

2015

ANNUAL REPORT

FirstChoice Wholesale Personal Super & FirstChoice Wholesale Pension

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

Colonial
First State



Dear Investor

Your Annual Report

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

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

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

Yours sincerely,

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

Linda Elkins
Executive General Manager

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

Postal Address: 11 Harbour Street Sydney NSW 2000
Phone Number: 13 13 36 (for all investor enquiries)
Fax Number: (02) 9303 3200

These accounts were prepared on 30 November 2015.

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

The objective and strategy of each investment option is available on our website, colonialfirststate.com.au/prospectus/FS6080.pdf, or call 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 Defensive Income	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 Global Managed Volatility Equity	Acadian Asset Management LLC
Altrinsic Wholesale Global Equity	Altrinsic Global Advisors
AMP Capital Wholesale Global Property Securities	AMP Capital Investors
Antares Wholesale Elite Opportunities	Antares Capital Limited
Aspect Wholesale Diversified Futures	Aspect Capital Limited
Ausbil Wholesale Australian Active Equity	Ausbil Dexia Limited
Ausbil Wholesale Australian Emerging Leaders	Ausbil Dexia Limited
Bennelong Wholesale Ex-20 Australian Equities	Bennelong Australian Equity Partners Pty Limited
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 ²	Celeste Funds Management Limited
Colonial First State Wholesale Australian Bond	Colonial First State Global Asset Management
Colonial First State Wholesale Australian Corporate Debt ⁵	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 ⁴	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 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 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

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
Colonial First State Wholesale Geared Global Property Securities	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
Colonial First State Wholesale Global Emerging Markets Leaders ²	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 Property Securities	Colonial First State Global Asset Management
Colonial First State Wholesale Global Resources	Colonial First State Global Asset Management
Colonial First State Wholesale Global Resources Tactical	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 ³	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 Multi-Asset Real Return	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
Colonial First State Wholesale Target Return Income	Colonial First State Global Asset Management
Colonial First State Wholesale Worldwide Leaders	Colonial First State Global Asset Management
Colonial First State Wholesale Worldwide Sustainability	Colonial First State Global Asset Management
Fidelity Wholesale Australian Equities	Fidelity International Limited
FirstChoice Wholesale Alternatives	Amundi, AQR Capital Management, Aspect Capital Limited, FirstQuadrant, GAM International, K2 Advisors
FirstChoice Wholesale Asian Share	MFS Investment Management, Comgest, Franklin Templeton Investments
FirstChoice Wholesale Australian Share	Colonial First State Global Asset Management, Nikko Asset 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

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

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

Investment options

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Investment options	Underlying manager(s)
FirstRate Wholesale Investment Deposit – May 2018 (Closed)	Commonwealth Bank of Australia
FirstRate Wholesale Saver	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 10 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 15 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 2 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 3 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 5 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 year – annual compound interest ¹	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 year – annual interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit – 7 year – monthly interest	Commonwealth Bank of Australia
FirstRate Wholesale Term Deposit 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
Franklin Templeton Wholesale Multisector Bond	Franklin Templeton Investments
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

Investment options	Underlying manager(s)
Goldman Sachs Wholesale Income Plus	Goldman Sachs Asset Management
Grant Samuel Epoch Wholesale Global Equity Shareholder Yield	Epoch Investment Partners
Investors Mutual Wholesale Australian Share	Investors Mutual Limited
Ironbark Karara Wholesale Australian Share	Karara Capital Limited
Ironbark Wholesale Property Securities	Ironbark Asset Management
Kapstream Wholesale Absolute Return Income	Kapstream Capital
Lazard Wholesale Select Australian Equity	Lazard Asset Management
Macquarie Wholesale Income Opportunities	Macquarie Funds Group
Magellan Wholesale Global Share	Magellan Asset Management Limited
Maple–Brown Abbott Wholesale Australian Share	Maple–Brown Abbott
Merlon Wholesale Australian Share Income	Merlon Capital Partners
MFS Wholesale Global Equity	MFS Investment Management
Nikko AM–Tyndall Wholesale Australian Share Concentrated	Nikko Asset Management Australia
OC Wholesale Premium Small Companies	Copia Investment Partners Limited
Perennial Value Wholesale Australian Share	Perennial Investment Partners
Perpetual Wholesale Australian Share	Perpetual Investments
Perpetual Wholesale Balanced Growth	Perpetual Investments
Perpetual Wholesale Conservative Growth	Perpetual Investments
Perpetual Wholesale Diversified Growth	Perpetual Investments
Perpetual Wholesale Diversified Income	Perpetual Investments
Perpetual Wholesale Global Share	Perpetual Investments
Perpetual Wholesale Industrial Share	Perpetual Investments
PIMCO Wholesale Global Bond	PIMCO Australia Pty Ltd
Platinum Wholesale Asia	Platinum Investment Management Limited
Platinum Wholesale International	Platinum Investment Management Limited
PM Capital Wholesale Enhanced Yield	PM Capital Limited
PM Capital Wholesale Global Companies	PM Capital Limited
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
Sanlam Wholesale Managed Risk Australian Share	Sanlam Investments
Sanlam Wholesale Managed Risk Global Share	Sanlam Investments
Sanlam Wholesale Managed Risk Multi–Index High Growth	Sanlam Investments
Schroder Wholesale Australian Equity	Schroder Investment Management Australia Limited
Schroder Wholesale Credit Securities	Schroder Investment Management Australia Limited
Schroder Wholesale Real Return	Schroder Investment Management Australia Limited
SG Hiscock Wholesale Property Securities	SG Hiscock & Company
Solaris Wholesale Core Australian Equity	Solaris Investment Management Limited

Investment options	Underlying manager(s)
UBS Wholesale Australian Share	UBS Global Asset Management
UBS Wholesale Diversified Fixed Income	UBS Global Asset Management
UBS Wholesale Tax Effective Income ²	UBS Global Asset Management
Zurich Investments Wholesale Global Thematic Share	Zurich Investment Management Ltd

1 This option in FirstChoice Wholesale Pension only.

2 This option is closed to new investors.

3 This option was terminated as at 17 October 2008.

4 This option was terminated as at 28 May 2015.

5 This option was terminated as at 16 August 2012.

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

Aberdeen Wholesale Australian Fixed Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	99.82	100.00	99.97	100.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.18	0.00	0.03	0.00

Acadian Wholesale Australian Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.66	97.28	98.69	99.20
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.34	2.72	1.31	0.80

Acadian Wholesale Australian Equity Long Short	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	98.84	98.60	97.41	99.19
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.16	1.40	2.59	0.81

Acadian Wholesale Defensive Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	-0.17	0.10	-0.17	0.10
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.17	99.90	100.17	99.90

Acadian Wholesale Geared Global Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.91	94.32	99.48	97.65
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	3.09	5.68	0.52	2.35

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Acadian Wholesale Global Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	98.38	97.03	97.60	97.82
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.62	2.97	2.40	2.18

Acadian Wholesale Global Equity Long Short	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.55	97.04	97.74	97.95
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	2.45	2.96	2.26	2.05

Acadian Wholesale Global Managed Volatility Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.02	98.79	97.83	98.79
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.98	1.21	2.17	1.21

Altrinsic Wholesale Global Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.02	95.23	97.38	96.92
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	2.98	4.77	2.62	3.08

AMP Capital Wholesale Global Property Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.79	97.12	95.71	97.12
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.21	2.88	4.29	2.88

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

Antares Wholesale Elite Opportunities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.52	97.44	98.07	98.10
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.48	2.56	1.93	1.90

Aspect Wholesale Diversified Futures	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash & Alternatives	100.00	100.00	100.00	100.00

Ausbil Wholesale Australian Active Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.90	97.31	98.88	98.34
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.10	2.69	1.12	1.66

Ausbil Wholesale Australian Emerging Leaders	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	94.04	96.09	95.32	96.90
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.96	3.91	4.68	3.10

Bennelong Wholesale Ex-20 Australian Equities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	-	99.04	-	99.04
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	-	0.96	-	0.96

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

BlackRock Wholesale Scientific	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Australian Equity	2014	2015	2014	2015
Australian shares	99.38	99.68	99.47	99.68
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.62	0.32	0.53	0.32

BT Wholesale Active Balanced	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	39.25	37.41	39.43	37.12
International shares	21.62	21.35	21.72	21.18
Property	7.94	7.70	7.98	7.64
Fixed interest	25.01	25.70	25.12	25.50
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.18	7.84	5.75	8.56

BT Wholesale Core Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	96.67	97.88	97.72	97.88
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.33	2.12	2.28	2.12

BT Wholesale Core Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.47	93.98	98.49	97.09
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	2.53	6.02	1.51	2.91

BT Wholesale Property Investment	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.94	95.43	98.59	97.10
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.06	4.57	1.41	2.90

