

FirstChoice Wholesale Personal Super & FirstChoice Wholesale Pension

Annual Report 2013

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



Dear Investor

Your Annual Report

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

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

Yours sincerely,

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

Linda Elkins
Executive General Manager
Colonial First State



Contents

Investment options	2
<hr/>	
Asset allocations	6
<hr/>	
Performance	
FirstChoice Wholesale Personal Super	25
FirstChoice Wholesale Pension	27
<hr/>	
Other important information	29
<hr/>	
Abridged financial accounts	32
<hr/>	

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

Postal Address: 11 Harbour Street Sydney NSW 2000

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

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These accounts were prepared on 30 November 2013.

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

The objective and strategy of each investment option is available free of charge on our website, colonialfirststate.com.au or by calling us on 13 13 36.

Investment Options	Underlying manager(s)
Aberdeen Wholesale Australian Fixed Income	Aberdeen Asset Management Limited
Acadian Wholesale Australian Equity	Acadian Asset Management (Australia) Limited
Acadian Wholesale Australian Equity Long Short	Acadian Asset Management (Australia) Limited
Acadian Wholesale Geared Global Equity	Acadian Asset Management LLC
Acadian Wholesale Global Equity	Acadian Asset Management LLC
Acadian Wholesale Global Equity Long Short	Acadian Asset Management LLC
Acadian Wholesale Quant Yield	Acadian Asset Management (Australia) Limited
AMP Capital Wholesale Global Property Securities	AMP Capital Investors
Aspect Wholesale Diversified Futures	Aspect Capital Limited
Ausbil Wholesale Australian Active Equity	Ausbil Dexia Limited
Ausbil Wholesale Australian Emerging Leaders	Ausbil Dexia Limited
Acadian Wholesale Global Managed Volatility Equity	Acadian Asset Management LLC
Altrinsic Wholesale Global Equity	Altrinsic Global Advisors
Antares Wholesale Elite Opportunities	Antares Capital
BlackRock Wholesale Scientific Australian Equity	BlackRock Investment Management (Australia) Limited
BT Wholesale Active Balanced	BT Investment Management
BT Wholesale Core Australian Share	BT Investment Management
BT Wholesale Core Global Share	BT Investment Management
BT Wholesale Property Investment	BT Investment Management
Capital International Wholesale Global Share	Capital International, Inc.
Celeste Wholesale Australian Small Companies*	Celeste Funds Management Limited
Challenger Wholesale High Yield [^] *	Challenger
Colonial First State Wholesale Australian Bond	Colonial First State Global Asset Management
Colonial First State Wholesale Australian Corporate Debt	Colonial First State Global Asset Management
Colonial First State Wholesale Australian Share – Core	Colonial First State Global Asset Management
Colonial First State Wholesale Australian Share Long Short - Core	Colonial First State Global Asset Management
Colonial First State Wholesale Balanced	Colonial First State Global Asset Management
Colonial First State Wholesale Cash	Colonial First State Global Asset Management
Colonial First State Wholesale Geared Global Property Securities	Colonial First State Global Asset Management
Colonial First State Wholesale Concentrated Australian Share	Colonial First State Global Asset Management
Colonial First State Wholesale Conservative	Colonial First State Global Asset Management
Colonial First State Wholesale Developing Companies*	Colonial First State Global Asset Management
Colonial First State Wholesale Diversified	Colonial First State Global Asset Management
Colonial First State Wholesale Diversified Fixed Interest	Colonial First State Global Asset Management
Colonial First State Wholesale Enhanced Yield	Colonial First State Global Asset Management
Colonial First State Wholesale Equity Income	Colonial First State Global Asset Management
Colonial First State Wholesale Future Leaders	Colonial First State Global Asset Management
Colonial First State Wholesale Geared Australian Share - Core	Colonial First State Global Asset Management
Colonial First State Wholesale Geared Global Share	Colonial First State Global Asset Management
Colonial First State Wholesale Geared Share	Colonial First State Global Asset Management
Colonial First State Wholesale Global Credit Income	Colonial First State Global Asset Management

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Global Emerging Markets Select	Colonial First State Global Asset Management
Colonial First State Wholesale Global Listed Infrastructure Securities	Colonial First State Global Asset Management
Colonial First State Wholesale Global Resources	Colonial First State Global Asset Management
Colonial First State Wholesale Global Soft Commodity	Colonial First State Global Asset Management
Colonial First State Wholesale High Growth	Colonial First State Global Asset Management
Colonial First State Wholesale Imputation	Colonial First State Global Asset Management
Colonial First State Wholesale Income	Colonial First State Global Asset Management
Colonial First State Wholesale Index Australian Bond	Colonial First State Global Asset Management
Colonial First State Wholesale Index Australian Share	Colonial First State Global Asset Management
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 Property Securities	Colonial First State Global Asset Management
Colonial First State Wholesale Worldwide Leaders	Colonial First State Global Asset Management
Colonial First State Wholesale Property Securities	Colonial First State Global Asset Management
Colonial First State Wholesale Small Companies – Core	Colonial First State Global Asset Management
DWS Wholesale Global Equity Thematic	Deutsche Asset Management (Australia) Limited
Fidelity Wholesale Australian Equities	Fidelity International Limited
FirstChoice Wholesale Asian Share	MFS Investment Management, Comgest and Franklin Templeton Investments
FirstChoice Wholesale Australian Share	Colonial First State Global Asset Management, Tyndall Investment Management, Schroder Investment Management Australia Limited, Perennial Investment Partners, Alphinity Investment Management
FirstChoice Wholesale Australian Small Companies	Colonial First State Global Asset Management, Schroder Investment Management Australia Limited, Celeste Funds Management, Contango Asset Management, Kinetic Investment Partners
FirstChoice Wholesale Balanced	Colonial First State ¹
FirstChoice Wholesale Lower Volatility Australian Share	Greencape Capital, Solaris Investment Management, BlackRock Investment Management (Australia) Limited, Kardinia Capital, Acadian Asset Management
FirstChoice Wholesale Conservative	Colonial First State ¹
FirstChoice Wholesale Defensive	Colonial First State ²
FirstChoice Wholesale Emerging Markets	Origin Asset Management, Franklin Templeton Investments, Wells Capital, Fisher Investments
FirstChoice Wholesale Fixed Interest	Colonial First State Global Asset Management, Wellington Management, Loomis Sayles, Franklin Templeton Investments, H2O Asset Management, Colchester Global Investors, State Street Global Advisors Australia Limited
FirstChoice Wholesale Geared Australian Share	Colonial First State Global Asset Management, Tyndall Investment Management, Schroder Investment Management Australia Limited, Perennial Investment Partners, Alphinity Investment Management
FirstChoice Wholesale Geared Growth Plus	Colonial First State ³
FirstChoice Wholesale Global Infrastructure Securities	Lazard Asset Management Pacific Co., RARE Infrastructure, Cohen & Steers Capital Management, Colonial First State Global Asset Management

