

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	0.11	1.43	2.60	2.63	2.34	3.53	4.18	May 2002	\$19.51m
Distribution Return	0.03	1.47	3.33	3.16	3.66	3.43	4.38		
Growth Return	0.08	-0.03	-0.73	-0.54	-1.33	0.10	-0.20		
Personal Super	0.04	1.27	2.28	2.35	2.10	3.23	3.66	Jun 2002	\$52.68m
Retirement Pension	0.12	1.45	2.67	2.71	2.41	3.61	4.22	Jun 2002	\$38.63m
Benchmark[^]	0.27	1.62	2.12	3.31	3.05	4.41			

[^]Custom benchmark. For further information please contact us on 13 13 36.

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 Personal Super and 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. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.au/tmd and include a description of who the financial product is appropriate for.

Investment objective

To provide relatively stable returns with low potential for capital loss. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

To allocate 90% of the investments to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. 10% of the portfolio is allocated to growth assets, such as shares and property securities, to improve diversification and performance. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.

Investment category

Defensive

Minimum suggested timeframe

At least 3 years

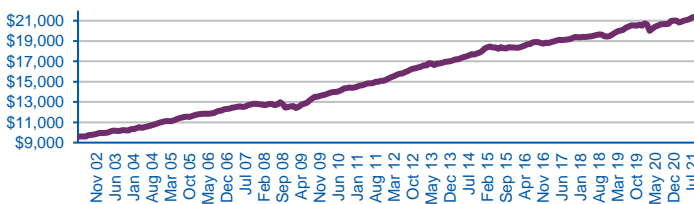
Income distribution

	Cents per unit	Franking level	Realised capital
Total fin yr	0	0%	0.00%

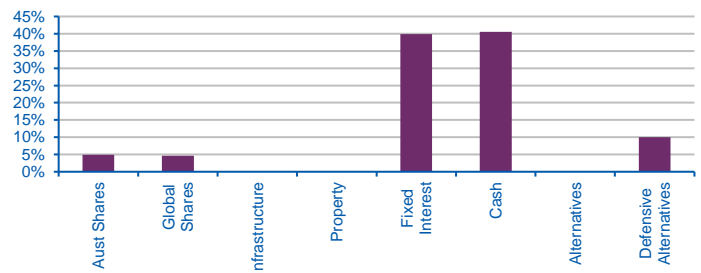
Investment ranges

	Range	Benchmark
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%
0	0 - 0%	0%

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

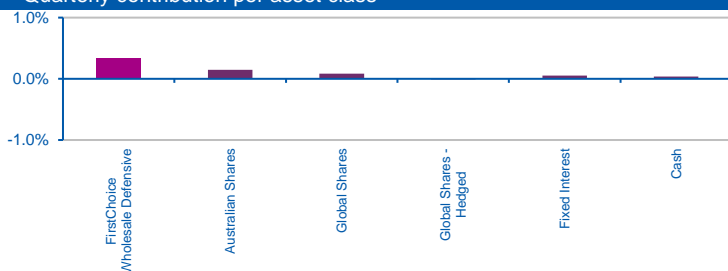


Asset allocation



returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs. A 4% contribution fee has also been applied, your investment may not be subject to a 4% contribution fee so your outcome may be better than displayed in this chart.

Quarterly contribution per asset class *



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

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This document provides general advice only and is not personal advice. It does not take into account your individual objectives, financial situation or needs. Product Disclosure Statements (PDSs) for all Colonial First State products are available at cfs.com.au or by contacting us on 13 13 36. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd and include a description of who a financial product is appropriate for. You should read the relevant PDS and assess whether the information in it is appropriate for you, and consider talking to a financial adviser before making an investment decision.

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