.93%	6.70%
Cash & Alternatives	–	34.63%	28.36%	34.63%

Perpetual Wholesale Diversified Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	19.74%	24.10%	19.74%
International shares	–	20.42%	33.21%	20.42%
Property	–	0.80%	1.09%	0.80%
Fixed interest	–	21.99%	13.69%	21.99%
International fixed interest	–	6.12%	4.25%	6.12%
Cash & Alternatives	–	30.93%	23.66%	30.93%

Perpetual Wholesale Diversified Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	80.57%	80.39%	80.87%	80.26%
Cash	19.43%	19.61%	19.13%	19.74%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Perpetual Wholesale Diversified Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	30.47%	20.05%	–	20.05%
International shares	50.12%	18.40%	–	18.40%
Property	0.60%	0.37%	–	0.37%
Fixed interest	-6.78%	0.48%	–	0.48%
International fixed interest	-6.76%	-3.44%	–	-3.44%
Cash & Alternatives	32.35%	64.15%	–	64.15%

Perpetual Wholesale Industrial Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	95.45%	89.20%	96.31%	89.18%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.55%	10.80%	3.69%	10.82%

Perpetual Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	94.36%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	5.64%

Perpetual Wholesale TTR Balanced Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	29.65%
International shares	–	–	–	15.61%
Property	–	–	–	–
Fixed interest	–	–	–	11.38%
International fixed interest	–	–	–	0.31%
Cash	–	–	–	43.05%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Perpetual Wholesale TTR Conservative Growth	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	11.07%
International shares	-	-	-	5.17%
Property	-	-	-	-
Fixed interest	-	-	-	27.74%
International fixed interest	-	-	-	3.33%
Cash	-	-	-	52.69%

Perpetual Wholesale TTR Diversified Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	79.53%	80.32%
Cash	-	-	20.47%	19.68%

Perpetual Wholesale TTR Diversified Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	20.05%
International shares	-	-	-	18.40%
Property	-	-	-	0.37%
Fixed interest	-	-	-	0.48%
International fixed interest	-	-	-	-3.44%
Cash & Alternatives	-	-	-	64.15%

Perpetual Wholesale TTR Industrial Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	89.39%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	10.61%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Platinum Wholesale Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	78.56%	83.89%	79.48%	83.39%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	21.44%	16.11%	20.52%	16.61%

Platinum Wholesale International	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	83.19%	75.00%	84.34%	75.15%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	16.81%	25.00%	15.66%	24.85%

Platinum Wholesale TTR Asia	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	78.26%	84.01%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	21.74%	15.99%

Platinum Wholesale TTR International	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	84.19%	75.37%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	15.81%	24.63%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Realindex Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	97.23%	98.37%	97.91%	97.69%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.77%	1.63%	2.09%	2.31%

Realindex Wholesale Australian Small Companies	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	94.73%	95.76%	96.19%	95.97%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	5.27%	4.24%	3.81%	4.03%

Realindex Wholesale Emerging Markets	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	96.57%	97.94%	97.67%	97.64%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.43%	2.06%	2.33%	2.36%

Realindex Wholesale Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	97.18%	96.66%	98.79%	97.13%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.82%	3.34%	1.21%	2.87%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Realindex Wholesale Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	96.71%	98.18%	98.56%	98.27%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.29%	1.82%	1.44%	1.73%

Realindex Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	97.58%	98.01%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	2.42%	1.99%

Realindex Wholesale TTR Global Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	98.40%	96.71%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	1.60%	3.29%

Realindex Wholesale TTR Global Share – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	98.34%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	1.66%

Asset allocation as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Resolution Capital Wholesale Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	93.05%	-	93.34%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	6.95%	-	6.66%

Resolution Capital Wholesale TTR Global Property Securities	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	92.85%
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	7.15%

Schroder Wholesale Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	20.16%	11.34%	20.16%	11.34%
Property	-	-	-	-
Fixed interest	13.63%	16.13%	13.63%	16.13%
International fixed interest	-9.53%	-5.47%	-9.53%	-5.47%
Cash & Alternatives	75.74%	78.00%	75.74%	78.00%

Schroder Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	97.88%	96.98%	98.55%	96.94%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	2.12%	3.02%	1.45%	3.06%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Schroder Wholesale Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	15.87%	5.73%	15.87%	5.73%
International shares	41.92%	26.04%	41.92%	26.04%
Property	1.06%	0.87%	1.06%	0.87%
Fixed interest	12.09%	31.37%	12.09%	31.37%
International fixed interest	-10.44%	6.08%	-10.44%	6.08%
Cash & Alternatives	39.50%	29.90%	39.50%	29.90%

Schroder Wholesale TTR Absolute Return Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	20.16%	11.34%
Property	-	-	-	-
Fixed interest	-	-	13.63%	16.13%
International fixed interest	-	-	-9.53%	-5.47%
Cash & Alternatives	-	-	75.74%	78.00%

Schroder Wholesale TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	98.66%	96.94%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	1.34%	3.06%

Schroder Wholesale TTR Real Return	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	15.87%	5.73%
International shares	-	-	41.92%	26.04%
Property	-	-	1.06%	0.87%
Fixed interest	-	-	12.09%	31.37%
International fixed interest	-	-	-10.44%	6.08%
Cash & Alternatives	-	-	39.50%	29.90%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

Solaris Wholesale Core Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	96.58%	95.26%	97.83%	94.74%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	3.42%	4.74%	2.17%	5.26%

State Street Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	95.79%	98.03%	96.10%	97.86%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.21%	1.97%	3.90%	2.14%

State Street Wholesale TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	98.18%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	1.82%

Stewart Investors Wholesale Global Emerging Markets Leaders	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.86%	93.88%	94.15%	94.38%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.14%	6.12%	5.85%	5.62%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

Stewart Investors Wholesale TTR Worldwide Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	94.11%	92.25%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	5.89%	7.75%

Stewart Investors Wholesale Worldwide Leaders Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	95.54%	87.39%	98.35%	90.38%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.46%	12.61%	1.65%	9.62%

Stewart Investors Wholesale Worldwide Sustainability	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	93.77%	92.41%	95.03%	92.45%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	6.23%	7.59%	4.97%	7.55%

T. Rowe Price Wholesale Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	95.43%	97.38%	96.61%	97.61%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	4.57%	2.62%	3.39%	2.39%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

T. Rowe Price Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	94.84%	98.32%	96.89%	98.30%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	5.16%	1.68%	3.11%	1.70%

T. Rowe Price Wholesale Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	96.22%	-	100.00%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	3.78%	-	-

T. Rowe Price Wholesale TTR Australian Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	97.93%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	-	2.07%

T. Rowe Price Wholesale TTR Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	95.54%	98.48%
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	4.46%	1.52%

Asset allocation as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super
FirstChoice Wholesale Pension

T. Rowe Price Wholesale TTR Global Equity – Hedged	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	96.03%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	3.97%

Talaria Wholesale Global Equity	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	40.94%	–	40.56%
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	59.06%	–	59.44%

Tyndall Wholesale Australian Share Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	97.48%	96.73%	98.36%	97.86%
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	2.52%	3.27%	1.64%	2.14%

UBS Wholesale Diversified Fixed Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	96.60%	89.48%	96.39%	89.41%
Cash	3.40%	10.52%	3.61%	10.59%

Asset allocation as at 30 June 2022 (%)
 FirstChoice Wholesale Personal Super
 FirstChoice Wholesale Pension

UBS Wholesale TTR Diversified Fixed Income	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	-	-
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	96.33%	89.91%
Cash	-	-	3.67%	10.09%

WaveStone Wholesale Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	93.32%	95.02%	94.50%	95.41%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	6.68%	4.98%	5.50%	4.59%

WaveStone Wholesale TTR Australian Share	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2021	2022	2021	2022
Australian shares	-	-	94.29%	95.89%
International shares	-	-	-	-
Property	-	-	-	-
Fixed interest	-	-	-	-
International fixed interest	-	-	-	-
Cash	-	-	5.71%	4.11%

