

Drummond CFS Index Plus Moderate

FACT SHEET - MAY 2026



D R U M M O N D
C A P I T A L P A R T N E R S

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

This portfolio has a neutral exposure to growth assets of 50% and is designed for investors seeking a balanced tolerance to risk. While the portfolio aims to provide more stable returns and regular income relative to higher growth strategies, portfolio values may fluctuate and periods of negative returns may occur. The portfolio is highly diversified across equities, property, government bonds, corporate debt and alternative investments.

DRUMMOND CAPITAL PARTNERS

Drummond is a specialist multi-asset investment manager that is 100% focused on providing institutional quality portfolio management under the transparent and efficient managed account structure.

The business is owned and managed by the investment team that has a combined 100+ years of investment management experience.

Drummond is an asset allocation specialist with proprietary strategic and tactical asset allocation processes; this combined with their independent investment manager research delivers high quality, risk aware portfolio solutions.

INDEX PLUS SERIES

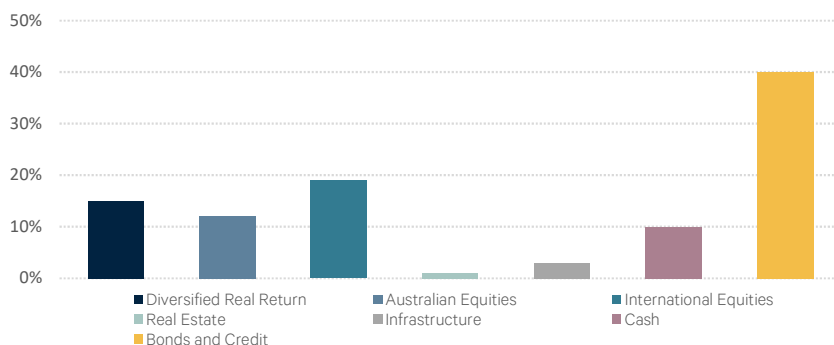
These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed, low cost, multi-asset solution on CFS FirstChoice.

The Index Plus Series combines three pillars of Drummond's investment process - strategic asset allocation, tactical asset allocation and portfolio construction.

Each of these processes is proprietary and developed using Drummond's extensive asset management experience to provide robust, diversified portfolios for investors.

NEUTRAL ASSET ALLOCATION

50% GROWTH ASSETS & 50% DEFENSIVE ASSETS



KEY FACTS

Investment Manager
Drummond Capital Partners Pty Ltd

Asset Class
Global Multi Asset (Diversified)

Investment Style
Active

Benchmark Index
FE AMI Balanced

Growth exposure range
40-60%

Number Holdings
9

Inception Date
30th April 2026

Minimum Investment
\$1,000

Minimum Investment Horizon
5 years

Est. Cost Super¹
0.463%

Est. Cost Pension¹
0.461%

Wholesale clients only: This document is intended solely for wholesale clients as defined in section 761G of the Corporations Act 2001 (Cth). It is not intended for retail clients and must not be relied on by retail investors. The information is general in nature and does not take into account your objectives, financial situation or needs.

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CAPITAL PARTNERS

PORTFOLIO HOLDINGS

Asset Class	Fund	Weight %
Diversified Real Return	Drummond Dynamic Plus Fund	15.0
Australian Equities	CFS Index Australian Share	12.0
International Equities	CFS Index Global Share Fund (Hedged)	12.5
	CFS Index Global Share Fund	6.5
Real Estate	CFS Index Property Securities	1.0
Infrastructure	CFS Index Global Listed Infrastructure Securities	3.0
Cash	CFS Enhanced Cash Fund	10.0
Bonds & Credit	CFS Index Australian Bond	20.0
	CFS Index Global Bond	20.0

IMPORTANT NOTICE

1: Includes underlying net MER, performance and transaction costs. (Source: CFS FirstChoice Platform Reference Guide)

This information is based on the latest available data provided by the underlying investment managers. Returns greater than one year are annualised. Performance is shown net of underlying fund manager fees and gross of model management fees and is calculated from the model portfolio within BT Panorama. Actual client performance may differ over time.

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