

CFS Index Growth

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	5.82	13.53	14.04	6.38			7.34	Jun 2019	\$119.44m
Distribution Return	0.71	1.53	4.03	4.71			4.56		
Growth Return	5.12	12.01	10.01	1.67			2.77		
Personal Super	5.29	12.26	12.84	6.19			6.92	Jun 2019	\$604.04m
Retirement	5.92	13.83	14.39	6.83			7.17	Jun 2019	\$200.80m
Benchmark^	5.91	13.71	14.35	6.74			7.82		

^ 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.

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

To provide long-term capital growth with less fluctuations of returns than 'high growth' investment funds. To closely track the fund's composite benchmark over rolling three-year periods before fees and taxes.

Investment strategy

The option allocates 80% 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. 20% 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 category

Growth

Minimum suggested timeframe

At least 5 years

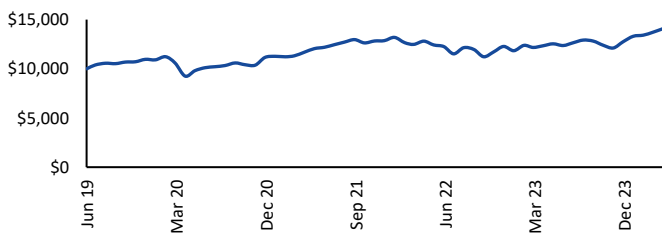
Portfolio holdings disclosure

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

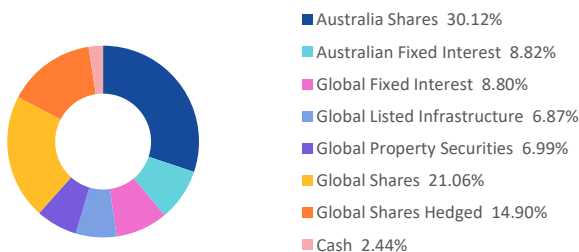
Asset class	Range	Benchmark
Australian shares	20% - 40%	30%
Cash	0% - 10%	1%
Fixed Interest	10% - 20%	19%
Global infrastructure securities	0% - 15%	7%
Global property securities	0% - 15%	7%
Global share	25% - 45%	36%

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



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

Asset allocation



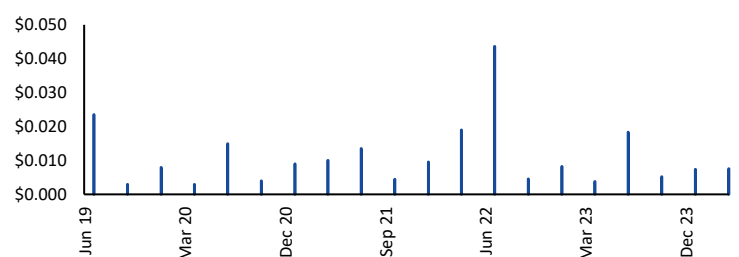
Disclaimer

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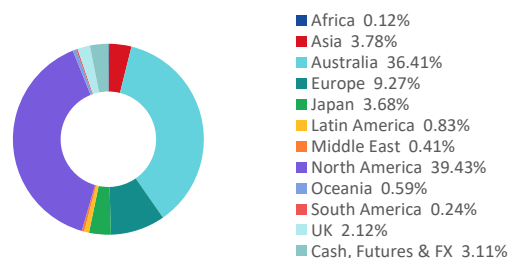
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Distributions (dollars per unit)



Regional allocation



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