

Colonial First State Wholesale Index

Balanced

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	-3.11	0.60	7.86				9.79	Jun 2020	\$57.26m
Distribution Return	1.52	2.46	4.34				4.46		
Growth Return	-4.63	-1.86	3.52				5.33		
Personal Super	-2.60	0.88	7.24				8.80	Jun 2020	\$206.82m
Retirement	-3.08	0.90	8.27				11.33	Jun 2020	\$175.82m
Benchmark^	-2.96	1.21	8.62				10.46		

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

Investment strategy

Allocates 70% 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. 30% 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

Growth

Minimum suggested timeframe

At least 5 years

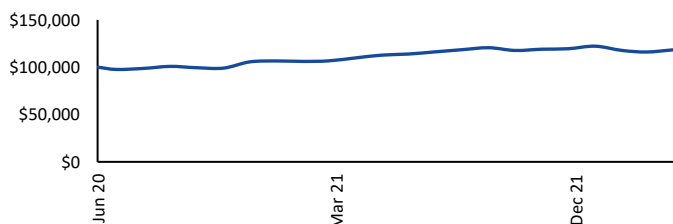
Portfolio holdings disclosure

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

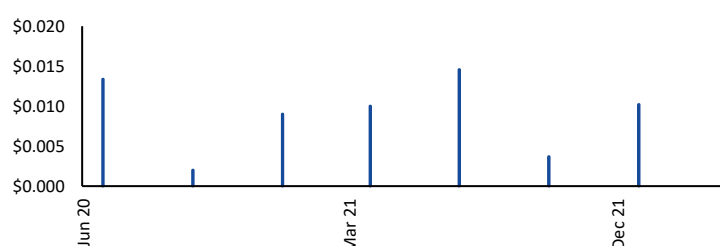
Asset class	Range	Benchmark
Australian shares	-	26%
Fixed Interest	-	24%
Global share	-	16%
Global shares - hedged	-	16%
Global property securities	-	6%
Global infrastructure securities	-	6%
Cash	-	6%

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

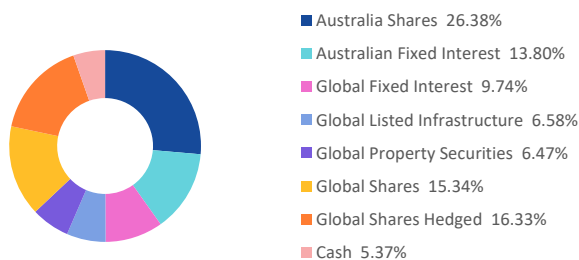


Colonial First State Wholesale Index Balanced returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

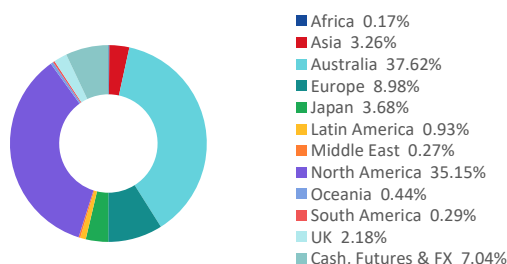
Distributions (dollars per unit)



Asset allocation



Regional allocation



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