

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



Monthly Performance Update

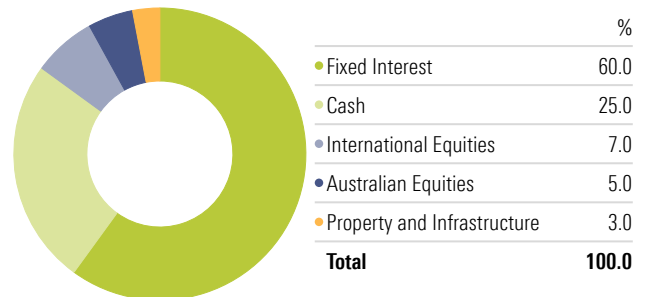
As of 31/10/2024

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	-0.73	0.65	3.23	8.30	2.05	1.74
Morningstar CFS Core Defensive Pension	-0.81	0.75	3.66	9.46	2.38	2.03
Category Average Multisector Conservative	-0.65	0.50	3.06	8.39	1.82	1.51
Category Average Multisector Conservative Pension	-0.53	0.88	3.45	8.79	1.74	1.42

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
Fixed Interest						
CFS FC W PSup-CFS Index Global Bond	-1.32	0.49	3.30	6.78	-1.79	-0.93
CFS FC W PSup-CFS Index Australian Bond	-1.71	-0.42	1.88	5.96	-0.78	-0.88
CFS FC W PSup-JH Tactical Income	-0.33	0.33	2.49	5.73		
CFS FC W PSup-Bentham Global Income	-1.61	0.00	3.40	9.94		
Cash						
CFS FC W PSup-FSI Strategic Cash	0.37	1.04	2.04	4.01	2.64	1.69
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	-1.04	2.01	8.65	26.90	4.90	9.43
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-Realindex Global Share Val	2.70	1.43	7.64	23.49	11.76	10.79
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	-0.87	3.66	7.49	20.94	5.35	7.63
Property and Infrastructure						
CFS FC W PSup-Magellan Infrastructure	-1.38	2.43	8.43	16.15	2.73	1.26

* 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

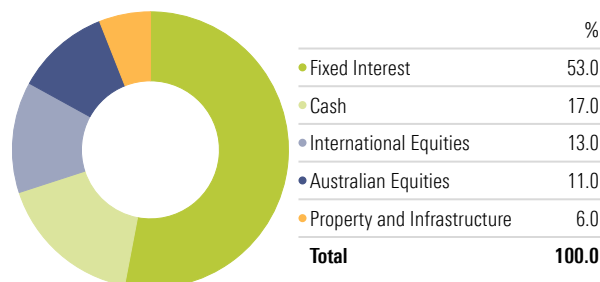
As of 31/10/2024

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	-0.78	0.82	3.89	10.70	2.69	2.43
Morningstar CFS Core Conservative Pension	-0.86	0.93	4.36	12.12	3.50	3.22
Category Average Multisector Moderate	-0.29	1.06	3.83	9.80	2.49	2.30
Category Average Multisector Moderate Pension	-0.43	1.09	4.12	10.53	2.97	2.77

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
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	-1.71	-0.42	1.88	5.96	-0.78	-0.88
CFS FC W PSup-CFS Index Global Bond	-1.32	0.49	3.30	6.78	-1.79	-0.93
CFS FC W PSup-Bentham Global Income	-1.61	0.00	3.40	9.94		
CFS FC W PSup-JH Tactical Income	-0.33	0.33	2.49	5.73		
Cash						
CFS FC W PSup-FSI Strategic Cash	0.37	1.04	2.04	4.01	2.64	1.69
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	-1.04	2.01	8.65	26.90	4.90	9.43
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-Realindex Global Share Val	2.70	1.43	7.64	23.49	11.76	10.79
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	-0.87	3.66	7.49	20.94	5.35	7.63
CFS FC W PSup-Schroder Australian Equity	-1.62	1.28	3.61	17.68	8.12	7.56
CFS FC W PSup-Realindex Aust Share Value	-1.04	2.61	7.32	21.55	10.56	9.61
Property and Infrastructure						
CFS FC W PSup-CFS Index Glb Property Sec	-3.50	3.67	13.39	23.42	-2.88	-0.61
CFS FC W PSup-Magellan Infrastructure	-1.38	2.43	8.43	16.15	2.73	1.26

