

# CFS Index Conservative



## Investment Option Profile - December 2024

|                     | 3 month (%) | 6 month (%) | 1 year (%) pa | 3 years (%) pa | 5 years (%) pa | 10 years (%) pa | Since inception | Inception date | Fund size |
|---------------------|-------------|-------------|---------------|----------------|----------------|-----------------|-----------------|----------------|-----------|
| Investments         | 0.66        | 4.52        | 6.91          | 2.46           | 3.25           |                 | 3.70            | Jun 2019       | \$200.62m |
| Distribution Return | 0.35        | 0.85        | 2.05          | 2.31           | 2.39           |                 | 2.49            |                |           |
| Growth Return       | 0.31        | 3.67        | 4.87          | 0.14           | 0.86           |                 | 1.21            |                |           |
| Personal Super      | 0.63        | 4.04        | 6.23          | 2.28           | 2.96           |                 | 3.33            | Jun 2019       | \$213.55m |
| Retirement          | 0.71        | 4.56        | 7.00          | 2.57           | 3.35           |                 | 3.71            | Jun 2019       | \$645.83m |
| Benchmark^          | 0.67        | 4.69        | 7.29          | 2.75           | 3.46           |                 | 3.87            |                |           |

^ 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 relatively stable returns over the medium term with the potential for some long-term capital growth. To closely track the fund's composite benchmark over rolling three-year periods before fees and taxes.

### Investment strategy

The option allocates 70% of investments 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. 30% of the portfolio is allocated 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.

### Investment category

Conservative

### Minimum suggested timeframe

At least 3 years

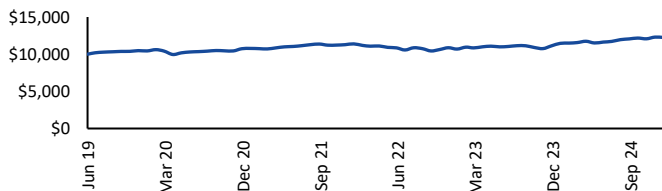
### Portfolio holdings disclosure

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](http://cfs.com.au/PHD)

### Investment ranges

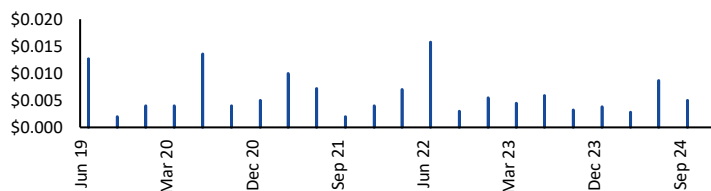
| Asset class                      | Range     | Benchmark |
|----------------------------------|-----------|-----------|
| Australian shares                | 0% - 20%  | 10%       |
| Cash                             | 5% - 25%  | 15%       |
| Fixed Interest                   | 45% - 65% | 55%       |
| Global infrastructure securities | 0% - 10%  | 2%        |
| Global property securities       | 0% - 10%  | 2%        |
| Global share                     | 5% - 25%  | 16%       |

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

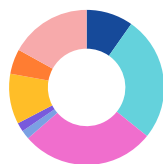


CFS Index Conservative returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

### Distributions (dollars per unit)

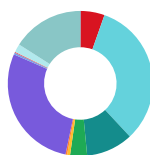


### Asset allocation



|                              |        |
|------------------------------|--------|
| Australia Shares             | 9.76%  |
| Australian Fixed Interest    | 26.03% |
| Global Fixed Interest        | 27.84% |
| Global Listed Infrastructure | 1.86%  |
| Global Property Securities   | 1.86%  |
| Global Shares                | 10.49% |
| Global Shares Hedged         | 5.19%  |
| Cash                         | 16.97% |

### Regional allocation



|                    |        |
|--------------------|--------|
| Africa             | 0.09%  |
| Asia               | 5.32%  |
| Australia          | 32.64% |
| Europe             | 10.45% |
| Japan              | 3.78%  |
| Latin America      | 0.66%  |
| Middle East        | 0.35%  |
| North America      | 28.29% |
| Oceania            | 0.43%  |
| South America      | 0.19%  |
| UK                 | 1.83%  |
| Cash, Futures & FX | 15.98% |

### 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.

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