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment Options	Underlying manager(s)
FirstChoice Wholesale Global Property Securities	CBRE Global R. E. Securities, Colonial First State Global Asset Management, Resolution Capital
FirstChoice Wholesale Global Share	Capital International, Hexavest, Bernstein Value Equities, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Wholesale Global Share – Hedged	Capital International, Hexavest, Bernstein Value Equities, Sarasin & Partners, J O Hambro Capital Management, Acadian Asset Management, Baillie Gifford
FirstChoice Wholesale Growth	Colonial First State ¹
FirstChoice Wholesale High Growth	Colonial First State ⁴
FirstChoice Wholesale Moderate	Colonial First State ¹
FirstChoice Wholesale Multi-Index Balanced	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management
FirstChoice Wholesale Multi-Index Conservative	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management
FirstChoice Wholesale Multi-Index Diversified	Realindex Investments Pty Limited, State Street Global Advisors, Colonial First State Global Asset Management
FirstChoice Wholesale Property Securities	Colonial First State Global Asset Management, Renaissance Asset Management
FirstRate Wholesale Investment Deposit - April 2017	Commonwealth Bank of Australia
FirstRate Wholesale Investment Deposit - December 2018	Commonwealth Bank of Australia
FirstRate Wholesale Investment Deposit - May 2018	Commonwealth Bank of Australia
FirstRate Wholesale Saver	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit 12 month	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit 3 month	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit 6 month	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit 9 month	Commonwealth Bank of Australia
Generation Wholesale Global Share	Generation Investment Management LLP
Goldman Sachs Wholesale Australian Infrastructure	Goldman Sachs Asset Management
Goldman Sachs Wholesale Global Small Companies	Goldman Sachs Asset Management
Goldman Sachs Wholesale Income Plus	Goldman Sachs Asset Management
Integrity Wholesale Australian Share	Integrity Investment Management Australia Limited
Integrity Wholesale Australian Share - No.2	Integrity Investment Management Australia Limited
Investors Mutual Wholesale Australian Share	Investors Mutual Limited
Ironbark Karara Wholesale Australian Share	Karara Capital Limited
Macquarie Wholesale Income Opportunities	Macquarie Funds Group
Magellan Wholesale Global Share	Magellan Asset Management Ltd
Maple-Brown Abbott	Maple-Brown Abbott
Merlon Wholesale Australian Share Income	Merlon Capital Partners
MFS Wholesale Global Equity	MFS ® Investment Management
Perennial Value Wholesale Australian Share	Perennial Investment Partners
Perpetual Wholesale Australian Share	Perpetual Investments
Perpetual Wholesale Diversified Income	Perpetual Investments
Perpetual Wholesale Balanced Growth	Perpetual Investments
Perpetual Wholesale Conservative Growth	Perpetual Investments
Perpetual Wholesale Diversified Growth	Perpetual Investments
Perpetual Wholesale Industrial Share	Perpetual Investments

Investment options

FirstChoice Wholesale Personal Super FirstChoice Wholesale Pension

Perpetual Wholesale International	Perpetual Investments
Perpetual Wholesale Split Growth	Perpetual Investments
Platinum Wholesale Asia	Platinum Investment Management Limited
Platinum Wholesale International	Platinum Investment Management Limited
PM Capital Wholesale Absolute Performance	PM Capital Limited
PIMCO Global Wholesale Bond	PIMCO Australia Pty Ltd
PM Capital Wholesale Enhanced Yield	PM Capital Limited
Principal Wholesale Property Securities	Principal Global Investors (Australia) 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
RREEF Wholesale Property Securities	RREEF
Schroder Wholesale Australian Equity	Schroder Investment Management Australia Limited
Schroder Wholesale Credit Securities	Schroder Investment Management Australia Limited
Solaris Wholesale Core Australian Equity	Solaris Investment Management Limited
UBS Wholesale Australian Share	UBS Global Asset Management
UBS Wholesale Diversified Fixed Income	UBS Global Asset Management
UBS Wholesale Tax Effective Income*	UBS Global Asset Management
Zurich Investments Wholesale Global Thematic Share	Zurich Investment Management Ltd
SG Hiscock Wholesale Property Securities	SG Hiscock & Company

* This option is closed to new investors.

^ This option was terminated as at 17 October 2008.

¹ This option is comprised of FirstChoice Wholesale Cash, FirstChoice Wholesale Fixed Interest, FirstChoice Wholesale Property Securities, FirstChoice Wholesale Global Property Securities, FirstChoice Wholesale Global Share, FirstChoice Wholesale Global Infrastructure Securities, FirstChoice Wholesale Australian Share, FirstChoice Wholesale Emerging Markets Share, FirstChoice Wholesale Global Share Hedged, FirstChoice Wholesale Alternatives, Realindex Investments Pty Limited

² This option is comprised of FirstChoice Wholesale Cash, FirstChoice Wholesale Fixed Interest, FirstChoice Wholesale Property Securities, FirstChoice Wholesale Global Share, FirstChoice Wholesale Australian Share, Realindex Investments Pty Limited, Acadian Asset Management LLC

³ This option is comprised of FirstChoice Wholesale Australian Share, FirstChoice Wholesale Global Share, FirstChoice Wholesale Global Share – Hedged, FirstChoice Wholesale Emerging Market Share, FirstChoice Wholesale Global Property Securities, FirstChoice Wholesale Global Infrastructure Securities, Realindex Investments Pty Limited, Acadian Asset Management LLC

⁴ This option is comprised of FirstChoice Wholesale Australian Share, FirstChoice Wholesale Global Share, FirstChoice Wholesale Global Share – Hedged, FirstChoice Wholesale Emerging Market Share, FirstChoice Wholesale Global Property Securities, FirstChoice Wholesale Global Infrastructure Securities, Realindex Investments Pty Limited.

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Aberdeen Wholesale Australian Fixed Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	98.66	98.98	99.68	99.49
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.34	1.02	0.32	0.51

Acadian Wholesale Australian Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	98.78	99.07	98.92	99.39
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.22	0.93	1.08	0.61

Acadian Wholesale Australian Equity Long Short

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	99.57	98.72	99.64	98.83
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.43	1.28	0.36	1.17

Acadian Wholesale Geared Global Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.17	98.33	98.32	98.70
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.83	1.67	1.68	1.30

Acadian Wholesale Global Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.50	98.19	98.74	98.36
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.50	1.81	1.26	1.64

Acadian Wholesale Global Equity Long Short

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.75	98.82	98.05	98.95
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.25	1.18	1.95	1.05

Acadian Wholesale Quant Yield

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

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Altrinsic Wholesale Global Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	96.02	-	96.49
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash and Alternatives	-	3.98	-	3.51

AMP Capital Wholesale Global Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.86	94.65	95.54	95.33
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	5.14	5.35	4.46	4.67

Antares Wholesale Elite Opportunities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	-	96.27	-	96.62
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	3.73	-	3.38

Aspect Wholesale Diversified Futures

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

Ausbil Wholesale Australian Active Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	98.37	98.82	98.64	99.17
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash and Alternatives	1.63	1.18	1.36	0.83

Ausbil Wholesale Australian Emerging Leaders

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	94.48	96.37	94.61	96.60
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.52	3.63	5.39	3.40

BlackRock Wholesale Scientific Australian Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	99.91	99.53	99.79	99.52
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.09	0.47	0.21	0.48

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

BT Wholesale Active Balanced

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	36.92	37.46	37.03	37.43
International shares	21.78	21.56	21.85	21.54
Property	8.01	7.81	8.04	7.80
Fixed interest	24.54	24.44	24.62	24.42
International fixed interest	0.00	0.00	0.00	0.00
Cash	8.75	8.73	8.46	8.81

BT Wholesale Core Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	96.48	97.40	96.64	97.86
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.52	2.60	3.36	2.14

BT Wholesale Core Global Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.03	98.21	98.37	98.11
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.97	1.79	1.63	1.89

BT Wholesale Property Investment

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.95	95.82	95.97	96.26
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.05	4.18	4.03	3.74

Capital International Wholesale Global Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.38	96.76	95.66	96.79
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.62	3.24	4.34	3.21

Celeste Wholesale Australian Small Companies

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	95.88	96.34	96.48	96.17
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forward and Futures	4.12	3.66	3.52	3.83

Challenger Wholesale High Yield

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	5.72	3.89	5.49	3.96
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	37.81	34.23	36.33	34.88
International fixed interest	22.70	38.92	21.82	39.66
Cash	33.77	22.96	36.36	21.50

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	98.92	98.86	99.58	99.78
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.08	1.14	0.42	0.22

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	98.90	37.06	99.70	52.56
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.10	62.94	0.30	47.44

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	97.19	97.42	97.54	97.57
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.81	2.58	2.46	2.43

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	98.84	98.42	99.16	98.87
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	1.16	1.58	0.84	1.13

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	20.17	20.05	20.23	20.12
International shares	23.84	24.24	23.90	24.34
Property	5.25	4.94	5.27	4.96
Fixed interest	20.42	23.99	20.48	24.07
International fixed interest	12.89	11.29	12.93	11.33
Cash	17.43	15.49	17.19	15.18

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

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	98.14	97.29	98.34	97.63
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.86	2.71	1.66	2.37

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Conservative

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	13.98	14.77	14.04	14.83
International shares	9.88	10.00	9.92	10.04
Property	5.18	5.00	5.20	5.02
Fixed interest	23.47	27.30	23.57	27.41
International fixed interest	14.81	12.84	14.88	12.90
Cash	32.68	30.09	32.39	29.80