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

Capital International Wholesale Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.04	93.36	96.45	96.85
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	3.96	6.64	3.55	3.15

Celeste Wholesale Australian Small Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.10	98.59	96.59	98.59
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.90	1.41	3.41	1.41

Colonial First State Wholesale Australian Bond	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	99.40	100.00	99.94	100.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.60	0.00	0.06	0.00

Colonial First State Wholesale Australian Share – Core	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	94.74	98.30	95.90	98.30
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.26	1.70	4.10	1.70

Colonial First State Wholesale Australian Share Long Short – Core	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	98.59	0.00	98.73	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	1.41	100.00	1.27	100.00

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Australian Corporate Debt	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	33.91	0.00	58.37	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	66.09	100.00	41.63	100.00

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Balanced	2014	2015	2014	2015
Australian shares	19.73	20.25	19.85	20.20
International shares	23.40	23.51	23.55	23.45
Property	5.13	5.14	5.16	5.13
Fixed interest	27.77	26.82	27.96	26.75
International fixed interest	7.63	9.13	7.67	9.10
Cash	16.34	15.15	15.81	15.37

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Cash	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Concentrated Australian Share	2014	2015	2014	2015
Australian shares	98.06	97.26	97.94	97.26
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	1.94	2.74	2.06	2.74

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Conservative	2014	2015	2014	2015
Australian shares	14.71	14.40	14.82	14.40
International shares	9.13	9.54	9.20	9.54
Property	5.19	5.01	5.23	5.01
Fixed interest	31.69	29.97	31.93	29.97
International fixed interest	8.70	10.20	8.76	10.20
Cash	30.58	30.88	30.06	30.88

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

Colonial First State Wholesale Developing Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.21	96.80	97.21	96.29
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	2.79	3.20	2.79	3.71

Colonial First State Wholesale Diversified	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	29.76	29.85	29.88	29.86
International shares	33.20	33.18	33.32	33.18
Property	5.15	5.05	5.17	5.05
Fixed interest	18.60	18.54	18.66	18.54
International fixed interest	6.95	7.44	6.97	7.44
Cash	6.34	5.94	6.00	5.93

Colonial First State Wholesale Diversified Fixed Interest	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	72.78	71.36	72.69	71.36
International fixed interest	27.19	28.64	27.15	28.64
Cash	0.03	0.00	0.16	0.00

Colonial First State Wholesale Equity Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	82.23	78.24	82.46	78.24
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	17.77	21.76	17.54	21.76

Colonial First State Wholesale Future Leaders	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	96.86	96.42	96.98	96.73
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.14	3.58	3.02	3.27

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Geared Australian Share – Core	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.45	96.34	97.36	96.75
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	2.55	3.66	2.64	3.25

Colonial First State Wholesale Geared Global Property Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	93.92	92.14	94.33	94.83
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.08	7.86	5.67	5.17

Colonial First State Wholesale Geared Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	95.94	90.07	95.98	90.42
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	4.06	9.93	4.02	9.58

Colonial First State Wholesale Global Credit Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	20.54	7.80	20.67	7.80
International fixed interest	78.84	92.20	79.33	92.20
Cash	0.62	0.00	0.00	0.00

Colonial First State Wholesale Global Emerging Markets Leaders	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	90.82	93.08	91.37	94.44
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.18	6.92	8.63	5.56

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

Colonial First State Wholesale Global Listed Infrastructure Securities	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.25	96.87	97.62	96.87
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.75	3.13	2.38	3.13

Colonial First State Wholesale Global Property Securities	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.05	98.03	97.06	98.19
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.95	1.97	2.94	1.81

Colonial First State Wholesale Global Resources	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.07	97.70	96.70	98.08
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	3.93	2.30	3.30	1.92

Colonial First State Wholesale Global Resources Tactical	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	0.00	0.00	0.00	0.00
International shares	64.29	50.67	64.90	50.71
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	35.71	49.33	35.10	49.29

Colonial First State Wholesale Global Soft Commodity	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	0.00	0.00	0.00	0.00
International shares	94.78	96.32	95.92	96.32
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.22	3.68	4.08	3.68

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale High Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	48.65	48.08	48.51	48.49
International shares	46.42	46.40	46.29	46.80
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.93	5.52	5.20	4.71

Colonial First State Wholesale Imputation	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.99	97.96	97.78	97.96
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.01	2.04	2.22	2.04

Colonial First State Wholesale Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	23.46	13.42	9.10	6.25
International fixed interest	0.00	0.00	0.00	0.00
Cash	76.54	86.58	90.90	93.75

Colonial First State Wholesale Index Australian Bond	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	99.50	97.72	99.40	97.49
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.50	2.28	0.60	2.51

Colonial First State Wholesale Index Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	98.84	99.52	99.57	99.93
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.16	0.48	0.43	0.07

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

Colonial First State Wholesale Index	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Global Share	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.36	96.50	98.68	99.41
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.64	3.50	1.32	0.59

Colonial First State Wholesale Index	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Global Share – Hedged	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.06	97.03	98.65	98.98
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	3.94	2.97	1.35	1.02

Colonial First State Wholesale Index	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Property Securities	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	99.14	99.44	99.63	99.93
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	0.86	0.56	0.37	0.07

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Multi-Asset Real Return	2014	2015	2014	2015
Australian shares	12.18	13.84	–	13.95
International shares	13.27	9.45	–	9.52
Property	0.00	0.00	–	0.00
Fixed interest	24.52	39.17	–	39.46
International fixed interest	9.03	0.14	–	0.14
Cash	41.00	37.40	–	36.93

Colonial First State Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Property Securities	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.65	96.57	95.70	97.92
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.35	3.43	4.30	2.08

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Colonial First State Wholesale Small Companies – Core	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	95.07	96.03	94.35	96.46
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.93	3.97	5.65	3.54

Colonial First State Wholesale Target Return Income	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	4.23	1.90	4.24	1.90
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	58.17	88.24	58.36	88.24
International fixed interest	15.78	0.00	15.83	0.00
Cash	21.82	9.86	21.57	9.86

Colonial First State Wholesale Worldwide Leaders	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	0.00	0.00	0.00	0.00
International shares	79.11	78.47	81.45	81.97
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	20.89	21.53	18.55	18.03

Colonial First State Wholesale Worldwide Sustainability	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	–	0.00	–	–
International shares	–	90.57	–	–
Property	–	0.00	–	–
Fixed interest	–	0.00	–	–
International fixed interest	–	0.00	–	–
Cash	–	9.43	–	–

Fidelity Wholesale Australian Equities	FirstChoice Whole Personal Super 2014	FirstChoice Whole Personal Super 2015	FirstChoice Wholesale Pension 2014	FirstChoice Wholesale Pension 2015
Australian shares	93.47	94.18	94.41	94.65
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	6.53	5.82	5.59	5.35

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

FirstChoice Wholesale Alternatives	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash & Alternatives	100.00	100.00	100.00	100.00

FirstChoice Wholesale Asian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	95.12	93.05	96.91	96.33
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.88	6.95	3.09	3.67

FirstChoice Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.24	96.86	96.72	97.03
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.76	3.14	3.28	2.97

FirstChoice Wholesale Australian Small Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	94.39	94.88	93.64	95.46
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.61	5.12	6.36	4.54

FirstChoice Wholesale Balanced	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	25.89	26.42	26.26	26.84
International shares	28.25	29.12	28.64	29.57
Property	6.83	5.61	6.93	5.69
Fixed interest	10.89	8.76	11.04	8.89
International fixed interest	13.82	13.61	14.01	13.81
Cash & Alternatives	14.32	16.48	13.12	15.20

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Conservative	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	10.67	10.86	10.69	10.93
International shares	12.00	12.46	12.02	12.54
Property	3.48	2.32	3.49	2.34
Fixed interest	15.32	11.88	15.35	11.95
International fixed interest	19.45	18.44	19.49	18.56
Cash & Alternatives	39.08	44.04	38.96	43.68

FirstChoice Wholesale Defensive	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	4.77	4.88	4.78	4.92
International shares	2.83	4.66	2.84	4.71
Property	1.99	0.00	1.99	0.00
Fixed interest	21.87	15.80	21.94	15.95
International fixed interest	27.77	24.53	27.85	24.77
Cash	40.77	50.13	40.60	49.65

FirstChoice Wholesale Diversified	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	-	19.36	-	19.53
International shares	-	22.12	-	22.31
Property	-	3.96	-	4.00
Fixed interest	-	10.00	-	10.08
International fixed interest	-	15.53	-	15.66
Cash & Alternatives	-	29.03	-	28.42

FirstChoice Wholesale Emerging Markets	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	95.82	95.95	96.11	96.69
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.18	4.05	3.89	3.31

FirstChoice Wholesale Fixed Interest	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	43.78	38.45	43.89	38.76
International fixed interest	55.58	59.72	55.72	60.21
Cash	0.64	1.83	0.39	1.03

