

CFS ETF Exposure Series: Physical Gold



Investment Option Profile - March 2024

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	10.46	15.30	12.86				18.30	Nov 2022	\$6.74m
Distribution Return	0.00	0.02	0.52				0.40		
Growth Return	10.46	15.28	12.34				17.90		
Personal Super	8.95	13.08	11.01				15.38	Nov 2022	\$22.29m
Retirement	10.45	15.25	12.81				17.96	Nov 2022	\$26.60m
Benchmark^	12.40	18.27	15.64				20.74		

^ Gold Price AUD Index (95%); RBA Cash Rate (5%)

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

The option will invest predominately (generally 92-98%) in an exchange traded product (ETP). The selected ETP aims to closely track the gold price with the aim of generating comparable returns (before taxes and fees) over rolling one-year periods. The option aims to closely track a Custom Benchmark (95% Gold Price in AUD and 5% Reserve Bank of Australia cash rate) before fees and taxes over rolling five year periods.

Investment strategy

The option will hold units in an ETP and cash, CFS will target 95% exposure to the underlying ETP & the option will generally have exposure to the ETP within ranges of 92-98%. CFS has selected the Global X Physical Gold (ASX:GOLD) ETP issued by Global X Management (AUS) Limited. Global X has adopted a passive investment strategy for establishing and managing the Global X Physical Gold. The ETP provides investors with a beneficial interest in physical gold bullion. Gold bullion is quoted and traded in USD and the ETP is not currency hedged.

Investment category

Alternatives

Investment ranges

Asset class	Range	Benchmark
Cash	0% - 10%	n/a
Commodities	90% - 100%	n/a

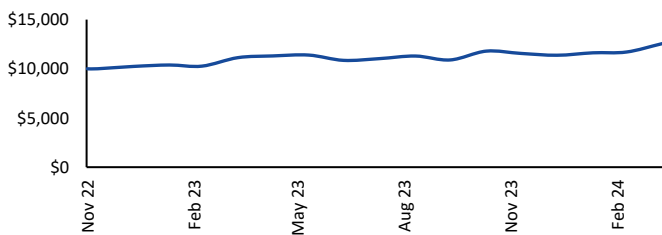
Minimum suggested timeframe

At least 7 years

Portfolio holdings disclosure

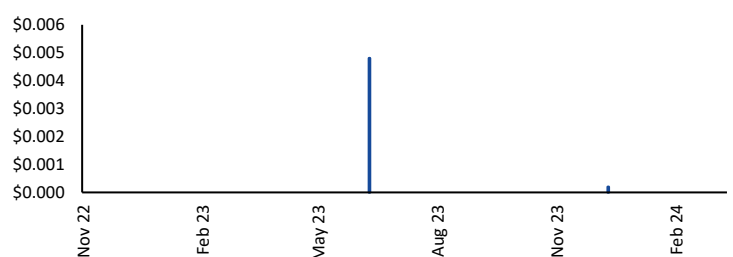
The money in your investment option is invested across a range of assets. To see a full list of holdings for this option, please visit cfs.com.au/PHD

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

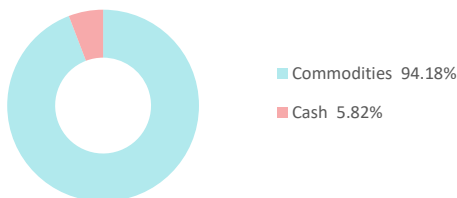


CFS ETF Exposure Series: Physical Gold returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

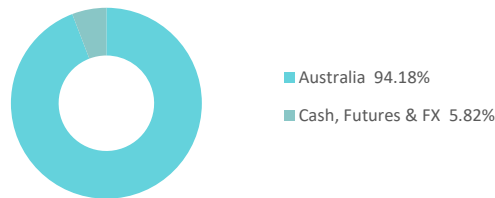
Distributions (dollars per unit)



Asset allocation



Regional allocation



Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products.

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of 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 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 AIL And 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.

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