Colonial First State Wholesale Developing Companies

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	96.71	97.13	96.69	97.16
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.29	2.87	3.31	2.84

Colonial First State Wholesale Diversified

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	30.05	30.17	30.08	30.24
International shares	34.48	34.40	34.52	34.48
Property	5.21	4.85	5.22	4.87
Fixed interest	14.38	15.74	14.39	15.79
International fixed interest	9.08	9.38	9.09	9.41
Cash	6.80	5.46	6.70	5.21

Colonial First State Wholesale Diversified Fixed Interest

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	60.71	62.13	61.22	62.37
International fixed interest	38.32	37.02	38.64	37.16
Cash	0.97	0.85	0.14	0.47

Colonial First State Wholesale Enhanced Yield

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	1.82	7.36	1.83	7.36
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	15.09	32.82	15.13	32.85
International fixed interest	51.61	40.47	51.71	40.50
Cash	31.48	19.35	31.33	19.29

Colonial First State Wholesale Equity Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	77.07	74.12	77.17	74.18
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forward and Futures	22.93	25.88	22.83	25.82

Colonial First State Wholesale Future Leaders

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	97.68	95.95	97.81	95.94
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.32	4.05	2.19	4.06

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Geared Australian Share - Core				
Australian shares	97.15	97.27	97.40	97.43
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.85	2.73	2.60	2.57

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Geared Global Property Securities				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.98	82.59	98.24	82.87
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.02	17.41	1.76	17.13

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Geared Global Share				
Australian shares	0.00	0.00	0.00	0.00
International shares	97.60	97.46	97.77	97.91
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.40	2.54	2.23	2.09

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Geared Share				
Australian shares	93.56	95.60	93.72	96.06
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.44	4.40	6.28	3.94

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Global Credit Income				
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	21.14	16.23	21.20	16.33
International fixed interest	78.44	82.85	78.67	83.36
Cash	0.42	0.92	0.13	0.31

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Global Emerging Markets Select				
Australian shares	0.00	0.00	0.00	0.00
International shares	92.59	89.82	93.01	90.93
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	7.41	10.18	6.99	9.07

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Global Listed Infrastructure Securities				
Australian shares	0.00	0.00	0.00	0.00
International shares	95.80	94.76	96.45	96.03
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.20	5.24	3.55	3.97

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Global Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	98.33	93.32	98.57	93.81
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.67	6.68	1.43	6.19

Colonial First State Wholesale Global Resources

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.00	96.25	97.18	96.62
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.00	3.75	2.82	3.38

Colonial First State Wholesale Global Resources Tactical

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	44.41	-	44.40
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	55.59	-	55.60

Colonial First State Wholesale Global Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.83	96.42	98.03	98.09
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.17	3.58	1.97	1.91

Colonial First State Wholesale Global Soft Commodity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	94.42	93.64	95.17	95.54
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.58	6.36	4.83	4.46

Colonial First State Wholesale High Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	49.35	48.93	49.48	49.14
International shares	47.45	47.30	47.57	47.51
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.20	3.77	2.95	3.35

Colonial First State Wholesale Imputation

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	98.51	97.07	98.47	97.21
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.49	2.93	1.53	2.79

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	16.32	98.22	19.57	43.38
International fixed interest	0.00	0.00	0.00	0.00
Cash	83.68	1.78	80.43	56.62

Colonial First State Wholesale Index Australian Bond

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	98.73	98.74	99.74	99.79
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.27	1.26	0.26	0.21

Colonial First State Wholesale Index Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	99.44	99.33	99.52	99.43
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.56	0.67	0.48	0.57

Colonial First State Wholesale Index Global Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.61	97.11	98.71	98.42
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.39	2.89	1.29	1.58

Colonial First State Wholesale Index Global Share – Hedged

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.89	91.64	98.33	94.17
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.11	8.36	1.67	5.83

Colonial First State Wholesale Index Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	99.23	99.28	99.54	99.76
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.77	0.72	0.46	0.24

Colonial First State Wholesale Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	99.01	97.52	99.18	97.88
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.99	2.48	0.82	2.12

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Colonial First State Wholesale Small Companies – Core				
Australian shares	96.79	95.25	97.09	95.70
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.21	4.75	2.91	4.30

DWS Wholesale Global Equity Thematic

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	96.52	96.64	97.01	97.94
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.48	3.36	2.99	2.06

Fidelity Wholesale Australian Equities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	96.04	95.33	96.24	95.60
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.96	4.67	3.76	4.40

FirstChoice Wholesale Asian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.16	96.64	98.02	97.16
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.84	3.36	1.98	2.84

FirstChoice Wholesale Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	96.80	97.43	96.93	97.72
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.20	2.57	3.07	2.28

FirstChoice Wholesale Australian Small Companies

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	95.66	96.54	95.77	97.08
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash and Alternatives	4.34	3.46	4.23	2.92

FirstChoice Wholesale Balanced

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	28.06	26.33	28.13	26.55
International shares	29.04	28.54	29.12	28.78
Property	7.13	6.49	7.14	6.54
Fixed interest	12.10	10.14	12.14	10.22
International fixed interest	12.48	14.24	12.51	14.35
Cash	11.19	14.26	10.96	13.56

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Conservative

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	11.33	10.66	11.32	10.69
International shares	12.03	12.24	12.02	12.28
Property	3.93	3.36	3.93	3.36
Fixed interest	19.70	14.56	19.68	14.61
International fixed interest	20.30	20.44	20.29	20.51
Cash and Alternatives	32.71	38.74	32.76	38.55

FirstChoice Wholesale Defensive

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	4.89	4.65	4.90	4.68
International shares	2.80	3.11	2.81	3.14
Property	2.03	1.99	2.04	2.00
Fixed interest	29.17	20.56	29.27	20.69
International fixed interest	30.07	28.87	30.17	29.06
Cash	31.04	40.82	30.81	40.43

FirstChoice Wholesale Emerging Markets

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	94.85	96.04	95.30	96.41
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.15	3.96	4.70	3.59

FirstChoice Wholesale Fixed Interest

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	48.84	41.21	49.08	41.44
International fixed interest	50.35	57.87	50.58	58.19
Cash	0.81	0.92	0.34	0.37

FirstChoice Wholesale Geared Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	95.06	96.12	95.09	96.17
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.94	3.88	4.91	3.83

FirstChoice Wholesale Geared Growth Plus

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	39.12	37.91	39.37	38.76
International shares	38.08	37.72	38.31	38.57
Property	9.88	8.94	9.94	9.14
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	12.92	15.43	12.38	13.53

FirstChoice Wholesale Global Infrastructure Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.84	94.76	96.22	96.98
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.16	5.24	3.78	3.02

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.83	92.01	96.90	94.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.17	7.99	3.10	6.00

FirstChoice Wholesale Global Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.84	97.24	96.12	97.25
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.16	2.76	3.88	2.75

FirstChoice Wholesale Global Share – Hedged

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.26	94.74	95.49	94.58
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	4.74	5.26	4.51	5.42

FirstChoice Wholesale Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	32.28	31.15	32.36	31.28
International shares	33.52	33.04	33.62	33.19
Property	8.34	7.60	8.37	7.63
Fixed interest	8.28	6.96	8.31	6.99
International fixed interest	8.53	9.77	8.56	9.82
Cash and Alternatives	9.05	11.48	8.78	11.09

FirstChoice Wholesale High Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	38.23	38.27	38.32	38.38
International shares	47.52	48.56	47.63	48.71
Property	10.00	9.14	10.02	9.16
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.25	4.03	4.03	3.75

FirstChoice Wholesale Lower Volatility Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	97.83	78.67	97.94	78.87
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash and Alternatives	2.17	21.33	2.06	21.13

FirstChoice Wholesale Moderate

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	23.95	23.20	24.00	23.25
International shares	24.84	24.69	24.89	24.74
Property	6.47	5.76	6.49	5.78
Fixed interest	16.70	14.07	16.74	14.10
International fixed interest	17.22	19.61	17.25	19.66
Cash	10.82	12.67	10.63	12.47