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
APN Wholesale AREIT	-10.18	24.43	-20.86	8.92	9.33	1.04	0.58
AZ Sestante Wholesale Conservative	-5.27	6.76	0.07	4.63	4.48	2.04	2.30
AZ Sestante Wholesale Diversified	-6.61	9.68	-0.62	5.44	6.83	2.77	3.05
AZ Sestante Wholesale Growth	-7.63	16.77	-4.19	6.46	8.87	3.67	4.04
Acadian Wholesale Australian Equity	-4.62	27.26	-5.95	11.15	15.04	7.85	5.70
Acadian Wholesale Australian Equity Long Short	-2.10	28.61	-7.76	12.60	14.99	8.49	6.81
Acadian Wholesale Defensive Income	1.02	0.15	-0.51	1.87	1.83	0.87	2.52
Acadian Wholesale Geared Australian Equity	-9.32	47.12	-19.89	11.78	-	-	4.86
Acadian Wholesale Geared Sustainable Global Equity	-23.15	75.25	1.93	2.84	25.54	12.12	5.78
Acadian Wholesale Global Equity Long Short	21.65	25.05	-0.20	3.96	16.84	13.01	6.86
Acadian Wholesale Global Managed Volatility Equity	3.19	12.12	-2.49	8.58	11.88	6.50	8.85
Acadian Wholesale Sustainable Global Equity Fund	-4.48	28.06	4.05	7.17	12.91	9.02	6.22
Affirmative Wholesale Global Impact Bond	-9.56	-0.22	2.57	5.62	-	-	-0.28
Alphinity Wholesale Sustainable Share	-7.56	-	-	-	-	-	3.23
Antipodes Wholesale Global	-3.35	18.07	-2.98	1.46	-	-	2.69
Aspect Wholesale Absolute Return	7.49	-	-	-	-	-	7.30
Aspect Wholesale Diversified Futures	32.24	6.42	1.65	2.33	3.58	8.68	6.46
Ausbil Wholesale Active Sustainable Equity ²	-	25.08	-5.57	11.45	14.08	-	-13.40
Ausbil Wholesale Australian Active Equity	-1.55	33.23	-5.26	6.66	15.52	8.89	8.41
Ausbil Wholesale Australian Emerging Leaders	-7.50	39.45	-5.64	-3.88	19.13	6.86	5.20
Baillie Gifford Wholesale Global Stewardship	-36.71	-	-	-	-	-	-19.33
Baillie Gifford Wholesale Long Term Global Growth	-39.77	40.17	53.55	-	-	-	10.40
Barrow Hanley Wholesale Global Share	-1.74	26.84	-4.14	8.96	13.15	8.05	5.98

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Bell Wholesale Global Emerging Companies ²	-	-	-	-	-	-	-17.55
Bennelong Kardinia Wholesale Absolute Return	-4.40	9.54	-2.29	-3.89	4.91	0.62	0.88
Bennelong Wholesale Ex-20 Australian Equities	-22.75	39.45	7.13	-7.60	25.59	6.01	8.23
Brandywine Wholesale Global Income Optimiser ²	-	-0.84	-9.39	4.05	-2.18	-	-7.25
Celeste Wholesale Australian Small Companies	-19.45	41.95	-0.87	-1.39	15.37	5.21	6.85
Colchester Wholesale Global Government Bond	-7.37	-	-	-	-	-	-5.76
Colonial First State Wholesale Enhanced Index Balanced	-4.49	21.27	-5.02	7.87	7.61	5.01	7.68
Colonial First State Wholesale Enhanced Index Conservative	-4.11	8.59	-0.65	5.49	4.04	2.57	4.73
Colonial First State Wholesale Enhanced Index Diversified	-4.54	14.82	-2.64	6.85	5.81	3.82	5.98
Colonial First State Wholesale Enhanced Index Growth	-4.01	24.26	-6.04	8.09	8.38	5.59	5.42
Colonial First State Wholesale Enhanced Index High Growth	-3.56	30.96	-9.63	8.92	10.03	6.46	7.14
Colonial First State Wholesale Enhanced Index Moderate	-4.41	18.03	-3.68	7.35	6.76	4.49	4.47
Colonial First State Wholesale Geared Index Australian Share ²	-	-	-	-	-	-	-15.52
Colonial First State Wholesale Geared Index Global Share ²	-	-	-	-	-	-	-27.71
Colonial First State Wholesale Global Health & Biotechnology	-2.72	-	-	-	-	-	2.48
Colonial First State Wholesale Global Small Companies	-14.41	35.60	0.24	-4.26	15.20	5.11	6.79
Colonial First State Wholesale Global Technology & Communications	-21.30	-	-	-	-	-	-8.50
Colonial First State Wholesale Index Australian Bond	-9.61	-1.15	3.35	7.95	2.24	0.38	3.46

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Colonial First State Wholesale Index Australian Share	-4.93	25.04	-5.90	11.37	12.28	6.94	7.91
Colonial First State Wholesale Index Balanced	-6.13	16.48	-	-	-	-	3.38
Colonial First State Wholesale Index Conservative	-4.44	6.83	1.45	-	-	-	1.61
Colonial First State Wholesale Index Diversified	-5.43	11.54	0.69	-	-	-	2.65
Colonial First State Wholesale Index Global Bond	-7.84	-2.01	5.13	5.63	-	-	0.27
Colonial First State Wholesale Index Global Listed Infrastructure Securities	3.82	13.16	-8.16	12.64	-	-	5.28
Colonial First State Wholesale Index Global Property Securities	-9.36	27.19	-15.23	6.94	-	-	1.89
Colonial First State Wholesale Index Global Share	-5.44	24.13	4.83	10.63	13.57	9.10	6.35
Colonial First State Wholesale Index Global Share – Hedged	-10.91	31.15	1.07	5.60	10.05	6.53	6.27
Colonial First State Wholesale Index Growth	-6.03	19.42	-1.07	-	-	-	4.58
Colonial First State Wholesale Index High Growth	-5.62	24.21	-	-	-	-	6.53
Colonial First State Wholesale Index Moderate	-5.84	13.94	-	-	-	-	3.68
Colonial First State Wholesale Index Property Securities	-10.96	28.99	-18.99	16.82	11.16	3.85	3.84
Eiger Wholesale Australian Small Companies ²	-	-	-	-	-	-	-27.43
Epoch Wholesale Global Equity Shareholder Yield	4.22	17.96	-7.21	10.10	5.12	5.71	6.80
Fidelity Wholesale Asia ²	-	-	-	-	-	-	-10.00
Fidelity Wholesale Australian Equities	-5.83	29.03	-6.05	10.22	13.76	7.43	8.74
First Sentier Wholesale Australian Bond	-9.73	-1.05	4.26	7.86	1.84	0.45	3.41
First Sentier Wholesale Australian Small Companies	-11.34	36.70	5.15	7.00	20.72	10.48	10.75
First Sentier Wholesale Balanced	-7.64	11.30	0.83	7.50	7.67	3.71	4.72

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
First Sentier Wholesale Concentrated Australian Share	-16.62	29.77	5.11	9.22	20.49	8.39	8.60
First Sentier Wholesale Conservative	-6.83	7.47	1.46	6.47	5.47	2.67	4.36
First Sentier Wholesale Developing Companies	-16.11	49.13	-4.23	-8.40	20.07	5.67	10.00
First Sentier Wholesale Diversified	-7.72	16.33	-0.07	8.71	9.50	5.01	5.75
First Sentier Wholesale Diversified Fixed Interest	-10.42	-0.56	3.61	7.87	1.61	0.23	3.15
First Sentier Wholesale Equity Income	-6.14	21.78	-4.09	9.86	13.64	6.47	5.64
First Sentier Wholesale Future Leaders	-24.14	20.15	-9.94	-2.82	29.17	0.60	6.03
First Sentier Wholesale Geared Global Property Securities ³	-21.86	53.33	-19.09	8.22	12.31	3.33	-0.84
First Sentier Wholesale Geared Share	-20.12	67.41	-7.37	18.18	30.02	13.73	12.83
First Sentier Wholesale Global Credit Income	-3.98	4.85	-0.95	2.48	2.09	0.85	3.54
First Sentier Wholesale Global Listed Infrastructure	2.82	12.58	-5.83	12.55	1.70	4.52	7.32
First Sentier Wholesale Global Property Securities	-8.41	24.26	-4.75	5.47	6.96	4.10	6.16
First Sentier Wholesale High Growth	-8.93	29.29	-1.46	7.28	14.50	7.34	7.05
First Sentier Wholesale Imputation	-9.49	27.46	-1.65	10.43	19.38	8.38	8.27
First Sentier Wholesale Property Securities	-10.21	30.70	-16.57	17.24	9.66	4.71	3.16
First Sentier Wholesale Strategic Cash	-0.18	0.21	0.74	1.65	1.55	0.79	2.83
First Sentier Wholesale Target Return Income	-3.28	3.67	0.39	2.71	2.52	1.17	3.51
FirstChoice Wholesale Alternatives	-2.66	9.13	1.65	1.42	0.23	1.88	2.31
FirstChoice Wholesale Asian Share	-12.27	22.60	0.79	3.04	10.83	4.36	5.52
FirstChoice Wholesale Australian Share	-2.07	24.94	-8.10	6.18	13.15	6.20	7.72
FirstChoice Wholesale Australian Small Companies	-14.99	41.18	1.32	2.82	20.50	8.53	8.35
FirstChoice Wholesale Balanced	-7.44	18.58	-0.75	5.41	8.11	4.42	6.74
FirstChoice Wholesale Conservative	-5.54	7.64	0.81	4.32	4.12	2.17	4.28
FirstChoice Wholesale Defensive	-5.45	2.94	1.42	4.20	2.76	1.11	3.66

