

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



Quarterly Performance Update

As of 30/09/2024

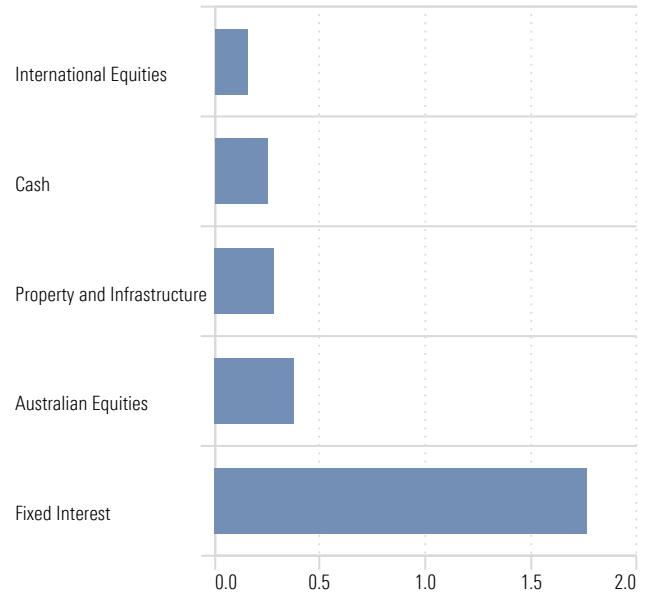
Benchmark: Morningstar Category Average - Multisector Conservative
Inception Date: 27/09/2021

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS FC Defensive Core	0.61	2.83	2.77	8.19	2.14	2.14
Morningstar CFS FC Defensive Core Pension	0.69	3.19	3.13	9.33	2.49	2.49
Category Average Multisector Conservative	0.66	2.38	2.72	8.20	1.78	1.78
Category Average Multisector Conservative Pension	0.76	2.80	3.15	8.61	1.65	1.65

Past performance is not a reliable indicator of future performance. Category Average inception returns based on first full month of performance. Performance greater than 1 year is annualised.

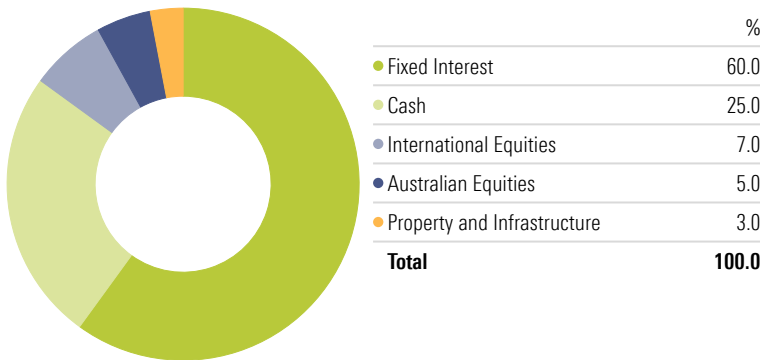
Asset Class Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



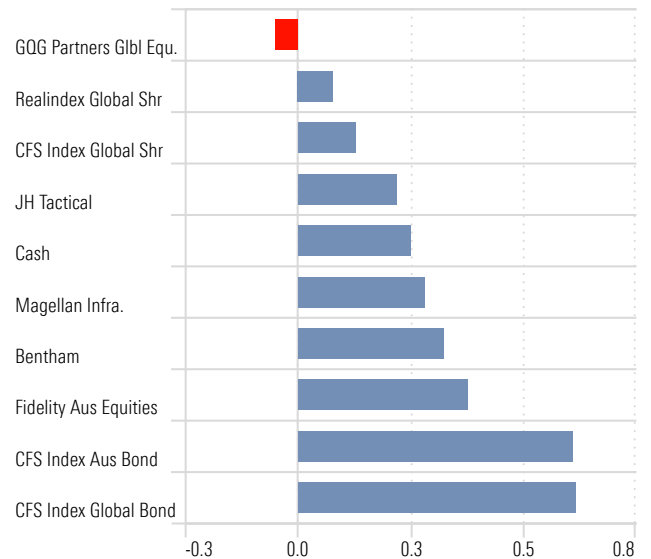
Sector Allocation

Portfolio Date: 30/09/2024



Manager Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



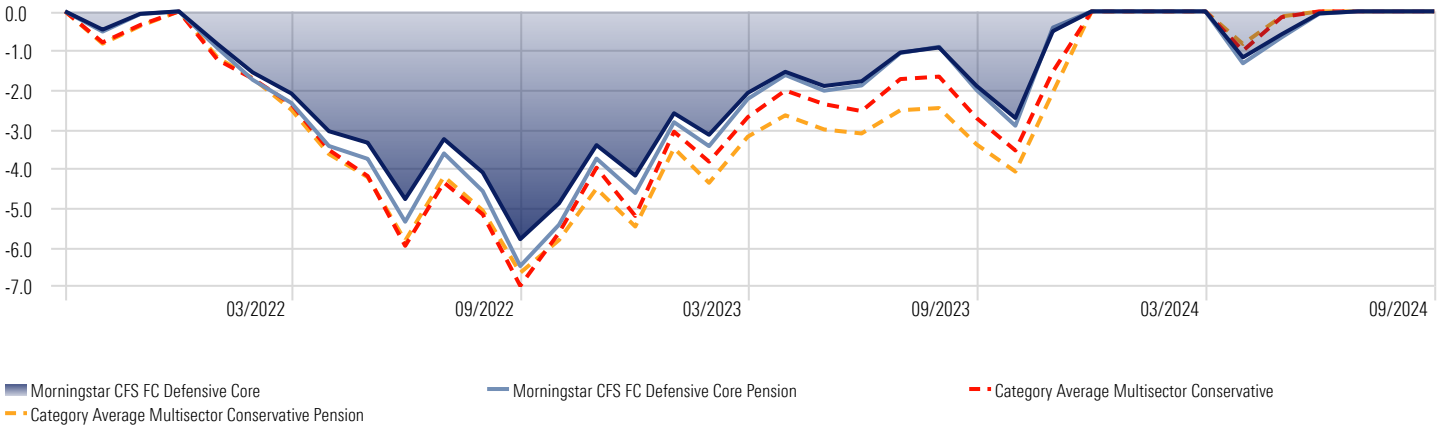
* An individual investor's performance will differ from the modelled performance depending on factors such as transaction timing, actual management fees, whether income is paid and any divergence from model portfolio weighting. Returns are calculated on an annualised basis using exit price to exit price 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.

Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
Fixed Interest						
CFS FC W PSup-CFS Index Global Bond	0.85	3.28	3.03	7.44	-1.40	-0.75
CFS FC W PSup-CFS Index Australian Bond	0.26	2.63	1.80	6.03	-1.29	-0.63
CFS FC W PSup-JH Tactical Income	-0.20	2.03	2.40	5.75		
CFS FC W PSup-Bentham Global Income	0.67	3.99	3.69	10.63		
Cash						
CFS FC W PSup-FSI Strategic Cash	0.31	0.99	1.95	3.95	2.51	1.63
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.63	4.18	7.11	25.07	6.93	10.00
CFS FC W PSup-GQG Partners Glb Equity	-2.42	-2.42	-1.24	23.94		
CFS FC W PSup-Realindex Global Share Val	0.20	3.82	2.22	18.79	10.50	10.35
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	3.94	7.58	5.95	17.74	5.50	7.75
Property and Infrastructure						
CFS FC W PSup-Magellan Infrastructure	1.89	9.54	6.74	17.31	4.15	1.51