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

FirstChoice Wholesale Geared	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Australian Share	2014	2015	2014	2015
Australian shares	96.34	98.91	96.46	98.41
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.66	1.09	3.54	1.59

FirstChoice Wholesale Geared	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Global Share	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	95.67	92.99	97.68	95.75
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	4.33	7.01	2.32	4.25

FirstChoice Wholesale Geared	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Growth Plus	2014	2015	2014	2015
Australian shares	37.20	37.39	38.33	38.54
International shares	37.98	37.29	39.15	38.45
Property	9.67	9.35	9.97	9.64
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	15.15	15.97	12.55	13.37

FirstChoice Wholesale Global	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Infrastructure Securities	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	94.43	94.79	96.70	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	5.57	5.21	3.30	3.38

FirstChoice Wholesale Global	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Property Securities	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.20	94.03	96.70	96.97
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.80	5.97	3.30	3.03

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

FirstChoice Wholesale Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.58	94.88	96.33	97.03
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	3.42	5.12	3.67	2.97

FirstChoice Wholesale Global Share - Hedged	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	95.01	93.19	94.70	96.02
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.99	6.81	5.30	3.98

FirstChoice Wholesale Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	30.78	31.47	30.93	31.94
International shares	32.32	33.13	32.46	33.63
Property	7.96	6.25	7.99	6.34
Fixed interest	7.51	6.81	7.54	6.91
International fixed interest	9.53	10.58	9.57	10.74
Cash & Alternatives	11.90	11.76	11.51	10.44

FirstChoice Wholesale High Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	37.66	38.97	38.08	39.97
International shares	47.77	49.12	48.31	50.38
Property	9.67	9.27	9.78	9.51
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.90	2.64	3.83	0.14

FirstChoice Wholesale Lower Volatility Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	69.43	68.58	69.40	69.43
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	30.57	31.42	30.60	30.57

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

FirstChoice Wholesale Moderate	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	22.90	23.34	22.93	23.63
International shares	24.08	24.70	24.13	24.98
Property	5.96	4.78	5.98	4.83
Fixed interest	14.97	12.03	15.00	12.17
International fixed interest	19.01	18.68	19.05	18.90
Cash & Alternatives	13.08	16.47	12.91	15.49

FirstChoice Wholesale Multi-Index Balanced	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	27.86	28.17	28.21	28.08
International shares	34.57	35.13	35.00	35.00
Property	6.03	5.65	6.11	5.63
Fixed interest	14.84	14.75	15.03	14.70
International fixed interest	9.64	9.84	9.76	9.81
Cash	7.06	6.46	5.89	6.78

FirstChoice Wholesale Multi-Index Conservative	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	11.84	11.84	11.91	11.92
International shares	14.75	15.61	14.82	15.71
Property	2.94	3.06	2.96	3.08
Fixed interest	19.95	19.74	20.06	19.87
International fixed interest	9.80	9.78	9.85	9.85
Cash	40.72	39.97	40.40	39.57

FirstChoice Wholesale Multi-Index Diversified	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	20.33	19.65	20.26	19.84
International shares	24.84	24.13	24.76	24.36
Property	4.42	4.24	4.40	4.28
Fixed interest	18.14	17.43	18.08	17.60
International fixed interest	11.84	11.77	11.80	11.88
Cash	20.43	22.78	20.70	22.04

FirstChoice Wholesale Multi-Index High Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	39.03	39.37	39.50	39.37
International shares	49.13	49.72	49.71	49.72
Property	9.76	9.99	9.87	9.99
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.08	0.92	0.92	0.92

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

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

FirstChoice Wholesale Property Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.43	95.64	95.08	96.25
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.57	4.36	4.92	3.75

FirstRate Wholesale Investment Deposit – April 2017	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

FirstRate Wholesale Investment Deposit – December 2018	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

FirstRate Wholesale Investment Deposit – May 2018	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

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

FirstRate Wholesale Investment Deposit – May 2018 (Closed)	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

FirstRate Wholesale Saver	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

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

FirstRate Wholesale Term Deposit – 10 year – annual interest	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	0.00	–	0.00
International shares	–	0.00	–	0.00
Property	–	0.00	–	0.00
Fixed interest	–	0.00	–	0.00
International fixed interest	–	0.00	–	0.00
Cash	–	100.00	–	100.00

FirstRate Wholesale Term Deposit – 10 year – monthly interest	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	–	–	–
International shares	–	–	–	–
Property	–	–	–	–
Fixed interest	–	–	–	–
International fixed interest	–	–	–	–
Cash	–	–	–	–

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

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

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

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

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

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

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

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

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

FirstRate Wholesale Term Deposit – 3 year – annual interest	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	0.00	–	0.00
International shares	–	0.00	–	0.00
Property	–	0.00	–	0.00
Fixed interest	–	0.00	–	0.00
International fixed interest	–	0.00	–	0.00
Cash	–	100.00	–	100.00

FirstRate Wholesale Term Deposit – 3 year – monthly interest	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	0.00	–	0.00
International shares	–	0.00	–	0.00
Property	–	0.00	–	0.00
Fixed interest	–	0.00	–	0.00
International fixed interest	–	0.00	–	0.00
Cash	–	100.00	–	100.00

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

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

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

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

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

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

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

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

FirstRate Wholesale Term Deposit	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
12 month	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

FirstRate Wholesale Term Deposit	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
3 month	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

FirstRate Wholesale Term Deposit	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
6 month	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

FirstRate Wholesale Term Deposit	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
9 month	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	100.00	100.00	100.00	100.00

Franklin Templeton Wholesale	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
Multisector Bond	2014	2015	2014	2015
Australian shares	-	0.00	-	0.00
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.08	-	0.08
International fixed interest	-	99.92	-	99.92
Cash	-	0.00	-	0.00

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Generation Wholesale Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	90.89	88.84	92.22	91.48
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.11	11.16	7.78	8.52

Goldman Sachs Wholesale Australian Infrastructure	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	96.98	98.08	98.05	98.08
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.02	1.92	1.95	1.92

Goldman Sachs Wholesale Global Small Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	98.53	93.76	98.80	95.31
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	1.47	6.24	1.20	4.69

Goldman Sachs Wholesale Income Plus	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	19.17	19.32	19.23	19.32
International shares	0.00	0.00	0.00	0.00
Property	3.86	6.32	3.87	6.32
Fixed interest	25.91	26.78	25.99	26.78
International fixed interest	14.66	15.15	14.71	15.15
Cash	36.40	32.43	36.20	32.43

Grant Samuel Epoch Wholesale Global Equity Shareholder Yield	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	94.03	93.25	95.53	95.43
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	5.97	6.75	4.47	4.57

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

Investors Mutual Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	89.69	88.92	90.41	89.72
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	10.31	11.08	9.59	10.28

Ironbark Karara Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.21	95.86	96.77	96.15
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.79	4.14	3.23	3.85

Ironbark Wholesale Property Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	97.68	98.52	97.82	98.71
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.32	1.48	2.18	1.29

Kapstream Wholesale Absolute Return Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	82.95	72.97	82.95	73.44
International fixed interest	17.05	26.39	17.05	26.56
Cash	0.00	0.64	0.00	0.00

Lazard Wholesale Select Australian Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	-	97.41	-	97.86
International shares	-	0.00	-	0.00
Property	-	0.00	-	0.00
Fixed interest	-	0.00	-	0.00
International fixed interest	-	0.00	-	0.00
Cash	-	2.59	-	2.14

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Macquarie Wholesale Income Opportunities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	56.56	43.69	56.80	43.69
International fixed interest	42.95	56.31	43.15	56.31
Cash	0.49	0.00	0.05	0.00

Magellan Wholesale Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	95.37	84.14	96.82	83.98
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	4.63	15.86	3.18	16.02

Maple-Brown Abbott Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	94.53	89.48	94.81	89.48
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	5.47	10.52	5.19	10.52

Merlon Wholesale Australian Share Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.51	98.64	97.72	98.70
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	2.49	1.36	2.28	1.30

MFS Wholesale Global Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.63	95.22	97.86	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	3.37	4.78	2.14	1.91

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

Nikko AM-Tyndall Wholesale Australian Share Concentrated	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	96.61	–	96.82
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	–	3.39	–	3.18

OC Wholesale Premium Small Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	93.37	–	94.01
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	–	6.63	–	5.99

Perennial Value Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.46	91.58	97.98	92.49
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.54	8.42	2.02	7.51

Perpetual Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	90.67	92.25	90.67	92.27
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.33	7.75	9.33	7.73

Perpetual Wholesale Balanced Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	28.65	29.55	28.98	29.55
International shares	24.51	23.81	24.78	23.81
Property	2.27	2.34	2.30	2.34
Fixed interest	27.54	34.19	27.85	34.19
International fixed interest	1.63	1.35	1.65	1.35
Cash	15.40	8.76	14.44	8.76