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



Monthly Performance Update

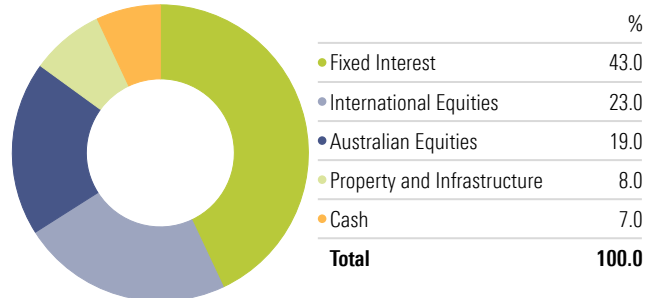
As of 31/10/2024

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	-0.74	1.16	4.94	14.32	3.69	3.44
Morningstar CFS Core Moderate Pension	-0.82	1.30	5.50	16.18	4.20	3.91
Category Average Multisector Balanced	-0.08	1.40	5.16	13.02	3.50	3.46
Category Average Multisector Balanced Pension	-0.26	1.38	5.47	14.22	4.16	4.09

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
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	-1.71	-0.42	1.88	5.96	-0.78	-0.88
CFS FC W PSup-CFS Index Global Bond	-1.32	0.49	3.30	6.78	-1.79	-0.93
CFS FC W PSup-Bentham Global Income	-1.61	0.00	3.40	9.94		
CFS FC W PSup-JH Tactical Income	-0.33	0.33	2.49	5.73		
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	-1.04	2.01	8.65	26.90	4.90	9.43
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-Realindex Global Share Val	2.70	1.43	7.64	23.49	11.76	10.79
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	-0.87	3.66	7.49	20.94	5.35	7.63
CFS FC W PSup-Schroder Australian Equity	-1.62	1.28	3.61	17.68	8.12	7.56
CFS FC W PSup-Realindex Aust Share Value	-1.04	2.61	7.32	21.55	10.56	9.61
Property and Infrastructure						
CFS FC W PSup-CFS Index Glb Property Sec	-3.50	3.67	13.39	23.42	-2.88	-0.61
CFS FC W PSup-Magellan Infrastructure	-1.38	2.43	8.43	16.15	2.73	1.26
Cash						
CFS FC W PSup-FSI Strategic Cash	0.37	1.04	2.04	4.01	2.64	1.69

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



Monthly Performance Update

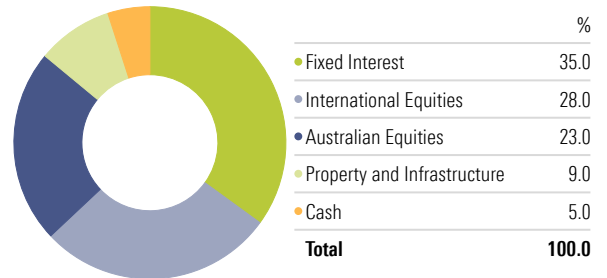
As of 31/10/2024

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	-0.66	1.40	5.33	15.98	4.19	3.91
Morningstar CFS Core Balanced Pension	-0.74	1.57	5.91	18.03	4.73	4.43
Category Average: 50% Balanced/50% Growth	0.08	1.69	5.50	14.73	3.94	3.91
Category Average: 50% Balanced/50% Growth Pension	-0.05	1.71	5.99	16.33	4.35	4.32

