

Morningstar CFS FC Defensive (FirstChoice Managed Account Range: Defensive)



Monthly Performance Update

30 April 2022

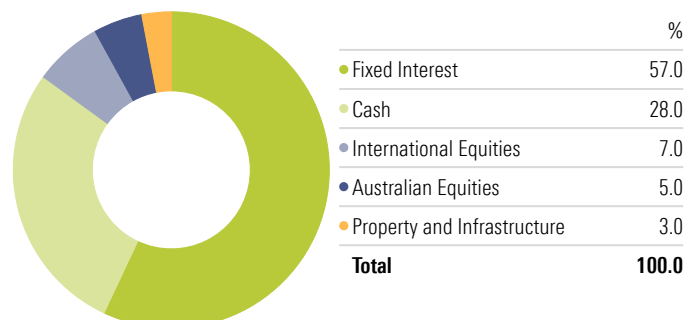
Benchmark: Morningstar Category Average - Multisector Conservative
Inception Date : 27/09/2021

Trailing Returns

| | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|---|---------|----------|----------|--------|---------|---------|-----------------|
| Morningstar CFS FC Defensive | -1.08 | -2.54 | -2.79 | | | | -3.57 |
| Morningstar CFS FC Defensive Pension | -1.22 | -2.84 | -3.13 | | | | -3.99 |
| Category Average Multisector Conservative | -1.22 | -2.35 | -2.63 | -2.09 | 0.60 | 1.51 | -3.40 |
| Category Average Multisector Conservative Pension | -1.21 | -2.53 | -2.79 | -2.27 | 0.63 | 1.55 | -3.58 |

Past performance is not a reliable indicator of future performance. Category Average inception returns based on first full month of performance.

Sector Allocation



Portfolio Holdings

As of Date: 30/04/2022

| | Return | | | | | |
|--|--------|-------|--------|--------|---------|---------|
| | 1 Mth | 3 Mth | 6 Mth | 1 Year | 3 Years | 5 Years |
| Australian Equities | | | | | | |
| CFS FC W PSUP-Fidelity W Aus Equities | -0.99 | 4.95 | 1.32 | 10.55 | 10.60 | 9.33 |
| S&P/ASX 200 TR AUD | -0.85 | 8.24 | 3.59 | 10.16 | 9.42 | 8.81 |
| Cash | | | | | | |
| CFS FC W PSUP-FSI W Strategic Cash | -0.02 | -0.12 | -0.17 | -0.15 | 0.34 | 0.84 |
| RBA Bank accepted Bills 90 Days | 0.03 | 0.05 | 0.07 | 0.08 | 0.35 | 0.95 |
| Fixed Interest | | | | | | |
| CFS FC W PSUP-Colchester W Glb Gov Bnd | -1.78 | -4.33 | -5.31 | -5.68 | | |
| CFS FC W PSUP-Perpetual W Divers Inc | -0.32 | -0.95 | -1.12 | -0.84 | 1.36 | 1.78 |
| CFS FC W PSUP-PIMCO W Australian Bond | -1.37 | -5.92 | -5.12 | -7.57 | -1.37 | 0.60 |
| CFS FC W PSUP-PIMCO W Global Bond | -2.88 | -5.64 | -6.69 | -7.17 | -0.42 | 0.81 |
| CFS FC W PSUP-Schroder W Abs Return Inc | -0.33 | -1.83 | -1.86 | -1.92 | 0.92 | 1.66 |
| Bloomberg Global Aggregate TR Hdg AUD | -2.88 | -6.18 | -7.45 | -7.00 | -0.14 | 1.24 |
| Bloomberg AusBond Composite 0+Y TR AUD | -1.49 | -6.33 | -5.27 | -7.47 | -0.91 | 1.40 |
| International Equities | | | | | | |
| CFS FC W PSUP-Magellan W Global Shre-Hgd | -4.45 | -7.94 | -11.14 | -9.10 | 3.16 | 6.49 |
| CFS FC W PSUP-MFS W Global Equity | -1.74 | -8.38 | -6.58 | 0.20 | 6.97 | 8.73 |
| MSCI World Ex Australia NR AUD | -3.17 | -9.33 | -6.49 | 4.73 | 10.07 | 11.37 |
| Property and Infrastructure | | | | | | |
| CFS FC W PSUP-Magellan W Infrastructure | -0.79 | 3.97 | 6.07 | 8.94 | 3.73 | 5.64 |
| S&P Global Infrastructure NR Hdg AUD | -1.05 | 6.31 | 7.99 | 13.29 | 4.82 | 5.51 |

* An individual investor's performance will differ from the modelled performance depending on factors such as transaction timing, actual management fees, whether income is paid and any divergence from model portfolio weighting. 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 Wholesale Personal Super and 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.

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