

CFS Enhanced Index Balanced - Class A

Colonial
First State

Investment Option Profile - December 2025

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Mezzanine	1.00	5.78	10.74	12.79	8.98	8.11	7.84	Oct 2013	\$27.24m
Distribution Return	1.03	1.59	2.43	2.47	5.70	6.26	6.27		
Growth Return	-0.03	4.19	8.31	10.31	3.28	1.85	1.57		
Benchmark [^]	1.13	6.07	11.49	12.12	7.45	7.95	8.10		

[^] 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.

Returns are calculated on a cumulative year-on-year basis which are then annualised. For funds that have been in existence for less than one year, the since inception performance is actual performance since inception and not annualised. Calculations are based on exit price to exit price with distributions reinvested, after ongoing fees and expenses but excluding individual tax, member fees and entry fees (if applicable). 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

The option allocates 70% of investments to growth assets such as shares and property and infrastructure securities to provide potential for capital growth. The shares component is managed using an approach aiming to deliver long term returns above that of market capitalisation indices. The property and infrastructure components are managed to closely match the returns of relevant market capitalisation indices.

Investment category

Growth

Minimum suggested timeframe

At least 5 years

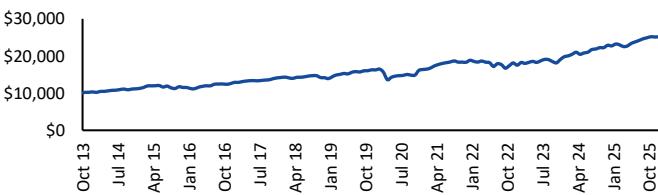
Portfolio holdings disclosure

The money in your investment option is invested across a range of assets. To see a full list of holdings for this option, please visit cfs.com.au/PHD

Investment ranges

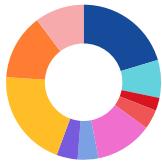
Asset class	Range	Benchmark
Australian shares	15% - 35%	23%
Cash	0% - 15%	5%
Fixed interest	15% - 30%	25%
Global infrastructure securities	0% - 15%	4.5%
Global property securities	0% - 15%	4.5%
Global share	30% - 50%	38%

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



CFS Enhanced Index Balanced - Class A returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

Asset allocation



- Australia Shares 20.37%
- Australian Fixed Interest 7.90%
- Australian Small Companies 2.71%
- Emerging Market Shares 4.07%
- Global Fixed Interest 11.88%
- Global Listed Infrastructure 4.34%
- Global Property Securities 4.39%
- Global Shares 20.42%
- Global Shares Hedged 13.73%
- Multi Asset -0.03%
- Cash 10.21%

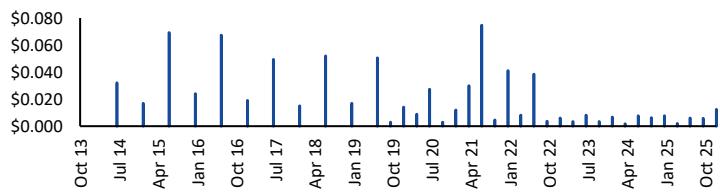
Disclaimer

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of Wholesale Mezzanine Investments. The investment information in this option profile is historical, produced as at the date specified above.

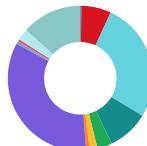
We may change asset allocation and securities within the option at any time. Past performance is not an indicator of future performance for this option or any other option available from CFSIL.

This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

Distributions (dollars per unit)



Regional allocation



- Africa 0.26%
- Asia 6.62%
- Australia 26.78%
- Europe 9.20%
- Japan 3.33%
- Latin America 1.71%
- Middle East 0.80%
- North America 34.21%
- Oceania 0.63%
- South America 0.51%
- UK 2.51%
- Cash, Futures & FX 13.44%

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