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
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	-1.71	-0.42	1.88	5.96	-0.78	-0.88
CFS FC W PSup-CFS Index Global Bond	-1.32	0.49	3.30	6.78	-1.79	-0.93
CFS FC W PSup-Bentham Global Income	-1.61	0.00	3.40	9.94		
CFS FC W PSup-JH Tactical Income	-0.33	0.33	2.49	5.73		
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	-1.04	2.01	8.65	26.90	4.90	9.43
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-Realindex Global Share Val	2.70	1.43	7.64	23.49	11.76	10.79
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	1.56	4.90	5.01	17.62	4.78	4.70
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	-0.87	3.66	7.49	20.94	5.35	7.63
CFS FC W PSup-Schroder Australian Equity	-1.62	1.28	3.61	17.68	8.12	7.56
CFS FC W PSup-Realindex Aust Share Value	-1.04	2.61	7.32	21.55	10.56	9.61
Property and Infrastructure						
CFS FC W PSup-CFS Index Glb Property Sec	-3.50	3.67	13.39	23.42	-2.88	-0.61
CFS FC W PSup-Magellan Infrastructure	-1.38	2.43	8.43	16.15	2.73	1.26
Cash						
CFS FC W PSup-FSI Strategic Cash	0.37	1.04	2.04	4.01	2.64	1.69

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



Monthly Performance Update

As of 31/10/2024

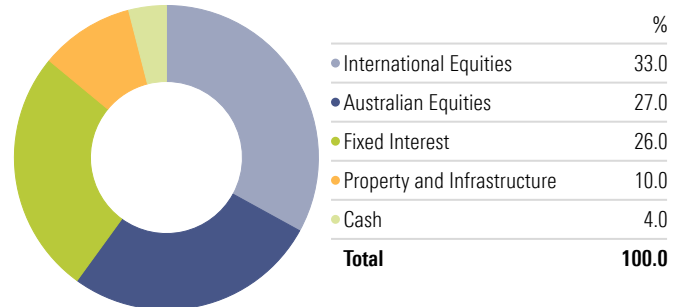
Benchmark: Morningstar Category Average - Multisector Growth
Inception Date : 27/09/2021

Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Core Growth	-0.59	1.58	5.86	18.16	4.56	4.23
Morningstar CFS Core Growth Pension	-0.66	1.76	6.48	20.48	5.13	4.77
Category Average Multisector Growth	0.24	1.79	5.98	16.43	5.13	5.11
Category Average Multisector Growth Pension	0.16	1.93	6.50	18.13	5.78	5.77

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
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	-1.04	2.01	8.65	26.90	4.90	9.43
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-Realindex Global Share Val	2.70	1.43	7.64	23.49	11.76	10.79
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	1.56	4.90	5.01	17.62	4.78	4.70
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	-0.87	3.66	7.49	20.94	5.35	7.63
CFS FC W PSup-Schroder Australian Equity	-1.62	1.28	3.61	17.68	8.12	7.56
CFS FC W PSup-Realindex Aust Share Value	-1.04	2.61	7.32	21.55	10.56	9.61
CFS FC W PSup-FSI Aust Small Companies	-2.10	-0.53	3.74	18.47	0.67	8.35
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	-1.71	-0.42	1.88	5.96	-0.78	-0.88
CFS FC W PSup-CFS Index Global Bond	-1.32	0.49	3.30	6.78	-1.79	-0.93
CFS FC W PSup-Bentham Global Income	-1.61	0.00	3.40	9.94		
Property and Infrastructure						
CFS FC W PSup-Magellan Infrastructure	-1.38	2.43	8.43	16.15	2.73	1.26
CFS FC W PSup-CFS Index Glb Property Sec	-3.50	3.67	13.39	23.42	-2.88	-0.61
CFS FC W PSup-CFS Index Property Sec	-2.24	3.91	12.60	45.03	6.93	5.48
Cash						
CFS FC W PSup-FSI Strategic Cash	0.37	1.04	2.04	4.01	2.64	1.69

