

"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 neutral exposure to growth assets of 70% and is designed for investors willing to accept elevated volatility and the risk of material drawdowns in pursuit of higher long term growth. Portfolio values may fluctuate significantly, and sustained periods of negative returns may occur.

DRUMMOND CAPITAL PARTNERS

Drummond is a specialist multi-asset investment manager.

It 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.

FIRST CHOICE SERIES

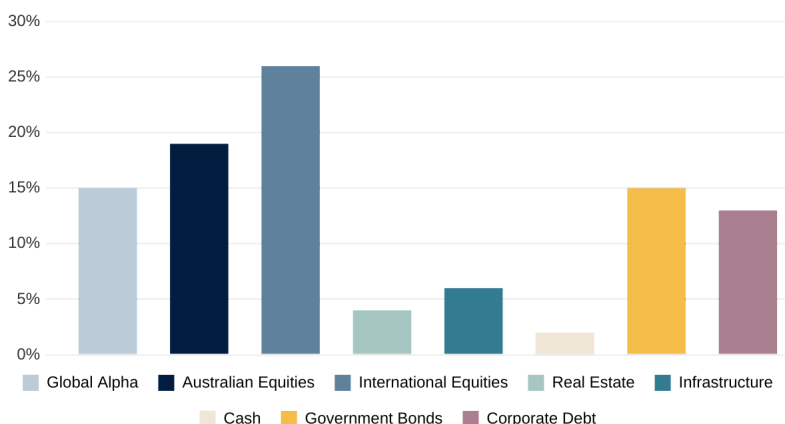
These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed multi-asset solution.

The portfolio combines the four pillars of Drummond investment process - strategic asset allocation, tactical asset allocation, investment manager research and portfolio construction.

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

NEUTRAL ASSET ALLOCATION

70% GROWTH ASSETS & 30% DEFENSIVE ASSETS



KEY FACTS

Investment Manager
Drummond Capital Partners Pty Ltd

Asset Class
Global Multi Asset (Diversified)

Investment Style
Active

Benchmark Index
FE AMI Mixed Asset – Growth

Neutral Growth Exposure
70% Growth / 30% Defensive

Growth Exposure Range
60-80%

Number Holdings
19

Inception Date
10th April 2024

Minimum Investment
\$1,000

Minimum Investment Horizon
7 years

Est. Total Cost Super{1}
0.92% p.a

Est. Total Cost Pension{1}
0.91% p.a

1. Fees represent total administration fees, investment fees and costs, and transaction costs. Estimates based on historical data and may vary. Refer to the relevant Platform PDS for further information.

PERFORMANCE – 31 AUGUST 2026

	1m	3m	6m	1yr.	S.I.(p.a.)
First Choice Growth	1.0%	2.2%	3.2%	7.2%	8.0%
FE AMI Mixed Asset – Growth	0.7%	1.7%	2.7%	5.9%	8.1%
Difference	0.3%	0.5%	0.5%	1.3%	-0.1%

PERFORMANCE - FINANCIAL YEAR

	FY24*	FY25	FY26	FY27*
First Choice Growth	0.7%	8.5%	9.4%	0.7%
FE AMI Mixed Asset – Growth	0.3%	10.4%	8.4%	0.6%
Difference	0.4%	-1.9%	1.0%	0.1%

Source: CFS. Portfolio performance is net of the portfolio MER/ICR, the 0.20% FC Administration Fee, tax (for super investors), and transaction costs, as reflected in unit prices. The member-level administration fee is not reflected in performance. Returns over 1yr are annualised; actual client performance may differ. Past performance is not a reliable indicator of future performance. *Partial year.

