

# CFS Diversified Index – Separately Managed Account

## CFS Edge Accelerate 100

|   |  |        |   |
|---|--|--------|---|
| <b>Portfolio manager</b>                              | Colonial First State Investments Limited   |        |   |
| <b>Suitable for</b>                                   | Investors seeking balanced returns from both income and capital growth from a low cost, highly diversified portfolio.  |        |   |
| <b>Minimum suggested timeframe</b>                    | 5 years  |        |   |
| <b>Investment objective<sup>1</sup></b>               | To provide a balance of income and capital growth over the medium-to-long term.<br>To closely track the portfolio's composite benchmark over rolling three-year periods before fees and taxes.   |        |   |
| <b>Benchmark</b>                                      | Weighted composite benchmark   |        |   |
| <b>Investment strategy</b>                            | <p>The portfolio allocates 50% of investments to growth assets such as shares, property and infrastructure securities to provide potential for capital growth. The growth assets are managed using market capitalisation indices.</p> <p>50% of the portfolio is allocated to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. The fixed interest component is managed on a traditional index basis while the cash component may include money market securities, bank deposits and annuities.</p> <p>Allocations to asset classes will generally align to the benchmark but the portfolio may adjust its exposure within the allocation ranges in response to changes in risk and return expectations.</p> <p>The portfolio aims to hedge currency risk, except for part of the allocation to global shares.</p> |        |   |
| <b>Investment universe<sup>2</sup></b>                | Managed funds with investments in a range of domestic and global asset classes including shares, listed property, fixed interest, listed infrastructure and cash.  |        |   |
| <b>Asset allocation benchmark (range) and manager</b> | Australian shares  | 10-30% | First Sentier Investors   |
|   | Global shares  | 15-35% | State Street Global Advisors  |
|   | Global property securities   | 0-15%  | State Street Global Advisors  |
|   | Global infrastructure securities   | 0-15%  | State Street Global Advisors  |
|   | Fixed interest   | 35-50% | First Sentier Investors (Australian)<br>State Street Global Advisors (Global) |
|   | Cash   | 0-15%  | Colonial First State  |
| <b>Number of holdings</b>                             | 7–9  |        |   |
| <b>Standard risk measure</b>                          | 5  |        |   |
| <b>Minimum investment amount</b>                      | \$5,000  |        |   |
| <b>Platform availability</b>                          | CFS Edge (administration fee waived as part of Accelerate 100)   |        |   |
| <b>Administration fee<sup>3</sup></b>                 | There are zero platform administration fees on Accelerate 100 SMAs.<br>Account keeping fees apply.   |        |   |
| <b>SMA fee<sup>4</sup></b>                            | 0.327% total ongoing annual fee and cost (p.a).<br>(includes indirect costs of 0.127% p.a and a 0.200% p.a managed account fee).   |        |   |

1 Investment objective is not a forecast and returns are not guaranteed.

2 The portfolio may include investments that are domiciled outside of Australia. This may have withholding tax implications for your client within the Investment Service (IDPS). Additional forms may need to be completed when income is received.

3 This fee is GST inclusive, net of any input tax credits (including reduced input tax credits). Refer to the relevant CFS Edge PDS for more information.

4 This fee is GST inclusive, net of any input tax credits (including reduced input tax credits). Refer to the CFS Separately Managed Account PDS for more information.

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The issuer of interests in the Colonial First State Separately Managed Account ARSN 618 390 051 (Managed Account) is the Managed Account's responsible entity The Trust Company (RE Services) Limited ABN 45 003 278 831 AFSL 235150. The Product Disclosure Statement (PDS) contains all of the details of the offer. Copies of the PDS are available from your adviser or Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 by calling 1300 769 619. Before making any decision to make or hold any investment in the Managed Account you should consider the PDS in full. The information provided does not take into account your investment objectives, financial situation or particular needs. You should consider your own investment objectives, financial situation and particular needs before acting upon any information provided and consider seeking advice from a financial adviser if necessary. You should not base an investment decision simply on past performance. Past performance is not an indication of future performance. Returns are not guaranteed and so the value of an investment may rise or fall. You can obtain the Target Market Determination at [cfs.com.au/cfsedge](http://cfs.com.au/cfsedge). 29893/0224

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