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Perpetual Wholesale Conservative Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	12.31	15.79	12.33	15.79
International shares	10.33	10.60	10.35	10.60
Property	2.23	2.23	2.24	2.23
Fixed interest	42.11	52.65	42.18	52.65
International fixed interest	1.37	1.73	1.37	1.73
Cash	31.65	17.00	31.53	17.00

Perpetual Wholesale Diversified Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	21.08	21.95	21.11	21.90
International shares	18.64	16.10	18.68	16.07
Property	2.39	2.54	2.39	2.54
Fixed interest	38.63	47.01	38.70	46.90
International fixed interest	1.58	1.49	1.58	1.48
Cash	17.68	10.91	17.54	11.11

Perpetual Wholesale Diversified Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	89.33	85.81	89.20	85.81
International fixed interest	10.67	14.19	10.65	14.19
Cash	0.00	0.00	0.15	0.00

Perpetual Wholesale Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	96.09	88.93	96.65	90.59
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	3.91	11.07	3.35	9.41

Perpetual Wholesale Industrial Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	93.61	91.65	94.37	92.22
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	6.39	8.35	5.63	7.78

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

PIMCO Wholesale Global Bond	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	3.39	3.26	3.39	3.28
International fixed interest	96.61	96.11	96.61	96.59
Cash	0.00	0.63	0.00	0.13

Platinum Wholesale Asia	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	1.06	0.40	1.06	0.40
International shares	93.03	90.56	93.03	90.56
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.91	9.04	5.91	9.04

Platinum Wholesale International	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	92.13	92.19	92.13	92.19
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	7.87	7.81	7.87	7.81

PM Capital Wholesale Enhanced Yield	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	6.60	7.45	6.63	7.50
International shares	1.73	2.45	1.74	2.47
Property	0.00	0.00	0.00	0.00
Fixed interest	58.67	59.54	58.94	59.93
International fixed interest	4.14	-1.44	4.16	-1.45
Cash	28.86	32.00	28.53	31.55

PM Capital Wholesale Global Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	11.06	2.72	11.04	2.76
International shares	89.09	99.08	88.92	100.22
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	-0.15	-1.80	0.04	-2.98

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Principal Wholesale Property Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	95.64	97.23	95.68	98.55
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	4.36	2.77	4.32	1.45

Realindex Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	98.79	99.76	99.57	99.76
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.21	0.24	0.43	0.24

Realindex Wholesale Australian Small Companies	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	98.08	99.73	98.76	99.73
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.92	0.27	1.24	0.27

Realindex Wholesale Emerging Markets	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	98.30	99.72	99.60	99.72
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	1.70	0.28	0.40	0.28

Realindex Wholesale Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.38	99.72	99.27	99.72
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.62	0.28	0.73	0.28

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

Realindex Wholesale Global Share Hedged	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	97.27	99.37	99.55	99.37
Property	0.00	0.00	0.00	0.00
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	2.73	0.63	0.45	0.63

Sanlam Wholesale Managed Risk Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	66.91	–	66.91
International shares	–	0.00	–	0.00
Property	–	0.00	–	0.00
Fixed interest	–	0.00	–	0.00
International fixed interest	–	0.00	–	0.00
Cash	–	33.09	–	33.09

Sanlam Wholesale Managed Risk Global Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	0.00	–	0.00
International shares	–	77.31	–	77.31
Property	–	0.00	–	0.00
Fixed interest	–	0.00	–	0.00
International fixed interest	–	0.00	–	0.00
Cash	–	22.69	–	22.69

Sanlam Wholesale Managed Risk Multi-Index High Growth	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	–	37.24	–	–
International shares	–	45.93	–	–
Property	–	9.23	–	–
Fixed interest	–	0.00	–	–
International fixed interest	–	0.00	–	–
Cash	–	7.60	–	–

Schroder Wholesale Australian Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.15	97.36	98.25	97.89
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	2.64	1.75	2.11

Asset allocation as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

FirstChoice Wholesale Pension

Schroder Wholesale Credit Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	76.28	81.03	76.45	81.03
International fixed interest	18.67	17.76	18.72	17.76
Cash	5.05	1.21	4.83	1.21

Schroder Wholesale Real Return	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	15.33	14.69	15.36	14.69
International shares	24.73	26.06	24.77	26.06
Property	0.00	0.00	0.00	0.00
Fixed interest	53.63	50.92	53.73	50.92
International fixed interest	3.92	5.65	3.93	5.65
Cash	2.39	2.68	2.21	2.68

SG Hiscock Wholesale Property Securities	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	94.41	95.48	96.02	95.48
Fixed interest	0.00	0.00	0.00	0.00
International fixed interest	0.00	0.00	0.00	0.00
Cash	5.59	4.52	3.98	4.52

Solaris Wholesale Core Australian Equity	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	99.40	99.01	99.80	98.95
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	0.60	0.99	0.20	1.05

UBS Wholesale Australian Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	97.39	95.27	97.67	95.45
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	2.61	4.73	2.33	4.55

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

UBS Wholesale Diversified Fixed Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	0.00	0.00	0.00	0.00
Property	0.00	0.00	0.00	0.00
Fixed interest	71.29	65.04	71.60	65.04
International fixed interest	28.18	34.96	28.30	34.96
Cash	0.53	0.00	0.10	0.00

UBS Wholesale Tax Effective Income	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	49.88	46.24	49.72	46.14
International shares	0.02	0.00	0.02	0.00
Property	22.00	24.02	21.93	23.97
Fixed interest	18.23	15.12	18.16	15.10
International fixed interest	0.00	0.00	0.00	0.00
Cash	9.87	14.62	10.17	14.79

Zurich Investments Wholesale Global Thematic Share	FirstChoice Whole Personal Super		FirstChoice Wholesale Pension	
	2014	2015	2014	2015
Australian shares	0.00	0.00	0.00	0.00
International shares	93.36	92.32	95.00	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	6.64	7.68	5.00	4.71

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Aberdeen Wholesale Australian Fixed Income	4.20	5.13	1.96	9.92	4.95	5.20	5.24
Acadian Wholesale Australian Equity	7.28	17.93	21.37	-8.43	14.58	10.01	4.00
Acadian Wholesale Australian Equity Long Short	8.09	23.63	27.29	-8.90	16.68	12.57	5.86
Acadian Wholesale Defensive Income	3.58	2.94	3.87	5.19	6.41	4.39	3.99
Acadian Wholesale Geared Global Equity	31.84	48.90	52.53	-3.86	32.75	30.75	1.14
Acadian Wholesale Global Equity	19.06	22.71	28.06	2.99	4.80	15.09	5.06
Acadian Wholesale Global Equity Long Short	29.81	21.56	28.30	3.66	6.15	17.38	2.59
Acadian Wholesale Global Managed Volatility Equity	18.60	-	-	-	-	-	16.09
Altrinsic Wholesale Global Equity	24.36	14.15	-	-	-	-	19.66
AMP Capital Wholesale Global Property Securities	8.44	14.09	13.58	5.20	-	-	10.66
Antares Wholesale Elite Opportunities	6.19	15.57	-	-	-	-	10.81
Aspect Wholesale Diversified Futures	20.27	0.28	-6.40	10.10	8.24	6.11	6.20
Ausbil Wholesale Australian Active Equity	4.65	19.58	25.21	-7.37	11.38	10.08	8.31
Ausbil Wholesale Australian Emerging Leaders	2.55	24.63	16.20	-14.26	18.19	8.52	2.76
Bennelong Wholesale Ex-20 Australian Equities ²	-	-	-	-	-	-	-4.27
BlackRock Wholesale Scientific Australian Equity ³	4.45	16.37	26.16	-7.48	9.13	9.14	8.87
BT Wholesale Active Balanced	11.58	13.90	16.85	0.47	6.27	9.66	6.64
BT Wholesale Core Australian Share	9.00	18.24	23.65	-8.12	11.05	10.21	8.95
BT Wholesale Core Global Share	22.78	18.10	31.64	-0.95	2.99	14.26	5.45
BT Wholesale Property Investment	17.11	9.04	19.85	10.40	6.82	12.53	3.69
Capital International Wholesale Global Share	21.54	16.24	33.39	-2.83	1.37	13.17	5.16
Celeste Wholesale Australian Small Companies ³	-4.16	10.22	1.45	-0.90	22.46	5.40	5.96
Colonial First State Wholesale Australian Bond	3.85	4.94	3.21	6.83	5.06	4.77	5.00
Colonial First State Wholesale Australian Share – Core	6.70	14.74	22.98	-4.41	12.55	10.13	9.83
Colonial First State Wholesale Australian Corporate Debt ⁴	-	2.86	30.46	7.12	6.99	-	n/a