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstChoice Wholesale Diversified	-6.57	13.15	0.27	4.99	6.02	3.36	3.53
FirstChoice Wholesale Emerging Markets	-23.57	26.05	4.36	4.91	10.40	3.09	5.65
FirstChoice Wholesale Fixed Interest	-9.71	0.40	2.82	7.37	1.99	0.41	3.73
FirstChoice Wholesale Geared Australian Share	-6.34	55.83	-26.16	7.72	25.43	7.80	3.54
FirstChoice Wholesale Geared Global Share	-24.00	44.71	2.54	4.53	20.18	7.21	6.05
FirstChoice Wholesale Geared Growth Plus	-14.87	50.79	-13.13	7.07	18.04	7.10	6.77
FirstChoice Wholesale Global Infrastructure Securities	7.87	13.37	-6.89	10.75	2.73	5.31	6.32
FirstChoice Wholesale Global Property Securities	-8.94	23.81	-7.85	7.41	6.64	3.54	2.57
FirstChoice Wholesale Global Share	-13.57	26.87	4.53	6.29	14.65	6.91	5.14
FirstChoice Wholesale Global Share – Hedged	-18.02	33.58	0.49	1.49	12.23	4.62	4.02
FirstChoice Wholesale Growth	-7.83	21.35	-1.38	5.45	9.14	4.89	5.99
FirstChoice Wholesale High Growth	-8.50	27.57	-3.46	5.36	11.61	5.79	6.56
FirstChoice Wholesale Lower Volatility Australian Share	-3.63	15.09	-2.89	5.67	11.93	4.96	6.58
FirstChoice Wholesale Moderate	-7.12	15.78	-0.34	5.20	7.11	3.84	5.43
FirstChoice Wholesale Property Securities	-10.35	30.03	-16.85	15.12	10.68	4.31	3.50
FirstRate Wholesale Saver ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 12 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Monthly ²	-	-	-	-	-	-	-

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstRate Wholesale Term Deposit – 2 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 6 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 9 month ²	-	-	-	-	-	-	-
Franklin Wholesale Australian Absolute Return Bond ²	-	-	-	-	-	-	-4.22
Generation Wholesale Global Share ³	-18.10	32.81	4.03	15.94	16.38	8.83	8.76
Hyperion Wholesale Global Growth Companies ²	-	-	-	-	-	-	-31.35
Investors Mutual Wholesale Australian Share	2.33	18.73	-9.99	8.56	5.34	4.57	7.51
Ironbark Royal London Wholesale Concentrated Global Share ²	-	16.79	-1.51	9.11	7.13	-	-8.18
Ironbark Wholesale Property Securities	-10.68	31.03	-13.84	14.59	13.99	5.66	4.03
Janus Henderson Wholesale Global Natural Resources	0.12	32.71	-6.53	-1.67	-	-	4.66
Kapstream Wholesale Absolute Return Income	-1.79	1.25	1.17	2.95	2.04	1.11	1.73

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Lazard Wholesale Select Australian Equity	17.33	19.16	-16.64	5.75	10.39	6.35	5.99
MFS Wholesale Global Equity	-8.81	24.07	0.56	15.29	8.22	7.25	10.25
Macquarie Wholesale Global Listed Real Estate	-10.35	27.74	-11.94	8.91	6.01	3.09	6.06
Macquarie Wholesale Income Opportunities	-5.16	2.29	0.24	3.43	1.41	0.40	2.93
Magellan Wholesale Global Share	-10.58	9.58	7.44	17.31	15.26	7.31	11.88
Magellan Wholesale Global Share – Hedged	-16.40	16.80	2.93	11.40	11.71	4.58	6.16
Magellan Wholesale Infrastructure	5.77	6.75	-8.46	14.12	6.02	4.57	5.22
Maple-Brown Abbott Wholesale Australian Share	4.73	27.58	-14.60	9.49	10.17	6.59	7.46
Martin Currie Wholesale Real Income	2.01	14.43	-15.81	16.00	5.84	3.82	5.30
Merlon Wholesale Australian Share Income	5.03	13.61	-6.05	5.34	3.36	4.07	5.19
Milliman Wholesale Managed Risk Australian Share ³	-4.70	11.36	-3.04	6.70	11.08	4.05	3.33
Milliman Wholesale Managed Risk Global Share ³	-3.68	13.83	1.92	8.07	11.24	6.08	5.63
Milliman Wholesale Managed Risk Multi-Index High Growth ³	-3.99	19.57	-10.15	6.77	9.32	3.78	3.88
OC Wholesale Premium Small Companies	-13.08	36.27	-5.72	1.25	20.72	6.41	6.72
PIMCO Wholesale Australian Bond	-10.38	-	-	-	-	-	-7.82
PIMCO Wholesale Diversified Fixed Interest ²	-	-	-	-	-	-	-9.45
PIMCO Wholesale Global Bond	-9.48	1.28	2.96	5.80	1.45	0.26	2.03
PM Capital Wholesale Enhanced Yield	-1.34	3.22	0.80	1.96	2.69	1.45	3.68
PM Capital Wholesale Global Companies	-1.28	43.23	-7.04	0.79	13.13	8.42	6.43
Pendal Wholesale Australian Share	-5.16	27.06	-5.27	8.53	13.71	7.09	8.30
Pendal Wholesale Concentrated Global Share	-5.65	30.27	-	-	-	-	7.88
Pendal Wholesale Global Emerging Market Opportunities	-13.74	22.24	-4.76	6.44	-	-	1.36

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Pendal Wholesale Monthly Income Plus	-4.15	3.63	0.28	5.57	4.58	1.92	1.99
Pendal Wholesale Property Investment	-11.64	29.72	-15.87	20.12	10.46	5.05	4.44
Pendal Wholesale Sustainable Australian Fixed Interest ²	-	-	-	-	-	-	-9.18
Pendal Wholesale Sustainable Australian Share	-11.67	-	-	-	-	-	-0.77
Pendal Wholesale Sustainable Balanced ²	-	20.35	-0.66	7.65	9.53	-	-14.28
Perennial Value Wholesale Australian Share	-1.65	26.87	-7.39	5.85	8.35	5.79	7.52
Perpetual Wholesale Australian Share	-2.10	34.39	-8.53	7.37	9.61	7.21	8.95
Perpetual Wholesale Balanced Growth	-2.40	19.33	-2.51	7.16	6.11	5.24	5.97
Perpetual Wholesale Conservative Growth	-3.59	8.22	-0.29	6.39	3.08	2.67	4.37
Perpetual Wholesale Diversified Growth	-3.03	13.39	-1.12	6.95	4.68	4.01	5.14
Perpetual Wholesale Diversified Income	-2.43	4.73	0.13	2.42	2.25	1.39	2.47
Perpetual Wholesale Diversified Real Return ²	-	-	-	-	-	-	-3.52
Perpetual Wholesale Industrial Share	-6.02	28.90	-9.36	5.21	6.29	4.19	7.53
Platinum Wholesale Asia	-13.08	22.32	12.53	-0.75	16.14	6.64	7.83
Platinum Wholesale International	-5.93	21.91	-4.21	1.04	13.80	4.78	6.77
Realindex Wholesale Australian Share	-0.54	29.80	-9.12	12.55	10.62	7.87	9.21
Realindex Wholesale Australian Small Companies	-9.29	29.83	-5.61	2.86	17.60	6.10	9.94
Realindex Wholesale Emerging Markets	-9.89	29.06	-11.90	10.22	10.70	4.56	3.58
Realindex Wholesale Global Share	-2.19	31.37	-7.34	7.42	12.56	7.55	7.91
Realindex Wholesale Global Share – Hedged	-5.18	37.87	-10.19	2.74	9.38	5.70	10.02
Resolution Capital Wholesale Global Property Securities ²	-	-	-	-	-	-	-14.64
Schroder Wholesale Absolute Return Income	-2.86	2.25	1.79	3.91	2.26	1.44	3.61
Schroder Wholesale Australian Equity	1.29	24.85	-8.96	10.62	12.69	7.49	8.60
Schroder Wholesale Real Return	-6.70	8.00	0.66	3.70	2.88	1.59	2.45

Performance returns as at 30 June 2022 (%) FirstChoice Wholesale Personal Super

FirstChoice Wholesale Personal Super	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Solaris Wholesale Core Australian Equity	-3.21	20.16	-8.52	9.69	15.85	6.21	7.11
State Street Wholesale Australian Equity	-4.97	11.98	-3.43	10.44	9.08	4.36	4.18
Stewart Investors Wholesale Global Emerging Markets Leaders ³	-12.21	22.73	-15.74	10.45	9.68	1.92	5.15
Stewart Investors Wholesale Worldwide Leaders Sustainability	-8.30	21.45	3.80	8.68	11.57	6.99	6.04
Stewart Investors Wholesale Worldwide Sustainability	-16.59	19.80	6.46	9.93	10.23	5.21	6.33
T. Rowe Price Wholesale Australian Equity	-7.12	24.47	-2.75	3.80	-	-	4.04
T. Rowe Price Wholesale Global Equity	-23.81	28.62	17.94	11.86	19.83	9.14	9.85
T. Rowe Price Wholesale Global Equity – Hedged ²	-	-	-	-	-	-	-25.82
Talaria Wholesale Global Equity ²	-	-	-	-	-	-	0.19
Tyndall Wholesale Australian Share Income ²	-	27.18	-14.22	4.01	8.72	-	-0.15
UBS Wholesale Diversified Fixed Income	-9.96	-0.94	3.31	6.31	2.47	0.08	3.16
WaveStone Wholesale Australian Share	-3.11	-	-	-	-	-	-3.66

- 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 Closed to new investments.
- 5 This option has been terminated or closed - to be Terminated
- 6 For inception dates please see our website.

