

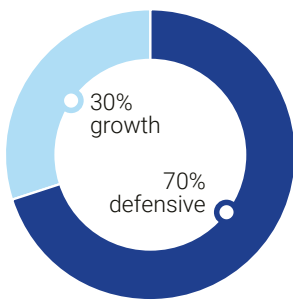
CFS Index Multi-Sector options



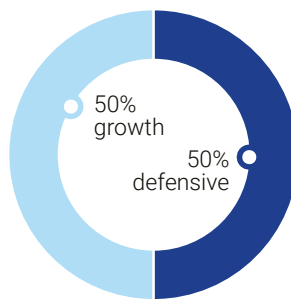
Invest in an index option that gives broad market exposure while keeping costs low.

Index investing is a form of investing that provides investors with exposure to a wide range of securities within a specific market or sector. Unlike active management approaches which seek to identify securities that will outperform the market, there is no active decision-making about individual securities in index investing. Instead, the intention of an index fund is to replicate the performance of a particular market or sector by investing in securities based on their market capitalisation.

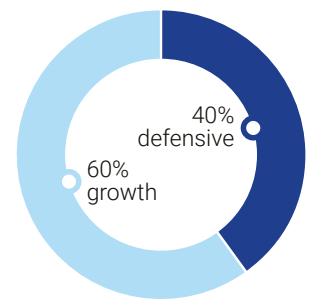
CFS Index Conservative



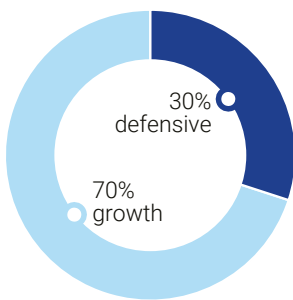
CFS Index Diversified



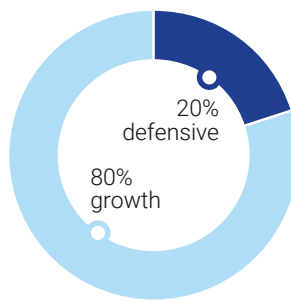
CFS Index Moderate



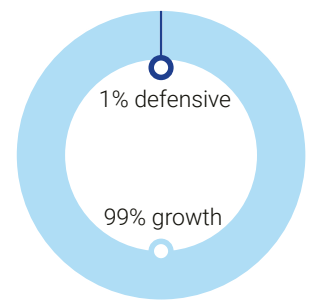
CFS Index Balanced



CFS Index Growth



CFS Index High Growth



Reasons to invest

Diversified approach

The CFS Index Multi-Sector options invest in a range of sectors to provide diversification, ensuring investment returns are not dependent on any one market.

Index funds are broadly diversified and usually have less exposure to individual securities than active funds. This means the return from any individual security will generally have a low impact on the overall return of an index fund.

Low transaction costs

Index funds track the index and use a buy-and-hold approach, which means their fund managers don't need to analyse securities and generally trade securities less frequently than their active counterparts. This reduces brokerage, commission and other trading expenses.

Potential for tax efficiency

Index funds tend to have low turnover of securities as the underlying benchmark changes infrequently. Index funds tend to hold securities for longer than 12 months and consequently the fund is more likely to be eligible for the 50% reduction in CGT when a security is sold.

Systematic process

Index funds follow a systematic, disciplined approach that eliminates many of the risks that arise in a stock-picking strategy.

Unconstrained by capacity

The nature of index funds means they can be larger than actively-managed funds and are not constrained by the capacity to buy individual securities. This reduces the risk that a fund will close and restrict your clients from adding to their investments.

Supports a core-satellite strategy

Combine an index option with active strategies in a core-satellite investment approach to optimise the return, risk and cost profile of your client's portfolio.

Why invest with CFS?

CFS has an experienced team of investment professionals that specialise in constructing and managing multi and single sector portfolios across active, smart beta and market cap index strategies. Our investment team has an enviable track record of navigating investment market cycles and partnering with advisers to deliver their clients' objectives.



Experience

A long and stable track record in helping advisers deliver diversified, professionally managed portfolios for their clients.



Scale

Our team of investment experts manage over \$66 billion¹, giving investors better access to institutional-only offerings.



Expertise

Responsible for building and managing multiple multi-sector and single-sector investment options across index, enhanced index and fully active products.

¹ As at March 2024.

Fund facts

Fund	APIR code	Minimum timeframe	Cash limit	Buy/sell spread % p.a. ²	Risk profile
CFS Index Conservative	FSF7580AU – Class A	3 years	20%	0.05	
	FSF8190AU – FirstChoice Wholesale Investments				
	FSF2329AU – FirstChoice Wholesale Personal Super				
	FSF2914AU – FirstChoice Wholesale Pension				
CFS Index Diversified	FSF4877AU – Class A	5 years	15%	0.10	
	FSF8830AU – FirstChoice Wholesale Investments				
	FSF3348AU – FirstChoice Wholesale Personal Super				
	FSF4113AU – FirstChoice Wholesale Pension				
CFS Index Moderate	FSF4900AU – Class A	5 years	15%	0.10	
	FSF4148AU – FirstChoice Wholesale Investments				
	FSF8505AU – FirstChoice Wholesale Personal Super				
	FSF3522AU – FirstChoice Wholesale Pension				
CFS Index Balanced	FSF8757AU – Class A	5 years	15%	0.10	
	FSF6085AU – FirstChoice Wholesale Investments				
	FSF5132AU – FirstChoice Wholesale Personal Super				
	FSF8070AU – FirstChoice Wholesale Pension				
CFS Index Growth	FSF8242AU – Class A	5 years	10%	0.10	
	FSF9949AU – FirstChoice Wholesale Investments				
	FSF4073AU – FirstChoice Wholesale Personal Super				
	FSF6630AU – FirstChoice Wholesale Pension				
CFS Index High Growth	FSF3991AU – Class A	7 years	5%	0.05	
	FSF2365AU – FirstChoice Wholesale Investments				
	FSF2964AU – FirstChoice Wholesale Personal Super				
	FSF3805AU – FirstChoice Wholesale Pension				

	Management fee % p.a. ²	Distribution frequency
FirstChoice Wholesale Personal Super and Pension	0.33	
FirstChoice Wholesale Investments	0.30	Quarterly
Class A	0.20	

² Please refer to the Product Disclosure Statement (PDS) for further details on fees and other costs that may apply. Minimum Investment may vary across options.

Find out more

To find out more about these funds, please contact your local Business Development Manager, call Adviser Services on **13 18 36** (8:30am to 6pm Sydney time) or visit cfs.com.au/investments

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