



Drummond CFS Managed Accounts

Portfolio Overview

	Conservative		Moderate		Balanced		Growth		High Growth	
Description	This portfolio has a neutral exposure to growth assets of 30% and is suitable for investors with a moderate tolerance to risk, seeking less volatile returns and regular income.		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.		This portfolio has a neutral exposure to growth assets of 60% and is suitable for investors with a balanced tolerance to risk, seeking less volatile returns and regular income.		This portfolio has a neutral exposure to growth assets of 70% and is suitable for investors with a high tolerance to risk, seeking capital growth and regular income.		This portfolio has a neutral exposure to growth assets of 90% and is suitable for investors with a high tolerance to risk, seeking long term capital growth.	
Growth range	20-40%		40-60%		50-70%		60-80%		80-100%	
Neutral growth	30%		50%		60%		70%		90%	
Dynamic Plus Fund allocation	10%		10%		15%		15%		15%	
Average number of holdings	17		19		19		17		14	
Minimum timeframe	3 years		5 years		6 years		7 years		9 years	
Benchmark & objective	FE AMI	Moderate	FE AMI	Balanced	FE AMI	Balanced	FE AMI	Growth	FE AMI	Aggressive
Active / passive split (estimate)	88%		82%		83%		76%		73%	
Fees – FirstChoice Super*	Refer to latest CFS “Portfolio Holdings” spreadsheet located on microsite www.drummondcp.com/drummond-cfs									
Fees – FirstChoice Pension*	Refer to latest CFS “Portfolio Holdings” spreadsheet located on microsite www.drummondcp.com/drummond-cfs									
Fees – Accelerate 100* (PDS)	0.64%		0.67%		0.69%		0.72%		0.73%	

* Total administration and investment fees and costs excluding transaction costs.

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