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



Monthly Performance Update

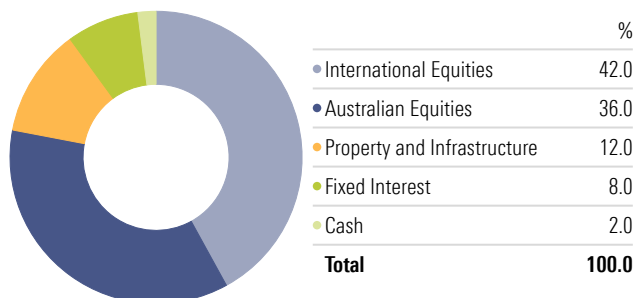
As of 31/10/2024

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	-0.39	2.07	6.88	21.57	5.25	4.96
Morningstar CFS Core High Growth Pension	-0.43	2.31	7.59	24.33	5.88	5.56
Category Average Multisector Aggressive	0.63	2.26	7.12	19.98	6.22	6.32
Category Average Multisector Aggressive Pension	0.55	2.22	7.50	21.28	7.08	7.21

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
International Equities						
CFS FC W PSup-CFS Index Global Shr-Hgd	-1.04	2.01	8.65	26.90	4.90	9.43
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-Realindex Global Share Val	2.70	1.43	7.64	23.49	11.76	10.79
CFS FC W PSup-Pendal Glb Emerg Mkt Opp	1.56	4.90	5.01	17.62	4.78	4.70
Australian Equities						
CFS FC W PSup-Fidelity Aust Equities	-0.87	3.66	7.49	20.94	5.35	7.63
CFS FC W PSup-Realindex Aust Share Value	-1.04	2.61	7.32	21.55	10.56	9.61
CFS FC W PSup-Schroder Australian Equity	-1.62	1.28	3.61	17.68	8.12	7.56
CFS FC W PSup-FSI Aust Small Companies	-2.10	-0.53	3.74	18.47	0.67	8.35
Property and Infrastructure						
CFS FC W PSup-Magellan Infrastructure	-1.38	2.43	8.43	16.15	2.73	1.26
CFS FC W PSup-CFS Index Glb Property Sec	-3.50	3.67	13.39	23.42	-2.88	-0.61
CFS FC W PSup-CFS Index Property Sec	-2.24	3.91	12.60	45.03	6.93	5.48
Fixed Interest						
CFS FC W PSup-CFS Index Australian Bond	-1.71	-0.42	1.88	5.96	-0.78	-0.88
CFS FC W PSup-CFS Index Global Bond	-1.32	0.49	3.30	6.78	-1.79	-0.93
Cash						
CFS FC W PSup-FSI Strategic Cash	0.37	1.04	2.04	4.01	2.64	1.69

* 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. This document is issued by Morningstar Investment Management Australia Limited (ABN 54 071 808 501, AFS Licence No. 228986) ('Morningstar'). ©2023 Copyright of this document is owned by Morningstar and any related bodies corporate that are involved in the document's creation. As such the document, or any part of it, should not be copied, reproduced, scanned or embodied in any other document or distributed to another party without the prior written consent of Morningstar. The information provided is for general use only. In compiling this document, Morningstar has relied on information and data supplied by third parties including information providers (such as Standard and Poor's, MSCI, Barclays, FTSE). Whilst all reasonable care has been taken to ensure the accuracy of information provided, neither Morningstar nor its third parties accept responsibility for any inaccuracy or for investment decisions or any other actions taken by any person on the basis or context of the information included. Past performance is not a reliable indicator of future performance. Morningstar does not guarantee the performance of any investment or the return of capital. Morningstar warns that (a) Morningstar has not considered any individual person's objectives, financial situation or particular needs, and (b) individuals should seek advice and consider whether the advice is appropriate in light of their goals, objectives and current situation. Refer to our Financial Services Guide (FSG) for more information at morningstarinvestments.com.au/fsg. Before making any decision about whether to invest in a financial product, individuals should obtain and consider the relevant disclosure document and the Target Market Determination (TMD).