

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



## Monthly Performance Update

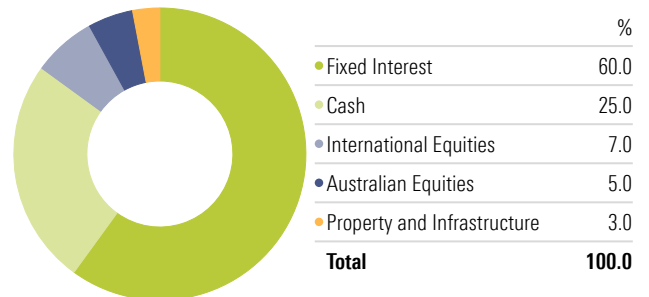
As of 31/08/2024

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

### Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Core Defensive	0.78	2.75	3.17	6.48		1.89
Morningstar CFS Core Defensive Pension	0.88	3.10	3.58	7.38		2.20
Category Average Multisector Conservative	0.54	2.21	3.12	6.35	1.28	1.60
Category Average Multisector Conservative Pension	0.70	2.53	3.44	6.78	1.11	1.44

### Sector Allocation



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

### Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
<b>Fixed Interest</b>						
CFS FC W PSup-CFS Index Australian Bond	1.05	3.04	2.53	4.32	-1.83	-0.77
CFS FC W PSup-CFS Index Global Bond	0.97	3.18	2.91	4.76	-2.03	-1.04
CFS FC W PSup-JH Tactical Income	0.86	2.60	3.12	5.92		
CFS FC W PSup-Bentham Global Income	0.96	3.97	4.28	9.39		
<b>Cash</b>						
CFS FC W PSup-FSI Strategic Cash	0.36	0.99	1.98	3.94	2.40	1.59
<b>International Equities</b>						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.43	4.70	8.40	19.13	5.17	10.09
CFS FC W PSup-GQG Partners Glb Equity	0.09	2.17	3.38	24.03		
CFS FC W PSup-Realindex Global Share Val	-1.43	3.08	5.51	16.56	9.90	11.04
<b>Australian Equities</b>						
CFS FC W PSup-Fidelity Aust Equities	0.61	4.31	4.85	10.43	3.59	7.26
<b>Property and Infrastructure</b>						
CFS FC W PSup-Magellan Infrastructure	1.94	5.35	6.70	11.70	2.25	1.32

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



## Monthly Performance Update

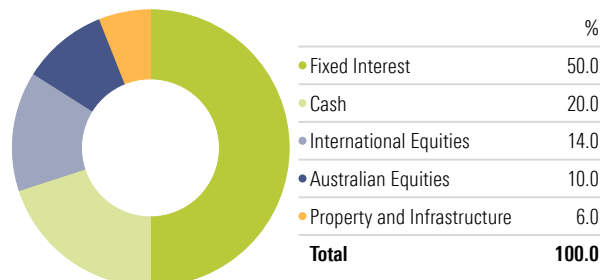
As of 31/08/2024

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 Core Conservative	0.85	3.11	3.78	8.06		2.58
Morningstar CFS Core Conservative Pension	0.95	3.47	4.22	9.11		3.41
Category Average Multisector Moderate	0.63	2.75	3.45	6.99	1.94	2.28
Category Average Multisector Moderate Pension	0.71	3.06	3.71	7.51	2.36	2.79