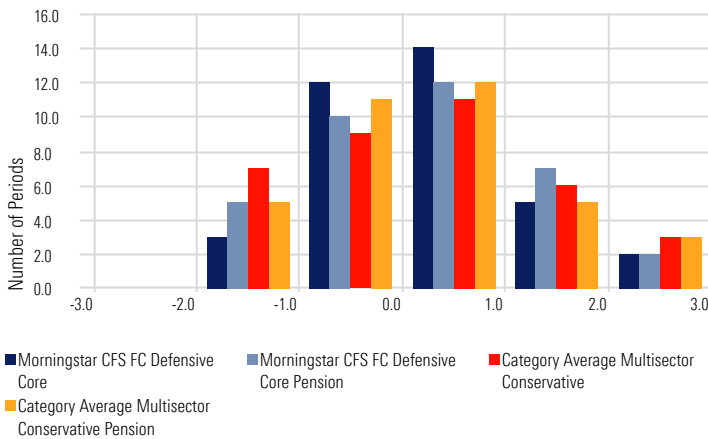
Drawdown

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



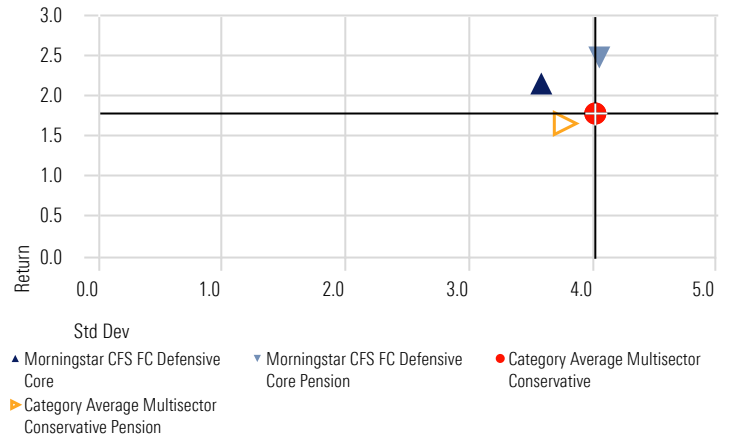
Return Distribution

Time Period: Since Inception to 30/09/2024



Risk-Reward

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



Correlation Matrix

Time Period: 1/09/2018 to 30/09/2024

	1	2	3	4	5	6	7	8	9	10	11	12
1 Bloomberg Global Aggregate TR Hdg AUD	1.00											
2 S&P/ASX 300 A-REIT TR	0.56	1.00										
3 FTSE Dvlp Core Infra 50/50 NR Hdg AUD	0.50	0.76	1.00									
4 FTSE EPRA Nareit Developed TR Hdg AUD	0.57	0.85	0.86	1.00								
5 Morningstar DM xAU LM NR Hdg AUD	0.46	0.74	0.80	0.85	1.00							
6 MSCI World Ex Australia NR AUD	0.43	0.68	0.64	0.66	0.84	1.00						
7 RBA Bank accepted Bills 90 Days	0.16	0.06	0.00	0.02	0.04	0.08	1.00					
8 S&P/ASX 200 TR AUD	0.46	0.88	0.79	0.84	0.81	0.71	0.02	1.00				
9 Bloomberg AusBond Composite 0+Y TR AUD	0.82	0.42	0.26	0.31	0.24	0.40	0.16	0.30	1.00			
10 S&P/ASX Small Ordinaries TR AUD	0.45	0.87	0.78	0.82	0.85	0.73	-0.01	0.93	0.29	1.00		
11 S&P Global Infrastructure NR Hdg AUD	0.44	0.80	0.95	0.87	0.81	0.63	0.01	0.85	0.20	0.81	1.00	
12 MSCI EM NR AUD	0.38	0.45	0.42	0.46	0.53	0.49	0.09	0.52	0.26	0.51	0.49	1.00

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



Quarterly Performance Update

As of 30/09/2024

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

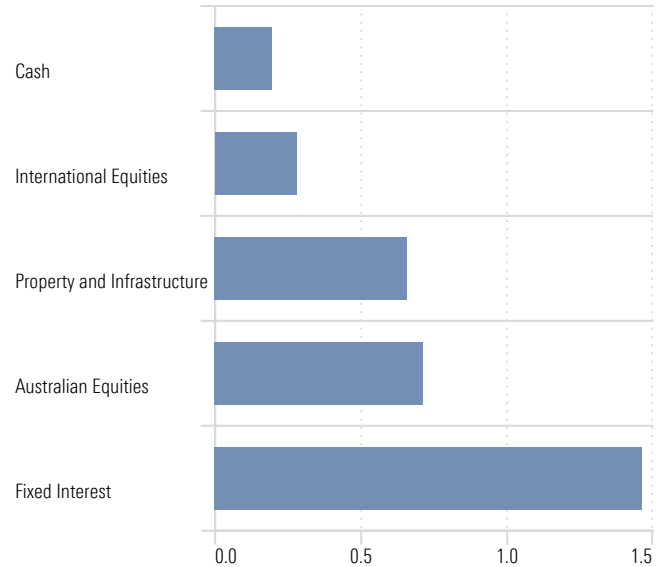
Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS FC Conservative Core	0.75	3.31	3.17	10.33	2.93	2.77
Morningstar CFS FC Conservative Core Pension	0.85	3.69	3.53	11.70	3.79	3.61
Category Average Multisector Moderate	0.75	2.82	2.90	9.08	2.46	2.46
Category Average Multisector Moderate Pension	0.82	3.17	3.12	9.86	2.98	2.98

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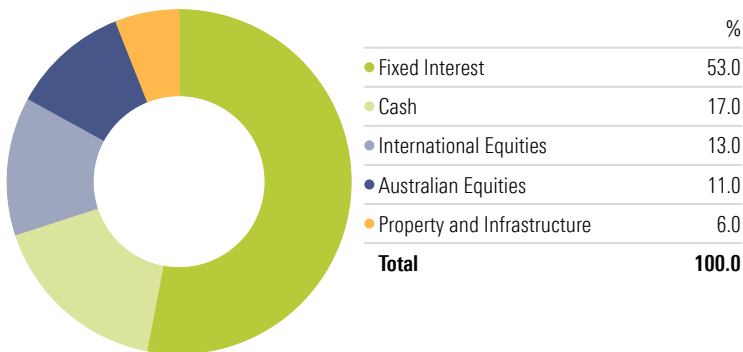
Asset Class Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