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

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Colonial First State Wholesale Australian Share Long Short – Core ⁴	–	13.98	24.10	-4.78	14.85	–	n/a
Colonial First State Wholesale Balanced	6.53	10.86	11.70	-2.52	6.40	6.47	5.29
Colonial First State Wholesale Cash	2.16	2.24	2.87	3.82	4.42	3.10	3.98
Colonial First State Wholesale Concentrated Australian Share	6.88	15.12	33.88	-13.82	9.52	9.23	9.35
Colonial First State Wholesale Conservative	5.79	7.50	9.21	1.32	5.73	5.88	5.39
Colonial First State Wholesale Developing Companies ³	4.29	22.30	12.85	2.28	31.14	14.06	11.01
Colonial First State Wholesale Diversified	8.47	13.64	16.72	-0.90	6.94	8.80	6.17
Colonial First State Wholesale Diversified Fixed Interest	2.73	5.31	3.02	4.79	6.26	4.41	4.78
Colonial First State Wholesale Equity Income	3.38	12.07	17.75	-3.18	11.35	8.02	5.18
Colonial First State Wholesale Future Leaders	0.04	24.20	11.46	-7.91	15.55	8.06	8.59
Colonial First State Wholesale Geared Australian Share Fund – Core	8.74	23.91	44.64	-18.07	–	–	11.46
Colonial First State Wholesale Geared Global Property Securities	26.80	28.71	16.78	3.58	57.54	25.47	-4.74
Colonial First State Wholesale Geared Share	14.02	33.45	63.18	-25.03	8.90	15.18	12.60
Colonial First State Wholesale Global Credit Income	1.93	7.15	8.08	2.52	8.67	5.63	4.76
Colonial First State Wholesale Global Emerging Markets Leaders ³	11.92	9.38	18.93	3.37	4.68	9.51	9.06
Colonial First State Wholesale Global Listed Infrastructure Securities	10.46	21.58	16.17	6.79	20.70	14.99	8.00
Colonial First State Wholesale Global Property Securities	14.61	14.36	9.77	6.00	29.34	14.55	7.55
Colonial First State Wholesale Global Resources	-13.67	31.83	-8.11	-28.91	14.47	-3.17	4.53
Colonial First State Wholesale Global Resources Tactical	-14.29	10.62	–	–	–	–	-3.02
Colonial First State Wholesale Global Soft Commodity	18.64	7.70	18.99	-3.03	–	–	7.60
Colonial First State Wholesale High Growth	10.11	16.98	23.22	-4.99	8.99	10.45	6.82

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Colonial First State Wholesale Imputation	6.67	16.60	25.01	-6.51	11.56	10.15	8.92
Colonial First State Wholesale Income ⁴	20.19	16.56	11.89	3.28	6.23	11.45	7.46
Colonial First State Wholesale Index Australian Bond	4.57	4.92	2.05	10.43	4.36	5.23	5.06
Colonial First State Wholesale Index Australian Share	6.02	16.37	22.93	-6.25	11.49	9.65	8.49
Colonial First State Wholesale Index Global Share	21.84	18.16	30.08	-0.59	2.44	13.79	5.06
Colonial First State Wholesale Index Global Share – Hedged	9.45	21.36	21.43	0.18	24.77	15.05	5.75
Colonial First State Wholesale Index Property Securities	17.95	10.02	21.16	10.37	5.46	12.85	3.24
Colonial First State Wholesale Multi-Asset Real Return	6.15	-	-	-	-	-	5.67
Colonial First State Wholesale Property Securities	18.91	8.75	20.64	8.24	4.70	12.07	1.88
Colonial First State Wholesale Small Companies – Core	12.76	24.07	8.87	-3.76	14.09	10.83	10.80
Colonial First State Wholesale Target Return Income	0.80	5.53	5.32	2.86	8.10	4.49	4.76
Colonial First State Wholesale Worldwide Leaders	17.85	12.27	31.31	0.59	2.85	12.44	4.94
Colonial First State Wholesale Worldwide Sustainability ²	-	-	-	-	-	-	-1.64
Fidelity Wholesale Australian Equities	7.00	18.53	24.17	-4.32	11.34	10.90	10.58
FirstChoice Wholesale Alternatives	5.05	-	-	-	-	-	4.15
FirstChoice Wholesale Asian Share	24.09	14.46	22.78	-10.33	-0.17	9.32	5.99
FirstChoice Wholesale Australian Share	6.04	16.82	22.44	-7.72	10.83	9.18	8.53
FirstChoice Wholesale Australian Small Companies	5.14	20.08	7.39	-4.82	20.60	9.25	7.74
FirstChoice Wholesale Balanced	8.98	12.27	15.15	-0.56	9.98	9.03	9.15
FirstChoice Wholesale Conservative	5.59	7.48	8.01	3.98	6.72	6.35	5.41
FirstChoice Wholesale Defensive	4.53	5.24	5.37	6.56	5.00	5.34	5.02
FirstChoice Wholesale Diversified ²	-	-	-	-	-	-	-0.75
FirstChoice Wholesale Emerging Markets	14.28	9.76	18.97	-16.89	-1.50	4.08	7.57
FirstChoice Wholesale Fixed Interest	4.53	5.72	3.86	9.23	5.62	5.78	5.37
FirstChoice Wholesale Geared Australian Share	7.22	34.43	42.57	-23.17	21.95	14.00	-0.81

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

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
FirstChoice Wholesale Geared Global Share	23.96	25.50	43.15	-1.91	14.31	20.08	5.46
FirstChoice Wholesale Geared Growth Plus	15.01	27.62	32.53	-9.74	17.50	15.58	5.50
FirstChoice Wholesale Global Infrastructure Securities	8.93	23.69	20.61	4.27	23.16	15.85	6.11
FirstChoice Wholesale Global Property Securities	11.16	14.04	13.57	5.60	28.34	14.30	1.16
FirstChoice Wholesale Global Share	22.34	18.29	32.21	-5.25	2.21	13.13	4.51
FirstChoice Wholesale Global Share – Hedged	10.19	21.99	21.08	-4.06	23.31	14.00	3.47
FirstChoice Wholesale Growth	9.71	13.96	17.30	-1.87	10.18	9.66	6.53
FirstChoice Wholesale High Growth	10.68	17.31	21.88	-4.84	12.77	11.17	6.83
FirstChoice Wholesale Lower Volatility Australian Share	4.25	13.07	21.21	-7.58	13.02	8.34	7.42
FirstChoice Wholesale Moderate	8.35	11.75	13.63	0.79	8.84	8.58	6.24
FirstChoice Wholesale Multi-Index Balanced	7.38	13.97	15.75	0.52	11.00	9.59	10.27
FirstChoice Wholesale Multi-Index Conservative	4.97	7.77	7.99	4.50	6.79	6.39	6.72
FirstChoice Wholesale Multi-Index Diversified	6.22	11.53	11.90	-	-	-	9.87
FirstChoice Wholesale Multi-Index High Growth	8.59	-	-	-	-	-	8.94
FirstChoice Wholesale Multi-Index Moderate ²	-	-	-	-	-	-	-2.73
FirstChoice Wholesale Property Securities	16.66	10.56	22.57	9.53	6.28	12.97	2.39
FirstRate Wholesale Investment Deposit – April 2017 ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Investment Deposit – December 2018 ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Investment Deposit – May 2018 ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Investment Deposit – May 2018 (Closed) ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Saver	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 10 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 10 year – monthly interest	-	-	-	-	-	-	n/a

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
FirstRate Wholesale Term Deposit – 15 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 15 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 2 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 2 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 3 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 3 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 5 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 5 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 7 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 7 year – monthly interest	-	-	-	-	-	-	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
Franklin Templeton Wholesale Multisector Bond ²	-	-	-	-	-	-	-1.46
Generation Wholesale Global Share	29.09	16.68	32.15	-1.99	-1.71	13.91	7.46
Goldman Sachs Wholesale Australian Infrastructure	7.77	17.45	14.99	0.06	18.83	11.59	6.25
Goldman Sachs Wholesale Global Small Companies	22.07	24.53	34.15	-2.44	5.64	16.02	7.28
Goldman Sachs Wholesale Income Plus	3.51	6.37	6.72	3.57	7.62	5.55	4.95
Grant Samuel Epoch Wholesale Global Equity Shareholder Yield	14.55	-	-	-	-	-	13.68
Investors Mutual Wholesale Australian Share	9.33	12.93	24.71	1.41	12.85	12.00	8.81
Ironbark Karara Wholesale Australian Share	4.26	18.65	25.40	-7.06	-	-	7.67

