



“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 30% and is designed for investors with a more conservative risk profile and a focus on regular income. While the portfolio aims to provide greater stability and lower volatility relative to higher growth strategies, portfolio values may fluctuate and periods of negative returns may occur. The portfolio is primarily invested in defensive assets, including government bonds, corporate debt, and high interest cash products.

## 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.

## CFS FC IPDS CONSTRUCTOR FUNDS

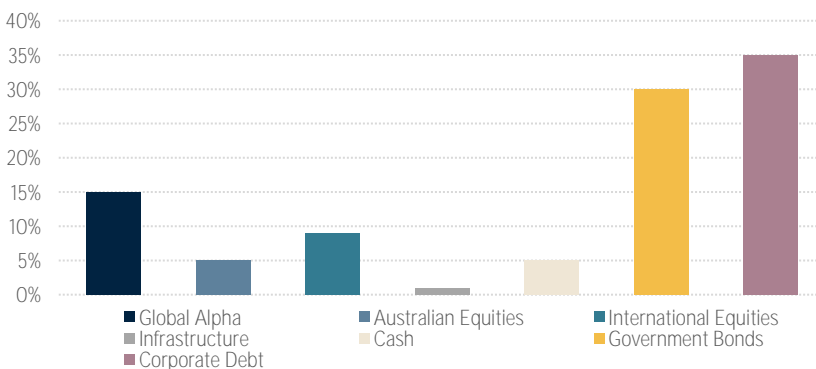
Drummond has collaborated with CFS to launch FirstChoice Constructor Funds, giving clients access to the Drummond Conservative and Drummond High Growth Portfolios across the CFS FirstChoice Wholesale Investments platform.

These products mirror the asset allocation used in the Drummond managed accounts, delivered via a Managed Investment Scheme (MIS) structure rather than a managed account.

With the same fund structure as the Drummond managed accounts, clients can receive the same experience across super, pension and investment accounts.

## NEUTRAL ASSET ALLOCATION

30% GROWTH ASSETS & 70% DEFENSIVE ASSETS



## KEY FACTS

**Investment Manager**  
Drummond Capital Partners Pty Ltd

**Asset Class**  
Global Multi Asset (Diversified)

**Investment Style**  
Active

**Benchmark Index**  
FE AMI Moderate

**Growth exposure range**  
20-40%

**Number Holdings**  
13

**Inception Date**  
23rd May 2026

**Minimum Investment**  
\$25,000

**Minimum Investment Horizon**  
3 years

**Total Cost<sup>1</sup>**  
0.82% (plus GST)

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.



## PORTFOLIO HOLDINGS

Asset Class	Fund	Weight %
Australian Equities	FC Solaris Core Australian Equity Fund	3.0
	FC Pental Australian Share	2.0
International Equities	FC CFS Index Global Share Fund - Hedged	5.0
	FC Acadian Global Equity Fund	2.0
	FC Yarra Global Small Companies Fund	1.0
	FC Fidelity Asia Fund	1.0
Infrastructure	FC ClearBridge Infrastructure Value Fund (Hedged)	1.0
Cash	FC CFS Enhanced Cash Fund	<b>5.0</b>
Government Bonds	FC Western Asset Australian Bond Fund	20.0
	FC PIMCO Global Bond Fund	10.0
Corporate Debt	FC Kapstream Absolute Return Income Fund	15.0
	FC Yarra Enhanced Income Fund	10.0
	FC Perpetual Diversified Income Fund	10.0
Global Alpha - G	FC Drummond Dynamic Plus Fund	15.0

## IMPORTANT NOTICE

1. Fees represent total administration fees, investment fees and costs, and transaction costs (Source: CFS FirstChoice IDPS PDS).

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 CFS FirstChoice. Actual client performance may differ over time. Peers represent a composite of institutional multi-asset funds.

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