



Drummond CFS Moderate Portfolio Factsheet

“Our detailed research leads us to actionable investment insights. Filtering through the noise, we stay focused on what matters and transparent in our thinking.”

DRUMMOND CFS MANAGED ACCOUNTS

These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed multi-asset solution. Drummond have partnered with CFS, utilising the unique mandate structure to deliver a suite of portfolios which leverage Drummond’s full investment capability including their proven tactical asset allocation process via the addition of the Drummond Dynamic Plus Fund as a sleeve within each portfolio. Drummond also provide a highly regarded reporting and communication suite including educational material, videos, market insights, fact sheets and research reports.

INVESTORS THIS PORTFOLIO IS DESIGNED FOR

This portfolio has a neutral exposure to growth assets of 50% and is suitable for investors with a balanced tolerance to risk, seeking less volatile returns and regular income. The portfolio is highly diversified across equities, property, government bonds, corporate debt, and alternatives.

OBJECTIVE, BENCHMARK & INVESTMENT HORIZON

The objective of this portfolio is to exceed, over the investment time horizon, the return of the FE AMI Mixed Asset Balanced Peer Group. Through tactical asset allocation, we also seek to achieve this with equal to or lower than peer volatility. Investors should consider the investment horizon to be at least 5 years.

INVESTMENT STRATEGY

The portfolio combines the four pillars of Drummond’s investment process - strategic asset allocation, tactical asset allocation, investment manager research and portfolio construction. In general, the portfolio will have a long-term average exposure of around 50% to defensive assets (including fixed interest and cash) and 50% to growth assets (including shares, property, infrastructure, and alternatives). However, these allocations will be actively managed within the allowable ranges depending on market conditions.

ASSET ALLOCATION RANGES

Asset Class	Minimum %	Neutral %	Maximum %
Australian Equities	10	16	25
International Equities	10	20	25
Real Estate & Infrastructure	0	4	20
Drummond Dynamic Allocation	0	10	10
Cash	10	10	30
Government Bonds		26	
Corporate Debt		14	
Defense	40	50	60
Growth	40	50	60

DISCLAIMER

The information in this document has been provided by Drummond Capital Partners (ABN: 15 622 660 182) AFSL 534213. All the information in this document is general in nature and should not be considered personal advice. This document is not intended for public or third-party use. To the maximum extent permitted by law, neither Drummond nor any of their associates, related parties, directors, officers, employees, advisers (including financial, accounting and legal advisers) or representatives make any recommendation in relation to the investments, or make any representation or warranty, express or implied, as to the accuracy, reliability or completeness of the information contained in this document. This document is intended to provide potential Investors with general information only and does not constitute a product disclosure statement or any other disclosure document under the Corporations Act 2001 (Cth) (Act). This document has not been lodged with the Australian Securities and Investments Commission (ASIC) or any other government body or regulator. This information is intended only for persons who qualify as wholesale clients (as defined in section 761G(7) of the Act) or sophisticated investors (as defined in section 761GA of the Act), (collectively, Qualifying Investors). Past performance is not indicative of future performance. Please seek financial advice.