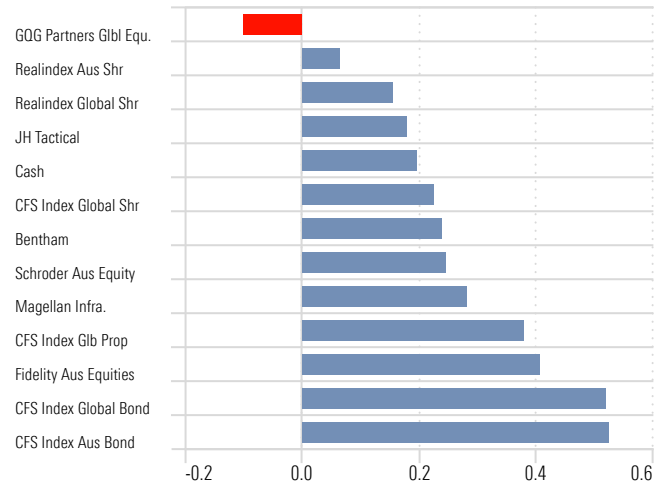
Sector Allocation

Portfolio Date: 30/09/2024



Manager Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



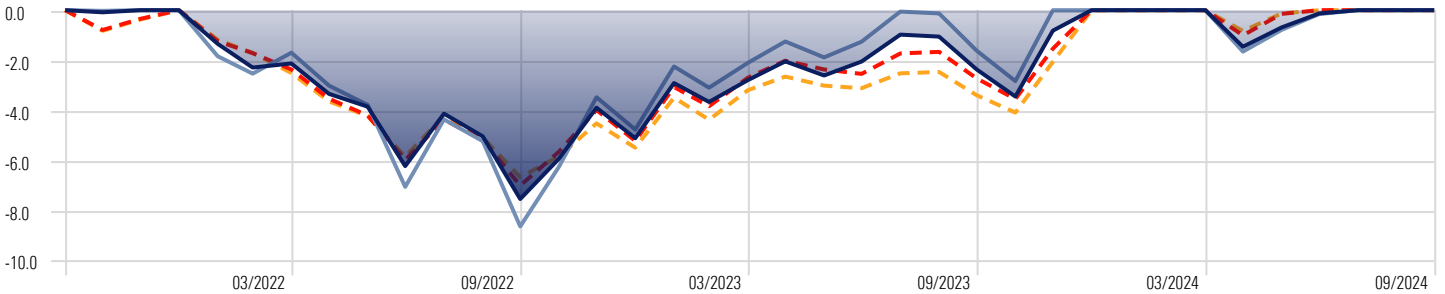
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Fixed Interest						
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CFS FC W PSup-Bentham Global Income	0.67	3.99	3.69	10.63		
CFS FC W PSup-JH Tactical Income	-0.20	2.03	2.40	5.75		
Cash						
CFS FC W PSup-FSI Strategic Cash	0.31	0.99	1.95	3.95	2.51	1.63
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.63	4.18	7.11	25.07	6.93	10.00
CFS FC W PSup-GQG Partners Glb Equity	-2.42	-2.42	-1.24	23.94		
CFS FC W PSup-Realindex Global Share Val	0.20	3.82	2.22	18.79	10.50	10.35
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	3.94	7.58	5.95	17.74	5.50	7.75
CFS FC W PSup-Schroder Australian Equity	2.73	6.01	3.76	15.88	8.69	7.96
CFS FC W PSup-Realindex Aust Share Value	3.37	7.47	5.71	20.50	10.92	9.74
Property and Infrastructure						
CFS FC W PSup-CFS Index Glb Property Sec	2.34	12.94	11.60	22.85	-0.04	0.39
CFS FC W PSup-Magellan Infrastructure	1.89	9.54	6.74	17.31	4.15	1.51

Drawdown

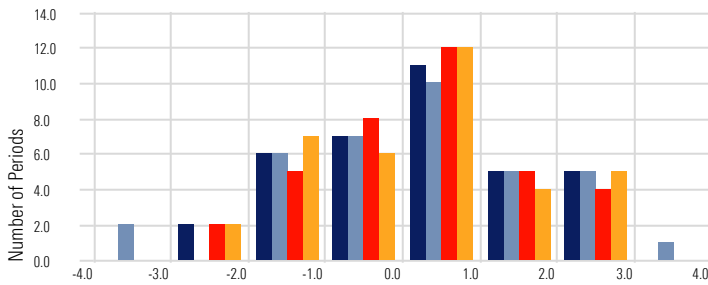
Time Period: Since Common Inception (1/10/2021) to 30/09/2024



■ Morningstar CFS FC Conservative Core
 - - - Morningstar CFS FC Conservative Core Pension
 - - - Category Average Multisector Moderate
- - - Category Average Multisector Moderate Pension

Return Distribution

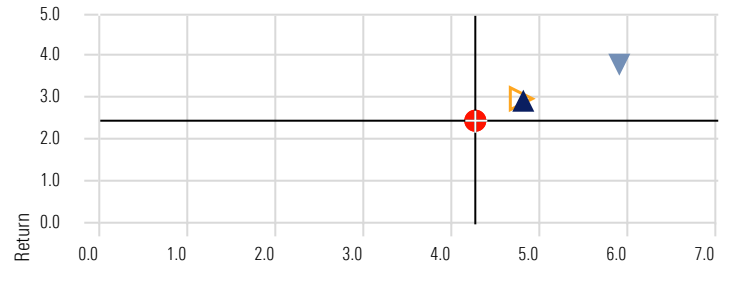
Time Period: Since Inception to 30/09/2024



■ Morningstar CFS FC Conservative Core
 ■ Morningstar CFS FC Conservative Core Pension
 ■ Category Average Multisector Moderate
■ Category Average Multisector Moderate Pension

Risk-Reward

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



▲ Morningstar CFS FC Conservative Core
 ▼ Morningstar CFS FC Conservative Core Pension
 ● Category Average Multisector Moderate
▶ Category Average Multisector Moderate Pension

Correlation Matrix

Time Period: 1/09/2018 to 30/09/2024

	1	2	3	4	5	6	7	8	9	10	11	12
1 Bloomberg Global Aggregate TR Hdq AUD	1.00											
2 Bloomberg AusBond Composite 0+Y TR AUD	0.82	1.00										
3 FTSE Dvlp Core Infra 50/50 NR Hdq AUD	0.50	0.26	1.00									
4 FTSE EPRA Nareit Developed TR Hdq AUD	0.57	0.31	0.86	1.00								
5 Morningstar DM xAU LM NR Hdq AUD	0.46	0.24	0.80	0.85	1.00							
6 MSCI World Ex Australia NR AUD	0.43	0.40	0.64	0.66	0.84	1.00						
7 RBA Bank accepted Bills 90 Days	0.16	0.16	0.00	0.02	0.04	0.08	1.00					
8 S&P/ASX 200 TR AUD	0.46	0.30	0.79	0.84	0.81	0.71	0.02	1.00				
9 S&P/ASX 300 A-REIT TR	0.56	0.42	0.76	0.85	0.74	0.68	0.06	0.88	1.00			
10 S&P/ASX Small Ordinaries TR AUD	0.45	0.29	0.78	0.82	0.85	0.73	-0.01	0.93	0.87	1.00		
11 S&P Global Infrastructure NR Hdq AUD	0.44	0.20	0.95	0.87	0.81	0.63	0.01	0.85	0.80	0.81	1.00	
12 MSCI EM NR AUD	0.38	0.26	0.42	0.46	0.53	0.49	0.09	0.52	0.45	0.51	0.49	1.00

■ 1.00 to 0.80
 ■ 0.80 to 0.60
 ■ 0.60 to 0.40
 ■ 0.40 to 0.20
 ■ 0.20 to 0.00
■ 0.00 to -0.20
 ■ -0.20 to -0.40
 ■ -0.40 to -0.60
 ■ -0.60 to -0.80
 ■ -0.80 to -1.00

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



Quarterly Performance Update

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

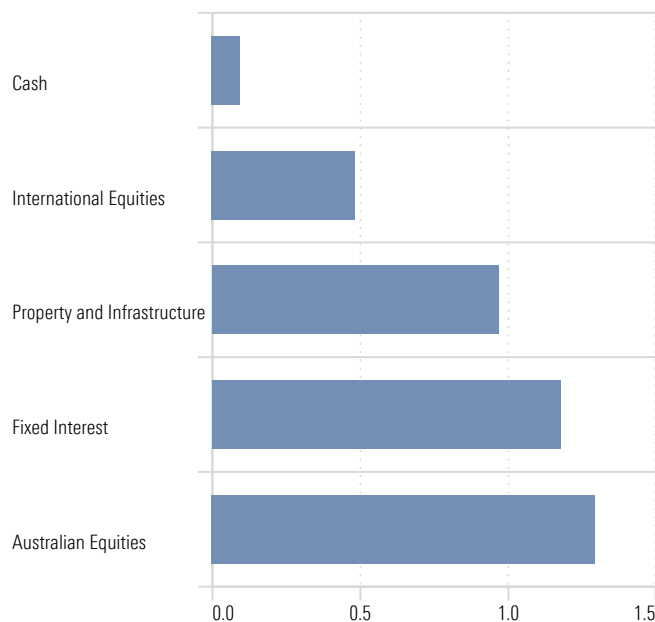
Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS FC Moderate Core	1.04	4.01	3.74	13.53	4.04	4.04
Morningstar CFS FC Moderate Core Pension	1.17	4.45	4.11	15.29	4.60	4.60
Category Average Multisector Balanced	1.00	3.51	3.64	11.72	3.59	3.59
Category Average Multisector Balanced Pension	1.08	3.92	3.90	12.93	4.30	4.30