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

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Ironbark Wholesale Property Securities	15.69	9.15	21.56	9.34	5.37	12.08	2.68
Kapstream Wholesale Absolute Return Income	3.06	-	-	-	-	-	3.25
Lazard Wholesale Select Australian Equity ²	-	-	-	-	-	-	-3.59
Macquarie Wholesale Income Opportunities	2.02	4.18	6.27	3.21	7.63	4.64	5.28
Magellan Wholesale Global Share	26.43	11.32	34.24	13.44	-	-	20.19
Maple-Brown Abbott Wholesale Australian Share	6.51	16.27	27.91	-6.46	8.29	9.92	8.32
Merlon Wholesale Australian Share Income	5.57	10.50	24.61	-4.38	6.21	8.10	4.88
MFS Wholesale Global Equity	21.87	16.78	34.16	0.23	5.09	15.00	13.47
Nikko AM-Tyndall Wholesale Australian Share Concentrated ²	-	-	-	-	-	-	-3.11
OC Wholesale Premium Small Companies ²	-	-	-	-	-	-	-3.13
Perennial Value Wholesale Australian Share	8.61	19.00	25.04	-10.15	7.73	9.36	8.69
Perpetual Wholesale Australian Share	2.79	17.11	23.21	-	-	-	14.16
Perpetual Wholesale Balanced Growth	6.67	11.64	19.03	1.14	6.82	8.90	6.65
Perpetual Wholesale Conservative Growth	3.87	6.74	10.30	4.59	4.94	6.06	5.37
Perpetual Wholesale Diversified Growth	5.84	9.47	15.81	3.11	5.40	7.83	5.97
Perpetual Wholesale Diversified Income	2.44	4.34	4.75	-	-	-	3.82
Perpetual Wholesale Global Share	24.25	13.25	29.78	-0.37	-2.10	12.24	5.05
Perpetual Wholesale Industrial Share	7.68	18.28	28.42	4.73	9.26	13.36	9.34
PIMCO Wholesale Global Bond	4.82	5.34	-	-	-	-	3.96
Platinum Wholesale Asia	27.04	14.79	24.09	-6.22	-4.52	10.14	10.50
Platinum Wholesale International	18.12	14.79	35.11	-8.11	-6.07	9.60	7.81
PM Capital Wholesale Enhanced Yield	1.99	5.02	5.04	3.80	5.75	4.31	4.75
PM Capital Wholesale Global Companies	35.81	14.92	56.69	0.18	-0.83	19.43	5.66
Principal Wholesale Property Securities	18.82	10.23	19.77	10.51	6.31	13.01	14.77
Realindex Wholesale Australian Share	4.82	16.18	24.63	-3.98	11.01	10.10	10.42

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Personal Super

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Realindex Wholesale Australian Small Companies	2.33	19.15	15.71	-6.19	12.97	8.38	11.29
Realindex Wholesale Emerging Markets	12.48	11.33	9.36	-12.98	-	-	2.70
Realindex Wholesale Global Share	18.16	18.56	28.32	-7.39	2.87	11.36	8.95
Realindex Wholesale Global Share Hedged	7.60	21.39	21.24	-5.57	22.01	12.78	14.68
Sanlam Wholesale Managed Risk Australian Share ²	-	-	-	-	-	-	-2.03
Sanlam Wholesale Managed Risk Global Share ²	-	-	-	-	-	-	-0.90
Sanlam Wholesale Managed Risk Multi-Index High Growth ²	-	-	-	-	-	-	-3.20
Schroder Wholesale Australian Equity	3.68	15.38	25.06	-4.35	14.40	10.36	9.47
Schroder Wholesale Credit Securities	2.67	5.51	7.89	5.39	8.21	5.92	4.77
Schroder Wholesale Real Return	5.09	-	-	-	-	-	4.57
SG Hiscock Wholesale Property Securities	14.73	12.20	19.81	9.76	6.27	12.46	-0.51
Solaris Wholesale Core Australian Equity	7.43	20.20	22.12	-6.95	-	-	8.01
UBS Wholesale Australian Share	4.26	16.53	25.16	-5.44	16.54	10.88	8.84
UBS Wholesale Diversified Fixed Income	3.35	6.57	2.94	10.11	5.39	5.64	5.72
UBS Wholesale Tax Effective Income ³	6.12	11.13	19.14	1.57	8.92	9.22	4.30
Zurich Investments Wholesale Global Thematic Share	20.47	14.68	21.97	-0.96	-	-	12.39

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

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

3 Closed to new applications.

4 This option has been terminated.

5 For inception dates please see our website colonialfirststate.com.au under 'Performance & Prices'.

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

Past performance is no indication of future performance.

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

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Aberdeen Wholesale Australian Fixed Income	4.82	5.82	2.39	11.37	5.79	6.00	6.07
Acadian Wholesale Australian Equity	8.15	19.97	22.17	-7.79	15.61	11.06	5.09
Acadian Wholesale Australian Equity Long Short	8.52	23.98	29.99	-8.59	18.09	13.55	6.56
Acadian Wholesale Defensive Income	4.13	3.37	4.52	6.05	7.43	5.09	4.72
Acadian Wholesale Geared Global Equity	35.53	54.85	59.22	-4.17	34.99	34.01	1.58
Acadian Wholesale Global Equity	21.96	24.01	29.73	2.93	4.99	16.22	5.62
Acadian Wholesale Global Equity Long Short	34.38	22.92	29.90	3.53	6.18	18.72	2.60
Acadian Wholesale Global Managed Volatility Equity	21.58	-	-	-	-	-	16.68
Altrinsic Wholesale Global Equity	25.96	15.00	-	-	-	-	20.83
AMP Capital Wholesale Global Property Securities	8.74	16.17	15.06	7.33	-	-	11.10
Antares Wholesale Elite Opportunities	7.34	17.12	-	-	-	-	12.05
Aspect Wholesale Diversified Futures	23.50	-0.74	-5.40	11.31	9.98	7.26	7.38
Ausbil Wholesale Australian Active Equity	5.23	21.68	26.09	-6.67	12.10	11.05	9.48
Ausbil Wholesale Australian Emerging Leaders	2.73	27.03	16.47	-14.30	18.84	9.13	2.75
Bennelong Wholesale Ex-20 Australian Equities ²	-	-	-	-	-	-	-4.78
BlackRock Wholesale Scientific Australian Equity ³	5.08	16.88	27.07	-6.89	10.22	9.88	9.62
BT Wholesale Active Balanced	12.99	15.09	19.08	0.83	6.95	10.80	7.61
BT Wholesale Core Australian Share	9.95	20.36	24.48	-7.56	11.86	11.24	10.35
BT Wholesale Core Global Share	25.42	20.10	34.81	-1.08	3.08	15.67	6.49
BT Wholesale Property Investment	19.25	9.82	22.13	10.71	7.02	13.64	4.34
Capital International Wholesale Global Share	23.84	17.82	34.82	-3.05	1.37	14.09	5.68
Celeste Wholesale Australian Small Companies ³	-4.69	10.04	1.66	-0.63	23.44	5.51	6.55
Colonial First State Wholesale Australian Bond	4.50	5.78	3.73	7.83	5.94	5.55	5.73
Colonial First State Wholesale Australian Share – Core	7.56	16.36	24.17	-3.72	13.29	11.13	11.04
Colonial First State Wholesale Australian Share Long Short – Core ⁴	-	13.98	24.10	-4.78	14.85	-	n/a

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Colonial First State Wholesale Australian Corporate Debt ⁴	-	2.00	35.21	8.66	7.61	-	n/a
Colonial First State Wholesale Balanced	7.27	11.77	12.70	-2.19	7.13	7.20	6.13
Colonial First State Wholesale Cash	2.56	2.65	3.43	4.61	5.28	3.70	4.78
Colonial First State Wholesale Concentrated Australian Share	7.78	15.97	35.24	-13.16	10.39	10.14	9.08
Colonial First State Wholesale Conservative	6.52	8.28	10.12	1.81	6.54	6.62	6.27
Colonial First State Wholesale Developing Companies ³	4.93	24.24	13.41	2.95	35.35	15.56	12.36
Colonial First State Wholesale Diversified	9.39	14.68	18.67	-0.44	7.71	9.81	6.98
Colonial First State Wholesale Diversified Fixed Interest	3.10	6.13	3.66	5.44	7.39	5.13	5.53
Colonial First State Wholesale Equity Income	4.27	13.83	19.55	-1.07	13.49	9.76	7.21
Colonial First State Wholesale Future Leaders	-0.09	24.90	12.51	-7.52	17.67	8.85	9.96
Colonial First State Wholesale Geared Australian Share – Core	9.00	28.24	51.02	-19.18	-	-	13.24
Colonial First State Wholesale Geared Global Property Securities	29.94	30.06	18.43	3.63	66.09	28.07	-7.35
Colonial First State Wholesale Geared Share	16.15	35.34	65.53	-24.91	10.16	16.57	13.67
Colonial First State Wholesale Global Credit Income	2.36	8.23	8.85	3.27	9.65	6.42	5.54
Colonial First State Wholesale Global Emerging Markets Leaders ³	13.00	10.07	21.49	3.74	5.28	10.54	10.26
Colonial First State Wholesale Global Listed Infrastructure Securities	11.17	24.03	18.03	7.17	23.41	16.57	10.55
Colonial First State Wholesale Global Property Securities	16.38	15.23	12.98	6.44	32.33	16.37	7.82
Colonial First State Wholesale Global Resources	-14.69	26.43	-8.24	-29.13	16.76	-3.92	5.08
Colonial First State Wholesale Global Resources Tactical	-16.17	11.90	-	-	-	-	-3.61
Colonial First State Wholesale Global Soft Commodity	20.72	8.02	21.11	-3.04	-	-	9.10
Colonial First State Wholesale High Growth	11.11	18.26	25.28	-4.64	9.67	11.48	6.79