Historical interest rates and performance for FirstRate Saver and current interest rates for FirstRate Term Deposit and FirstRate

Investment Deposit are available on the FirstRate interest rates page.

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 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
APN Wholesale AREIT	-11.39	27.89	-23.66	10.17	10.62	1.06	0.58
APN Wholesale TTR AREIT	-9.80	24.29	-20.89	8.96	-	-	-0.22
AZ Sestante Wholesale Conservative	-5.85	7.64	0.11	5.25	5.09	2.33	2.58
AZ Sestante Wholesale Diversified	-7.39	10.87	-0.73	6.12	7.73	3.10	3.40
AZ Sestante Wholesale Growth	-8.65	18.91	-4.79	7.18	9.95	4.04	4.35
AZ Sestante Wholesale TTR Diversified	-6.61	9.68	-0.68	5.43	-	-	1.94
AZ Sestante Wholesale TTR Growth ²	-	-	-	-	-	-	1.41
Acadian Wholesale Australian Equity	-4.80	30.94	-6.70	12.73	17.02	8.93	6.76
Acadian Wholesale Australian Equity Long Short	-2.23	32.54	-8.68	14.17	16.50	9.49	7.58
Acadian Wholesale Defensive Income	1.14	0.18	-0.48	2.18	2.13	1.02	2.98
Acadian Wholesale Geared Australian Equity	-10.56	53.85	-22.07	13.38	-	-	5.27
Acadian Wholesale Geared Sustainable Global Equity	-26.33	88.64	1.39	2.73	28.11	13.14	6.40
Acadian Wholesale Global Equity Long Short	23.85	27.75	-0.48	4.55	18.81	14.35	7.39
Acadian Wholesale Global Managed Volatility Equity	2.91	13.61	-3.28	9.34	12.76	6.87	8.98
Acadian Wholesale Sustainable Global Equity Fund	-5.38	31.49	4.19	7.73	14.08	9.76	6.79
Acadian Wholesale TTR Defensive Income	1.12	0.12	-0.52	1.78	-	-	0.63
Acadian Wholesale TTR Global Managed Volatility Equity ²	-	-	-	-	-	-	-5.46
Affirmative Wholesale Global Impact Bond	-10.80	0.02	2.99	-	-	-	-0.62
Alphinity Wholesale Sustainable Share	-8.55	-	-	-	-	-	3.61
Alphinity Wholesale TTR Sustainable Share ²	-	-	-	-	-	-	-11.06
Antipodes Wholesale Global	-3.66	20.31	-3.55	1.67	-	-	2.80
Aspect Wholesale Absolute Return	8.92	-	-	-	-	-	8.61
Aspect Wholesale Diversified Futures	37.89	7.05	1.91	2.50	3.99	9.90	7.53
Aspect Wholesale TTR Diversified Futures	32.18	6.35	1.82	2.36	-	-	10.21

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Ausbil Wholesale Active Sustainable Equity ²	-	28.50	-6.17	13.17	15.94	-	-14.59
Ausbil Wholesale Australian Active Equity	-1.36	37.82	-5.87	7.67	17.49	10.11	9.56
Ausbil Wholesale Australian Emerging Leaders	-8.74	44.81	-6.15	-4.24	21.45	7.60	5.58
Ausbil Wholesale TTR Australian Active Equity ²	-	-	-	-	-	-	-2.91
Ausbil Wholesale TTR Australian Emerging Leaders	-7.18	38.87	-5.33	-4.05	-	-	3.65
Baillie Gifford Wholesale Global Stewardship	-40.22	-	-	-	-	-	-21.25
Baillie Gifford Wholesale Long Term Global Growth	-43.99	46.38	62.12	-	-	-	11.66
Baillie Gifford Wholesale TTR Long Term Global Growth ²	-	-	-	-	-	-	-37.77
Barrow Hanley Wholesale Global Share	-1.97	30.61	-4.68	9.97	14.56	8.98	6.64
Bell Wholesale Global Emerging Companies ²	-	-	-	-	-	-	-18.88
Bennelong Kardinia Wholesale Absolute Return	-4.32	10.42	-2.38	-4.39	5.51	0.79	1.06
Bennelong Kardinia Wholesale TTR Absolute Return	-3.72	10.42	-2.35	-3.57	-	-	-0.35
Bennelong Wholesale Ex-20 Australian Equities	-25.22	44.74	7.29	-8.60	28.80	6.45	9.15
Bennelong Wholesale TTR Ex-20 Australian Equities	-22.59	39.97	6.94	-7.60	-	-	1.99
Brandywine Wholesale Global Income Optimiser ²	-	-1.04	-10.59	4.59	-2.51	-	-9.51
Brandywine Wholesale TTR Global Income Optimiser ²	-	-	-	-	-	-	-8.76
Celeste Wholesale Australian Small Companies	-21.42	48.05	-0.99	-1.37	17.20	5.89	7.66
Colchester Wholesale Global Government Bond	-8.02	-	-	-	-	-	-6.28
Colchester Wholesale TTR Global Government Bond ²	-	-	-	-	-	-	-6.73

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Colonial First State Wholesale Enhanced Index Balanced	-5.05	23.90	-5.69	8.82	8.41	5.53	8.52
Colonial First State Wholesale Enhanced Index Conservative	-4.58	9.65	-0.74	6.19	4.52	2.88	5.33
Colonial First State Wholesale Enhanced Index Diversified	-5.05	16.63	-3.01	7.72	6.45	4.25	6.66
Colonial First State Wholesale Enhanced Index Growth	-4.59	27.41	-6.97	9.11	9.49	6.20	5.99
Colonial First State Wholesale Enhanced Index High Growth	-4.16	35.00	-11.11	9.99	10.87	6.99	7.78
Colonial First State Wholesale Enhanced Index Moderate	-4.98	20.29	-4.17	8.27	7.49	4.97	5.04
Colonial First State Wholesale Geared Index Australian Share ²	-	-	-	-	-	-	-15.16
Colonial First State Wholesale Geared Index Global Share ²	-	-	-	-	-	-	-31.95
Colonial First State Wholesale Global Health & Biotechnology	-3.09	-	-	-	-	-	3.52
Colonial First State Wholesale Global Small Companies	-16.04	40.28	0.12	-5.00	16.85	5.53	7.53
Colonial First State Wholesale Global Technology & Communications	-23.47	-	-	-	-	-	-8.18
Colonial First State Wholesale Index Australian Bond	-10.71	-1.08	3.86	9.12	2.66	0.55	4.06
Colonial First State Wholesale Index Australian Share	-5.24	28.45	-6.63	13.06	13.97	7.92	9.39
Colonial First State Wholesale Index Balanced	-6.95	19.27	-	-	-	-	4.91
Colonial First State Wholesale Index Conservative	-5.02	7.80	1.66	-	-	-	1.74
Colonial First State Wholesale Index Diversified	-6.18	13.18	0.78	-	-	-	2.48
Colonial First State Wholesale Index Global Bond	-8.75	-1.85	5.79	6.62	-	-	0.31
Colonial First State Wholesale Index Global Listed Infrastructure Securities	3.95	14.54	-9.58	14.40	-	-	6.00

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Colonial First State Wholesale Index Global Property Securities	-10.94	30.93	-17.66	7.77	-	-	1.72
Colonial First State Wholesale Index Global Share	-6.45	27.06	4.67	11.58	14.92	9.78	7.26
Colonial First State Wholesale Index Global Share – Hedged	-12.42	35.13	0.92	5.86	10.93	7.00	6.93
Colonial First State Wholesale Index Growth	-6.98	22.19	-1.23	-	-	-	4.20
Colonial First State Wholesale Index High Growth	-6.53	28.65	-	-	-	-	9.05
Colonial First State Wholesale Index Moderate	-6.59	16.36	-	-	-	-	3.96
Colonial First State Wholesale Index Property Securities	-12.34	32.77	-21.40	18.88	12.59	4.13	4.27
Colonial First State Wholesale TTR Enhanced Index Balanced	-4.34	21.17	-5.02	7.88	-	-	4.47
Colonial First State Wholesale TTR Enhanced Index Conservative	-4.08	8.54	-0.64	5.50	-	-	2.28
Colonial First State Wholesale TTR Enhanced Index Diversified	-4.40	14.76	-2.64	6.85	-	-	3.44
Colonial First State Wholesale TTR Enhanced Index Growth	-3.81	24.05	-6.04	8.00	-	-	4.97
Colonial First State Wholesale TTR Enhanced Index High Growth	-3.18	30.64	-9.75	8.87	-	-	5.66
Colonial First State Wholesale TTR Enhanced Index Moderate	-4.33	17.96	-3.64	7.35	-	-	4.02
Colonial First State Wholesale TTR Index Australian Bond ²	-	-	-	-	-	-	-8.89
Colonial First State Wholesale TTR Index Australian Share	-4.75	24.96	-6.01	11.48	-	-	6.21
Colonial First State Wholesale TTR Index Balanced ²	-	-	-	-	-	-	-9.55
Colonial First State Wholesale TTR Index Conservative ²	-	-	-	-	-	-	-5.20
Colonial First State Wholesale TTR Index Diversified ²	-	-	-	-	-	-	-8.66