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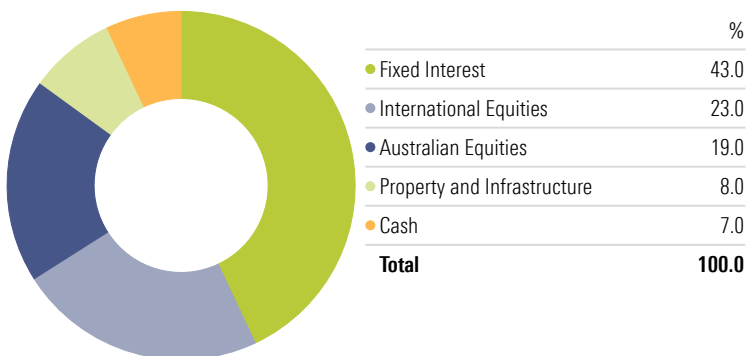
Asset Class Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



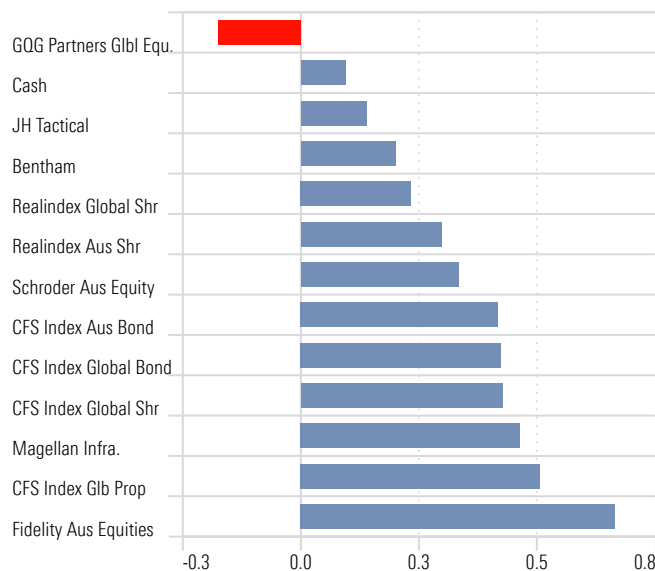
Sector Allocation

Portfolio Date: 30/09/2024



Manager Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



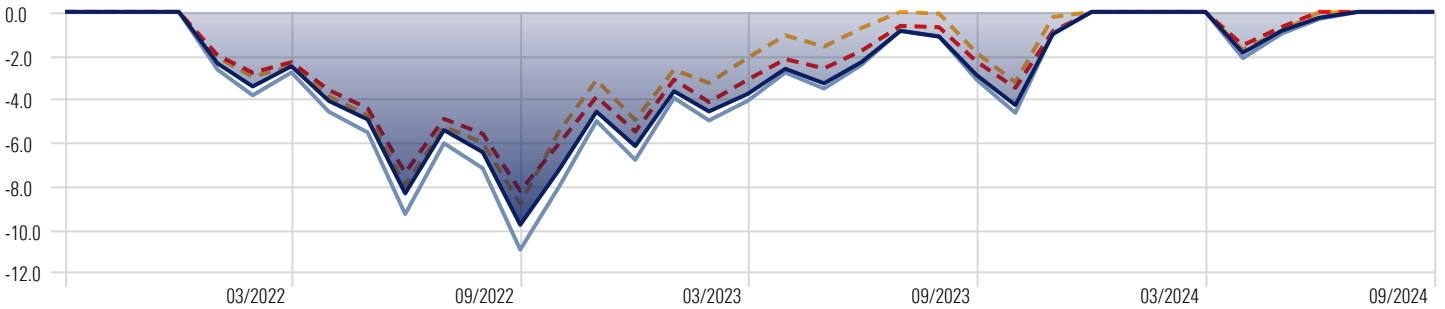
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Holdings

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CFS FC W PSup-Bentham Global Income	0.67	3.99	3.69	10.63		
CFS FC W PSup-JH Tactical Income	-0.20	2.03	2.40	5.75		
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.63	4.18	7.11	25.07	6.93	10.00
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CFS FC W PSup-Realindex Aust Share Value	3.37	7.47	5.71	20.50	10.92	9.74
Property and Infrastructure						
CFS FC W PSup-CFS Index Glb Property Sec	2.34	12.94	11.60	22.85	-0.04	0.39
CFS FC W PSup-Magellan Infrastructure	1.89	9.54	6.74	17.31	4.15	1.51
Cash						
CFS FC W PSup-FSI Strategic Cash	0.31	0.99	1.95	3.95	2.51	1.63

Drawdown

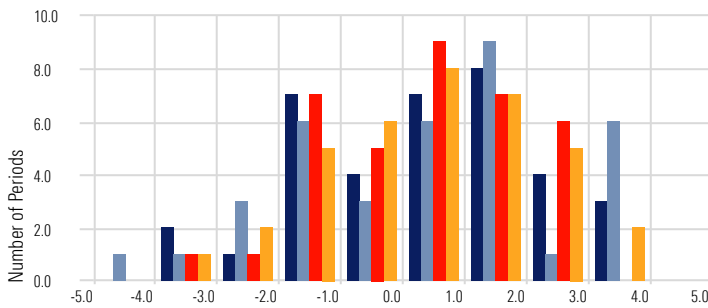
Time Period: Since Common Inception (1/10/2021) to 30/09/2024



■ CFS Core Moderate (MIM)
 ■ CFS Core Moderate Pension (MIM)
 ■ Category Average Multisector Balanced

Return Distribution

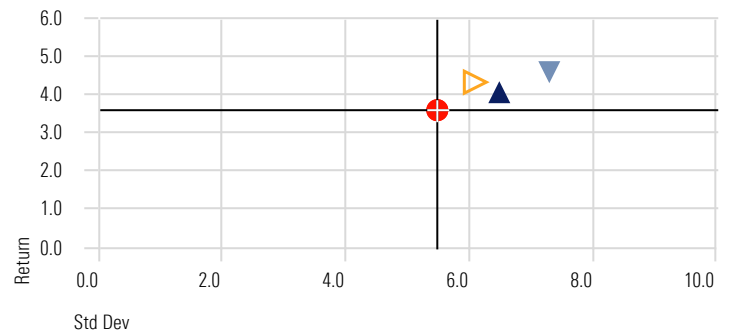
Time Period: Since Inception to 30/09/2024



■ CFS Core Moderate (MIM)
 ■ CFS Core Moderate Pension (MIM)
 ■ Category Average Multisector Balanced

Risk-Reward

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



▲ CFS Core Moderate (MIM)
 ▼ CFS Core Moderate Pension (MIM)
 ● Category Average Multisector Balanced

Correlation Matrix

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9 S&P/ASX 300 A-REIT TR	0.56	0.42	0.76	0.85	0.74	0.68	0.06	0.88	1.00			
10 S&P/ASX Small Ordinaries TR AUD	0.45	0.29	0.78	0.82	0.85	0.73	-0.01	0.93	0.87	1.00		
11 S&P Global Infrastructure NR Hdg AUD	0.44	0.20	0.95	0.87	0.81	0.63	0.01	0.85	0.80	0.81	1.00	
12 MSCI EM NR AUD	0.38	0.26	0.42	0.46	0.53	0.49	0.09	0.52	0.45	0.51	0.49	1.00

■ 1.00 to 0.80
 ■ 0.80 to 0.60
 ■ 0.60 to 0.40
 ■ 0.40 to 0.20
 ■ 0.20 to 0.00

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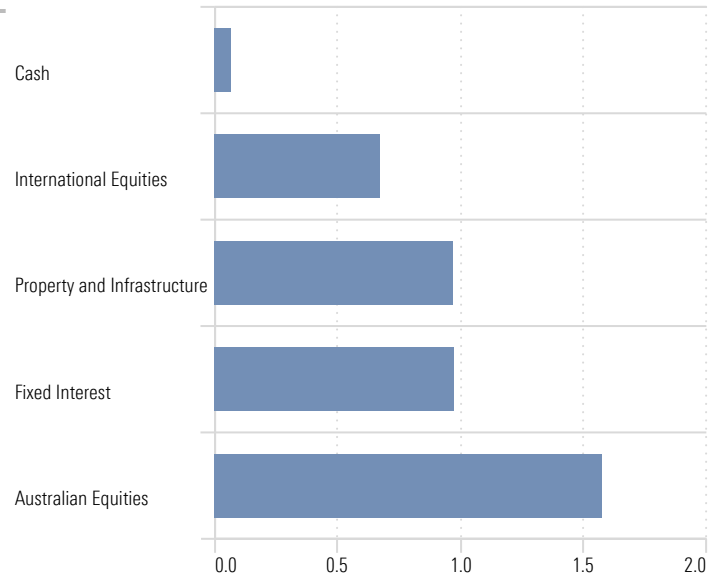
Quarterly Performance Update

