

# Essential Super.

Balanced Index option fact sheet | 31 December 2024

Provided by

Colonial  
First State

## Investment objective

To provide long-term capital growth and income over the long term by investing in growth assets. To closely track 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, property and infrastructure securities to provide potential for capital growth. The growth assets are managed using market capitalisation indices. 30% of the portfolio is allocated to defensive assets such as fixed interest and cash 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.

## Investment ranges

Asset class	Range	Benchmark
Global share	25% - 45%	35.0%
Australian shares	15% - 35%	26.0%
Fixed Interest	15% - 30%	26.0%
Global infrastructure securities	0% - 15%	4.5%
Global property securities	0% - 15%	4.5%
Cash	0% - 15%	4.0%

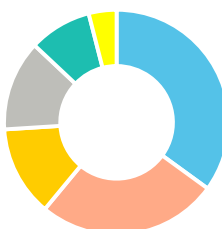
## Minimum suggested timeframe

At least 5 years

## Risk rating

Band 6 - High. The level of investment risk is the Trustee's estimate of the risk of negative returns over a 20 year period. It is not a complete assessment of all forms of investment risk. For more information about risk, refer to the Reference guide.

## What am I invested in?



- Global shares - 35.0%
- Australian shares - 26.0%
- Australian fixed Interest - 13.0%
- Global fixed interest - 13.0%
- Property & infrastructure - 9.0%
- Cash - 4.0%

## Performance

	3 month (%)	6 month (%)	1 year (%)	3 years (%)	5 years (%)	10 years (%)	Since inception	Inception date	Fund size
Net return	1.63%	6.46%	11.47%	-	-	-	9.55%	21/11/2022	\$5.63m
Benchmark <sup>A</sup>	1.64%	7.17%	12.91%	-	-	-	10.79%		

<sup>A</sup>S&P/ASX 300 Accumulation Index (26%); MSCI All Country World ex Australia Net Index (21%); MSCI All Country World ex Australia Net Index Hedged AUD (14%); Bloomberg AusBond Composite 0+Yr Index (13%); Bloomberg Global-Aggregate Total Return Index Value Hedged AUD (13%); FTSE Developed Core Infrastructure 50/50 Net Index Hedged AUD (4.5%); FTSE EPRA/NAREIT Dev ex Aus Rental Idx AUD Hdg Net (4.5%); Bloomberg AusBond Bank Bill Index (4%)

### Past Performance is no Indication of Future Performance

All returns are calculated on an annualised basis using exit price to exit price, net of administration and investment fees, costs and net of tax payable by the trustee. All return calculations exclude contribution surcharge, contribution tax or individual taxes payable by the investor and all other fees and rebates disclosed in the relevant product disclosure statements available on our website or by calling us. Please refer to the Product Disclosure Statement (PDS) and the Fees and Investments Reference Guide for full details of the applicable fees and costs.

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