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Multi-Index Balanced

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	29.43	28.02	29.50	28.35
International shares	29.51	34.01	29.57	34.42
Property	9.93	5.70	9.96	5.77
Fixed interest	14.79	14.80	14.83	14.98
International fixed interest	9.70	9.74	9.72	9.86
Cash	6.64	7.73	6.42	6.62

FirstChoice Wholesale Multi-Index Conservative

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	12.88	11.62	12.91	11.71
International shares	11.85	14.58	11.88	14.69
Property	5.00	2.86	5.01	2.89
Fixed interest	24.64	19.68	24.70	19.84
International fixed interest	14.59	9.84	14.63	9.92
Cash	31.04	41.42	30.87	40.95

FirstChoice Wholesale Multi-Index Diversified

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	21.17	20.14	21.20	20.22
International shares	20.77	24.53	20.80	24.63
Property	7.59	4.33	7.60	4.35
Fixed interest	34.26	17.82	34.31	17.89
International fixed interest	11.77	11.71	11.78	11.76
Cash	4.44	21.47	4.31	21.15

FirstChoice Wholesale Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.51	97.21	97.67	97.38
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.49	2.79	2.33	2.62

FirstRate Wholesale Investment Deposit - April 2017

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

FirstRate Wholesale Investment Deposit - December 2018

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

FirstRate Wholesale Investment Deposit - May 2018

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

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstRate Wholesale Investment Deposit - May 2018 (Closed)

Australian shares
International shares
Property
Fixed interest
International fixed interest
Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
100.00	100.00	100.00	100.00

FirstRate Wholesale Saver

Australian shares
International shares
Property
Fixed interest
International fixed interest
Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
100.00	100.00	100.00	100.00

FirstRate Wholesale Term Deposit 12 month

Australian shares
International shares
Property
Fixed interest
International fixed interest
Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	100.00	-	100.00

FirstRate Wholesale Term Deposit 3 month

Australian shares
International shares
Property
Fixed interest
International fixed interest
Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	100.00	-	100.00

FirstRate Wholesale Term Deposit 6 month

Australian shares
International shares
Property
Fixed interest
International fixed interest
cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	100.00	-	100.00

FirstRate Wholesale Term Deposit 9 month

Australian shares
International shares
Property
Fixed interest
International fixed interest
Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	0.00	-	0.00
-	100.00	-	100.00

Generation Wholesale Global Share

Australian shares
International shares
Property
Fixed interest
International fixed interest
Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
0.00	0.00	0.00	0.00
96.42	89.24	96.65	91.61
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
3.58	10.76	3.35	8.39

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

Goldman Sachs Wholesale Australian Infrastructure

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
97.40	95.39	97.37	96.34
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
2.60	4.61	2.63	3.66

Goldman Sachs Wholesale Global Small Companies

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
0.00	0.00	0.00	0.00
98.10	96.28	98.31	96.26
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
1.90	3.72	1.69	3.74

Goldman Sachs Wholesale Income Plus

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
23.90	20.82	23.95	20.91
0.00	0.00	0.00	0.00
3.63	4.69	3.63	4.71
26.40	22.02	26.45	22.12
12.63	14.04	12.65	14.10
33.44	38.43	33.32	38.16

Integrity Wholesale Australian Share

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
99.19	99.02	99.20	99.30
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.81	0.98	0.80	0.70

Integrity Wholesale Australian Share - No.2

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
98.74	98.70	99.07	98.87
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
1.26	1.30	0.93	1.13

Investors Mutual Wholesale Australian Share

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
93.82	90.29	94.01	90.54
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
6.18	9.71	5.99	9.46

Ironbark Karara Wholesale Australian Share

Australian shares
 International shares
 Property
 Fixed interest
 International fixed interest
 Cash

FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
2012	2013	2012	2013
95.25	96.61	95.39	96.72
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
4.75	3.39	4.61	3.28

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Macquarie Wholesale Income Opportunities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	99.18	98.98	99.48	99.60
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.82	1.02	0.52	0.40

Magellan Wholesale Global Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	92.38	93.93	93.64	96.75
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	7.62	6.07	6.36	3.25

Maple-Brown Abbott Wholesale Imputation

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	96.98	96.71	97.09	96.92
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.02	3.29	2.91	3.08

Merlon Wholesale Australian Share Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	70.94	97.08	71.06	97.28
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	29.06	2.92	28.94	2.72

MFS Wholesale Global Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	95.19	94.37	95.41	96.66
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.81	5.63	4.59	3.34

Perennial Value Wholesale Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	97.10	97.26	97.23	97.62
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.90	2.74	2.77	2.38

Perpetual Wholesale Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	95.05	96.08	95.10	96.32
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	4.95	3.92	4.90	3.68

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Perpetual Wholesale Balanced Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	36.79	32.50	36.81	32.63
International shares	25.70	23.72	25.71	23.81
Property	5.37	4.95	5.37	4.97
Fixed interest	22.45	28.75	22.46	28.87
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.69	10.08	9.65	9.72

Perpetual Wholesale Conservative Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	13.55	14.66	13.56	14.69
International shares	10.75	9.30	10.76	9.32
Property	5.15	5.48	5.15	5.49
Fixed interest	40.02	41.55	40.07	41.65
International fixed interest	0.00	0.00	0.00	0.00
Cash	30.53	29.01	30.46	28.85

Perpetual Wholesale Diversified Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	23.62	24.49	23.68	24.51
International shares	19.55	17.28	19.60	17.29
Property	5.47	5.24	5.48	5.24
Fixed interest	33.75	34.36	33.83	34.40
International fixed interest	0.00	0.00	0.00	0.00
Cash	17.61	18.63	17.41	18.56

Perpetual Wholesale Diversified Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	91.88	89.02	92.02	89.34
International fixed interest	7.61	10.38	7.62	10.42
Cash	0.51	0.60	0.36	0.24

Perpetual Wholesale Industrial Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	95.63	95.71	95.67	95.92
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.37	4.29	4.33	4.08

Perpetual Wholesale International

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	97.67	98.00	97.98	98.29
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.33	2.00	2.02	1.71

Perpetual Wholesale Split Growth

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	37.54	36.89	37.62	36.96
International shares	57.36	57.56	57.48	57.65
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.10	5.55	4.90	5.39

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

PIMCO Wholesale Global Bond

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	4.84	-	4.84
International fixed interest	-	94.85	-	94.89
Cash	-	0.31	-	0.27

Platinum Wholesale Asia

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012*	2013	2012*	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	84.83	92.19	84.83	92.19
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forward and Futures	15.17	7.81	15.17	7.81

Platinum Wholesale International

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

PM Capital Wholesale Absolute Performance

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	-0.06	1.36	-0.06	1.36
International shares	97.70	89.50	97.76	89.54
Property	0.00	0.00	0.00	0.00
Fixed interest	10.26	5.91	10.26	5.91
International fixed interest	0.00	0.00	0.00	0.00
Cash	-7.90	3.23	-7.96	3.19

PM Capital Wholesale Enhanced Yield

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	4.61	9.05	4.63	9.09
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	59.88	71.76	60.13	72.14
International fixed interest	6.97	4.93	7.00	4.95
Cash	28.54	14.26	28.24	13.82

Principal Wholesale Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	96.69	97.67	96.79	97.83
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.31	2.33	3.21	2.17

Realindex Wholesale Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	99.00	98.74	99.31	98.99
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.00	1.26	0.69	1.01

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	99.15	98.89	99.40	99.18
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.85	1.11	0.60	0.82

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	96.68	98.35	97.32	99.10
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
cash	3.32	1.65	2.68	0.90

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.57	96.96	98.95	98.88
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.43	3.04	1.05	1.12

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	98.67	97.54	99.05	98.85
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forward and Futures	1.33	2.46	0.95	1.15

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.39	97.66	97.65	97.92
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.61	2.34	2.35	2.08

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	97.75	97.72	98.05	97.95
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.25	2.28	1.95	2.05

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.77	0.00	0.77	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	86.83	80.24	86.97	80.64
International fixed interest	9.23	16.09	9.24	16.17
Cash	3.17	3.67	3.02	3.19

Asset allocation as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

SG Hiscock Wholesale Property Securities

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.32	95.06	97.79	97.22
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash, Forward and Futures	2.68	4.94	2.21	2.78

Solaris Wholesale Core Australian Equity

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	98.05	99.20	98.08	99.53
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.95	0.80	1.92	0.47