As of 30/09/2024

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

Asset Class Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



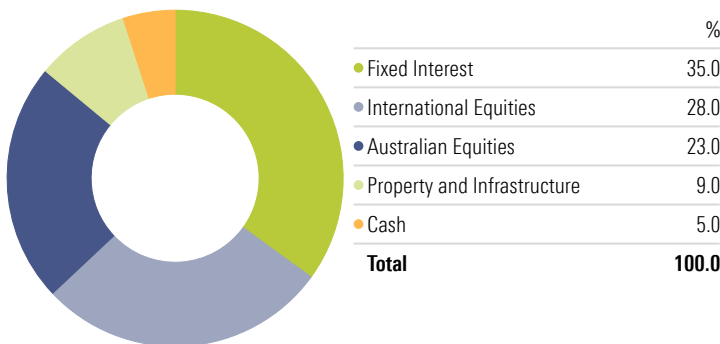
Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS FC Balanced Core	1.26	4.26	3.98	14.90	4.55	4.25
Morningstar CFS FC Balanced Core Pension	1.41	4.71	4.36	16.82	5.15	4.81
Category Average: 50% Balanced/50% Growth	1.08	3.69	3.61	12.86	3.99	3.99
Category Average: 50% Balanced/50% Growth Pension	1.18	4.13	3.86	14.35	4.46	4.46

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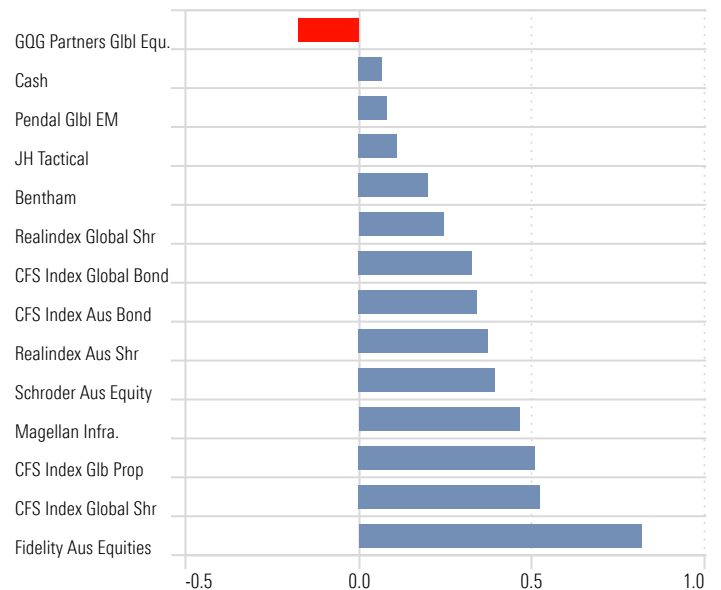
Sector Allocation

Portfolio Date: 30/09/2024



Manager Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



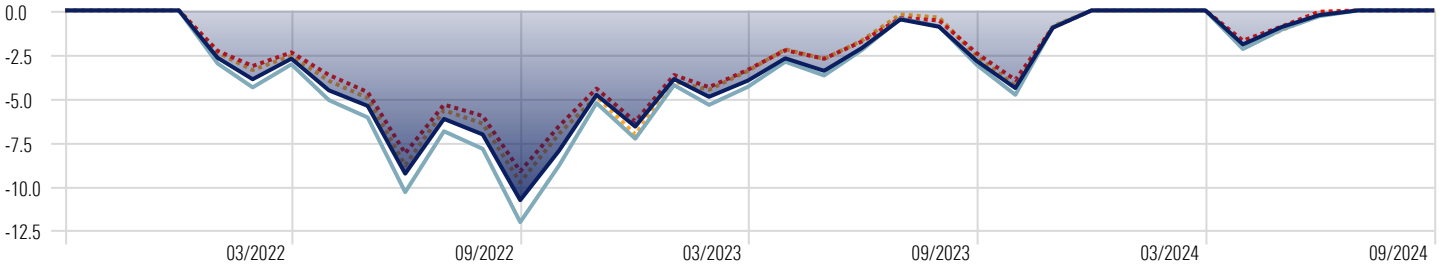
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Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	0.26	2.63	1.80	6.03	-1.29	-0.63
CFS FC W PSup-CFS Index Global Bond	0.85	3.28	3.03	7.44	-1.40	-0.75
CFS FC W PSup-Bentham Global Income	0.67	3.99	3.69	10.63		
CFS FC W PSup-JH Tactical Income	-0.20	2.03	2.40	5.75		
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.63	4.18	7.11	25.07	6.93	10.00
CFS FC W PSup-GQG Partners Glb Equity	-2.42	-2.42	-1.24	23.94		
CFS FC W PSup-Realindex Global Share Val	0.20	3.82	2.22	18.79	10.50	10.35
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	4.51	4.25	3.63	12.35	3.18	4.38
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	3.94	7.58	5.95	17.74	5.50	7.75
CFS FC W PSup-Schroder Australian Equity	2.73	6.01	3.76	15.88	8.69	7.96
CFS FC W PSup-Realindex Aust Share Value	3.37	7.47	5.71	20.50	10.92	9.74
Property and Infrastructure						
CFS FC W PSup-CFS Index Glb Property Sec	2.34	12.94	11.60	22.85	-0.04	0.39
CFS FC W PSup-Magellan Infrastructure	1.89	9.54	6.74	17.31	4.15	1.51
Cash						
CFS FC W PSup-FSI Strategic Cash	0.31	0.99	1.95	3.95	2.51	1.63

Drawdown

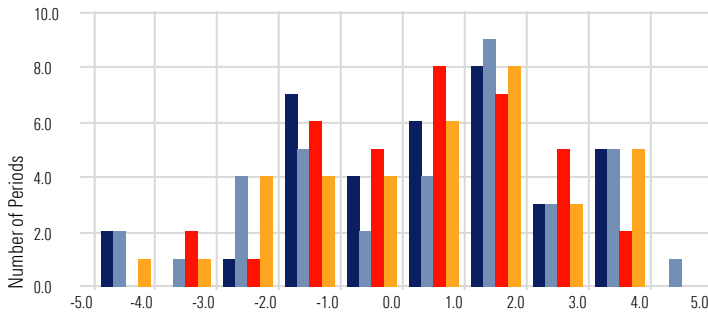
Time Period: Since Common Inception (1/10/2021) to 30/09/2024



■ CFS Core Balanced (MIM)
 ■ CFS Core Balanced Pension (MIM)
 ● Category Average: 50% Balanced/50% Growth
 ● Category Average: 50% Balanced/50% Growth Pension

Return Distribution

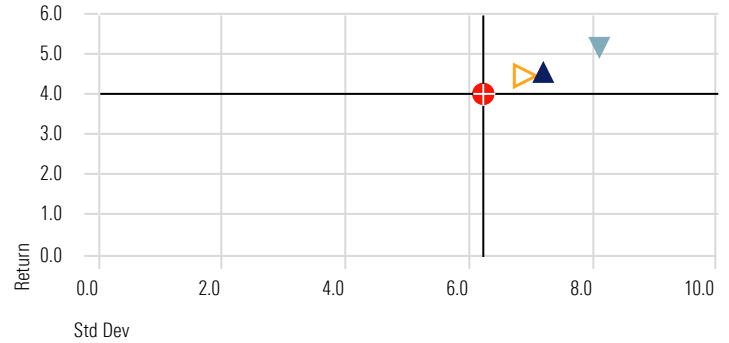
Time Period: Since Common Inception (1/10/2021) to 30/09/2024



