CFS Moderate

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	5.60	11.14	11.48	4.02	5.39	5.85	5.91	Apr 2002	$472.90m
Distribution Return	0.17	0.76	1.80	7.18	8.25	7.71	6.44		
Growth Return	5.44	10.38	9.67	-3.15	-2.86	-1.86	-0.53		
Personal Super	5.00	9.87	10.22	3.79	4.98	5.48	5.71	Jul 2004	$2,116.55m
Retirement	5.63	11.28	11.64	4.32	5.64	6.15	6.51	Jul 2004	$1,629.18m
Benchmark^	4.36	10.26	10.65	4.53	5.54	6.36	6.69		

^ 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 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 outperform the option's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

To allocate 60% of investments to growth assets such as shares, property and infrastructure securities and 40% to defensive assets such as fixed interest and cash. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers.

Investment category

Moderate

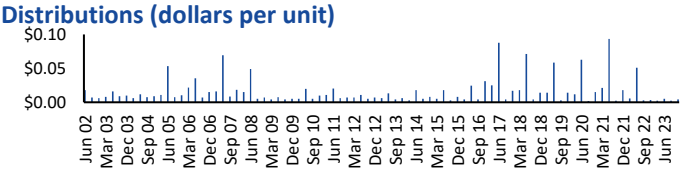
Minimum suggested timeframe

At least 5 years

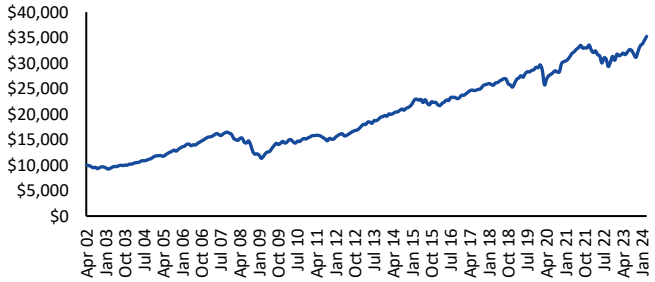
Investment ranges

Asset class	Range	Benchmark
Fixed Interest and Private Debt	20% - 40%	28%
Global shares and Private Equity	20% - 40%	27.5%
Australian shares	10% - 30%	19%
Property, Infrastructure, Alternatives	5% - 25%	17%
Cash and defensive alternatives	0% - 15%	8.5%

Distributions (dollars per unit)

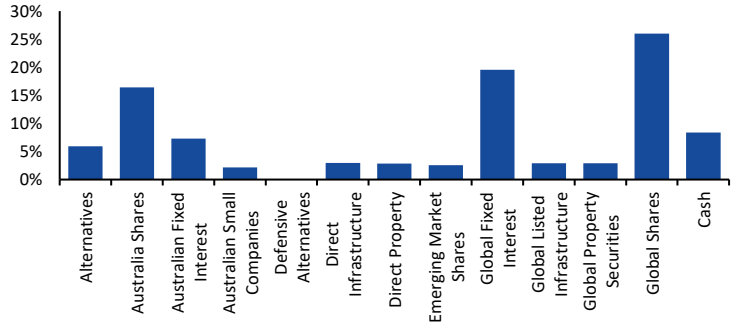


Performance chart ($10,000 invested since inception)

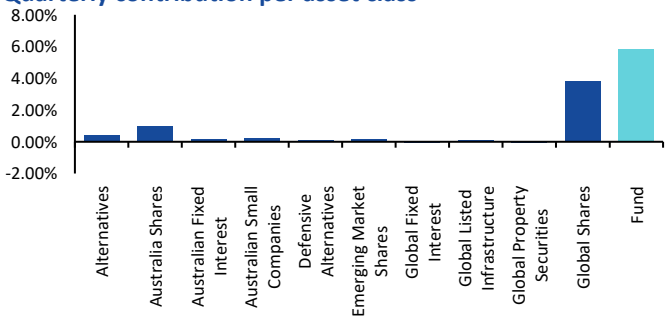


CFS Moderate returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs

Asset allocation



Quarterly contribution per asset class *



* Contribution is calculated of the gross returns of the underlying investment vehicle

Disclaimer

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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 CFSIL.

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