

# CFS Geared Share



## Investment Option Profile - December 2024

	3 month (%)	6 month (%)	1 year (%) pa	3 years (%) pa	5 years (%) pa	10 years (%) pa	Since inception	Inception date	Fund size
Investments	0.02	16.51	27.66	7.75	13.74	15.14	14.58	Aug 1997	\$1,876.27m
Distribution Return	0.49	0.57	5.74	14.28	12.87	13.91	9.03		
Growth Return	-0.47	15.95	21.92	-6.53	0.87	1.23	5.55		
Personal Super	0.45	15.26	26.89	10.01	15.12	16.43	14.36	Jul 2004	\$1,846.13m
Retirement	0.50	16.93	30.06	11.21	16.81	18.36	15.84	Sep 2004	\$246.57m
Benchmark^	-0.78	7.10	11.74	8.18	8.46	8.70	8.86		

^ S&P/ASX 100 Accumulation Index (100%)

Past performance is not an indicator of future performance for this option or any other option available from Colonial First State.

Returns are calculated on a cumulative year-on-year basis which are then annualised. For funds that have been in existence for less than one year, the since inception performance is actual performance since inception and not annualised. Calculations are based on exit price to exit price with distributions reinvested, after ongoing fees and expenses but excluding individual tax, member fees and entry fees (if applicable). Please refer to the PDS for full details of the applicable fees, costs, and benchmarks.

### Investment objective

To magnify long-term returns from capital growth by borrowing to invest in large Australian companies. The option aims to outperform the S&P/ASX 100 Accumulation Index over rolling seven year periods before fees and taxes.

### Investment strategy

The option generally invests in large, high quality companies with strong balance sheets and earnings. The option's gearing effectively magnifies returns from the underlying investments, whether they are gains or losses. The option predominantly invests in Australian companies and therefore does not hedge currency risk. Where the option borrows in a foreign currency, proceeds will be fully hedged into Australian dollars.

### Investment category

Geared

### Minimum suggested timeframe

At least 7 years

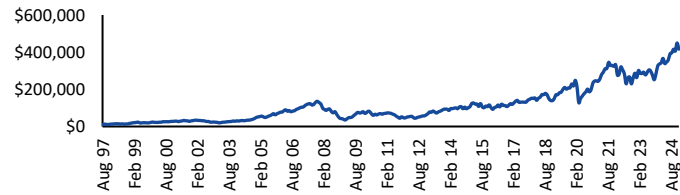
### Investment ranges

Asset class	Range	Benchmark
Australian shares	90% - 100%	100%
Cash	0% - 10%	0%

### Portfolio holdings disclosure

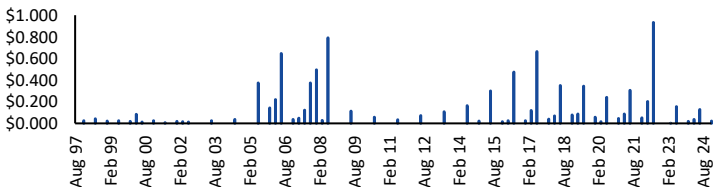
The money in your investment option is invested across a range of assets. To see a full list of holdings for this option, please visit [cfs.com.au/PHD](https://cfs.com.au/PHD)

### Performance chart (\$10,000 invested since inception)

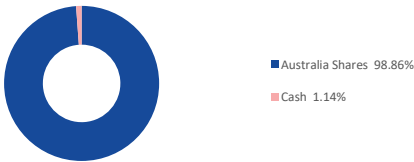


CFS Geared Share returns are calculated using exit price to exit price with distributions reinvested, net of management and transaction costs.

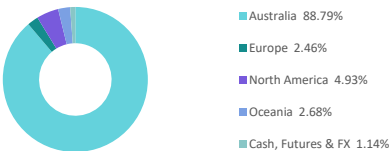
### Distributions (dollars per unit)



### Asset allocation



### Regional allocation



### Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products.

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments.

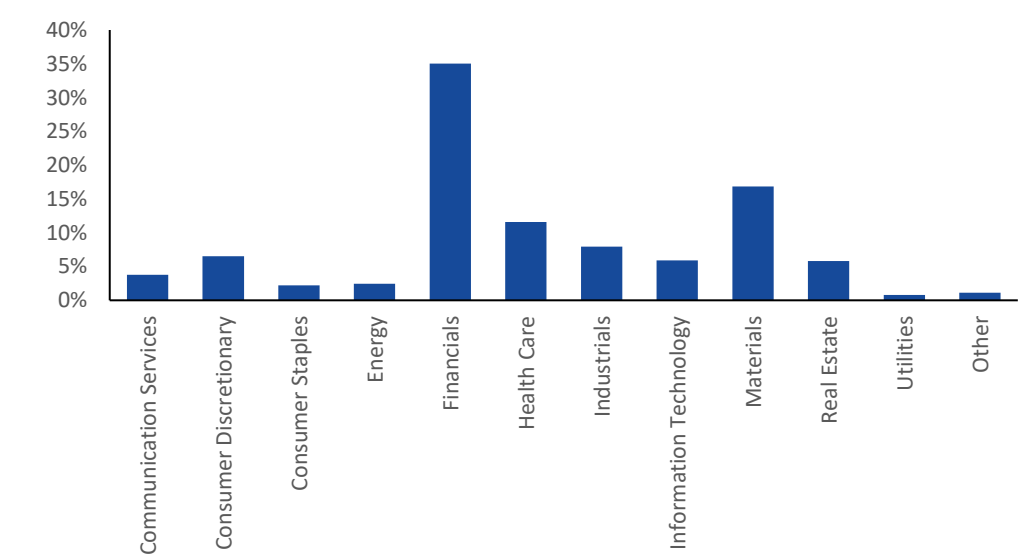
The investment information in this option profile is historical, produced as at the date specified above. The information below (except performance and key data information) relates to the FirstChoice Investments option only. Information for other options in the FirstChoice product range will be different and is available at [www.cfs.com.au](https://www.cfs.com.au) or by calling us on 13 13 36. We may change asset allocation and securities within the option at any time. Past performance is not an indicator of future performance for this option or any other option available from AIL And CFSIL. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](https://www.cfs.com.au/tmd), which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at [www.cfs.com.au](https://www.cfs.com.au) or by calling us on 13 13 36.

## Investment Option Profile - December 2024

### Top 10 holdings as at 30 November 2024

Commonwealth Bank of Australia	23.59%
BHP Group Ltd	19.98%
CSL Ltd	16.23%
National Australia Bank Ltd	14.86%
Goodman Group	10.12%
Aristocrat Leisure Ltd	9.16%
QBE Insurance Group Ltd	9.12%
Brambles Ltd	8.12%
ResMed Inc	7.62%
Westpac Banking Corp	7.41%

### Sector Allocation



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