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Colonial First State Wholesale Imputation	7.60	17.93	27.31	-6.05	12.50	11.29	10.21
Colonial First State Wholesale Income ⁴	8.63	8.01	6.36	3.82	6.44	6.64	5.74
Colonial First State Wholesale Index Australian Bond	5.24	5.64	2.36	11.94	5.17	6.03	5.88
Colonial First State Wholesale Index Australian Share	6.85	18.34	23.98	-5.46	12.30	10.73	10.29
Colonial First State Wholesale Index Global Share	24.39	20.05	32.38	-0.67	2.47	15.01	6.14
Colonial First State Wholesale Index Global Share – Hedged	10.35	23.66	23.75	-0.40	25.90	16.19	6.54
Colonial First State Wholesale Index Property Securities	20.20	10.93	23.95	10.74	5.76	14.12	3.69
Colonial First State Wholesale Multi-Asset Real Return ²	-	-	-	-	-	-	6.75
Colonial First State Wholesale Property Securities	20.00	10.22	24.15	9.43	5.34	13.61	2.53
Colonial First State Wholesale Small Companies – Core	14.71	26.66	9.89	-3.55	17.06	12.51	12.48
Colonial First State Wholesale Target Return Income	0.94	5.55	5.43	3.75	9.81	5.06	5.48
Colonial First State Wholesale Worldwide Leaders	19.67	13.51	33.84	0.51	2.82	13.44	5.54
Colonial First State Wholesale Worldwide Sustainability ²	-	-	-	-	-	-	n/a
Fidelity Wholesale Australian Equities	7.79	20.91	26.16	-3.66	12.66	12.28	11.96
FirstChoice Wholesale Alternatives	5.96	-	-	-	-	-	4.82
FirstChoice Wholesale Asian Share	26.86	15.79	23.00	-10.49	-0.15	10.06	6.43
FirstChoice Wholesale Australian Share	6.82	17.95	24.14	-7.12	11.68	10.16	9.99
FirstChoice Wholesale Australian Small Companies	5.85	21.14	7.96	-4.47	23.94	10.39	8.99
FirstChoice Wholesale Balanced	9.99	13.65	16.88	-0.05	10.95	10.13	10.46
FirstChoice Wholesale Conservative	6.31	8.04	9.25	4.56	7.88	7.20	6.26
FirstChoice Wholesale Defensive	5.13	5.95	6.13	7.43	6.22	6.17	5.87
FirstChoice Wholesale Diversified ²	-	-	-	-	-	-	-1.51
FirstChoice Wholesale Emerging Markets	15.62	9.71	18.85	-17.05	-1.37	4.29	7.26
FirstChoice Wholesale Fixed Interest	5.24	6.46	4.43	10.73	6.75	6.70	6.31
FirstChoice Wholesale Geared Australian Share	8.20	36.25	44.52	-23.20	22.92	15.00	-0.51

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
FirstChoice Wholesale Geared Global Share	27.16	28.01	46.61	-2.12	14.69	21.79	6.15
FirstChoice Wholesale Geared Growth Plus	16.27	30.46	35.67	-10.49	19.03	17.00	6.03
FirstChoice Wholesale Global Infrastructure Securities	9.66	26.30	22.79	4.46	24.91	17.28	6.81
FirstChoice Wholesale Global Property Securities	12.05	15.35	14.85	5.84	30.71	15.48	1.64
FirstChoice Wholesale Global Share	24.90	20.22	32.94	-5.54	2.27	14.03	4.96
FirstChoice Wholesale Global Share – Hedged	11.23	23.82	23.73	-4.36	24.45	15.20	3.88
FirstChoice Wholesale Growth	10.81	15.03	19.25	-1.56	11.19	10.72	7.44
FirstChoice Wholesale High Growth	11.81	19.19	23.61	-4.81	13.87	12.29	7.55
FirstChoice Wholesale Lower Volatility Australian Share	5.08	14.20	22.84	-7.20	14.14	9.32	8.59
FirstChoice Wholesale Moderate	9.35	12.61	15.39	1.32	9.89	9.61	7.18
FirstChoice Wholesale Multi-Index Balanced	8.10	15.59	17.51	1.09	11.85	10.67	11.47
FirstChoice Wholesale Multi-Index Conservative	5.50	8.76	9.03	5.22	7.94	7.28	7.61
FirstChoice Wholesale Multi-Index Diversified	6.96	12.31	13.38	-	-	-	11.05
FirstChoice Wholesale Multi-Index High Growth	9.46	-	-	-	-	-	9.82
FirstChoice Wholesale Multi-Index Moderate ²	-	-	-	-	-	-	-2.61
FirstChoice Wholesale Property Securities	19.61	11.75	24.93	10.40	7.08	14.57	2.95
FirstRate Wholesale Investment Deposit – April 2017 ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Investment Deposit – December 2018 ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Investment Deposit – May 2018 ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Investment Deposit – May 2018 (Closed) ³	-	-	-	-	-	-	n/a
FirstRate Wholesale Saver	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 10 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 10 year – annual interest	-	-	-	-	-	-	n/a

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

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
FirstRate Wholesale Term Deposit – 10 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 15 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 15 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 15 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 2 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 2 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 2 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 3 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 3 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 3 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 5 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 5 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 5 year – monthly interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 7 year – annual compound interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 7 year – annual interest	-	-	-	-	-	-	n/a
FirstRate Wholesale Term Deposit – 7 year – monthly interest	-	-	-	-	-	-	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
Franklin Templeton Wholesale Multisector Bond ²	-	-	-	-	-	-	-1.68
Generation Wholesale Global Share	33.34	18.19	35.83	-2.09	-1.93	15.50	8.62

Performance and returns as at 30 June 2015 (%)

FirstChoice Wholesale Pension

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Goldman Sachs Wholesale Australian Infrastructure	8.66	19.51	16.88	0.08	21.06	12.96	7.57
Goldman Sachs Wholesale Global Small Companies	24.78	28.07	37.70	-2.69	5.79	17.77	8.20
Goldman Sachs Wholesale Income Plus	4.05	7.06	7.51	4.44	8.85	6.36	5.73
Grant Samuel Epoch Wholesale Global Equity Shareholder Yield	15.85	-	-	-	-	-	14.90
Investors Mutual Wholesale Australian Share	10.52	14.52	27.03	2.34	14.11	13.43	9.92
Ironbark Karara Wholesale Australian Share	4.98	19.87	27.34	-6.86	-	-	8.55
Ironbark Wholesale Property Securities	18.40	10.27	23.34	9.98	5.98	13.42	3.32
Kapstream Wholesale Absolute Return Income	3.56	-	-	-	-	-	3.70
Lazard Wholesale Select Australian Equity ²	-	-	-	-	-	-	-4.73
Macquarie Wholesale Income Opportunities	2.32	4.85	7.12	3.88	8.86	5.38	6.14
Magellan Wholesale Global Share	29.71	11.57	39.40	16.09	-	-	22.81
Maple-Brown Abbott Wholesale Australian Share	7.57	17.71	29.31	-5.70	9.48	11.07	9.71
Merlon Wholesale Australian Share Income	6.47	11.38	25.88	-2.52	8.47	9.56	6.23
MFS Wholesale Global Equity	24.42	18.33	38.62	0.50	5.05	16.60	14.83
Nikko AM-Tyndall Wholesale Australian Share Concentrated ²	-	-	-	-	-	-	-3.53
OC Wholesale Premium Small Companies ²	-	-	-	-	-	-	-3.55
Perennial Value Wholesale Australian Share	9.64	20.52	25.91	-9.47	8.40	10.30	9.87
Perpetual Wholesale Australian Share	3.25	19.54	27.57	-	-	-	16.57
Perpetual Wholesale Balanced Growth	7.39	12.63	21.18	1.63	7.58	9.89	7.50
Perpetual Wholesale Conservative Growth	4.34	7.37	11.76	5.23	5.51	6.81	6.16
Perpetual Wholesale Diversified Growth	6.52	10.35	17.19	3.66	5.99	8.64	6.84
Perpetual Wholesale Diversified Income	2.88	5.10	5.75	-	-	-	4.52
Perpetual Wholesale Global Share	26.96	14.57	30.34	-0.66	-2.31	12.97	5.64
Perpetual Wholesale Industrial Share	8.60	19.84	32.12	5.72	10.52	14.97	10.66
PIMCO Wholesale Global Bond	5.50	6.30	-	-	-	-	4.76

