Colonial First State Wholesale Index Conservative

Investment Option Profile - March 2022

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	-2.50	-0.98	2.31				3.77	Jun 2019	$252.64m
Distribution Return	0.66	1.04	1.95				2.68		
Growth Return	-3.16	-2.02	0.35				1.09		
Personal Super	-2.22	-0.78	2.16				3.33	Jun 2019	$192.98m
Retirement	-2.50	-0.88	2.42				3.67	Jun 2019	$605.74m
Benchmark^	-2.40	-0.67	2.66				3.89		

^ 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 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.

Investment objective

To provide relatively stable returns over the medium term with the potential for some long-term capital growth. To closely track the fund's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

The fund allocates 70% of investments to defensive assets to provide the portfolio with relatively stable returns. The fixed interest component is managed on a traditional index basis while the cash component may include money market securities, bank deposits and annuities. 30% of the portfolio is allocated to growth assets to provide potential for capital growth. The growth assets are managed using market capitalization indices. The portfolio aims to hedge currency risk, except for a part of the allocation to global shares.

Investment category

Conservative

Minimum suggested timeframe

At least 3 years

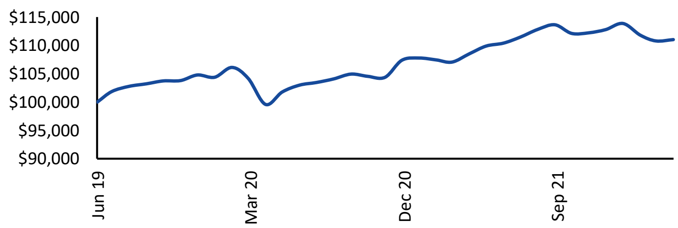
Portfolio holdings disclosure

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

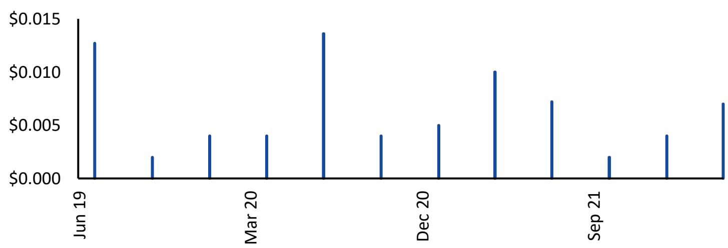
Asset class	Range	Benchmark
Cash	-	40%
Fixed Interest	-	30%
Australian shares	-	10%
Global shares - hedged	-	7%
Global share	-	7%
Global infrastructure securities	-	3%
Global property securities	-	3%

Performance chart ($100,000 invested since inception)

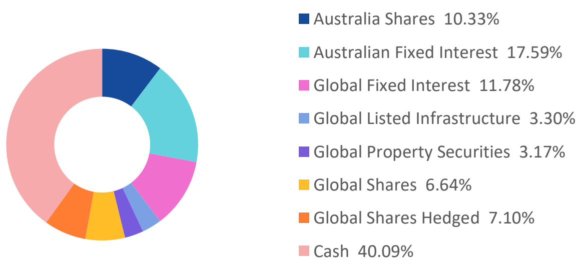


Colonial First State Wholesale Index Conservative returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

Distributions (dollars per unit)



Asset allocation



Regional allocation