UBS Wholesale Australian Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	99.40	97.51	99.50	97.82
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.60	2.49	0.50	2.18

UBS Wholesale Diversified Fixed Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	66.69	69.84	67.18	70.15
International fixed interest	32.14	29.36	32.38	29.48
Cash	1.17	0.80	0.44	0.37

UBS Wholesale Tax Effective Income

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	40.47	41.09	40.51	41.17
International shares	0.00	0.00	0.00	0.00
Property	30.28	29.12	30.31	29.18
Fixed interest	24.78	13.13	24.80	13.16
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.47	16.66	4.38	16.49

Zurich Investments Wholesale Global Thematic Share

	FirstChoice Wholesale Personal Super		FirstChoice Wholesale Pension	
	2012	2013	2012	2013
Australian shares	0.00	0.00	0.00	0.00
International shares	91.55	93.21	91.93	95.29
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	8.45	6.79	8.07	4.71

* The Fund has a short position of approximately 1% in stocks

** The Fund has a short position of approximately 14% in stocks and indices

*** The Fund has a short position of approximately 14% in stocks and indices

Performance and returns as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings*						5 year compound average rate of return	Since Inception
	2013	2012	2011	2010	2009			
Aberdeen Wholesale Australian Fixed Income	1.96	9.92	4.95	8.13	7.18	6.39	5.43	
Acadian Wholesale Australian Equity	21.37	-8.43	14.58	10.04	-26.70	0.54	1.79	
Acadian Wholesale Australian Equity Long Short	27.29	-8.90	16.68	5.37	-25.15	1.31	3.34	
Acadian Wholesale Geared Global Equity	52.53	-3.86	32.75	6.73	-57.24	-2.34	-9.01	
Acadian Wholesale Global Equity	28.06	2.99	4.80	3.86	-27.64	0.77	1.48	
Acadian Wholesale Global Equity Long Short	28.30	3.66	6.15	7.51	-28.05	1.78	-3.94	
Acadian Wholesale Quant Yield	3.87	5.19	6.41	2.91	-	-	4.29	
Atrinsic Wholesale Global Equity**	-	-	-	-	-	-	1.82	
AMP Capital Wholesale Global Property Securities	13.58	5.20	-	-	-	-	10.15	
Antares Wholesale Elite Opportunities**	-	-	-	-	-	-	0.58	
Aspect Wholesale Diversified Futures	-6.40	10.10	8.24	-	-	-	4.05	
Ausbil Wholesale Australian Active Equity	25.21	-7.37	11.38	12.32	-16.31	3.96	7.45	
Ausbil Wholesale Australian Emerging Leaders	16.20	-14.26	18.19	15.50	-20.47	1.58	-0.37	
BlackRock Wholesale Scientific Australian Equity***	26.16	-7.48	9.13	10.17	-17.54	2.96	8.56	
BT Wholesale Active Balanced	16.85	0.47	6.27	8.28	-9.98	3.99	5.32	
BT Wholesale Core Australian Share	23.65	-8.12	11.05	9.72	-15.84	3.10	7.95	
BT Wholesale Core Global Share	31.64	-0.95	2.99	6.92	-13.10	4.53	2.36	
BT Wholesale Property Investment	19.85	10.40	6.82	16.44	-36.03	1.03	1.72	
Capital International Wholesale Global Share	33.39	-2.83	1.37	4.49	-17.87	2.43	2.32	
Celeste Wholesale Australian Small Companies	1.45	-0.90	22.46	29.46	-11.11	7.22	6.76	
Challenger Wholesale High Yield****	9.42	-2.11	3.80	0.99	-26.17	-3.68	-3.09	
Colonial First State Wholesale Australian Bond	3.21	6.83	5.06	7.19	8.88	6.22	5.14	
Colonial First State Wholesale Australian Corporate Debt****	30.46	7.12	6.99	11.65	2.51	11.34	7.77	
Colonial First State Wholesale Australian Share – Core	22.98	-4.41	12.55	12.06	-14.63	4.83	9.65	
Colonial First State Wholesale Australian Share Long Short - Core	21.73	-5.00	13.35	13.72	-17.43	4.24	2.51	
Colonial First State Wholesale Balanced	11.70	-2.52	6.40	9.33	-6.19	3.51	4.55	
Colonial First State Wholesale Cash	2.87	3.82	4.42	3.68	4.95	3.95	4.38	
Colonial First State Wholesale Concentrated Australian Share	33.68	-13.82	9.52	13.20	-14.24	4.17	8.99	
Colonial First State Wholesale Conservative	9.21	1.32	5.73	8.11	-1.77	4.44	5.11	
Colonial First State Wholesale Developing Companies***	12.85	2.28	31.14	25.66	-12.94	10.61	10.58	
Colonial First State Wholesale Diversified	16.72	-0.90	6.94	11.07	-9.63	4.42	5.11	
Colonial First State Wholesale Diversified Fixed Interest	3.02	4.79	6.26	10.44	3.84	5.64	4.96	
Colonial First State Wholesale Enhanced Yield	5.32	2.86	8.10	9.97	-0.67	5.05	5.16	
Colonial First State Wholesale Equity Income	17.75	-3.18	11.35	9.79	-7.39	5.24	4.23	
Colonial First State Wholesale Future Leaders	11.46	-7.91	15.55	18.25	-15.67	3.41	7.96	
Colonial First State Wholesale Geared Australian Share Fund - Core	44.64	-18.07	-	-	-	-	8.31	
Colonial First State Wholesale Geared Global Property Securities	16.78	3.58	57.54	55.65	-70.31	-2.51	-13.39	
Colonial First State Wholesale Geared Global Share	43.15	-1.91	14.31	3.37	-32.16	2.39	1.59	
Colonial First State Wholesale Geared Share	63.18	-25.03	8.90	13.09	-30.89	0.81	10.33	
Colonial First State Wholesale Global Credit Income	8.08	2.52	8.67	10.43	-3.68	5.07	4.82	
Colonial First State Wholesale Global Emerging Markets Select	18.93	3.37	4.68	-	-	-	8.09	
Colonial First State Wholesale Global Listed Infrastructure Securities	16.17	6.79	20.70	15.76	-20.41	6.64	5.07	
Colonial First State Wholesale Global Property Securities	9.77	6.00	29.34	33.41	-41.06	3.43	6.01	
Colonial First State Wholesale Global Resources	-8.11	-28.91	14.47	15.94	-35.58	-10.99	4.06	
Colonial First State Wholesale Global Resources Tactical**	-	-	-	-	-	-	-0.93	
Colonial First State Wholesale Global Share	31.31	0.59	2.85	1.52	-19.24	2.18	2.82	
Colonial First State Wholesale Global Soft Commodity	18.99	-3.03	-	-	-	-	2.93	
Colonial First State Wholesale High Growth	23.22	-4.99	8.99	9.93	-13.00	4.06	5.38	
Colonial First State Wholesale Imputation	25.01	-6.51	11.56	12.83	-11.95	5.31	8.34	
Colonial First State Wholesale Income****	11.89	3.28	6.23	4.15	1.07	5.26	5.16	
Colonial First State Wholesale Index Australian Bond	2.05	10.43	4.36	6.48	8.18	6.26	5.13	
Colonial First State Wholesale Index Australian Share	22.93	-6.25	11.49	12.94	-17.92	3.56	7.92	
Colonial First State Wholesale Index Global Share	30.08	-0.59	2.44	4.71	-16.35	3.02	1.99	
Colonial First State Wholesale Index Global Share – Hedged	21.43	0.18	24.77	11.83	-27.51	4.23	3.28	
Colonial First State Wholesale Index Property Securities	21.16	10.37	5.46	18.13	-39.31	0.22	0.99	
Colonial First State Wholesale Property Securities	20.64	8.24	4.70	14.71	-40.77	-1.46	-0.60	
Colonial First State Wholesale Small Companies – Core	8.87	-3.76	14.09	14.91	-13.61	3.48	9.19	
DWS Wholesale Global Equity Thematic	28.25	-10.17	1.39	8.36	-17.00	0.99	-0.48	
Fidelity Wholesale Australian Equities	24.17	-4.32	11.34	-	-	-	9.55	
FirstChoice Wholesale Asian Share	22.78	-10.33	-0.17	18.64	-2.11	5.00	2.04	
FirstChoice Wholesale Australian Share	22.44	-7.72	10.83	12.22	-13.35	4.02	7.92	
FirstChoice Wholesale Australian Small Companies	7.39	-4.82	20.60	14.17	-18.84	2.69	6.73	
FirstChoice Wholesale Balanced	15.15	-0.56	9.98	11.22	-	-	8.44	
FirstChoice Wholesale Conservative	8.01	3.98	6.72	9.81	-3.83	4.82	5.16	
FirstChoice Wholesale Defensive	5.37	6.56	5.00	8.90	1.81	5.50	5.05	
FirstChoice Wholesale Emerging Markets	18.97	-16.89	-1.50	12.10	-	-	5.70	
FirstChoice Wholesale Fixed Interest	3.86	9.23	5.62	10.85	4.43	6.76	5.43	
FirstChoice Wholesale Geared Australian Share	42.57	-23.17	21.95	14.24	-39.10	-1.46	-6.76	
FirstChoice Wholesale Geared Growth Plus	32.53	-9.74	17.50	16.92	-31.94	2.27	-0.05	
FirstChoice Wholesale Global Infrastructure Securities	20.61	4.27	23.16	11.59	-19.55	6.82	3.06	
FirstChoice Wholesale Global Property Securities	13.57	5.60	28.34	32.96	-42.53	3.30	-2.29	
FirstChoice Wholesale Global Share	32.21	-5.25	2.21	5.19	-23.10	0.70	1.29	
FirstChoice Wholesale Global Share – Hedged	21.08	-4.06	23.31	12.68	-37.29	0.24	0.29	
FirstChoice Wholesale Growth	17.30	-1.87	10.18	12.76	-16.96	3.50	5.38	
FirstChoice Wholesale High Growth	21.88	-4.84	12.77	13.66	-22.44	2.89	5.30	
FirstChoice Wholesale Lower Volatility Australian Share	21.21	-7.58	13.02	11.96	-16.70	3.38	7.16	