■ CFS Core Balanced (MIM)
 ■ CFS Core Balanced Pension (MIM)
 ■ Category Average: 50% Balanced/50% Growth
 ■ Category Average: 50% Balanced/50% Growth Pension

Risk-Reward

Time Period: Since Inception to 30/09/2024



▲ CFS Core Balanced (MIM)
 ▼ CFS Core Balanced Pension (MIM)
 ● Category Average: 50% Balanced/50% Growth
 ▶ Category Average: 50% Balanced/50% Growth Pension

Correlation Matrix

Time Period: 1/09/2018 to 30/09/2024

	1	2	3	4	5	6	7	8	9	10	11	12
1 Bloomberg Global Aggregate TR Hdq AUD	1.00											
2 Bloomberg AusBond Composite 0+Y TR AUD	0.82	1.00										
3 FTSE Dvlp Core Infra 50/50 NR Hdq AUD	0.50	0.26	1.00									
4 FTSE EPRA Nareit Developed TR Hdq AUD	0.57	0.31	0.86	1.00								
5 Morningstar DM xAU LM NR Hdq AUD	0.46	0.24	0.80	0.85	1.00							
6 MSCI World Ex Australia NR AUD	0.43	0.40	0.64	0.66	0.84	1.00						
7 RBA Bank accepted Bills 90 Days	0.16	0.16	0.00	0.02	0.04	0.08	1.00					
8 S&P/ASX 200 TR AUD	0.46	0.30	0.79	0.84	0.81	0.71	0.02	1.00				
9 S&P/ASX 300 A-REIT TR	0.56	0.42	0.76	0.85	0.74	0.68	0.06	0.88	1.00			
10 S&P/ASX Small Ordinaries TR AUD	0.45	0.29	0.78	0.82	0.85	0.73	-0.01	0.93	0.87	1.00		
11 S&P Global Infrastructure NR Hdq AUD	0.44	0.20	0.95	0.87	0.81	0.63	0.01	0.85	0.80	0.81	1.00	
12 MSCI EM NR AUD	0.38	0.26	0.42	0.46	0.53	0.49	0.09	0.52	0.45	0.51	0.49	1.00

■ 1.00 to 0.80
 ■ 0.80 to 0.60
 ■ 0.60 to 0.40
 ■ 0.40 to 0.20
 ■ 0.20 to 0.00
 ■ 0.00 to -0.20
 ■ -0.20 to -0.40
 ■ -0.40 to -0.60
 ■ -0.60 to -0.80
 ■ -0.80 to -1.00

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



Quarterly Performance Update

As of 30/09/2024

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

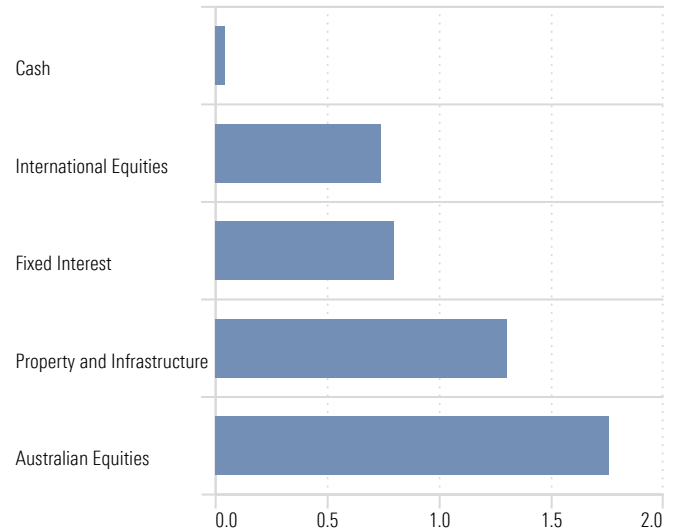
Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS FC Growth Core	1.49	4.63	4.06	16.59	4.89	4.56
Morningstar CFS FC Growth Core Pension	1.67	5.10	4.41	18.70	5.52	5.14
Category Average Multisector Growth	1.16	3.80	3.78	14.19	5.18	5.18
Category Average Multisector Growth Pension	1.28	4.26	4.07	15.65	5.88	5.88

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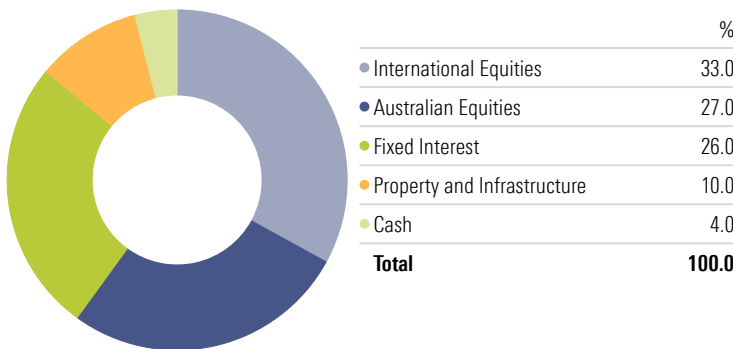
Asset Class Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



