



**CFS FirstChoice
Managed Funds Portfolios
September 2024**



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Morningstar CFS FC Active Managed Accounts - Summary Sheet												
CFS Investment Category	Medalist Rating*	CFS FC Active Managed Account Target Portfolio Asset Range	Defensive	Conservative	Moderate	Balanced	Growth	High Growth				
			Morningstar CFS FC Active Defensive	Morningstar CFS FC Active Conservative	Morningstar CFS FC Active Moderate	Morningstar CFS FC Active Balanced	Morningstar CFS FC Active Growth	Morningstar CFS FC Active High Growth				
		Fund	Target Allocations	Target Allocations	Target Allocations	Target Allocations	Target Allocations	Target Allocations	APIR	Fee	APIR	Fee
		Cash - SAA	27%	18%	8%	6%	4%	2%				
		DAA Tilt	25%	17%	7%	5%	4%	2%				
Enhanced Cash	-	First Sentier Wholesale Strategic Cash	25%	17%	7%	5%	4%	2%	FSF0610AU	0.39%	FSF0538AU	0.39%
		Aust Fixed Interest - SAA	29%	26%	21%	17%	13%	4%				
		DAA Tilt	30%	27%	22%	18%	13%	4%				
Australian Fixed Interest	Silver	Western Asset Wholesale Australian Bond	22%	21%	18%	14%	13%	4%	AIL6499AU	0.67%	AIL7888AU	0.67%
Australian Fixed Interest	Silver	Janus Henderson Wholesale Tactical Income	8%	6%	4%	4%	0%	0%	AIL6138AU	0.70%	AIL1409AU	0.70%
		Int Fixed Interest - SAA	29%	26%	21%	17%	13%	4%				
		DAA Tilt	30%	26%	21%	17%	13%	4%				
Diversified Fixed Interest	Gold	Pimco Wholesale Global Bond	24%	21%	17%	14%	10%	4%	FSF1393AU	0.87%	FSF1399AU	0.87%
Diversified Fixed Interest	Silver	Bentham Wholesale Global Income	6%	5%	4%	3%	3%	0%	AIL5072AU	0.93%	AIL7406AU	0.93%
		Australian Equities - SAA	5%	11%	19%	23%	27%	36%				
		DAA Tilt	5%	11%	19%	23%	27%	36%				
Australian Share	Gold	Fidelity Wholesale Australian Equities	5%	6%	11%	13%	14%	18%	FSF0833AU	1.11%	FSF0827AU	1.09%
Australian Share	Gold	Schroder Wholesale Australian Equity	0%	5%	8%	10%	9%	13%	FSF0588AU	1.05%	FSF0520AU	1.04%
Australian Share - Small Companies	Gold	First Sentier Wholesale Australian Small Companies	0%	0%	0%	0%	4%	5%	FSF0646AU	1.15%	FSF0573AU	1.14%
		International Equities - SAA	7%	14%	24%	29%	34%	43%				
		DAA Tilt	7%	13%	23%	28%	33%	42%				
Global Share	Gold	T. Rowe Price Wholesale Global Equity - Hedged	3%	6%	6%	7%	9%	12%	FSF7813AU	1.29%	FSF4456AU	1.29%
Global Share	Bronze	Colonial First State Wholesale Index Global Share - Hedged	0%	0%	4%	5%	5%	6%	FSF0835AU	0.36%	FSF0829AU	0.36%
Global Share	Gold	MFS Wholesale Global Equity	0%	0%	3%	4%	4%	5%	FSF0625AU	1.26%	FSF0552AU	1.24%
Global Share	Gold	GQG Partners Wholesale Global Equity	2%	3%	5%	6%	7%	8%	AIL5176AU	1.00%	AIL6283AU	1.00%
Global Share	Gold	Barrow Hanley Wholesale Global Share	2%	4%	5%	6%	8%	9%	FSF0624AU	1.34%	FSF0551AU	1.34%
Global Share - Emerging Markets	Silver	Pendal Wholesale Global Emerging Market Opportunities	0%	0%	0%	0%	0%	2%	FSF2790AU	1.60%	FSF9007AU	1.59%
		Property and Infrastructure - SAA	3%	5%	7%	8%	9%	11%				
		DAA Tilt	3%	6%	8%	9%	10%	12%				
Property and Infrastructure	Silver	Resolution Capital Wholesale Global Property Securities	0%	3%	4%	5%	3%	4%	FSF8077AU	1.44%	FSF6318AU	1.45%
Property and Infrastructure	Silver	Magellan Wholesale Infrastructure*	3%	3%	4%	4%	4%	5%	FSF1790AU	1.62%	FSF1798AU	1.62%
Australian Property and Infrastructure Securities	Silver	Ironbark Wholesale Property Securities	0%	0%	0%	0%	3%	3%	FSF0640AU	0.84%	FSF0567AU	0.86%
		Total Growth (DAA)	15%	30%	50%	60%	70%	90%				
		Total Defensive (DAA)	85%	70%	50%	40%	30%	10%				
		Total Growth (DAA)	15%	30%	50%	60%	70%	90%				
		Total Defensive (DAA)	85%	70%	50%	40%	30%	10%				
		Superannuation Portfolio Fee	0.76%	0.85%	0.94%	0.98%	1.01%	1.10%				
		Pension Portfolio Fee	0.75%	0.85%	0.93%	0.97%	1.00%	1.09%				

3 * Please see important information at the end of this report.