### Sector Allocation



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

### Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
<b>Fixed Interest</b>						
CFS FC W PSup-CFS Index Australian Bond	1.05	3.04	2.53	4.32	-1.83	-0.77
CFS FC W PSup-CFS Index Global Bond	0.97	3.18	2.91	4.76	-2.03	-1.04
CFS FC W PSup-JH Tactical Income	0.86	2.60	3.12	5.92		
CFS FC W PSup-Bentham Global Income	0.96	3.97	4.28	9.39		
<b>Cash</b>						
CFS FC W PSup-FSI Strategic Cash	0.36	0.99	1.98	3.94	2.40	1.59
<b>International Equities</b>						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.43	4.70	8.40	19.13	5.17	10.09
CFS FC W PSup-GQG Partners Glb Equity	0.09	2.17	3.38	24.03		
CFS FC W PSup-Realindex Global Share Val	-1.43	3.08	5.51	16.56	9.90	11.04
<b>Australian Equities</b>						
CFS FC W PSup-Fidelity Aust Equities	0.61	4.31	4.85	10.43	3.59	7.26
CFS FC W PSup-Schroder Australian Equity	0.21	2.79	4.63	10.73	7.47	7.92
<b>Property and Infrastructure</b>						
CFS FC W PSup-CFS Index Glb Property Sec	4.97	11.29	11.72	13.87	-2.45	0.38
CFS FC W PSup-Magellan Infrastructure	1.94	5.35	6.70	11.70	2.25	1.32

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



## Monthly Performance Update

As of 31/08/2024

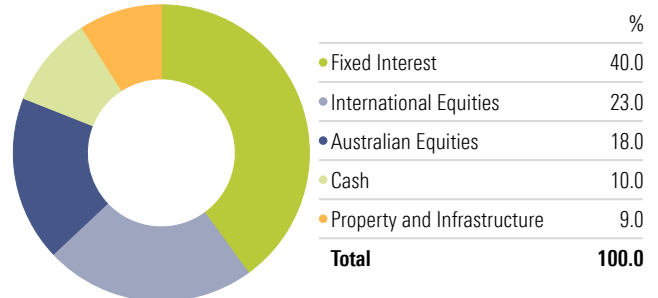
Benchmark: Morningstar Category Average - Multisector Balanced  
Inception Date : 27/09/2021

### Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Core Moderate	0.86	3.57	4.47	10.36		3.54
Morningstar CFS Core Moderate Pension	0.96	3.95	4.95	11.67		4.02
Category Average Multisector Balanced	0.55	3.40	4.30	8.93	2.86	3.36
Category Average Multisector Balanced Pension	0.59	3.72	4.66	9.75	3.48	4.05

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

### Sector Allocation



### Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
<b>Fixed Interest</b>						
CFS FC W PSup-CFS Index Australian Bond	1.05	3.04	2.53	4.32	-1.83	-0.77
CFS FC W PSup-CFS Index Global Bond	0.97	3.18	2.91	4.76	-2.03	-1.04
CFS FC W PSup-JH Tactical Income	0.86	2.60	3.12	5.92		
CFS FC W PSup-Bentham Global Income	0.96	3.97	4.28	9.39		
<b>International Equities</b>						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.43	4.70	8.40	19.13	5.17	10.09
CFS FC W PSup-GQG Partners Glb Equity	0.09	2.17	3.38	24.03		
CFS FC W PSup-Realindex Global Share Val	-1.43	3.08	5.51	16.56	9.90	11.04
<b>Australian Equities</b>						
CFS FC W PSup-Fidelity Aust Equities	0.61	4.31	4.85	10.43	3.59	7.26
CFS FC W PSup-Schroder Australian Equity	0.21	2.79	4.63	10.73	7.47	7.92
CFS FC W PSup-Realindex Aust Share Valur	0.31	4.31	5.26	14.25	9.30	9.51
<b>Cash</b>						
CFS FC W PSup-FSI Strategic Cash	0.36	0.99	1.98	3.94	2.40	1.59
<b>Property and Infrastructure</b>						
CFS FC W PSup-Magellan Infrastructure	1.94	5.35	6.70	11.70	2.25	1.32
CFS FC W PSup-CFS Index Glb Property Sec	4.97	11.29	11.72	13.87	-2.45	0.38