Performance and returns as at 30 June 2013 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Super	Annual effective rate of net earnings*						5 year compound average rate of return	Since Inception
	2013	2012	2011	2010	2009			
FirstChoice Wholesale Moderate	13.63	0.79	8.84	12.36	-11.79	4.32	5.41	
FirstChoice Wholesale Multi-Index Balanced	15.75	0.52	11.00	13.82	-	-	10.10	
FirstChoice Wholesale Multi-Index Conservative	7.99	4.50	6.79	9.92	-	-	6.89	
FirstChoice Wholesale Multi-Index Diversified	11.90	-	-	-	-	-	11.79	
FirstChoice Wholesale Property Securities	22.57	9.53	6.28	15.95	-40.65	-0.36	0.04	
FirstRate Wholesale Investment Deposit - April 2017****	-	-	-	-	-	-	n/a	
FirstRate Wholesale Investment Deposit - December 2018**	-	-	-	-	-	-	n/a	
FirstRate Wholesale Investment Deposit - May 2018****	-	-	-	-	-	-	n/a	
FirstRate Wholesale Investment Deposit - May 2018 (Closed)****	-	-	-	-	-	-	n/a	
FirstRate Wholesale Saver	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 12 month	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 3 month	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 6 month	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 9 month	-	-	-	-	-	-	n/a	
Generation Wholesale Global Share	32.15	-1.99	-1.71	11.18	-4.10	6.30	2.67	
Goldman Sachs Wholesale Australian Infrastructure	14.99	0.06	18.83	8.70	-11.24	5.70	3.90	
Goldman Sachs Wholesale Global Small Companies	34.15	-2.44	5.64	10.48	-18.78	4.41	4.00	
Goldman Sachs Wholesale Income Plus	6.72	3.57	7.62	9.74	0.14	5.51	4.96	
Integrity Wholesale Australian Share	24.90	-11.42	10.39	11.02	-	-	8.87	
Integrity Wholesale Australian Share Fund - No. 2****	23.88	-11.04	-	-	-	-	5.23	
Investors Mutual Wholesale Australian Share	24.71	1.41	12.85	14.56	-10.19	7.99	8.31	
Ironbark Karara Wholesale Australian Share	25.40	-7.06	-	-	-	-	4.57	
Macquarie Wholesale Income Opportunities	6.27	3.21	7.63	8.20	-	-	6.38	
Magellan Wholesale Global Share	34.24	13.44	-	-	-	-	21.61	
Maple-Brown Abbott Wholesale Imputation	27.91	-6.46	8.29	10.20	-10.14	5.11	7.67	
Merlon Wholesale Australian Share Income	24.61	-4.38	6.21	9.95	-7.62	5.15	3.68	
MFS Wholesale Global Equity	34.16	0.23	5.09	8.28	-	-	10.72	
Perennial Value Wholesale Australian Share	25.04	-10.15	7.73	10.60	-10.89	3.59	7.61	
Perpetual Wholesale Australian Share	23.21	-	-	-	-	-	22.77	
Perpetual Wholesale Balanced Growth	19.03	1.14	6.82	11.30	-11.28	4.89	6.10	
Perpetual Wholesale Conservative Growth	10.30	4.59	4.94	8.56	-2.23	5.14	5.39	
Perpetual Wholesale Diversified Growth	15.81	3.11	5.40	9.54	-6.15	5.29	5.60	
Perpetual Wholesale Diversified Income	4.75	-	-	-	-	-	4.62	
Perpetual Wholesale Industrial Share	28.42	4.73	9.26	12.60	-7.66	8.85	8.57	
Perpetual Wholesale International	29.78	-0.37	-2.10	3.48	-11.99	2.88	2.24	
Perpetual Wholesale Split Growth	28.31	1.66	2.21	7.58	-9.28	5.41	4.77	
PIMCO Global Wholesale Bond**	-	-	-	-	-	-	-1.97	
Platinum Wholesale Asia	24.09	-6.22	-4.52	-	-	-	4.67	
Platinum Wholesale International	35.11	-8.11	-6.07	9.25	14.08	7.77	5.97	
PM Capital Wholesale Absolute Performance	56.69	0.18	-0.83	10.17	-14.86	7.86	0.92	
PM Capital Wholesale Enhanced Yield	5.04	3.80	5.75	6.71	4.66	5.19	5.05	
Principal Wholesale Property Securities	19.77	10.51	6.31	18.48	-	-	14.93	
Realindex Wholesale Australian Share	24.63	-3.98	11.01	12.90	-	-	10.45	
Realindex Wholesale Australian Small Companies	15.71	-6.19	12.97	13.45	-	-	11.67	
Realindex Wholesale Emerging Markets	9.36	-12.98	-	-	-	-	-4.94	
Realindex Wholesale Global Share	28.32	-7.39	2.87	5.18	-	-	5.08	
Realindex Wholesale Global Share Hedged	21.24	-5.57	22.01	13.16	-	-	14.85	
RREEF Wholesale Property Securities	21.56	9.34	5.37	19.34	-39.48	0.23	0.63	
Schroder Wholesale Australian Equity	25.06	-4.35	14.40	14.35	-10.92	6.87	9.50	
Schroder Wholesale Credit Securities	7.89	5.39	8.21	14.26	-5.67	5.81	4.92	
SG Hiscock Wholesale Property Securities	19.81	9.76	6.27	19.00	-32.79	2.25	-4.68	
Solaris Wholesale Core Australian Equity	22.12	-6.95	-	-	-	-	3.18	
UBS Wholesale Australian Share	25.16	-5.44	16.54	9.29	-23.09	3.00	8.53	
UBS Wholesale Diversified Fixed Income	2.94	10.11	5.39	-	-	-	6.12	
UBS Wholesale Tax Effective Income****	19.14	1.57	8.92	10.92	-16.74	4.01	3.14	
Zurich Investments Wholesale Global Thematic Share	21.97	-0.96	-	-	-	-	7.92	

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

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

**** Closed to new applications.

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

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

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

Past performance is no indication of future performance.

