First Choice Balanced

FACT SHEET

DRUMMOND CAPITAL PARTNERS

"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.

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

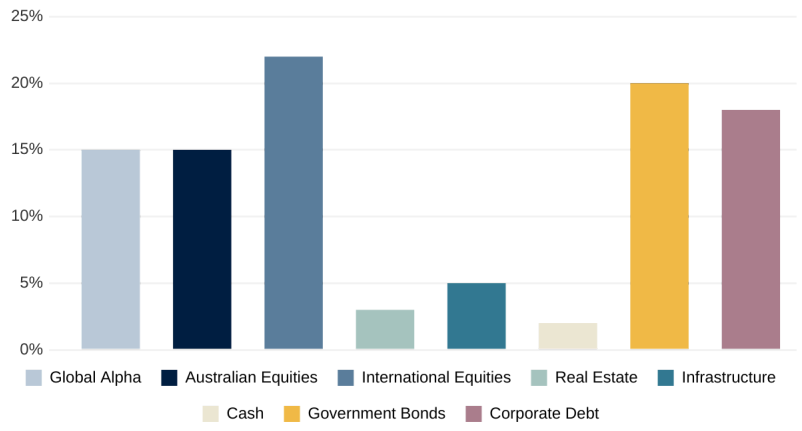
These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed multi-asset solution.

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

60% GROWTH ASSETS & 40% 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 – Balanced

Neutral Growth Exposure
50% Growth / 50% Defensive

Growth Exposure Range
50-70%

Number Holdings
20

Inception Date
10th April 2024

Minimum Investment
$1,000

Minimum Investment Horizon
7 years

Est. Total Cost Super{1}
0.91%

Est. Total Cost Pension{1}
0.90%

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.

First Choice Balanced

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DRUMMOND CAPITAL PARTNERS

PERFORMANCE – 30 SEPTEMBER 2026

	1m	3m	6m	1yr.	S.I.(p.a.)
First Choice Balanced	-1.1%	-0.6%	6.5%	4.5%	6.5%
FE AMI Mixed Asset – Balanced	-0.8%	-0.4%	5.0%	4.0%	6.8%
Difference	*-0.3%*	*-0.2%*	*1.5%*	*0.5%*	*-0.3%*

PERFORMANCE - FINANCIAL YEAR

	FY24*	FY25	FY26	FY27*
First Choice Balanced	0.7%	7.8%	8.6%	-0.6%
FE AMI Mixed Asset – Balanced	0.2%	9.3%	7.9%	-0.4%
Difference	*0.5%*	*-1.5%*	*0.7%*	*-0.2%*

*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.*

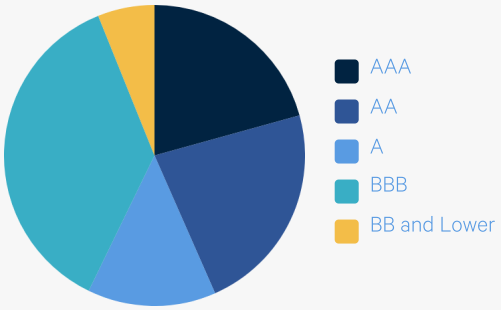
TARGET WEIGHTS – 15 OCTOBER 2026

Asset Class	Fund	Weight
Australian Equities	FC Pendal Australian Share	5.5%
	FC Acadian Australian Equity Long Short	3.0%
	FC Longwave Aust Small Companies Fund	2.5%
	FC DNR Aust Equities High Conviction Fund	2.0%
	FC Solaris Core Australian Equity	2.0%
International Equities	FC CFS Index Global Share-Hedged	6.0%
	FC Acadian Global Equity	5.5%
	FC CFS Index Global Share	5.0%
	FC Vinva Global Alpha Extension Fund	3.0%
	FC Yarra Global Small Companies Fund	2.5%
Real Estate	FC Pendal Property Investment Fund	1.5%
	FC Quay Global Real Estate-Unhedged	1.5%
Infrastructure	FC ClearBridge Infra Value Fund (Hedged)	5.0%
Global Alpha	FC Drummond Dynamic Plus Fund	15.0%
Cash	Cash	5.0%
Government Bonds	FC Western Asset Australian Bond	6.0%
	FC PIMCO Global Bond	4.0%
Corporate Debt	FC Kapstream Absolute Return Income	10.5%
	FC Yarra Enhanced Income Fund	9.0%
	FC Perpetual Diversified Income Fund	5.5%

TOP 10 STOCK HOLDINGS

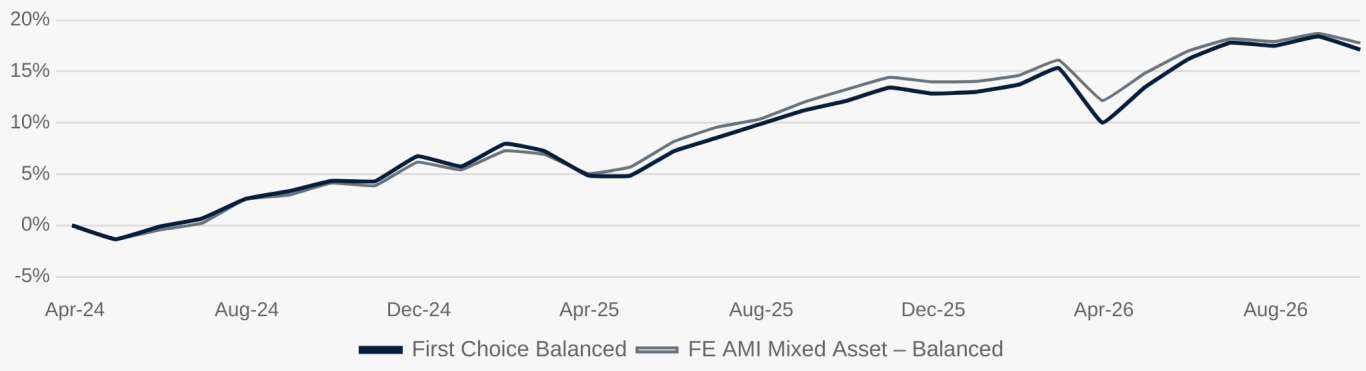
Company	Country	Weight
Bhp Group Limited	Australia	1.7%
Apple Inc/com	USA	0.8%
Commonwealth Bank Of Australia	Australia	0.7%
Nvidia Corporation/com	USA	0.7%
National Australia Bank Limited	Australia	0.6%
Csl Limited	Australia	0.5%
Rio Tinto Limited	Australia	0.5%
Macquarie Group Limited	Australia	0.5%
Anz Group Holdings Limited	Australia	0.4%
Amazon Com Inc/com	USA	0.4%

CREDIT GRADE EXPOSURE



As at 31 August 2026

PERFORMANCE SINCE INCEPTION



IMPORTANT NOTICE

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