

Investment Option Profile - March 2025

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	-0.51	1.38	5.94	5.07	8.73	5.49	7.64	Jun 2009	\$143.02m
Distribution Return	0.39	0.79	4.16	4.84	7.88	8.19	6.76		
Growth Return	-0.91	0.60	1.77	0.23	0.85	-2.70	0.88		
Personal Super	-0.37	1.37	5.45	4.77	7.97	5.21	6.97	Jun 2009	\$498.13m
Retirement	-0.45	1.56	6.15	5.39	9.01	5.81	7.88	Jun 2009	\$380.21m
Benchmark^	-0.47	1.37	6.24	5.03	8.40	5.99	8.08		

^ 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 provide capital growth and income over the long term. To outperform the option's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

To allocate 70% of investments to growth assets such as shares, property and infrastructure securities, and 30% to defensive assets such as fixed interest and cash. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers.

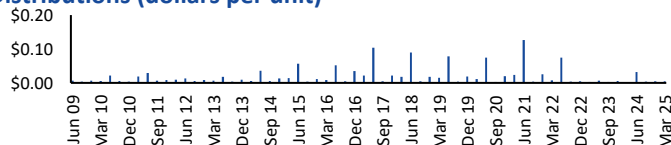
Investment category

Growth

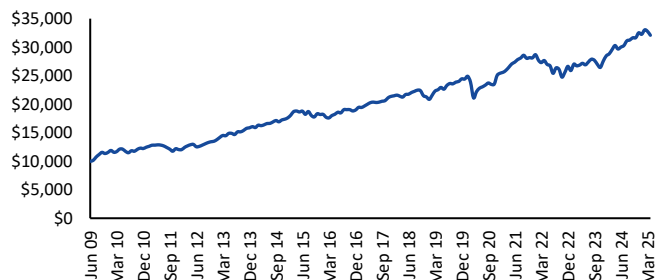
Minimum suggested timeframe

At least 5 years

Distributions (dollars per unit)

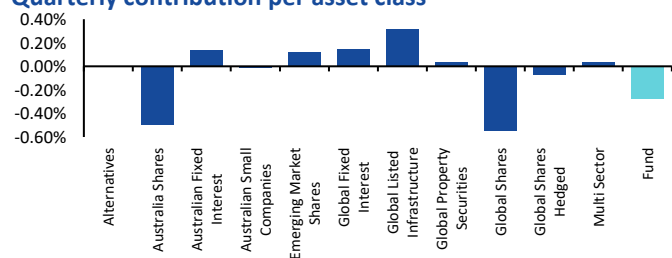


Performance chart (\$10,000 invested since inception)



CFS Balanced 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%
Fixed Interest & Private Debt	15% - 30%	24%
Australian shares	10% - 30%	21.5%
Property, Infrastructure, Alternatives	5% - 25%	14%
Cash	0% - 15%	4.5%

Asset allocation