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

Investment options	Annual effective rate of net earnings ¹					5 year compound average rate of return	Since inception ⁵
	2015	2014	2013	2012	2011		
Platinum Wholesale Asia	30.18	16.21	25.45	-6.27	-4.20	11.25	11.73
Platinum Wholesale International	20.12	16.46	36.95	-8.25	-6.10	10.54	8.62
PM Capital Wholesale Enhanced Yield	2.30	5.58	5.53	4.83	6.68	4.97	5.42
PM Capital Wholesale Global Companies	42.88	16.88	61.52	-0.52	-0.30	21.75	6.55
Principal Wholesale Property Securities	19.59	11.44	22.04	11.59	7.10	14.22	16.25
Realindex Wholesale Australian Share	5.45	18.16	26.36	-2.99	12.04	11.34	12.55
Realindex Wholesale Australian Small Companies	2.60	20.36	16.56	-4.93	14.24	9.35	13.93
Realindex Wholesale Emerging Markets	13.33	12.39	9.71	-12.98	-	-	3.46
Realindex Wholesale Global Share	20.11	20.38	30.92	-7.48	3.05	12.53	10.32
Realindex Wholesale Global Share Hedged	8.21	23.64	22.62	-5.08	24.51	14.16	14.63
Sanlam Wholesale Managed Risk Australian Share ²	-	-	-	-	-	-	-1.71
Sanlam Wholesale Managed Risk Global Share ²	-	-	-	-	-	-	-0.24
Sanlam Wholesale Managed Risk Multi-Index High Growth ²	-	-	-	-	-	-	n/a
Schroder Wholesale Australian Equity	4.21	17.13	26.84	-3.68	15.63	11.51	11.09
Schroder Wholesale Credit Securities	3.04	6.11	9.22	6.16	9.33	6.75	5.52
Schroder Wholesale Real Return	5.97	-	-	-	-	-	5.45
SG Hiscock Wholesale Property Securities	16.68	13.58	22.31	10.43	6.74	13.82	-0.27
Solaris Wholesale Core Australian Equity	8.59	22.33	23.67	-6.56	-	-	9.18
UBS Wholesale Australian Share	5.02	17.82	26.13	-4.97	17.29	11.71	9.76
UBS Wholesale Diversified Fixed Income	3.80	7.30	3.95	11.67	6.24	6.55	6.46
UBS Wholesale Tax Effective Income ³	7.08	12.29	20.59	2.10	9.88	10.22	5.26
Zurich Investments Wholesale Global Thematic Share	22.66	15.82	25.12	-0.71	-	-	13.95

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

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

3 Closed to new applications.

4 This option has been terminated.

5 For inception dates please see our website colonialfirststate.com.au under 'Performance & Prices'.

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

Past performance is no indication of future performance.

Other important information

Guarantee under RSE licence

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

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

Indemnity insurance

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

Method of allotment of earnings in all investment options

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

Trustee's policy for the use of derivatives

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

Taxation matters

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

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

Temporary residents

If you are a temporary resident and have not requested a DASP benefit within six months of the later of your temporary visa expiring and you are leaving the country, we may be required to pay your account balance to the ATO. In these circumstances you will no longer be a member of the fund and you will lose any insurance cover. You will also no longer be invested in your chosen investment option(s). We are not obliged to notify or give an exit statement to you in this circumstance as allowed by ASIC Class Order 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).

Other important information

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

Transfer to the Eligible Rollover Fund (ERF)

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

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

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

If an investor's benefit is transferred to SuperTrace, they will cease to be a member of the Fund.

Investors will cease to have rights associated with the Fund, and will no longer receive regular statements from Colonial First State.

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

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

Other important information

Further information you may request to receive

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

- Please refer to our website colonialfirststate.com.au to download a copy of the most recent Product Disclosure Statement covering the relevant investment strategies and options, contribution levels and insurance cover of the Fund.
- The full audited financial statements for the Fund.
- Audited financial statements for Colonial First State Investments Limited.
- The Trust Deed governing the Colonial First State FirstChoice 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.
- 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.

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

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

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

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

Abridged financial report – Firstchoice Wholesale Personal Super

The financial report of the Colonial First State FirstChoice Superannuation Trust (the Trust) has been audited by PriceWaterhouseCoopers, and in their opinion, present fairly in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, the financial position of the Trust as at 30 June 2015 and the results of its operations for the year ended 30 June 2015. Set out below is an abridged version of the accounts for this product within the Trust for the year to 30 June 2015 along with comparatives for the year to 30 June 2014. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2015.

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
Net assets as at 30 June 2014 and 30 June 2013		12,710,743		10,568,107
Income				
Members' contributions	1,884,957		1,708,972	
Employers' contributions	563,318		450,734	
Transfers from other funds	3,461,749		3,883,267	
Interest income	62,114		62,570	
Distribution income	629,243		357,113	
Changes in net market values	352,131		822,873	
Trustee fee rebate	709		359	
Proceeds from group life insurance	6,763		3,944	
Other income	1,057	6,962,041	370	7,290,203
Expenses				
Trustee fees	(7,546)		(2,584)	
Insurance premiums	(25,007)		(22,597)	
Contribution surcharge	–		(10)	
Benefits paid and payable	(5,284,814)		(4,874,824)	
Advisor service fees	(90,163)		(97,421)	
Expenses recharged	(3,291)		(3,479)	
Other expenses	(12)	(5,410,833)	(12)	(5,000,927)
Income tax expense		(152,923)		(146,640)
Net assets as at 30 June 2015 and 30 June 2014		14,109,027		12,710,743

Abridged financial report – Firstchoice Wholesale Personal Super

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

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
Assets				
Cash and cash equivalents	1,853,201		1,881,504	
Investments:				
– Managed investment schemes	12,343,774		10,838,699	
Contributions receivable	35,258		43,388	
Other receivables	9,755	14,241,988	935	12,764,526
Liabilities				
Members' benefits payable	(14,286)		(11,196)	
Creditors and accruals	(3,795)		(1,923)	
Provision for income tax	(41,817)		(15,750)	
Deferred tax liabilities	(73,063)	(132,961)	(24,914)	(53,783)
Net assets as at 30 June 2015 and 30 June 2014		14,109,027		12,710,743

Abridged financial report – Firstchoice Wholesale Pension

The financial report of the Colonial First State FirstChoice Superannuation Trust (the Trust) has been audited by PriceWaterhouseCoopers, and in their opinion, present fairly in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, the financial position of the Trust as at 30 June 2015 and the results of its operations for the year ended 30 June 2015. Set out below is an abridged version of the accounts for this product within the Trust for the year to 30 June 2015 along with comparatives for the year to 30 June 2014. The abridged financial report is unaudited and only the consolidated fund has been audited. For a better understanding of the financial report and auditor's report, the abridged financial information should be read in conjunction with the annual financial report for the year ended 30 June 2015.

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
Net assets as at 30 June 2014 and 30 June 2013		21,932,516		18,189,934
Income				
Transfers from other funds	6,973,046		5,394,620	
Interest income	148,572		137,841	
Distribution income	1,081,088		599,746	
Changes in net market values	508,179		1,185,836	
Trustee fee rebate	1,721		987	
Other income	1,273	8,713,880	734	7,319,763
Expenses				
Trustee fees	(6,864)		(3,263)	
Contribution surcharge	(9)		–	
Benefits paid and payable	(4,729,533)		(3,530,562)	
Advisor service fees	(133,628)		(105,780)	
Expenses recharged	(5,730)		(5,795)	
Other expenses	(12)	(4,875,776)	(24)	(3,645,425)
Income tax benefit		85,571		68,243
Net assets as at 30 June 2015 and 30 June 2014		25,856,191		21,932,516

Abridged financial report – Firstchoice Wholesale Pension

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

	2015		2014	
	\$'000	\$'000	\$'000	\$'000
Assets				
Cash and cash equivalents	4,029,779		3,931,302	
Investments:				
– Managed investment schemes	21,729,508		17,984,409	
Contributions receivable	29,121		37,005	
Other receivables	30,250	25,818,658	5,639	21,958,355
Liabilities				
Members' benefits payable	(33,891)		(41,589)	
Creditors and accruals	(154)		(174)	
Provision for income tax	71,578		15,924	
Deferred tax liabilities	–	37,533	–	(25,839)
Net assets as at 30 June 2015 and 30 June 2014		25,856,191		21,932,516

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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**

Website: **colonialfirststate.com.au**

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