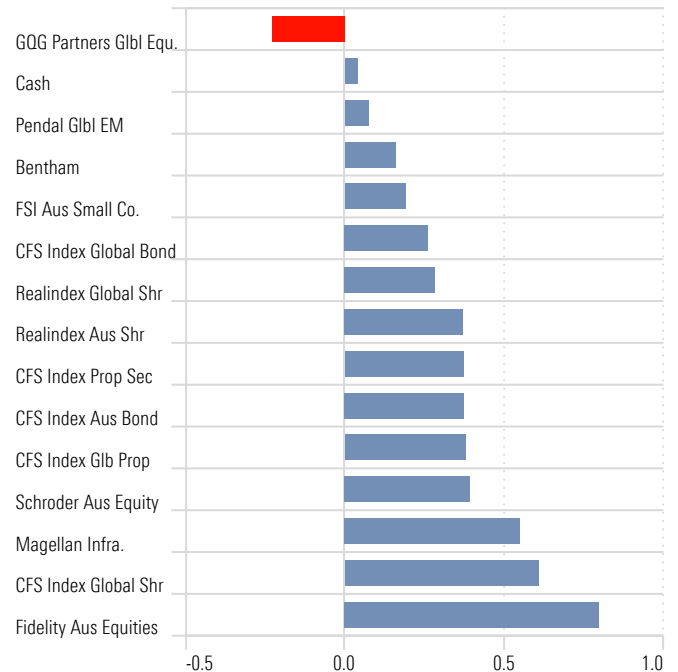
Sector Allocation

Portfolio Date: 30/09/2024



Manager Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



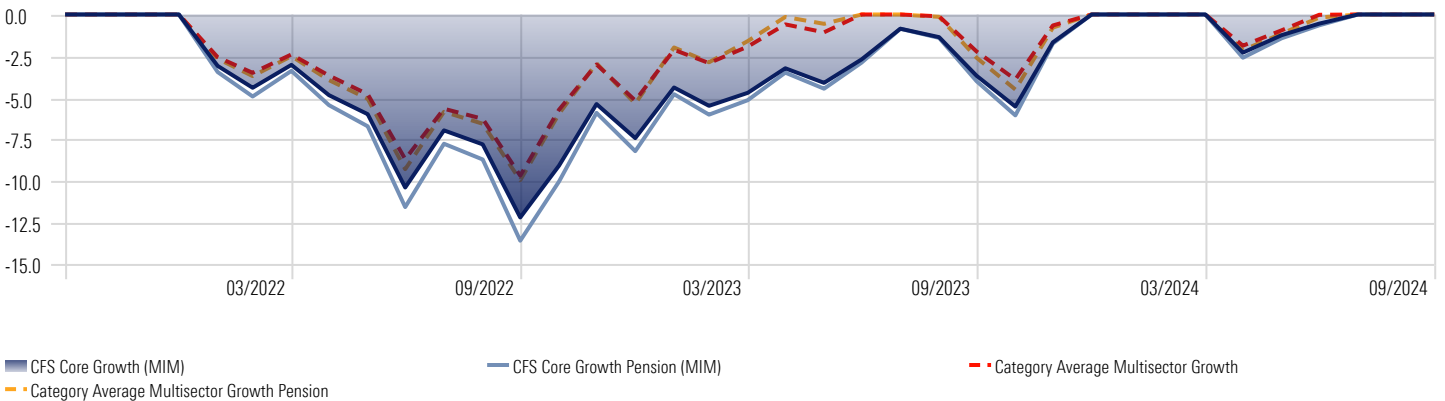
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Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.63	4.18	7.11	25.07	6.93	10.00
CFS FC W PSup-GQG Partners Glb Equity	-2.42	-2.42	-1.24	23.94		
CFS FC W PSup-Realindex Global Share Val	0.20	3.82	2.22	18.79	10.50	10.35
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	4.51	4.25	3.63	12.35	3.18	4.38
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	3.94	7.58	5.95	17.74	5.50	7.75
CFS FC W PSup-Schroder Australian Equity	2.73	6.01	3.76	15.88	8.69	7.96
CFS FC W PSup-Realindex Aust Share Value	3.37	7.47	5.71	20.50	10.92	9.74
CFS FC W PSup-FSI Aust Small Companies	3.14	6.31	1.57	14.57	1.41	8.95
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	0.26	2.63	1.80	6.03	-1.29	-0.63
CFS FC W PSup-CFS Index Global Bond	0.85	3.28	3.03	7.44	-1.40	-0.75
CFS FC W PSup-Bentham Global Income	0.67	3.99	3.69	10.63		
Property and Infrastructure						
CFS FC W PSup-Magellan Infrastructure	1.89	9.54	6.74	17.31	4.15	1.51
CFS FC W PSup-CFS Index Glb Property Sec	2.34	12.94	11.60	22.85	-0.04	0.39
CFS FC W PSup-CFS Index Property Sec	5.80	12.68	7.23	40.69	7.87	6.19
Cash						
CFS FC W PSup-FSI Strategic Cash	0.31	0.99	1.95	3.95	2.51	1.63

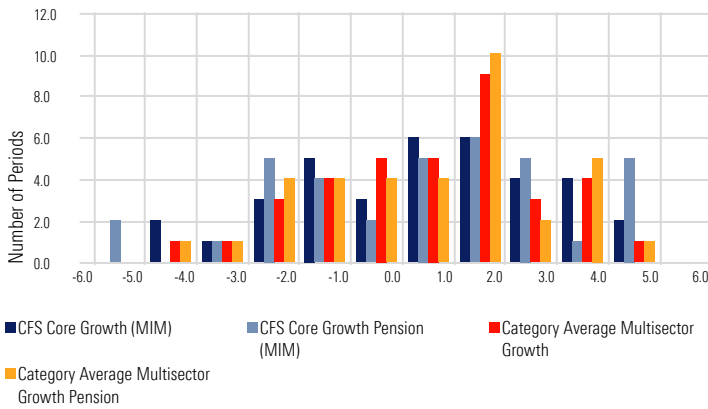
Drawdown

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



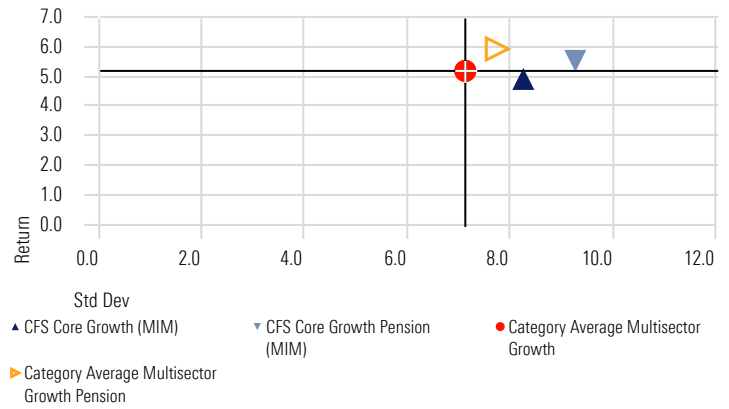
Return Distribution

Time Period: Since Inception to 30/09/2024



Risk-Reward

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



Correlation Matrix

Time Period: 1/09/2018 to 30/09/2024

	1	2	3	4	5	6	7	8	9	10	11	12
1 Bloomberg Global Aggregate TR Hdg AUD	1.00											
2 Bloomberg AusBond Composite 0+Y TR AUD	0.82	1.00										
3 FTSE Dvlp Core Infra 50/50 NR Hdg AUD	0.50	0.26	1.00									
4 FTSE EPRA Nareit Developed TR Hdg AUD	0.57	0.31	0.86	1.00								
5 Morningstar DM xAU LM NR Hdg AUD	0.46	0.24	0.80	0.85	1.00							
6 MSCI World Ex Australia NR AUD	0.43	0.40	0.64	0.66	0.84	1.00						
7 RBA Bank accepted Bills 90 Days	0.16	0.16	0.00	0.02	0.04	0.08	1.00					
8 S&P/ASX 200 TR AUD	0.46	0.30	0.79	0.84	0.81	0.71	0.02	1.00				
9 S&P/ASX 300 A-REIT TR	0.56	0.42	0.76	0.85	0.74	0.68	0.06	0.88	1.00			
10 S&P/ASX Small Ordinaries TR AUD	0.45	0.29	0.78	0.82	0.85	0.73	-0.01	0.93	0.87	1.00		
11 S&P Global Infrastructure NR Hdg AUD	0.44	0.20	0.95	0.87	0.81	0.63	0.01	0.85	0.80	0.81	1.00	
12 MSCI EM NR AUD	0.38	0.26	0.42	0.46	0.53	0.49	0.09	0.52	0.45	0.51	0.49	1.00

Legend:

- 1.00 to 0.80
- 0.80 to 0.60
- 0.60 to 0.40
- 0.40 to 0.20
- 0.20 to 0.00
- 0.00 to -0.20
- 0.20 to -0.40
- 0.40 to -0.60
- 0.60 to -0.80
- 0.80 to -1.00

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Morningstar CFS FC High Growth Core (FirstChoice Managed Account Range: High Growth)



Quarterly Performance Update

As of 30/09/2024

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

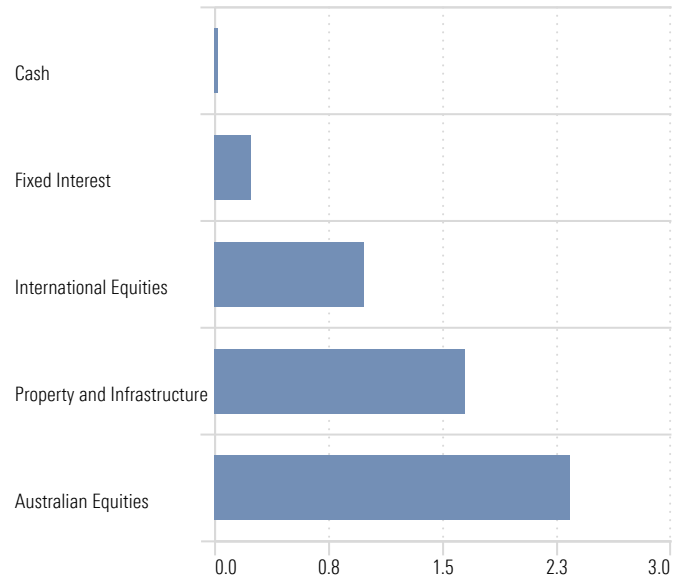
Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS FC High Growth Core	1.82	5.22	4.60	19.43	5.65	5.65
Morningstar CFS FC Core High Growth Core Pension	2.04	5.72	4.98	21.89	6.34	6.34
Category Average Multisector Aggressive	1.41	4.12	4.30	16.83	6.29	6.29
Category Average Multisector Aggressive Pension	1.47	4.53	4.53	18.12	7.23	7.23