		Morningstar CFS FC Core Managed Accounts - Summary Sheet										
CFS Investment Category	Medalist Rating*	CFS FC Core Managed Account Target Portfolio Asset Range	Defensive	Conservative	Moderate	Balanced	Growth	High Growth				
			Morningstar CFS FC Core Defensive	Morningstar CFS FC Core Conservative	Morningstar CFS FC Core Moderate	Morningstar CFS FC Core Balanced	Morningstar CFS FC Core Growth	Morningstar CFS FC Core High Growth				
			Target Allocations	Target Allocations	Target Allocations	Target Allocations	Target Allocations	Target Allocations	APIR	Fee	APIR	Fee
		Fund										
		Cash - SAA	27%	18%	8%	6%	4%	2%				
		DAA Tilt	25%	17%	7%	5%	4%	2%				
Enhanced Cash	-	First Sentier Wholesale Strategic Cash	25%	17%	7%	5%	4%	2%	FSF0610AU	0.39%	FSF0538AU	0.39%
		Aust Fixed Interest - SAA	29%	26%	21%	17%	13%	4%				
		DAA Tilt	30%	27%	22%	18%	13%	4%				
Australian Fixed Interest	Bronze	Colonial First State Wholesale Index Australian Bond	22%	21%	18%	14%	13%	4%	FSF0618AU	0.34%	FSF0545AU	0.34%
Australian Fixed Interest	Silver	Janus Henderson Tactical Income	8%	6%	4%	4%	0%	0%	AIL6138AU	0.70%	AIL1409AU	0.70%
		Int Fixed Interest - SAA	29%	26%	21%	17%	13%	4%				
		DAA Tilt	30%	26%	21%	17%	13%	4%				
Diversified Fixed Interest	Neutral	Colonial First State Wholesale Index Global Bond	23%	20%	16%	12%	9%	4%	FSF9175AU	0.35%	FSF5788AU	0.35%
Diversified Fixed Interest	Silver	Bentham Wholesale Global Income	7%	6%	5%	5%	4%	0%	AIL5072AU	0.93%	AIL7406AU	0.93%
		Australian Equities - SAA	5%	11%	19%	23%	27%	36%				
		DAA Tilt	5%	11%	19%	23%	27%	36%				
Australian Share	Gold	Fidelity Wholesale Australian Equities	5%	6%	10%	12%	13%	16%	FSF0833AU	1.11%	FSF0827AU	1.09%
Australian Share	Gold	Schroder Wholesale Australian Equity	0%	3%	5%	6%	6%	8%	FSF0588AU	1.05%	FSF0520AU	1.04%
Australian Share	Gold	Realindex Wholesale Australian Share Value	0%	2%	4%	5%	5%	8%	FSF1003AU	0.64%	FSF0998AU	0.64%
Australian Share - Small Companies	Gold	First Sentier Wholesale Australian Small Companies	0%	0%	0%	0%	3%	4%	FSF0646AU	1.15%	FSF0573AU	1.14%
		International Equities - SAA	7%	14%	24%	29%	34%	43%				
		DAA Tilt	7%	13%	23%	28%	33%	42%				
Global Share	Bronze	Colonial First State Wholesale Index Global Share - Hedged	3%	5%	10%	12%	14%	18%	FSF0835AU	0.36%	FSF0829AU	0.36%
Global Share	Bronze	Realindex Wholesale Global Share Value	2%	4%	6%	7%	8%	10%	FSF1005AU	0.75%	FSF1000AU	0.75%
Global Share	Gold	GQG Partners Wholesale Global Equity	2%	4%	7%	7%	9%	11%	AIL5176AU	1.00%	AIL6283AU	1.00%
Global Share - Emerging Markets	Silver	Pendal Wholesale Global Emerging Market Opportunities	0%	0%	0%	2%	2%	3%	FSF2790AU	1.60%	FSF9007AU	1.59%
		Property and Infrastructure - SAA	3%	5%	7%	8%	9%	11%				
		DAA Tilt	3%	6%	8%	9%	10%	12%				
Property and Infrastructure	Neutral	Colonial First State Wholesale Index Global Property Securities	0%	3%	4%	5%	3%	4%	FSF3667AU	0.35%	FSF9777AU	0.36%
Property and Infrastructure	Silver	Magellan Wholesale Infrastructure*	3%	3%	4%	4%	4%	5%	FSF1790AU	1.62%	FSF1798AU	1.62%
Australian Property and Infrastructure Securities	Bronze	Colonial First State Wholesale Index Property Securities	0%	0%	0%	0%	3%	3%	FSF0643AU	0.34%	FSF0570AU	0.34%
		Total Growth (DAA)	15%	30%	50%	60%	70%	90%				
		Total Defensive (DAA)	85%	70%	50%	40%	30%	10%				
		Total Growth (DAA)	15%	30%	50%	60%	70%	90%				
		Total Defensive (DAA)	85%	70%	50%	40%	30%	10%				
		Superannuation Portfolio Fee	0.52%	0.56%	0.64%	0.69%	0.72%	0.80%				
		Pension Portfolio Fee	0.52%	0.56%	0.64%	0.69%	0.72%	0.79%				

Important Information

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