

# Colonial First State Wholesale Index

## Moderate

### 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	-2.96	0.11	6.37				8.14	Jun 2020	\$69.21m
Distribution Return	1.41	2.05	3.61				3.98		
Growth Return	-4.37	-1.93	2.76				4.16		
Personal Super	-2.54	0.39	5.84				8.59	Jun 2020	\$129.36m
Retirement	-2.94	0.38	6.72				9.53	Jun 2020	\$211.77m
Benchmark^	-2.85	0.64	7.03				8.69		

^ 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 a balance of income and capital growth over the medium-to-long term. To closely track the option's composite benchmark over rolling three-year periods before fees and taxes.

### Investment strategy

Allocates 60% of investments to growth assets such as shares, property and infrastructure securities to provide potential for capital growth. Growth assets are managed using market capitalization indices. 40% of the portfolio is allocated to defensive assets such as fixed interest and cash. The fixed interest component is managed on a traditional index basis while the cash component may include money market securities, bank deposits and annuities. The portfolio aims to hedge currency risk, except for a part of the allocation to global shares.

### Investment category

Moderate

### Minimum suggested timeframe

At least 5 years

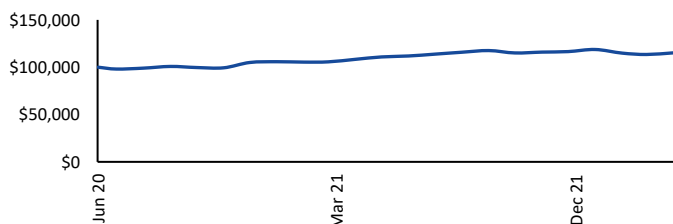
### Portfolio holdings disclosure

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](http://cfs.com.au/PHD)

### Investment ranges

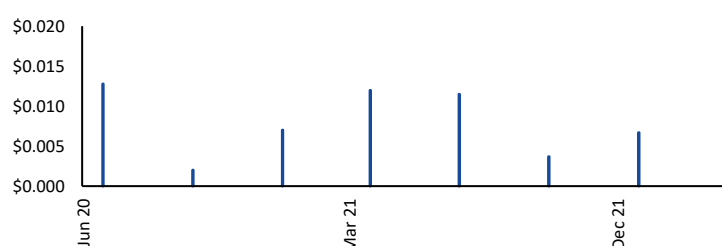
Asset class	Range	Benchmark
Fixed Interest	-	27%
Australian shares	-	23%
Global share	-	14%
Global shares - hedged	-	14%
Cash	-	13%
Global infrastructure securities	-	5%
Global property securities	-	5%

### Performance chart (\$100,000 invested since inception)

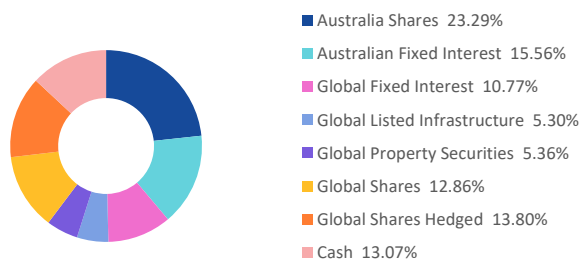


Colonial First State Wholesale Index Moderate returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

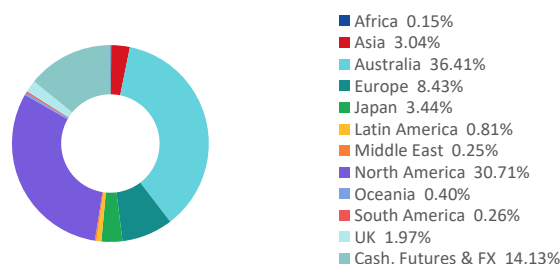
### Distributions (dollars per unit)



### Asset allocation



### Regional allocation



Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (Colonial First State) is the issuer of FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension, FirstChoice Employer Super offered from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. It also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments. The investment information in this option profile is historical, produced as at the date specified above. The information below (except performance and key data information) relates to the FirstChoice Investments option only. Information for other options in the FirstChoice product range will be different and is available at [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36. 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 Colonial First State.

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 [www.cfs.com.au](http://www.cfs.com.au) or by contacting Investor Services on 13 13 36 or from your financial adviser. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](http://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.

Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include CFSIL. The investments are subject to investment and other risks, including possible delays in the repayment and loss of earnings. The investment performance and the repayment of capital of CFSIL products is not guaranteed.