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



## Monthly Performance Update

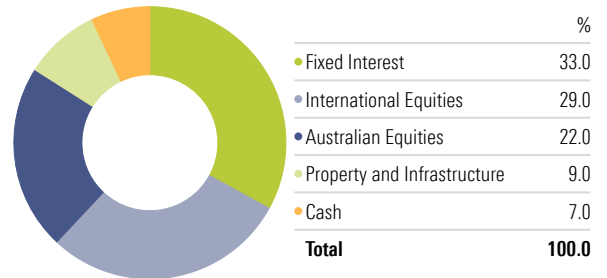
As of 31/08/2024

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

### Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Core Balanced	0.81	3.67	4.76	11.26		3.93
Morningstar CFS Core Balanced Pension	0.90	4.04	5.25	12.67		4.45
Category Average: 50% Balanced/50% Growth	0.52	3.45	4.41	9.56		3.73
Category Average: 50% Balanced/50% Growth Pension	0.57	3.81	4.78	10.53		4.17

### Sector Allocation



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

### Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
<b>Fixed Interest</b>						
CFS FC W PSup-CFS Index Australian Bond	1.05	3.04	2.53	4.32	-1.83	-0.77
CFS FC W PSup-CFS Index Global Bond	0.97	3.18	2.91	4.76	-2.03	-1.04
CFS FC W PSup-Bentham Global Income	0.96	3.97	4.28	9.39		
CFS FC W PSup-JH Tactical Income	0.86	2.60	3.12	5.92		
<b>International Equities</b>						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.43	4.70	8.40	19.13	5.17	10.09
CFS FC W PSup-GQG Partners Glb Equity	0.09	2.17	3.38	24.03		
CFS FC W PSup-Realindex Global Share Val	-1.43	3.08	5.51	16.56	9.90	11.04
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	-1.16	1.48	2.62	4.38	0.71	3.72
<b>Australian Equities</b>						
CFS FC W PSup-Fidelity Aust Equities	0.61	4.31	4.85	10.43	3.59	7.26
CFS FC W PSup-Schroder Australian Equity	0.21	2.79	4.63	10.73	7.47	7.92
CFS FC W PSup-Realindex Aust Share Value	0.31	4.31	5.26	14.25	9.30	9.51
<b>Property and Infrastructure</b>						
CFS FC W PSup-Magellan Infrastructure	1.94	5.35	6.70	11.70	2.25	1.32
CFS FC W PSup-CFS Index Glb Property Sec	4.97	11.29	11.72	13.87	-2.45	0.38
<b>Cash</b>						
CFS FC W PSup-FSI Strategic Cash	0.36	0.99	1.98	3.94	2.40	1.59

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



## Monthly Performance Update

As of 31/08/2024

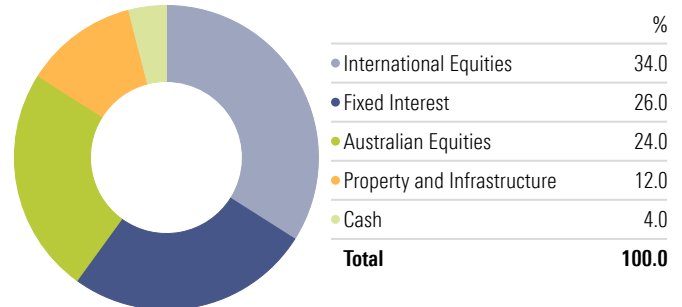
Benchmark: Morningstar Category Average - Multisector Growth  
Inception Date : 27/09/2021

### Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Core Growth	0.67	3.81	5.02	12.18		4.16
Morningstar CFS Core Growth Pension	0.75	4.18	5.52	13.68		4.69
Category Average Multisector Growth	0.49	3.66	4.77	10.60	4.31	4.95
Category Average Multisector Growth Pension	0.56	4.01	5.14	11.47	4.89	5.62