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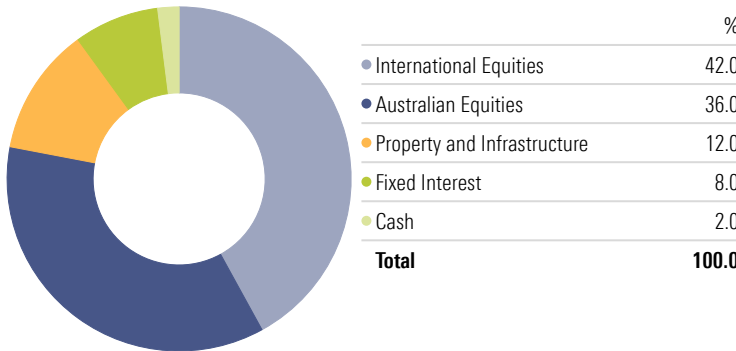
Asset Class Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



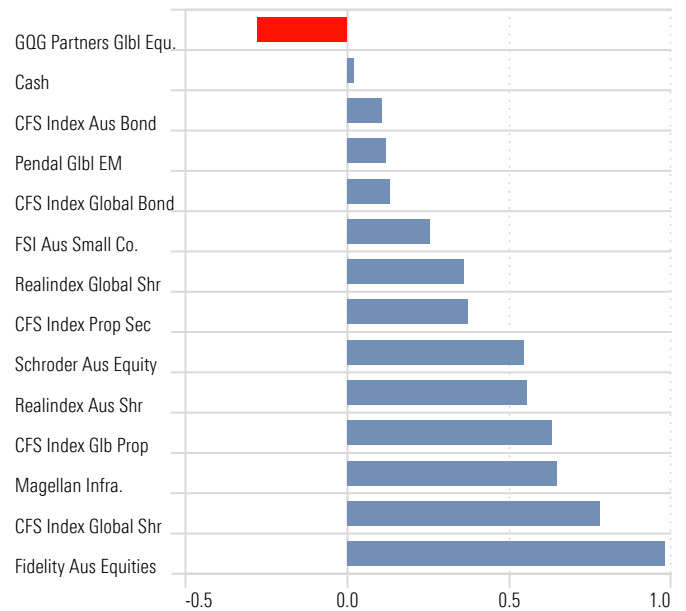
Sector Allocation

Portfolio Date: 30/09/2024



Manager Quarterly Contribution to Performance

Time Period: 1/07/2024 to 30/09/2024



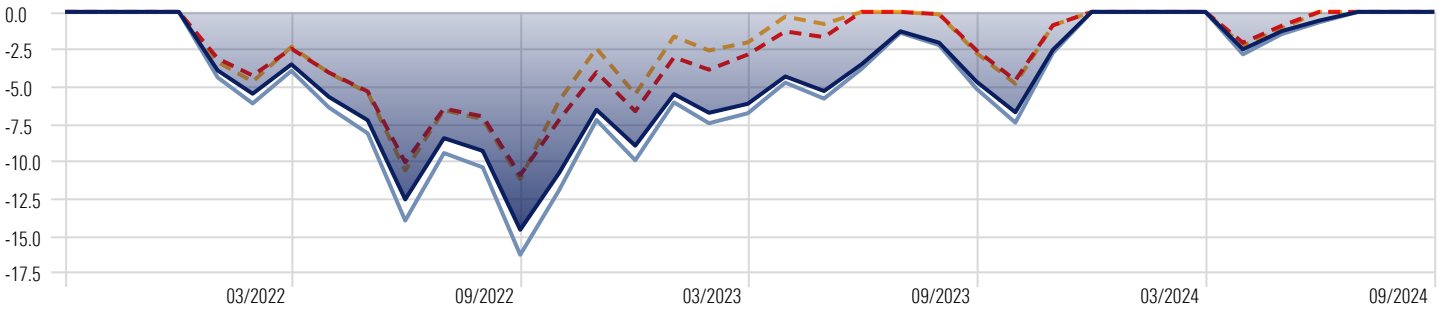
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CFS FC W PSup-FSI Aust Small Companies	3.14	6.31	1.57	14.57	1.41	8.95
Property and Infrastructure						
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Fixed Interest						
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Drawdown

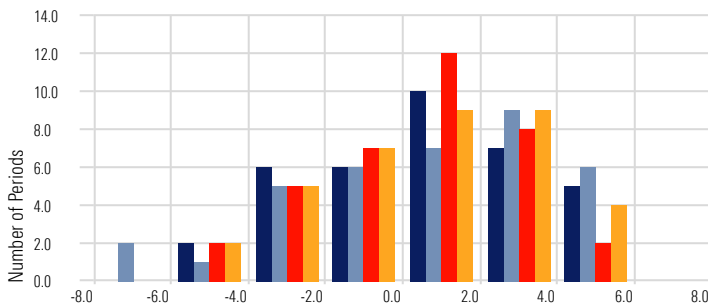
Time Period: Since Common Inception (1/10/2021) to 30/09/2024



■ CFS Core High Growth (MIM)
 ■ CFS Core High Growth Pension (MIM)
 ■ Category Average Multisector Aggressive Pension

Return Distribution

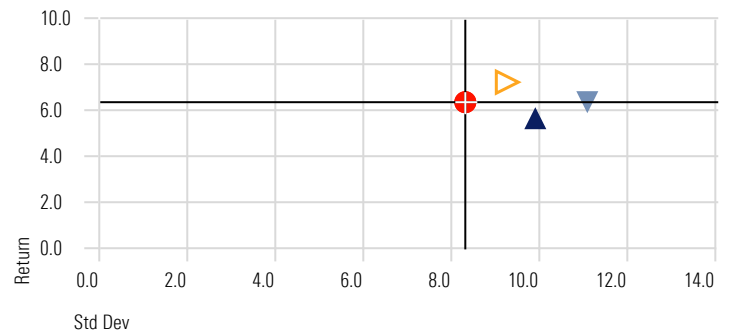
Time Period: Since Inception to 30/09/2024



■ CFS Core High Growth (MIM)
 ■ CFS Core High Growth Pension (MIM)
 ■ Category Average Multisector Aggressive Pension

Risk-Reward

Time Period: Since Common Inception (1/10/2021) to 30/09/2024



▲ CFS Core High Growth (MIM)
 ▼ CFS Core High Growth Pension (MIM)
 ● Category Average Multisector Aggressive Pension

Correlation Matrix

Time Period: 1/09/2018 to 30/09/2024

	1	2	3	4	5	6	7	8	9	10	11	12
1 Bloomberg Global Aggregate TR Hdg AUD	1.00											
2 Bloomberg AusBond Composite 0+Y TR AUD	0.82	1.00										
3 FTSE Dvlp Core Infra 50/50 NR Hdg AUD	0.50	0.26	1.00									
4 FTSE EPRA Nareit Developed TR Hdg AUD	0.57	0.31	0.86	1.00								
5 Morningstar DM xAU LM NR Hdg AUD	0.46	0.24	0.80	0.85	1.00							
6 MSCI World Ex Australia NR AUD	0.43	0.40	0.64	0.66	0.84	1.00						
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12 MSCI EM NR AUD	0.38	0.26	0.42	0.46	0.53	0.49	0.09	0.52	0.45	0.51	0.49	1.00

■ 1.00 to 0.80
 ■ 0.80 to 0.60
 ■ 0.60 to 0.40
 ■ 0.40 to 0.20
 ■ 0.20 to 0.00

■ 0.00 to -0.20
 ■ -0.20 to -0.40
 ■ -0.40 to -0.60
 ■ -0.60 to -0.80
 ■ -0.80 to -1.00

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