First Choice Conservative

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 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.

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

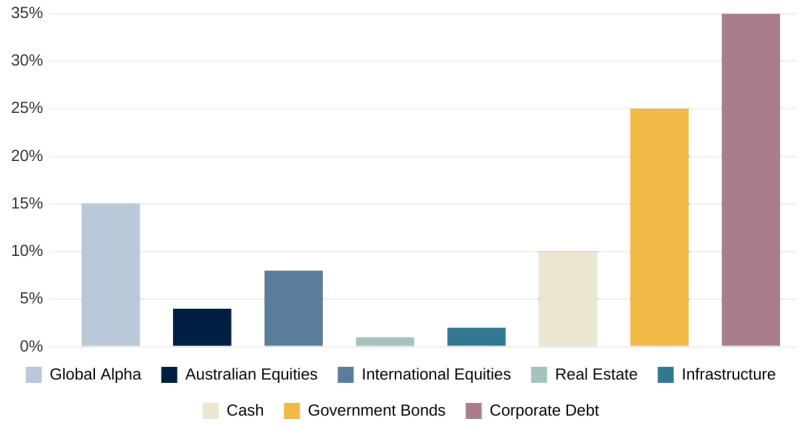
These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed multi-asset solution.

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

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 Mixed Asset – Moderate

Neutral Growth Exposure
30% Growth / 70% Defensive

Growth Exposure Range
20-40%

Number Holdings
15

Inception Date
10th April 2024

Minimum Investment
$1,000

Minimum Investment Horizon
3 years

Est. Total Cost Super{1}
0.85%

Est. Total Cost Pension{1}
0.84%

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 Conservative

FACT SHEET

DRUMMOND CAPITAL PARTNERS

PERFORMANCE – 30 SEPTEMBER 2026

	1m	3m	6m	1yr.	S.I.(p.a.)
First Choice Conservative	-0.8%	-0.5%	4.2%	3.8%	5.3%
FE AMI Mixed Asset – Moderate	-0.9%	-0.8%	2.8%	2.3%	4.8%
Difference	*0.1%*	*0.3%*	*1.4%*	*1.5%*	*0.5%*

PERFORMANCE - FINANCIAL YEAR

	FY24*	FY25	FY26	FY27*
First Choice Conservative	0.7%	6.3%	6.8%	-0.5%
FE AMI Mixed Asset – Moderate	0.3%	7.3%	5.2%	-0.8%
Difference	*0.4%*	*-1.0%*	*1.6%*	*0.3%*

*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.*

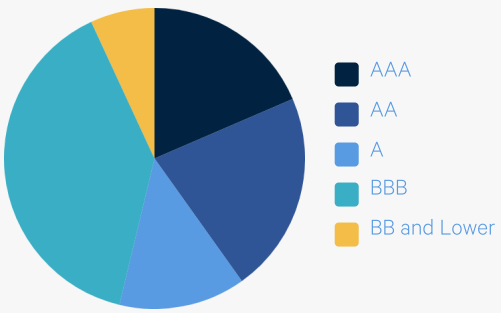
TARGET WEIGHTS – 15 OCTOBER 2026

Asset Class	Fund	Weight
Australian Equities	FC Acadian Australian Equity Long Short	2.0%
	FC Pendal Australian Share	2.0%
International Equities	FC Acadian Global Equity	3.0%
	FC CFS Index Global Share-Hedged	2.0%
	FC Vinva Global Alpha Extension Fund	2.0%
	FC Yarra Global Small Companies Fund	1.0%
Real Estate	FC Pendal Property Investment Fund	1.0%
Infrastructure	FC ClearBridge Infra Value Fund (Hedged)	2.0%
Global Alpha	FC Drummond Dynamic Plus Fund	15.0%
Cash	Cash	14.0%
Government Bonds	FC Western Asset Australian Bond	10.0%
	FC PIMCO Global Bond	7.0%
Corporate Debt	FC Kapstream Absolute Return Income	15.0%
	FC Perpetual Diversified Income Fund	12.0%
	FC Yarra Enhanced Income Fund	12.0%

TOP 10 STOCK HOLDINGS

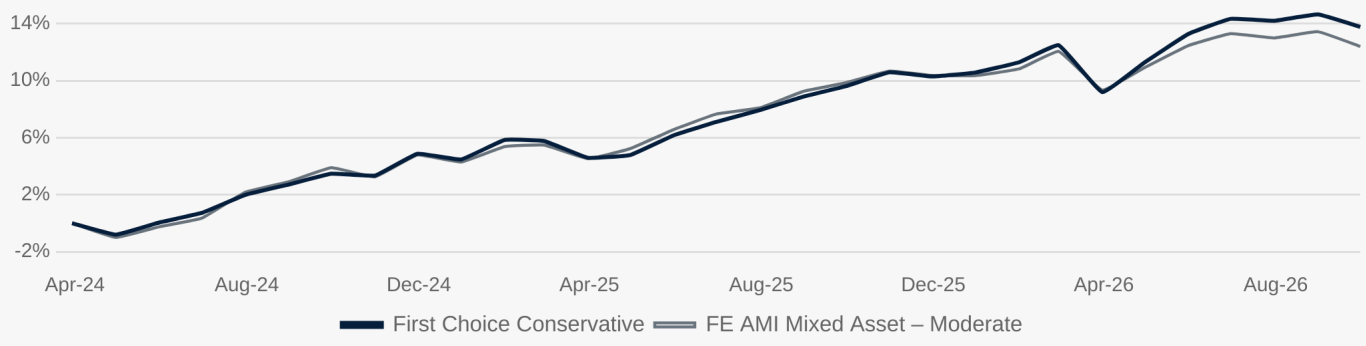
Company	Country	Weight
Bhp Group Limited	Australia	0.6%
Commonwealth Bank Of Australia	Australia	0.3%
Apple Inc/com	USA	0.2%
National Australia Bank Limited	Australia	0.2%
Nvidia Corporation/com	USA	0.2%
Anz Group Holdings Limited	Australia	0.2%
Goodman Group	Australia	0.1%
Csl Limited	Australia	0.1%
Alphabet Inc/cap Stk Cl A	USA	0.1%
Rio Tinto Limited	Australia	0.1%

CREDIT GRADE EXPOSURE



As at 31 August 2026

PERFORMANCE SINCE INCEPTION



IMPORTANT NOTICE

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