Performance and returns as at 30 June 2013 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings*						5 year compound average rate of return	Since Inception
	2013	2012	2011	2010	2009			
Aberdeen Wholesale Australian Fixed Income	2.39	11.37	5.79	9.33	8.31	7.39	6.31	
Acadian Wholesale Australian Equity	22.17	-7.79	15.61	11.72	-27.23	1.15	2.80	
Acadian Wholesale Australian Equity Long Short	29.99	-8.59	18.09	7.05	-25.76	2.21	4.11	
Acadian Wholesale Geared Global Equity	59.22	-4.17	34.99	10.51	-60.83	-2.27	-9.48	
Acadian Wholesale Global Equity	29.73	2.93	4.99	3.91	-28.77	0.74	1.69	
Acadian Wholesale Global Equity Long Short	29.90	3.53	6.18	7.68	-29.20	1.71	-4.65	
Acadian Wholesale Quant Yield	4.52	6.05	7.43	3.78	-	-	5.12	
Attrinsic Wholesale Global Equity**	-	-	-	-	-	-	1.81	
AMP Capital Wholesale Global Property Securities	15.06	7.33	-	-	-	-	9.92	
Antares Wholesale Elite Opportunities**	-	-	-	-	-	-	0.47	
Aspect Wholesale Diversified Futures	-5.40	11.31	9.98	-	-	-	5.39	
Ausbil Wholesale Australian Active Equity	26.09	-6.67	12.10	14.42	-16.19	4.82	8.60	
Ausbil Wholesale Australian Emerging Leaders	16.47	-14.30	18.84	17.43	-21.34	1.84	-0.73	
BlackRock Wholesale Scientific Australian Equity***	27.07	-6.89	10.22	11.45	-17.94	3.59	9.35	
BT Wholesale Active Balanced	19.08	0.83	6.95	8.74	-9.55	4.78	6.22	
BT Wholesale Core Australian Share	24.48	-7.56	11.86	11.86	-16.00	3.88	9.32	
BT Wholesale Core Global Share	34.81	-1.08	3.08	7.18	-13.07	5.07	3.07	
BT Wholesale Property Investment	22.13	10.71	7.02	18.14	-35.70	1.91	2.19	
Capital International Wholesale Global Share	34.82	-3.05	1.37	4.58	-17.72	2.66	2.55	
Celeste Wholesale Australian Small Companies	1.66	-0.63	23.44	32.77	-10.45	8.19	7.62	
Challenger Wholesale High Yield****	14.65	-5.37	5.34	0.81	-26.27	-3.21	-2.79	
Colonial First State Wholesale Australian Bond	3.73	7.83	5.94	8.31	10.41	7.22	5.87	
Colonial First State Wholesale Australian Corporate Debt****	35.21	8.66	7.61	12.42	3.52	12.97	8.89	
Colonial First State Wholesale Australian Share – Core	24.17	-3.72	13.29	14.20	-14.55	5.74	10.85	
Colonial First State Wholesale Australian Share Long Short - Core	24.10	-4.78	14.85	15.29	-18.62	4.95	3.12	
Colonial First State Wholesale Balanced	12.70	-2.19	7.13	10.28	-5.76	4.18	5.38	
Colonial First State Wholesale Cash	3.43	4.61	5.28	4.25	5.91	4.69	5.27	
Colonial First State Wholesale Concentrated Australian Share	35.24	-13.16	10.39	15.85	-13.37	5.40	8.48	
Colonial First State Wholesale Conservative	10.12	1.81	6.54	9.37	-0.97	12.23	6.02	
Colonial First State Wholesale Developing Companies***	13.41	2.95	35.35	30.15	-13.43	12.23	11.95	
Colonial First State Wholesale Diversified	18.67	-0.44	7.71	12.24	-9.19	5.34	5.87	
Colonial First State Wholesale Diversified Fixed Interest	3.66	5.44	7.39	11.93	4.64	6.57	5.73	
Colonial First State Wholesale Enhanced Yield	5.43	3.75	9.81	10.81	0.26	5.94	6.06	
Colonial First State Wholesale Equity Income	19.55	-1.07	13.49	12.46	-4.32	7.63	6.53	
Colonial First State Wholesale Future Leaders	12.51	-7.52	17.67	21.65	-16.37	4.49	9.57	
Colonial First State Wholesale Geared Australian Share - Core	51.02	-19.18	-	-	-	-	9.83	
Colonial First State Wholesale Geared Global Property Securities	18.43	3.63	66.09	74.55	-78.45	-5.18	-16.99	
Colonial First State Wholesale Geared Global Share	46.61	-2.12	14.69	3.37	-31.68	3.05	1.88	
Colonial First State Wholesale Geared Share	65.53	-24.91	10.16	17.89	-31.65	1.99	11.16	
Colonial First State Wholesale Global Credit Income	8.85	3.27	9.65	11.19	-2.87	5.89	5.61	
Colonial First State Wholesale Global Emerging Markets Select	21.49	3.74	5.28	-	-	-	9.50	
Colonial First State Wholesale Global Listed Infrastructure Securities	18.03	7.17	23.41	17.49	-20.27	7.90	7.92	
Colonial First State Wholesale Global Property Securities	12.98	6.44	32.33	37.63	-43.36	4.40	6.06	
Colonial First State Wholesale Global Resources	-8.24	-29.13	16.76	17.06	-37.66	-11.14	5.35	
Colonial First State Wholesale Global Resources Tactical**	-	-	-	-	-	-	-1.08	
Colonial First State Wholesale Global Share	33.84	0.51	2.82	1.38	-19.47	2.46	3.21	
Colonial First State Wholesale Global Soft Commodity	21.11	-3.04	-	-	-	-	4.67	
Colonial First State Wholesale High Growth	25.28	-4.64	9.67	11.76	-14.66	4.55	4.98	
Colonial First State Wholesale Imputation	27.31	-6.05	12.50	15.46	-12.23	6.40	9.67	
Colonial First State Wholesale Income****	6.36	3.82	6.44	4.31	2.03	4.58	5.18	
Colonial First State Wholesale Index Australian Bond	2.36	11.94	5.17	7.47	9.73	7.28	5.97	
Colonial First State Wholesale Index Australian Share	23.98	-5.46	12.30	15.24	-16.82	4.76	9.81	
Colonial First State Wholesale Index Global Share	32.38	-0.87	2.47	4.78	-15.64	3.66	2.77	
Colonial First State Wholesale Index Global Share – Hedged	23.75	-0.40	25.90	13.36	-28.79	4.61	3.88	
Colonial First State Wholesale Index Property Securities	23.95	10.74	5.76	20.26	-40.08	0.90	1.23	
Colonial First State Wholesale Property Securities	24.15	9.43	5.34	18.07	-43.01	-0.75	-0.07	
Colonial First State Wholesale Small Companies – Core	9.88	-3.55	17.06	18.15	-14.07	4.72	10.74	
DWS Wholesale Global Equity Thematic	29.07	-10.45	1.34	8.81	-18.13	0.85	-1.27	
Fidelity Wholesale Australian Equities	26.16	-3.66	12.66	-	-	-	10.85	
FirstChoice Wholesale Asian Share	23.00	-10.49	-0.15	20.75	-2.18	5.36	2.03	
FirstChoice Wholesale Australian Share	24.14	-7.12	11.68	14.36	-13.03	5.07	9.49	
FirstChoice Wholesale Australian Small Companies	7.96	-4.47	23.94	16.52	-19.50	3.70	8.07	
FirstChoice Wholesale Balanced	16.88	-0.05	10.95	13.64	-	-	9.81	
FirstChoice Wholesale Conservative	9.25	4.56	7.88	10.58	-3.29	5.68	6.05	
FirstChoice Wholesale Defensive	6.13	7.43	6.22	9.88	2.45	6.39	5.94	
FirstChoice Wholesale Emerging Markets	18.85	-17.05	-1.37	13.96	-	-	4.97	
FirstChoice Wholesale Fixed Interest	4.43	10.73	6.75	12.33	5.17	7.83	6.41	
FirstChoice Wholesale Geared Australian Share	44.52	-23.20	22.92	17.35	-39.99	-0.80	-6.75	
FirstChoice Wholesale Geared Growth Plus	35.67	-10.49	19.03	17.21	-37.20	1.25	-0.08	
FirstChoice Wholesale Global Infrastructure Securities	22.79	4.46	24.91	12.77	-20.31	7.56	3.49	
FirstChoice Wholesale Global Property Securities	14.85	5.84	30.71	35.22	-43.70	3.88	-2.00	
FirstChoice Wholesale Global Share	32.94	-5.54	2.27	5.37	-23.48	0.70	1.38	
FirstChoice Wholesale Global Share – Hedged	23.73	-4.36	24.45	13.14	-38.72	0.42	0.44	
FirstChoice Wholesale Growth	19.25	-1.56	11.19	13.67	-17.07	4.24	6.25	
FirstChoice Wholesale High Growth	23.61	-4.81	13.87	14.73	-23.04	3.42	5.82	
FirstChoice Wholesale Lower Volatility Australian Share	22.84	-7.20	14.14	13.26	-16.50	4.24	8.38	
FirstChoice Wholesale Moderate	15.39	1.32	9.89	13.29	-11.64	5.16	6.35	

