

# CFS Geared Growth Plus



## Investment Option Profile - March 2024

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	13.13	26.61	24.17	7.60	9.29	10.36	7.07	May 2008	\$19.30m
Distribution Return	0.00	1.09	7.96	14.48	12.78	15.52	10.71		
Growth Return	13.13	25.53	16.22	-6.88	-3.48	-5.16	-3.64		
Personal Super	11.96	23.97	22.96	8.06	9.52	10.69	7.97	May 2008	\$113.04m
Retirement	13.41	27.36	25.92	8.91	10.56	11.59	8.67	Jun 2008	\$3.79m
Benchmark <sup>^</sup>	6.11	13.94	14.58	6.32	7.26	7.95	6.43		

<sup>^</sup> Custom benchmark (refer to PDS for details)

Past performance is not an indicator of future performance for this option or any other option available from Colonial First State.

All returns are calculated on an annualised basis using exit price to exit price with distributions reinvested, net of management costs, transaction costs and for FirstChoice Employer Super net of tax payable by the trustee. All return calculations exclude contribution surcharge, excess contribution tax or individual taxes payable by the investor and all other fees and rebates disclosed in the relevant Product Disclosure Statements (PDSs). For FirstChoice Investments, the 'distribution' component is the amount paid by the way of distribution, which may include net realised capital gains.

Please refer to the PDS for full details of the applicable fees, costs, and benchmarks.

### Investment objective

To magnify long-term returns by borrowing to invest in growth assets. To outperform the option's composite benchmark over rolling seven-year periods before fees and taxes.

### Investment strategy

To allocate 90% of investments to a diversified portfolio of shares, property and infrastructure securities. In order to provide further diversification, the portfolio is allocated across a number of leading investment managers. The portfolio will also allocate 10% to investments designed to generate additional income and to further diversify returns. Income from investments is used to pay the costs of gearing.

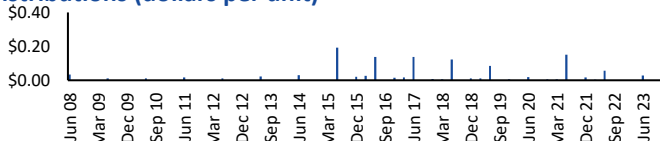
### Investment category

Geared

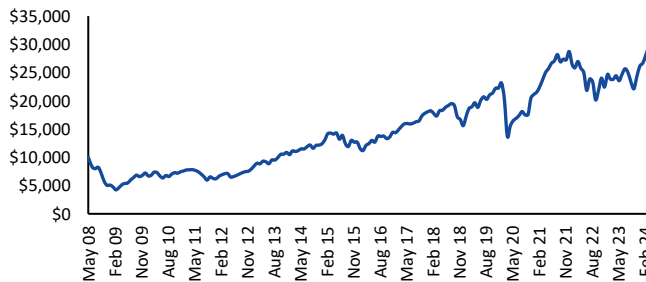
### Minimum suggested timeframe

At least 7 years

### Distributions (dollars per unit)

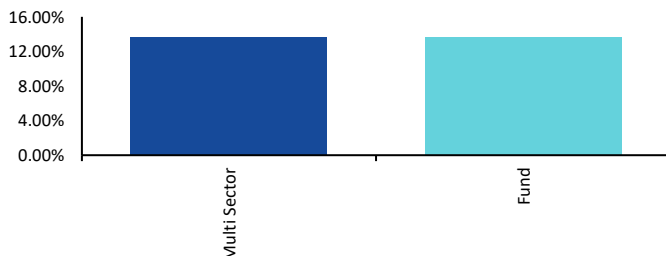


### Performance chart (\$10,000 invested since inception)



CFS Geared Growth Plus returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs

### Quarterly contribution per asset class \*



\* Contribution is calculated of the gross returns of the underlying investment vehicle

### Disclaimer

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### Investment ranges

Asset class	Range	Benchmark
Global share	25% - 45%	36.5%
Australian shares	25% - 45%	33.5%
Property, Infrastructure, Alternatives	10% - 30%	20%
Yield	0% - 15%	10%

### Asset allocation

