

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



Monthly Performance Update

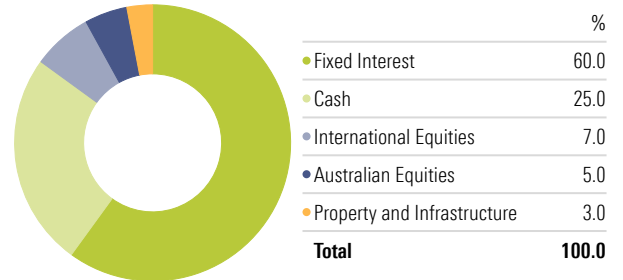
As of 31/10/2024

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 Defensive	-0.82	0.53	3.12	8.21	1.60	1.28
Morningstar CFS Defensive Pension	-0.92	0.61	3.54	9.38	1.88	1.52
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-PIMCO Global Bond	-1.72	-0.37	2.55	7.08	-1.80	-0.73
CFS FC W PSup-Western Asset Aust Bond	-1.69	-0.38	2.14	6.75		
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-T Rowe Price Glb Eq-Hgd	-0.78	2.94	8.89	27.58		
CFS FC W PSup-Barrow Hanley Global Shar	2.25	3.61	7.07	16.85	9.35	9.70
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-MFS Global Equity	1.90	1.45	5.51	16.89	4.75	7.35
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 (FirstChoice Managed Account Range: Conservative)



Monthly Performance Update

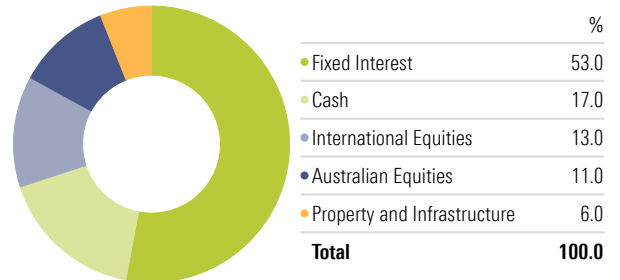
As of 31/10/2024

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 Conservative	-0.87	0.78	3.72	10.28	2.05	1.82
Morningstar CFS Conservative Pension	-0.98	0.88	4.18	11.68	2.37	2.11
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-PIMCO Global Bond	-1.72	-0.37	2.55	7.08	-1.80	-0.73
CFS FC W PSup-Western Asset Aust Bond	-1.69	-0.38	2.14	6.75		
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-T Rowe Price Glb Eq-Hgd	-0.78	2.94	8.89	27.58		
CFS FC W PSup-Barrow Hanley Global Share	2.25	3.61	7.07	16.85	9.35	9.70
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
CFS FC W PSup-MFS Global Equity	1.90	1.45	5.51	16.89	4.75	7.35
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
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-ResCap Global Prop Sec	-2.24	4.01	11.61	23.26		

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



Monthly Performance Update

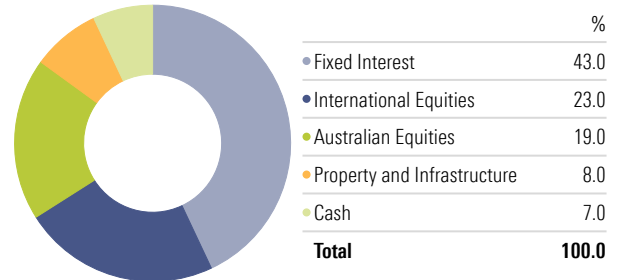
As of 31/10/2024

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 Moderate	-0.80	1.17	4.74	12.92	3.07	2.78
Morningstar CFS Moderate Pension	-0.90	1.32	5.28	14.58	3.48	3.15
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-Western Asset Aust Bond	-1.69	-0.38	2.14	6.75		
CFS FC W PSup-PIMCO Global Bond	-1.72	-0.37	2.55	7.08	-1.80	-0.73
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-T Rowe Price Glb Eq-Hgd	-0.78	2.94	8.89	27.58		
CFS FC W PSup-Barrow Hanley Global Share	2.25	3.61	7.07	16.85	9.35	9.70
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
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-MFS Global Equity	1.90	1.45	5.51	16.89	4.75	7.35
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-Investors Mutual Aust Shr	-0.91	-0.62	4.80	14.57	5.81	5.20
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-ResCap Global Prop Sec	-2.24	4.01	11.61	23.26		
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 (FirstChoice Managed Account Range: Balanced)



Monthly Performance Update

As of 31/10/2024

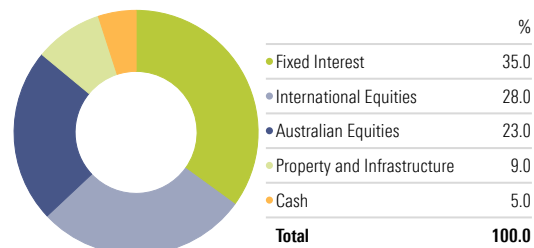
Benchmark: Morningstar Category Average - Multisector 50% Balanced/50% Growth
Inception Date : 27/09/2021

Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Balanced	-0.69	1.35	5.06	14.20	3.57	3.20
Morningstar CFS Balanced Pension	-0.78	1.52	5.61	15.99	4.01	3.60
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