Performance and returns as at 30 June 2013 (%)

FirstChoice Wholesale Pension

FirstChoice Wholesale Pension	Annual effective rate of net earnings*						5 year compound average rate of return	Since Inception
	2013	2012	2011	2010	2009			
FirstChoice Wholesale Multi-Index Balanced	17.51	1.09	11.85	15.70	-	-	11.32	
FirstChoice Wholesale Multi-Index Conservative	9.03	5.22	7.94	10.98	-	-	7.85	
FirstChoice Wholesale Multi-Index Diversified	13.38	-	-	-	-	-	13.74	
FirstChoice Wholesale Property Securities	24.93	10.40	7.08	19.01	-42.64	0.16	0.31	
FirstRate Wholesale Investment Deposit - April 2017***	-	-	-	-	-	-	n/a	
FirstRate Wholesale Investment Deposit - December 2018**	-	-	-	-	-	-	n/a	
FirstRate Wholesale Investment Deposit - May 2018***	-	-	-	-	-	-	n/a	
FirstRate Wholesale Investment Deposit - May 2018 (Closed)***	-	-	-	-	-	-	n/a	
FirstRate Wholesale Saver	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 12 month	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 3 month	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 6 month	-	-	-	-	-	-	n/a	
FirstRate Wholesale Term Deposit 9 month	-	-	-	-	-	-	n/a	
Generation Wholesale Global Share	35.83	-2.09	-1.93	11.56	-3.61	7.00	3.33	
Goldman Sachs Wholesale Australian Infrastructure	16.88	0.08	21.06	9.86	-10.17	6.92	5.17	
Goldman Sachs Wholesale Global Small Companies	37.70	-2.69	5.79	10.82	-19.27	4.87	4.46	
Goldman Sachs Wholesale Income Plus	7.51	4.44	8.85	10.56	0.96	6.41	5.77	
Integrity Wholesale Australian Share	26.18	-10.83	11.47	12.83	-	-	10.06	
Integrity Wholesale Australian Share - No.2***	26.09	-10.72	-	-	-	-	6.27	
Investors Mutual Wholesale Australian Share	27.03	2.34	14.11	15.61	-9.16	9.27	9.34	
Ironbark Karara Wholesale Australian Share	27.34	-6.86	-	-	-	-	5.38	
Macquarie Wholesale Income Opportunities	7.12	3.88	8.86	9.42	-	-	7.43	
Magellan Wholesale Global Share	39.40	16.09	-	-	-	-	25.12	
Maple-Brown Abbott Wholesale Imputation	29.31	-5.70	9.48	11.80	-9.49	6.20	9.09	
Merlon Wholesale Australian Share Income	25.88	-2.52	8.47	10.91	-8.33	6.24	5.18	
MFS Wholesale Global Equity	38.62	0.50	5.05	8.68	-	-	11.77	
Perennial Value Wholesale Australian Share	25.91	-9.47	8.40	13.09	-10.87	4.49	8.75	
Perpetual Wholesale Australian Share	27.57	-	-	-	-	-	27.31	
Perpetual Wholesale Balanced Growth	21.18	1.63	7.58	12.24	-10.75	5.82	6.95	
Perpetual Wholesale Conservative Growth	11.76	5.23	5.51	9.44	-1.25	6.05	6.23	
Perpetual Wholesale Diversified Growth	17.19	3.66	5.99	10.42	-5.14	6.17	6.49	
Perpetual Wholesale Diversified Income	5.75	-	-	-	-	-	5.50	
Perpetual Wholesale Industrial Share	32.12	5.72	10.52	14.85	-6.96	10.53	9.91	
Perpetual Wholesale International	30.34	-0.66	-2.31	3.47	-10.84	3.14	2.53	
Perpetual Wholesale Split Growth	30.78	1.89	2.64	8.27	-8.44	6.28	5.17	
PIMCO Wholesale Global Bond**	-	-	-	-	-	-	-1.89	
Platinum Wholesale Asia	25.45	-6.27	-4.20	-	-	-	5.36	
Platinum Wholesale International	36.95	-8.25	-6.10	11.44	16.20	8.85	6.57	
PM Capital Wholesale Absolute Performance	61.52	-0.52	-0.30	13.35	-15.28	9.00	1.08	
PM Capital Wholesale Enhanced Yield	5.53	4.83	6.68	7.00	5.86	5.98	5.77	
Principal Wholesale Property Securities	22.04	11.59	7.10	20.75	-	-	16.64	
Realindex Wholesale Australian Share	26.36	-2.99	12.04	16.14	-	-	12.96	
Realindex Wholesale Australian Small Companies	16.56	-4.93	14.24	16.94	-	-	15.19	
Realindex Wholesale Emerging Markets	9.71	-12.98	-	-	-	-	-4.35	
Realindex Wholesale Global Share	30.92	-7.48	3.05	5.72	-	-	6.24	
Realindex Wholesale Global Share Hedged	22.62	-5.08	24.51	15.58	-	-	14.16	
RREEF Wholesale Property Securities	23.34	9.98	5.98	21.55	-40.49	0.79	1.02	
Schroder Wholesale Australian Equity	26.84	-3.68	15.63	17.31	-10.74	8.15	11.22	
Schroder Wholesale Credit Securities	9.22	6.16	9.33	14.92	-4.79	6.76	5.74	
SG Hiscock Wholesale Property Securities	22.31	10.43	6.74	20.07	-33.80	2.76	-4.88	
Solaris Wholesale Core Australian Equity	23.67	-6.56	-	-	-	-	3.97	
UBS Wholesale Australian Share	26.13	-4.97	17.29	11.16	-23.26	3.70	9.42	
UBS Wholesale Diversified Fixed Income	3.95	11.67	6.24	-	-	-	6.93	
UBS Wholesale Tax Effective Income**	20.59	2.10	9.88	12.08	-16.19	4.91	4.08	
Zurich Investments Wholesale Global Thematic Share	25.12	-0.71	-	-	-	-	9.41	

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

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

*** Closed to new applications.

**** This option has been terminated or closed - to be terminated.

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

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

Investment Deposit are available on the FirstRate interest rates page.

Past performance is no indication of future performance.

Other important information

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

Guarantee under RSE licence

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

Indemnity insurance

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

Method of allotment of earnings in all investment options

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

Trustee's policy for the use of derivatives

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

Temporary residents

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

Superannuation contribution surcharge

The superannuation surcharge was a tax paid by higher income earners on certain super contributions and employer-paid ETPs. The superannuation surcharge has been abolished for contributions made after 1 July 2005. Superannuation surcharge still applies to contributions made in previous years and these amounts will continue to be assessed by the Australian Taxation Office (ATO).

The ATO will contact the investor directly regarding any superannuation surcharge obligations. Surcharge may be deducted from the investor's account and will be taken in proportion to the amounts held in the investor's different investment holdings at that time.

Other important information

Transfer to the Eligible Rollover Fund (ERF)

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

Other important information

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

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

If an investor's benefit is transferred to SuperTrace, they will cease to be a member of the Fund. Investors will cease to have rights associated with the Fund, and will no longer receive regular statements from Colonial First State.

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

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

Further information you may request to receive

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

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

Other important information

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

FirstChoice Superannuation Trust ('the Trust')

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

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

Accounts

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

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

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

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

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

Enquiries

Investor Services: 13 13 36
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Email: contactus@colonialfirststate.com.au