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Colonial First State Wholesale TTR Index Global Bond ²	-	-	-	-	-	-	-8.35
Colonial First State Wholesale TTR Index Global Listed Infrastructure Securities ²	-	-	-	-	-	-	-2.52
Colonial First State Wholesale TTR Index Global Property Securities ²	-	-	-	-	-	-	-16.39
Colonial First State Wholesale TTR Index Global Share	-5.41	24.10	4.73	10.49	-	-	7.95
Colonial First State Wholesale TTR Index Global Share – Hedged	-10.61	30.80	0.96	5.53	-	-	5.14
Colonial First State Wholesale TTR Index Growth ²	-	-	-	-	-	-	-9.25
Colonial First State Wholesale TTR Index High Growth ²	-	-	-	-	-	-	-8.58
Colonial First State Wholesale TTR Index Moderate ²	-	-	-	-	-	-	-9.60
Colonial First State Wholesale TTR Index Property Securities	-10.83	28.74	-19.05	16.79	-	-	2.64
Eiger Wholesale Australian Small Companies ²	-	-	-	-	-	-	-30.32
Epoch Wholesale Global Equity Shareholder Yield	4.02	19.73	-8.42	11.05	5.11	5.89	7.15
Epoch Wholesale TTR Global Equity Shareholder Yield	4.40	17.78	-7.21	10.19	-	-	6.29
Fidelity Wholesale Asia ²	-	-	-	-	-	-	-9.41
Fidelity Wholesale Australian Equities	-6.28	32.88	-6.69	11.58	15.48	8.40	9.87
Fidelity Wholesale TTR Australian Equities	-5.68	28.88	-6.14	10.21	-	-	6.46
First Sentier Wholesale Australian Bond	-10.90	-0.89	4.97	8.91	2.16	0.62	3.94
First Sentier Wholesale Australian Small Companies	-12.82	41.84	5.48	7.83	23.50	11.67	12.27
First Sentier Wholesale Balanced	-8.40	12.77	0.87	8.45	8.55	4.17	5.40
First Sentier Wholesale Concentrated Australian Share	-18.37	34.31	5.40	10.42	23.21	9.46	8.82
First Sentier Wholesale Conservative	-7.49	8.46	1.64	7.29	6.16	3.04	5.04

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
First Sentier Wholesale Developing Companies	-18.21	56.44	-4.35	-9.27	22.54	6.35	11.22
First Sentier Wholesale Diversified	-8.44	18.44	-0.28	9.79	10.52	5.58	6.46
First Sentier Wholesale Diversified Fixed Interest	-11.51	-0.40	4.16	8.89	1.81	0.35	3.66
First Sentier Wholesale Equity Income	-6.07	24.85	-4.34	11.23	15.52	7.58	7.21
First Sentier Wholesale Future Leaders	-26.80	22.96	-11.12	-3.17	32.80	0.57	6.90
First Sentier Wholesale Geared Global Property Securities ³	-24.54	61.21	-23.24	8.49	13.12	2.76	-2.54
First Sentier Wholesale Geared Share	-22.14	78.03	-9.02	20.59	33.82	15.26	14.08
First Sentier Wholesale Global Credit Income	-4.44	5.42	-1.07	2.85	2.96	1.08	4.13
First Sentier Wholesale Global Listed Infrastructure	3.05	13.55	-6.90	13.89	1.60	4.74	8.82
First Sentier Wholesale Global Property Securities	-9.36	27.26	-5.83	5.83	7.48	4.32	6.40
First Sentier Wholesale High Growth	-9.87	33.02	-1.85	8.03	16.06	8.08	7.33
First Sentier Wholesale Imputation	-9.87	31.09	-1.73	11.89	22.00	9.64	9.48
First Sentier Wholesale Property Securities	-11.47	34.73	-18.73	19.48	10.79	5.11	3.79
First Sentier Wholesale Strategic Cash	-0.21	0.22	0.87	2.00	1.86	0.95	3.40
First Sentier Wholesale TTR Australian Bond ²	-	-	-	-	-	-	-9.09
First Sentier Wholesale TTR Australian Small Companies ²	-	-	-	-	-	-	-16.66
First Sentier Wholesale TTR Balanced ²	-	-	-	-	-	-	-9.86
First Sentier Wholesale TTR Concentrated Australian Share ²	-	-	-	-	-	-	-17.44
First Sentier Wholesale TTR Conservative ²	-	-	-	-	-	-	-5.96
First Sentier Wholesale TTR Diversified ²	-	-	-	-	-	-	-7.42
First Sentier Wholesale TTR Diversified Fixed Interest ²	-	-	-	-	-	-	-8.77
First Sentier Wholesale TTR Equity Income	-5.73	21.66	-4.07	9.62	-	-	5.32

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
First Sentier Wholesale TTR Geared Share	-19.37	66.22	-7.74	18.02	-	-	11.54
First Sentier Wholesale TTR Global Credit Income ²	-	-	-	-	-	-	-3.79
First Sentier Wholesale TTR Global Listed Infrastructure	2.90	12.63	-5.82	12.74	-	-	6.10
First Sentier Wholesale TTR Global Property Securities ²	-	-	-	-	-	-	-13.50
First Sentier Wholesale TTR Imputation ²	-	-	-	-	-	-	-12.71
First Sentier Wholesale TTR Strategic Cash	-0.18	0.20	0.73	1.70	-	-	0.62
First Sentier Wholesale Target Return Income	-3.47	4.20	0.53	3.12	3.28	1.49	4.09
FirstChoice Wholesale Alternatives	-2.63	10.21	1.87	1.58	0.38	2.19	2.68
FirstChoice Wholesale Asian Share	-14.14	25.28	0.74	3.31	11.75	4.58	5.87
FirstChoice Wholesale Australian Share	-1.83	28.32	-8.82	7.14	14.80	7.15	8.97
FirstChoice Wholesale Australian Small Companies	-16.43	47.13	1.08	3.08	23.04	9.52	9.54
FirstChoice Wholesale Balanced	-8.26	20.94	-0.87	6.11	8.94	4.92	7.61
FirstChoice Wholesale Conservative	-6.12	8.61	0.97	4.90	4.60	2.47	4.92
FirstChoice Wholesale Defensive	-6.10	3.43	1.67	4.76	3.17	1.31	4.27
FirstChoice Wholesale Diversified	-7.29	14.85	0.33	5.60	6.71	3.78	3.85
FirstChoice Wholesale Emerging Markets	-26.58	28.85	4.45	5.34	11.18	2.96	5.53
FirstChoice Wholesale Fixed Interest	-10.92	0.88	3.36	8.34	2.42	0.61	4.42
FirstChoice Wholesale Geared Australian Share	-7.87	64.67	-28.48	8.72	28.26	8.63	4.12
FirstChoice Wholesale Geared Global Share	-26.76	51.14	2.52	4.63	22.10	7.71	6.63
FirstChoice Wholesale Geared Growth Plus	-16.80	58.47	-14.88	7.71	19.32	7.60	7.31
FirstChoice Wholesale Global Infrastructure Securities	8.25	14.71	-7.97	11.75	2.85	5.60	6.87
FirstChoice Wholesale Global Property Securities	-9.90	26.87	-9.16	8.17	7.10	3.76	2.91
FirstChoice Wholesale Global Share	-15.48	30.43	4.92	6.72	16.26	7.49	5.59