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

### Sector Allocation



### Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
<b>International Equities</b>						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.43	4.70	8.40	19.13	5.17	10.09
CFS FC W PSup-GQG Partners Glb Equity	0.09	2.17	3.38	24.03		
CFS FC W PSup-Realindex Global Share Val	-1.43	3.08	5.51	16.56	9.90	11.04
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	-1.16	1.48	2.62	4.38	0.71	3.72
<b>Fixed Interest</b>						
CFS FC W PSup-CFS Index Australian Bond	1.05	3.04	2.53	4.32	-1.83	-0.77
CFS FC W PSup-CFS Index Global Bond	0.97	3.18	2.91	4.76	-2.03	-1.04
CFS FC W PSup-Bentham Global Income	0.96	3.97	4.28	9.39		
<b>Australian Equities</b>						
CFS FC W PSup-Fidelity Aust Equities	0.61	4.31	4.85	10.43	3.59	7.26
CFS FC W PSup-Schroder Australian Equity	0.21	2.79	4.63	10.73	7.47	7.92
CFS FC W PSup-Realindex Aust Share Value	0.31	4.31	5.26	14.25	9.30	9.51
CFS FC W PSup-FSI Aust Small Companies	-1.49	3.16	2.12	6.83	0.48	8.72
<b>Property and Infrastructure</b>						
CFS FC W PSup-Magellan Infrastructure	1.94	5.35	6.70	11.70	2.25	1.32
CFS FC W PSup-CFS Index Glb Property Sec	4.97	11.29	11.72	13.87	-2.45	0.38
CFS FC W PSup-CFS Index Property Sec	0.46	7.00	10.00	22.79	5.17	4.48
<b>Cash</b>						
CFS FC W PSup-FSI Strategic Cash	0.36	0.99	1.98	3.94	2.40	1.59

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



## Monthly Performance Update

As of 31/08/2024

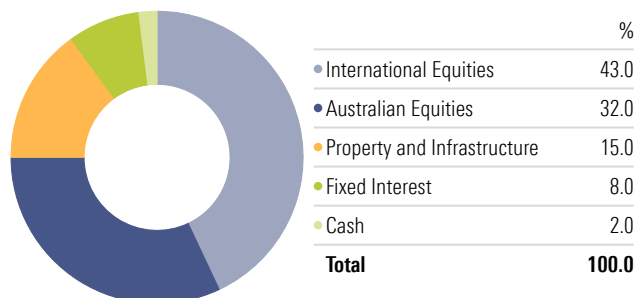
Benchmark: Morningstar Category Average - Multisector Aggressive  
Inception Date : 27/09/2021

### Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Core High Growth	0.63	4.08	5.65	14.16		4.75
Morningstar CFS Core High Growth Pension	0.70	4.44	6.18	15.88		5.32
Category Average Multisector Aggressive	0.38	3.95	5.53	12.55	5.26	6.02
Category Average Multisector Aggressive Pension	0.28	4.21	5.79	13.43	6.02	6.93

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

### Sector Allocation



### Holdings

	1 Mth	3 Mth	6 Mth	1 Year	3 Years	5 Years
<b>International Equities</b>						
CFS FC W PSup-CFS Index Global Shr-Hgd	1.43	4.70	8.40	19.13	5.17	10.09
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<b>Australian Equities</b>						
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CFS FC W PSup-Realindex Aust Share Value	0.31	4.31	5.26	14.25	9.30	9.51
CFS FC W PSup-FSI Aust Small Companies	-1.49	3.16	2.12	6.83	0.48	8.72
<b>Property and Infrastructure</b>						
CFS FC W PSup-Magellan Infrastructure	1.94	5.35	6.70	11.70	2.25	1.32
CFS FC W PSup-CFS Index Glb Property Sec	4.97	11.29	11.72	13.87	-2.45	0.38
CFS FC W PSup-CFS Index Property Sec	0.46	7.00	10.00	22.79	5.17	4.48
<b>Fixed Interest</b>						
CFS FC W PSup-CFS Index Australian Bond	1.05	3.04	2.53	4.32	-1.83	-0.77
CFS FC W PSup-CFS Index Global Bond	0.97	3.18	2.91	4.76	-2.03	-1.04
<b>Cash</b>						
CFS FC W PSup-FSI Strategic Cash	0.36	0.99	1.98	3.94	2.40	1.59

\* 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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