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
Fixed Interest						
CFS FC W PSup-PIMCO Global Bond	-1.72	-0.37	2.55	7.08	-1.80	-0.73
CFS FC W PSup-Western Asset Aust Bond	-1.69	-0.38	2.14	6.75		
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		
CFS FC W PSup-Colchester Glb Gov Bond	-2.70	-0.50	2.17	5.26	-2.07	
International Equities						
CFS FC W PSup-T Rowe Price Glb Eq-Hgd	-0.78	2.94	8.89	27.58		
CFS FC W PSup-Barrow Hanley Global Shr	2.25	3.61	7.07	16.85	9.35	9.70
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
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-MFS Global Equity	1.90	1.45	5.51	16.89	4.75	7.35
CFS FC W PSup-Pendal Glb Emerg Mkt Op	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 Equit	-1.62	1.28	3.61	17.68	8.12	7.56
CFS FC W PSup-Investors Mutual Aust Shi	-0.91	-0.62	4.80	14.57	5.81	5.20
Property and Infrastructure						
CFS FC W PSup-ResCap Global Prop Sec	-2.24	4.01	11.61	23.26		
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 (FirstChoice Managed Account Range: Growth)



Monthly Performance Update

As of 31/10/2024

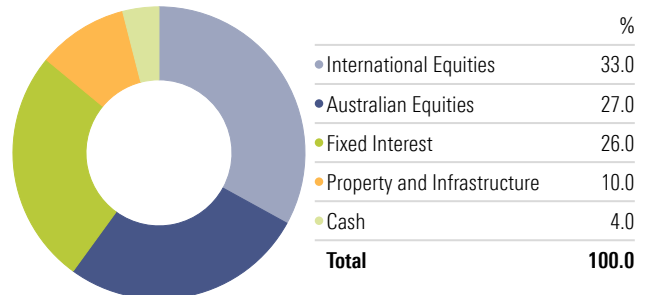
Benchmark: Morningstar Category Average - Multisector Growth
Inception Date : 27/09/2021

Trailing Returns

	1 M	3 Ms	6 Ms	1 Yr	3 Yrs	Since Inc.
Morningstar CFS Growth	-0.63	1.59	5.57	16.20	3.88	3.47
Morningstar CFS Growth Pension	-0.71	1.78	6.15	18.23	4.33	3.87
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-T Rowe Price Glb Eq-Hgd	-0.78	2.94	8.89	27.58		
CFS FC W PSup-Barrow Hanley Global Share	2.25	3.61	7.07	16.85	9.35	9.70
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
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-MFS Global Equity	1.90	1.45	5.51	16.89	4.75	7.35
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-FSI Aust Small Companies	-2.10	-0.53	3.74	18.47	0.67	8.35
Fixed Interest						
CFS FC W PSup-Western Asset Aust Bond	-1.69	-0.38	2.14	6.75		
CFS FC W PSup-PIMCO Global Bond	-1.72	-0.37	2.55	7.08	-1.80	-0.73
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-Ironbark Property Sec	-1.93	3.84	10.51	41.53	6.07	6.58
CFS FC W PSup-ResCap Global Prop Sec	-2.24	4.01	11.61	23.26		
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 High Growth (FirstChoice Managed Account Range: High Growth)



Monthly Performance Update

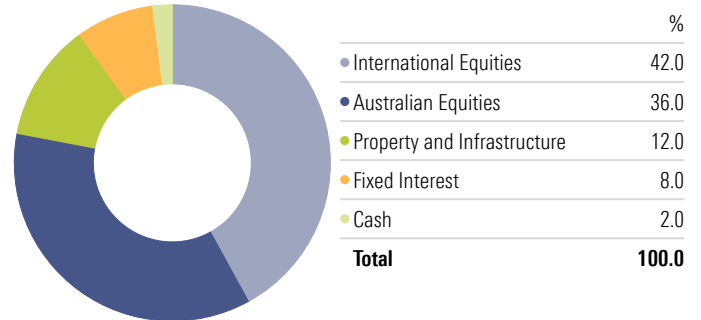
As of 31/10/2024

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 High Growth	-0.42	2.21	6.62	18.91	4.49	4.10
Morningstar CFS High Growth Pension	-0.47	2.48	7.28	21.24	4.98	4.55
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-T Rowe Price Glb Eq-Hgd	-0.78	2.94	8.89	27.58		
CFS FC W PSup-Barrow Hanley Global Share	2.25	3.61	7.07	16.85	9.35	9.70
CFS FC W PSup-GQG Partners Glb Equity	2.81	0.42	4.69	27.13		
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-MFS Global Equity	1.90	1.45	5.51	16.89	4.75	7.35
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-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-ResCap Global Prop Sec	-2.24	4.01	11.61	23.26		
CFS FC W PSup-Ironbark Property Sec	-1.93	3.84	10.51	41.53	6.07	6.58
Fixed Interest						
CFS FC W PSup-PIMCO Global Bond	-1.72	-0.37	2.55	7.08	-1.80	-0.73
CFS FC W PSup-Western Asset Aust Bond	-1.69	-0.38	2.14	6.75		
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.

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