Performance returns as at 30 June 2022 (%) FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstChoice Wholesale Global Share – Hedged	-20.21	38.43	0.55	1.68	12.43	4.89	4.38
FirstChoice Wholesale Growth	-8.61	24.06	-1.57	6.08	10.01	5.42	6.76
FirstChoice Wholesale High Growth	-9.45	31.30	-3.96	5.89	12.64	6.37	7.22
FirstChoice Wholesale Lower Volatility Australian Share	-3.55	16.94	-3.17	6.41	13.47	5.68	7.59
FirstChoice Wholesale Moderate	-7.84	17.85	-0.34	5.89	7.85	4.33	6.19
FirstChoice Wholesale Property Securities	-11.55	33.86	-19.05	16.97	11.92	4.64	4.06
FirstChoice Wholesale TTR Alternatives	-2.62	9.08	1.69	1.47	–	–	2.53
FirstChoice Wholesale TTR Australian Share	-1.14	24.63	-8.24	6.17	–	–	5.20
FirstChoice Wholesale TTR Australian Small Companies	-14.57	41.09	1.02	2.65	–	–	5.84
FirstChoice Wholesale TTR Balanced	-7.18	18.56	-0.73	5.46	–	–	3.76
FirstChoice Wholesale TTR Conservative	-5.37	7.61	0.82	4.35	–	–	1.85
FirstChoice Wholesale TTR Defensive	-5.50	2.92	1.43	4.18	–	–	0.79
FirstChoice Wholesale TTR Diversified	-6.53	13.09	0.27	4.99	–	–	2.85
FirstChoice Wholesale TTR Emerging Markets	-23.85	26.05	4.29	4.86	–	–	0.63
FirstChoice Wholesale TTR Fixed Interest	-9.77	0.40	2.88	7.39	–	–	0.23
FirstChoice Wholesale TTR Global Infrastructure Securities ²	–	–	–	–	–	–	-0.49
FirstChoice Wholesale TTR Global Share	-13.35	26.69	4.58	5.96	–	–	4.82
FirstChoice Wholesale TTR Growth	-7.44	21.27	-1.40	5.37	–	–	4.08
FirstChoice Wholesale TTR High Growth	-8.22	27.39	-3.40	5.13	–	–	4.53
FirstChoice Wholesale TTR Moderate	-6.67	15.77	-0.33	5.21	–	–	3.32
FirstChoice Wholesale TTR Property Securities	-10.08	29.67	-16.92	15.08	–	–	3.32
FirstRate Cash Non-Auto-rebalancing ²	–	–	–	–	–	–	–
FirstRate Wholesale Saver ²	–	–	–	–	–	–	–
FirstRate Wholesale TTR Saver ²	–	–	–	–	–	–	–

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstRate Wholesale Term Deposit – 10 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 10 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 12 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 15 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 2 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 3 month ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 5 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 6 month ²	-	-	-	-	-	-	-

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
FirstRate Wholesale Term Deposit – 7 Year Annual ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Compound ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 7 Year Monthly ²	-	-	-	-	-	-	-
FirstRate Wholesale Term Deposit – 9 month ²	-	-	-	-	-	-	-
Franklin Wholesale Australian Absolute Return Bond ²	-	-	-	-	-	-	-4.86
Franklin Wholesale TTR Australian Absolute Return Bond ²	-	-	-	-	-	-	-4.29
Generation Wholesale Global Share ³	-20.35	37.25	3.99	17.91	17.73	9.55	9.80
Hyperion Wholesale Global Growth Companies ²	-	-	-	-	-	-	-34.72
Investors Mutual Wholesale Australian Share	2.79	21.28	-11.13	9.69	5.94	5.18	8.45
Investors Mutual Wholesale TTR Australian Share	2.81	18.62	-10.08	8.58	-	-	4.96
Ironbark Royal London Wholesale Concentrated Global Share ²	-	18.64	-2.06	9.92	7.65	-	-9.17
Ironbark Royal London Wholesale TTR Concentrated Global Share ²	-	-	-	-	-	-	-8.79
Ironbark Wholesale Property Securities	-12.00	35.04	-15.85	16.31	15.66	6.11	4.67
Janus Henderson Wholesale Global Natural Resources	-0.23	36.52	-7.54	-2.28	-	-	4.79
Kapstream Wholesale Absolute Return Income	-1.97	1.55	1.29	3.32	2.38	1.30	1.99
Kapstream Wholesale TTR Absolute Return Income	-1.80	1.23	1.14	2.99	-	-	0.88
Lazard Wholesale Select Australian Equity	19.75	22.06	-18.45	6.68	11.71	7.27	6.68
Lazard Wholesale TTR Select Australian Equity	18.47	19.00	-16.69	5.81	-	-	6.06
MFS Wholesale Global Equity	-10.16	26.90	0.22	16.91	8.72	7.74	11.12
MFS Wholesale TTR Global Equity	-8.70	23.98	0.52	15.21	-	-	7.02

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Macquarie Wholesale Global Listed Real Estate	-11.89	30.97	-13.79	9.82	6.34	3.04	6.19
Macquarie Wholesale Income Opportunities	-5.61	2.71	0.28	3.94	1.70	0.55	3.43
Macquarie Wholesale TTR Global Listed Real Estate	-10.31	27.63	-12.03	8.97	-	-	2.41
Macquarie Wholesale TTR Income Opportunities	-5.17	2.28	0.22	3.48	-	-	0.14
Magellan Wholesale Global Share	-12.07	10.55	7.90	19.32	16.74	7.88	13.14
Magellan Wholesale Global Share – Hedged	-18.24	18.93	3.05	12.79	12.78	4.97	6.90
Magellan Wholesale Infrastructure	6.34	7.54	-9.78	15.79	6.33	4.90	5.73
Magellan Wholesale TTR Global Share	-10.50	9.53	7.44	17.09	-	-	5.56
Magellan Wholesale TTR Global Share – Hedged	-16.35	16.83	3.29	11.28	-	-	2.57
Magellan Wholesale TTR Infrastructure	5.77	6.71	-8.36	14.07	-	-	5.13
Maple-Brown Abbott Wholesale Australian Share	6.08	31.90	-15.74	10.95	11.57	7.85	8.74
Martin Currie Wholesale Real Income	2.04	16.44	-17.87	17.97	6.61	4.18	5.69
Merton Wholesale Australian Share Income	6.01	15.62	-6.29	6.24	3.93	4.86	6.36
Merton Wholesale TTR Australian Share Income	5.97	13.60	-6.20	5.89	-	-	4.93
Milliman Wholesale Managed Risk Australian Share ³	-5.37	12.47	-3.17	7.62	12.25	4.48	3.80
Milliman Wholesale Managed Risk Global Share ³	-4.36	15.34	1.96	8.82	12.04	6.51	6.18
Milliman Wholesale Managed Risk Multi-Index High Growth ³	-4.97	22.21	-11.28	7.48	9.94	4.01	4.57
OC Wholesale Premium Small Companies	-14.72	40.49	-6.23	1.18	23.47	7.01	7.43
OC Wholesale TTR Premium Small Companies	-12.66	36.35	-5.90	0.64	-	-	3.26
PIMCO Wholesale Australian Bond	-11.64	-	-	-	-	-	-8.72
PIMCO Wholesale Diversified Fixed Interest ²	-	-	-	-	-	-	-10.39

Performance returns as at 30 June 2022 (%) FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
PIMCO Wholesale Global Bond	-10.25	1.59	3.25	6.49	1.93	0.43	2.44
PIMCO Wholesale TTR Australian Bond	-10.40	-	-	-	-	-	-7.83
PIMCO Wholesale TTR Diversified Fixed Interest ²	-	-	-	-	-	-	-8.52
PIMCO Wholesale TTR Global Bond	-9.48	1.28	2.94	5.85	-	-	0.11
PM Capital Wholesale Enhanced Yield	-1.44	3.59	0.91	2.27	3.13	1.67	4.21
PM Capital Wholesale Global Companies	-1.98	49.86	-8.18	0.64	14.39	9.19	7.28
PM Capital Wholesale TTR Enhanced Yield	-1.36	3.21	0.78	2.00	-	-	1.18
Pendal Wholesale Australian Share	-5.34	30.73	-5.75	9.89	15.34	8.13	9.53
Pendal Wholesale Concentrated Global Share	-6.85	34.35	-	-	-	-	8.55
Pendal Wholesale Global Emerging Market Opportunities	-15.39	25.19	-5.64	7.62	-	-	2.18
Pendal Wholesale Monthly Income Plus	-4.54	4.13	0.38	6.40	5.20	2.24	2.31
Pendal Wholesale Property Investment	-13.15	33.95	-18.02	22.90	11.72	5.54	5.05
Pendal Wholesale Sustainable Australian Fixed Interest ²	-	-	-	-	-	-	-10.47
Pendal Wholesale Sustainable Australian Share	-12.48	-	-	-	-	-	-0.51
Pendal Wholesale Sustainable Balanced ²	-	23.04	-0.72	8.68	10.64	-	-15.73
Pendal Wholesale TTR Australian Share ²	-	-	-	-	-	-	-7.60
Pendal Wholesale TTR Global Emerging Market Opportunities ²	-	-	-	-	-	-	-11.09
Pendal Wholesale TTR Monthly Income Plus	-4.13	3.59	0.21	5.60	-	-	1.40
Pendal Wholesale TTR Property Investment	-11.49	29.80	-16.03	20.39	-	-	4.30
Pendal Wholesale TTR Sustainable Australian Fixed Interest ²	-	-	-	-	-	-	-7.06
Perennial Value Wholesale Australian Share	-1.42	30.50	-8.09	6.88	9.40	6.69	8.56