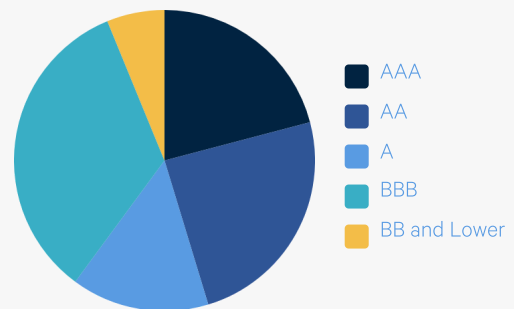
TARGET WEIGHTS – 14 SEPTEMBER 2026

Asset Class	Fund	Weight
Australian Equities	FC Pental Australian Share	7.0%
	FC Solaris Core Australian Equity	5.0%
	FC DNR Aust Equities High Conviction Fund	4.0%
	FC Longwave Aust Small Companies Fund	3.0%
International Equities	FC Acadian Global Equity	7.0%
	FC CFS Index Global Share-Hedged	7.0%
	FC CFS Index Global Share	6.0%
	FC Vinva Global Alpha Extension Fund	4.0%
	FC Yarra Global Small Companies Fund	3.0%
Real Estate	FC Pental Property Investment Fund	1.5%
	FC Quay Global Real Estate-Unhedged	1.5%
Infrastructure	FC ClearBridge Infra Value Fund (Hedged)	6.0%
Global Alpha	FC Drummond Dynamic Plus Fund	15.0%
Cash	Cash	5.0%
Government Bonds	FC Western Asset Australian Bond	4.0%
	FC PIMCO Global Bond	2.0%
Corporate Debt	FC Yarra Enhanced Income Fund	8.0%
	FC Perpetual Diversified Income Fund	7.0%
	FC Kapstream Absolute Return Income	4.0%

TOP 10 STOCK HOLDINGS

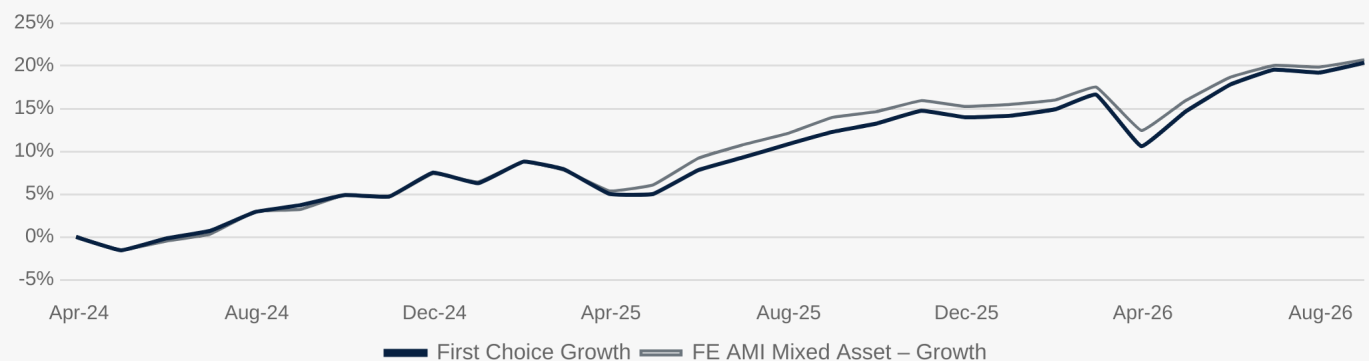
Company	Country	Weight
Bhp Group Limited	Australia	2.2%
Apple Inc/com	USA	1.0%
Commonwealth Bank Of Australia	Australia	0.9%
Nvidia Corporation/com	USA	0.9%
National Australia Bank Limited	Australia	0.7%
Csl Limited	Australia	0.6%
Rio Tinto Limited	Australia	0.6%
Macquarie Group Limited	Australia	0.6%
Anz Group Holdings Limited	Australia	0.5%
Aristocrat Leisure Limited	Australia	0.5%

CREDIT GRADE EXPOSURE



As at 31 August 2026

PERFORMANCE SINCE INCEPTION



IMPORTANT NOTICE

Prepared by Drummond Capital Partners (Drummond) ABN 15 622 660 182, AFSL 534213. This document has been prepared for licensed or authorised financial advisers and may be provided by them to their retail and wholesale clients. This information is general in nature only and does not take into account your objectives, financial situation or needs. It is not personal advice or a disclosure document under the Corporations Act 2001 (Cth). The portfolios are available via managed account and investment platform arrangements. Before investing, consider the relevant PDS, TMD and other disclosure documents issued by the product issuer. To the maximum extent permitted by law, no representation or warranty is made as to the accuracy or completeness of this information. Seek independent professional advice before investing. All investments carry risk, including loss of capital. No guarantee is given on capital, performance or returns. Past performance is not a reliable indicator of future performance.