

Morningstar CFS FC Balanced Core (FirstChoice Managed Account Range: Balanced)



Monthly Performance Update

31 December 2021

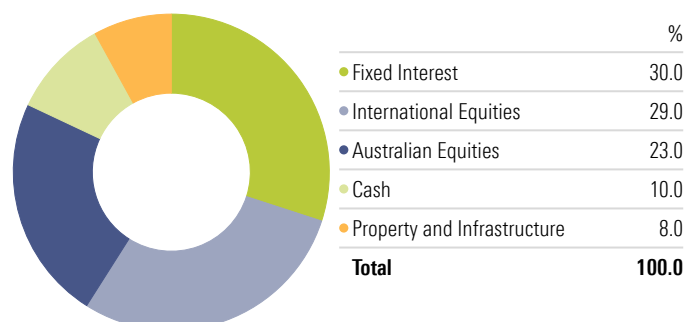
Benchmark: Morningstar Category Average - Multisector 50% Balanced/50% Growth
Inception Date : 27/09/2021

Trailing Returns

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Morningstar CFS FC Balanced Core	1.77	2.40					1.57
Morningstar CFS FC Balanced Core Pension	1.98	2.69					1.75
Category Average: 50% Balanced/50% Growth	1.42	2.14					2.14
Category Average: 50% Balanced/50% Growth Pension	1.59	2.34					2.34

*Past performance is not a reliable indicator of future performance. Returns are net of investment fees, indirect costs and tax. Returns over 12 months are annualised. Category Average inception returns based on first full month of performance.

Sector Allocation



Portfolio Holdings

As of Date: 31/12/2021

	Return					
	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
Australian Equities						
CFS FC W PSUP-Fidelity W Aus Equities	2.99	2.35	7.15	20.89	15.22	10.53
CFS FC W PSUP-CFS W Index Aus Share	2.54	2.68	4.23	16.40	13.03	9.56
CFS FC W PSUP-Realindex W Aus Shr	3.53	2.43	3.25	16.93	12.93	9.20
S&P/ASX 200 TR AUD	2.75	2.09	3.84	17.23	13.62	9.76
Cash						
CFS FC W PSUP-FSI W Strategic Cash	-0.03	-0.07	-0.08	0.06	0.58	0.98
RBA Bank accepted Bills 90 Days	0.01	0.01	0.02	0.03	0.54	1.06
Fixed Interest						
CFS FC W PSUP-Colchester W Glb Gov Bnd	-0.44	-0.66	-0.98	-3.19		
CFS FC W PSUP-Perpetual W Divers Inc	0.14	-0.21	-0.08	1.50	2.32	2.30
CFS FC W PSUP-Schroder W Abs Return Inc	0.08	-0.48	-0.45	-0.13	2.25	2.27
CFS FC W PSUP-CFS W Index Aus Bond	0.09	-1.33	-1.13	-2.82	2.17	2.57
CFS FC W PSUP-CFS W Index Global Bond	-0.47	0.47	0.29	-2.28	2.55	
Bloomberg Global Aggregate TR Hdg AUD	-0.44	0.03	0.08	-1.53	3.52	3.17
Bloomberg AusBond Composite 0+Y TR AUD	0.09	-1.46	-1.15	-2.87	2.87	3.36
International Equities						
CFS FC W PSUP-FirstChoice W Emerging Mkt	-0.24	-2.31	-9.70	-1.19	10.11	9.29
CFS FC W PSUP-CFS W Index Global Shr-Hgd	3.33	6.85	7.51	21.03	17.70	12.33
CFS FC W PSUP-Realindex W Global Shr	2.62	3.70	6.58	26.44	13.00	9.96
CFS FC W PSUP-Stewart Inv W Wldwide Sus	0.83	4.45	10.83	21.90	16.01	13.45
MSCI EM NR AUD	-0.65	-1.95	-6.34	3.44	9.76	9.79
MSCI World Ex Australia NR AUD	1.68	7.19	11.46	29.58	20.58	15.08
Property and Infrastructure						
CFS FC W PSUP-Magellan W Infrastructure	6.55	7.49	8.14	13.57	7.21	7.06
CFS FC W PSUP-CFS Index Glb Property Sec	5.68	10.32	10.86	27.55	10.29	
S&P Global Infrastructure NR Hdg AUD	5.69	4.46	7.26	13.65	7.84	6.00
FTSE EPRA Nareit Developed TR Hdg AUD	6.00	10.38	10.35	29.75	11.38	7.92

*Fees include: Administration Fee, Estimated Investment Fee, Estimated Performance Fee (if applicable) and Estimated Indirect Cost Ratio as per the CFS FirstChoice Wholesale Personal Super and Pension PDS dated 30 June 2021.

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