Performance returns as at 30 June 2022 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Perennial Value Wholesale TTR Australian Share ²	-	-	-	-	-	-	-3.56
Perpetual Wholesale Australian Share	-2.10	39.17	-9.20	8.44	10.67	8.22	10.32
Perpetual Wholesale Balanced Growth	-2.41	21.81	-2.76	8.10	6.73	5.92	6.74
Perpetual Wholesale Conservative Growth	-3.93	9.25	-0.18	7.24	3.41	3.04	4.99
Perpetual Wholesale Diversified Growth	-3.25	15.09	-1.15	7.92	5.15	4.54	5.86
Perpetual Wholesale Diversified Income	-2.66	5.32	0.19	2.79	2.63	1.62	2.90
Perpetual Wholesale Diversified Real Return ²	-	-	-	-	-	-	-4.05
Perpetual Wholesale Industrial Share	-6.52	32.89	-10.15	6.12	7.05	4.86	8.60
Perpetual Wholesale TTR Australian Share ²	-	-	-	-	-	-	-3.64
Perpetual Wholesale TTR Balanced Growth ²	-	-	-	-	-	-	-3.15
Perpetual Wholesale TTR Conservative Growth ²	-	-	-	-	-	-	-3.84
Perpetual Wholesale TTR Diversified Income	-2.46	4.73	0.07	2.41	-	-	1.12
Perpetual Wholesale TTR Diversified Real Return ²	-	-	-	-	-	-	-1.75
Perpetual Wholesale TTR Industrial Share ²	-	-	-	-	-	-	-6.87
Platinum Wholesale Asia	-14.45	25.16	13.95	-0.62	17.68	7.36	8.65
Platinum Wholesale International	-6.72	24.79	-4.94	0.98	14.96	5.13	7.38
Platinum Wholesale TTR Asia	-13.08	22.30	12.55	-0.85	-	-	3.44
Platinum Wholesale TTR International	-5.30	21.47	-4.16	0.89	-	-	2.17
Realindex Wholesale Australian Share	-0.17	33.88	-9.98	14.29	11.97	9.01	10.81
Realindex Wholesale Australian Small Companies	-10.33	33.89	-5.91	3.25	19.79	6.91	11.75
Realindex Wholesale Emerging Markets	-11.83	32.80	-13.69	11.02	11.59	4.59	3.89
Realindex Wholesale Global Share	-3.34	35.24	-8.66	7.91	13.76	7.94	8.73
Realindex Wholesale Global Share – Hedged	-6.36	43.04	-11.83	2.94	9.83	5.95	10.08

Performance returns as at 30 June 2022 (%)
FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
Realindex Wholesale TTR Australian Share	-0.13	29.56	-9.10	12.67	-	-	7.79
Realindex Wholesale TTR Global Share	-1.70	31.25	-7.39	7.32	-	-	6.09
Realindex Wholesale TTR Global Share – Hedged ²	-	-	-	-	-	-	-10.36
Resolution Capital Wholesale Global Property Securities ²	-	-	-	-	-	-	-16.69
Resolution Capital Wholesale TTR Global Property Securities ²	-	-	-	-	-	-	-14.17
Schroder Wholesale Absolute Return Income	-3.10	2.83	2.01	4.45	2.75	1.75	4.20
Schroder Wholesale Australian Equity	1.74	28.23	-9.79	12.50	14.29	8.63	9.99
Schroder Wholesale Real Return	-7.33	9.31	0.64	4.19	3.26	1.86	2.86
Schroder Wholesale TTR Absolute Return Income	-2.86	2.23	1.78	3.88	-	-	1.25
Schroder Wholesale TTR Australian Equity	1.58	24.82	-9.01	10.61	-	-	6.77
Schroder Wholesale TTR Real Return	-6.76	7.93	0.62	3.70	-	-	1.30
Solaris Wholesale Core Australian Equity	-3.14	22.74	-9.69	11.11	17.93	7.06	8.09
State Street Wholesale Australian Equity	-5.19	13.71	-3.95	11.96	10.52	5.08	4.87
State Street Wholesale TTR Australian Equity ²	-	-	-	-	-	-	-7.65
Stewart Investors Wholesale Global Emerging Markets Leaders ³	-14.27	25.71	-17.87	11.34	10.55	1.73	5.60
Stewart Investors Wholesale TTR Worldwide Sustainability	-16.45	19.58	6.20	-	-	-	2.44
Stewart Investors Wholesale Worldwide Leaders Sustainability	-9.24	24.18	4.02	9.52	12.67	7.66	6.68
Stewart Investors Wholesale Worldwide Sustainability	-18.66	22.33	6.74	10.89	11.46	5.59	6.21
T. Rowe Price Wholesale Australian Equity	-7.34	27.61	-3.15	4.75	-	-	4.73
T. Rowe Price Wholesale Global Equity	-26.46	32.50	19.72	13.16	22.09	10.01	10.79

Performance returns as at 30 June 2022 (%) FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since Inception
	2022	2021	2020	2019	2018		
T. Rowe Price Wholesale Global Equity – Hedged ²	-	-	-	-	-	-	-27.47
T. Rowe Price Wholesale TTR Australian Equity ²	-	-	-	-	-	-	-7.62
T. Rowe Price Wholesale TTR Global Equity	-23.66	28.63	17.88	11.55	-	-	6.43
T. Rowe Price Wholesale TTR Global Equity – Hedged ²	-	-	-	-	-	-	-16.89
Talaria Wholesale Global Equity ²	-	-	-	-	-	-	-1.15
Tyndall Wholesale Australian Share Income ²	-	30.94	-15.44	4.69	9.79	-	0.53
UBS Wholesale Diversified Fixed Income	-11.11	-0.71	3.67	7.16	2.85	0.17	3.61
UBS Wholesale TTR Diversified Fixed Income	-9.98	-0.96	3.27	6.40	-	-	-0.34
WaveStone Wholesale Australian Share	-3.32	-	-	-	-	-	-3.96
WaveStone Wholesale TTR Australian Share	-2.70	-	-	-	-	-	-3.27

- 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 Closed to new investments.
- 5 This option has been terminated or closed - to be Terminated
- 6 For inception dates please see our website.

Historical interest rates and performance for FirstRate Saver and current interest rates for FirstRate Term Deposit and FirstRate

Investment Deposit are available on the FirstRate interest rates page.

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.

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.

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: 10318

Other important information

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.

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

Colonial First State FirstChoice Superannuation Trust

Investments Directly Held	%	Investments Indirectly Held	%
Commonwealth Multi-Manager Moderate Fund	5%	Colonial First State – FirstChoice Wholesale Investments – Alternatives	6%
		Commonwealth Multi Manager Cash Fund	12%
		Commonwealth Multi-Manager Australian Share Fund	18%
		Commonwealth Multi Manager Global Infrastructure Securities Fund	5%
		Commonwealth Multi-Manager Global Shares Fund	14%
		Commonwealth Global Share Fund 15	9%
		Commonwealth Multi-Manager Fixed Interest Fund	22%

The information contained in the following sections is general information only and does not take into account your objectives, personal financial situation, or needs. You should assess whether the information is appropriate for you and talk to your financial adviser for further information.

The information in this section is current as of 5 December 2022.

Recent legislative changes to superannuation

The following are some key changes to superannuation legislation which have taken effect recently.

End of the work test for certain contributions for people aged up to 74

Prior to 1 July 2022, you had to meet a work test (or alternatively qualify for a work test exemption) if making most types of voluntary superannuation contributions while aged 67 to 74¹.

From 1 July 2022, super funds can accept all contributions from people in this age group without any work test requirements. Note that existing contributions caps still apply.

However, if you wish to claim a tax-deduction for personal contributions made while aged 67 to 74¹ you must still satisfy the ATO's work test or work test exemption in the financial year of your contribution.

Increase in maximum age to use 'bring-forward rule'

The bring-forward rule may allow you to make up to \$330,000 in non-concessional contributions at one time, which is above the standard cap of \$110,000 per financial year (based on 2022–23 non-concessional contributions cap).

Prior to 1 July 2022, the bring-forward rule was available if you were under age 67 any time during a financial year. From 1 July 2022, access to the bring-forward rule was extended to people aged under 75² any time during a financial year.

It is important to note that your non-concessional contributions cap (including under the bring-forward rule) may also be reduced based on your total superannuation balance.

Increase in maximum releasable amount under the First Home Super Saver Scheme

The First Home Super Saver (FHSS) Scheme allows eligible people to release eligible voluntary contributions plus a deemed earnings amount from super to assist in purchasing their first home.

From 1 July 2022, the maximum eligible contributions that can be released under this scheme increased from \$30,000 to \$50,000.

1 Age 74 includes the period up to 28 days after the end of the month in which you turn 75.

2 Under general contribution eligibility requirements, any non-concessional contributions would need to be made no later than 28 days after the end of the month in which you turn 75.

Regulatory changes

Reduction of eligibility age for downsizer contributions

The downsizer contribution allows people to make a one-off after-tax contribution to super of up to \$300,000 from the proceeds of selling their home they have held for at least 10 years. Under the rules both members of a couple can make downsizer contributions in respect of the same home, and the contributions do not count towards a member's non-concessional contributions caps.

Previously, you had to be aged 65 or over to make a downsizer contribution. From 1 July 2022, downsizer contribution access has been expanded and you can make a downsizer contribution from age 60 if eligible.

The government has proposed expanding access to downsizer contributions by lowering this eligibility age to 55. As at 5 December 2022, a Bill has passed parliament to implement this change, but it has not yet become law.

Removal of the \$450 per month minimum Super Guarantee threshold

From 1 July 2022, the \$450 per month minimum Super Guarantee income threshold was removed. Under previous rules, an employer was not required to pay Super Guarantee contributions for an employee in any calendar month where they earned less than \$450.

Minimum payments for certain pensions remain temporarily reduced

Account based pensions

Your minimum account based pension payment amount is worked out each year. It is calculated by multiplying your account balance as at 1 July (or the commencement of your pension if commenced during the financial year) by a percentage factor depending on your age.¹

The minimum drawdown requirements for account based pensions (including pre-retirement pensions) have been temporarily reduced by 50% for the 2019–20 to 2022–23 financial years, as shown in the following table.

Age	Standard minimum percentage factor	Reduced minimum percentage factor (2019–20 to 2022–23 financial years)
Under 65	4%	2%
65 to 74	5%	2.5%
75 to 79	6%	3%
80 to 84	7%	3.5%
85 to 89	9%	4.5%
90 to 94	11%	5.5%
95 or over	14%	7%

1 If you commence your pension on or after 1 June, no minimum pension payment amount is required to be made for that financial year. Otherwise, we must pro rata your minimum pension payment amount in the first financial year of your pension for the number of days remaining in the financial year.

Term allocated pensions

The minimum payment for term allocated pensions has also been temporarily reduced by 50% for the 2019–20 to 2022–23 financial years. Under normal rules, you can choose a pension payment of between 90% and 110% of a standard calculated amount. Under the reduced minimum rules, you can instead choose a pension payment of between 45% and 110% of the calculated amount.

Proposed changes to superannuation

Choice to exit certain legacy income streams

The previous Morrison Government proposed a two-year window during which you could choose to commute certain otherwise non-commutable legacy income streams (including term allocated pensions) first commenced prior to 20 September 2007.

Under this proposal, you may then be able to use the commuted amount to commence a more flexible income stream such as an account based pension, make a lump sum withdrawal or retain it in a superannuation accumulation account.

At the time of writing, the current Albanese Government has not publicly committed to this change and so it has not been legislated.

Abridged financial report

FirstChoice Wholesale Personal Super

The financial report of Colonial First State FirstChoice Superannuation Trust (the Fund) has been audited by PricewaterhouseCoopers, and in their opinion, present fairly in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, the financial position of the Fund as at 30 June 2022 and the results of its operations for the year ended 30 June 2022. Set out below is an abridged version of the accounts for this product within the Fund for the year to 30 June 2022 along with comparatives for the year to 30 June 2021. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2022.

Statement of Financial Position as at 30 June 2022

	2022	2021
	\$'000	\$'000
Assets		
Cash and cash equivalents	1,445,140	1,437,652
Contributions receivable	43,463	43,309
Other receivables	–	1,466
Financial investments	33,750,128	26,599,912
Income tax receivable	5,308	–
Deferred tax assets	364,826	–
Total assets	35,608,865	28,082,339
Liabilities		
Benefits payable	32,277	20,281
Other payables	7,907	4,194
Income tax payable	–	151,588
Deferred tax liabilities	–	119,113
Total liabilities excluding member benefits	40,184	295,176
Net assets available for member benefits	35,568,681	27,787,163
Defined contribution member liabilities	35,671,500	27,763,759
Total net assets/(liabilities)	(102,819)	23,404
Equity		
Unallocated surplus/(deficit)	(102,819)	23,404
Total equity/(deficit)	(102,819)	23,404

Income Statement for the year ended 30 June 2022

	2022	2021
	\$'000	\$'000
Superannuation activities		
Interest income	7,182	5,853
Distribution income	2,794,895	1,853,928
Net changes in fair value of investments	(6,091,938)	2,612,858
Other income	17,341	11,714
Total income	(3,272,520)	4,484,353
Administration expenses	23,399	17,058
Advisor service fees	94,963	102,607
Total expenses	118,362	119,665
Results from superannuation activities before income tax expense	(3,390,882)	4,364,688
Income tax benefit/(expense)	627,396	(374,842)
Results from superannuation activities after income tax expense	(2,763,486)	3,989,846
Net benefits allocated to defined contribution members	2,637,263	(3,975,909)
Operating result after income tax	(126,223)	13,937

Abridged financial report
FirstChoice Wholesale Personal Super

Statement of Changes in Member Benefits for the year ended 30 June 2022

	2022	2021
	\$'000	\$'000
Opening balance of member benefits	27,763,759	23,306,879
Member contributions	2,302,203	1,681,163
Employer contributions	1,003,810	845,265
Transfers from other superannuation funds or products	13,754,628	3,388,637
Transfers to other superannuation funds or products	(5,425,472)	(4,504,309)
Income tax on contributions	(211,275)	(175,727)
Net after tax contributions	11,423,894	1,235,029
Benefits to members or beneficiaries	(861,397)	(740,456)
Death and disability benefits credited to member accounts	15,266	15,227
Insurance premiums charged to members	(32,759)	(28,829)
Net benefits allocated comprising:		
– Net investment income	(2,518,901)	4,095,574
– Net administration fees	(23,399)	(17,058)
– Advisor service fees	(94,963)	(102,607)
Closing balance of members benefits	35,671,500	27,763,759

The financial report of Colonial First State FirstChoice Superannuation Trust (the Fund) has been audited by PricewaterhouseCoopers, and in their opinion, present fairly in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, the financial position of the Fund as at 30 June 2022 and the results of its operations for the year ended 30 June 2022. Set out below is an abridged version of the accounts for this product within the Fund for the year to 30 June 2022 along with comparatives for the year to 30 June 2021. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2022.

Statement of Financial Position as at 30 June 2022

	2022	2021
	\$'000	\$'000
Assets		
Cash and cash equivalents	1,383,603	1,452,717
Contributions receivable	24,521	28,196
Other receivables	825	2,963
Financial investments	30,941,476	34,056,725
Income tax receivable	18,189	31,249
Deferred tax assets	8,369	–
Total assets	32,376,983	35,571,850
Liabilities		
Benefits payable	36,895	36,226
Other payables	1,655	897
Income tax payable	–	–
Deferred tax liabilities	–	3,766
Total liabilities excluding member benefits	38,550	40,889
Net assets available for member benefits	32,338,433	35,530,961
Defined contribution member liabilities	32,338,805	35,523,485
Total net assets/(liabilities)	(372)	7,476
Equity		
Unallocated surplus/(deficit)	(372)	7,476
Total equity/(deficit)	(372)	7,476

Abridged financial report
FirstChoice Wholesale Pension

Income Statement for the year ended 30 June 2022

	2022	2021
	\$'000	\$'000
Superannuation activities		
Interest income	9,263	11,709
Distribution income	2,140,448	2,051,556
Net changes in fair value of investments	(4,589,652)	2,595,720
Other income	16,919	15,052
Total income	(2,423,022)	4,674,037
Administration expenses	21,583	18,291
Advisor service fees	131,212	130,602
Total expenses	152,795	148,893
Results from superannuation activities before income tax expense	(2,575,817)	4,525,144
Income tax benefit/(expense)	165,250	55,857
Results from superannuation activities after income tax expense	(2,410,567)	4,581,001
Net benefits allocated to defined contribution members	2,402,719	(4,580,051)
Operating result after income tax	(7,848)	950

Statement of Changes in Member Benefits for the year ended 30 June 2022

	2022	2021
	\$'000	\$'000
Opening balance of member benefits	35,523,485	31,244,802
Member contributions	–	–
Employer contributions	–	–
Transfers from other superannuation funds	4,885,654	4,756,078
Transfers to other superannuation funds	(2,383,387)	(2,212,168)
Income tax on contributions	(2,000)	(2,859)
Net after tax contributions	2,500,267	2,541,051
Benefits to members or beneficiaries	(3,282,228)	(2,842,419)
Death and disability benefits credited to member accounts	–	–
Insurance premiums charged to members	–	–
Net benefits allocated comprising:		
– Net investment income	(2,249,924)	4,728,944
– Net administration fees	(21,583)	(18,291)
– Advisor service fees	(131,212)	(130,602)
Closing balance of members benefits	32,338,805	35,523,485

Enquiries

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Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. The information contained in this annual report is general advice and information only and does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS), Financial Services Guide (FSG), and Product Flyers carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS, FSG and Product Flyers can be obtained from www.cfs.com.au or by calling us on 13 13 36. 28812/FS3799/1222