Drummond Index Plus 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 60% 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.

INDEX PLUS SERIES

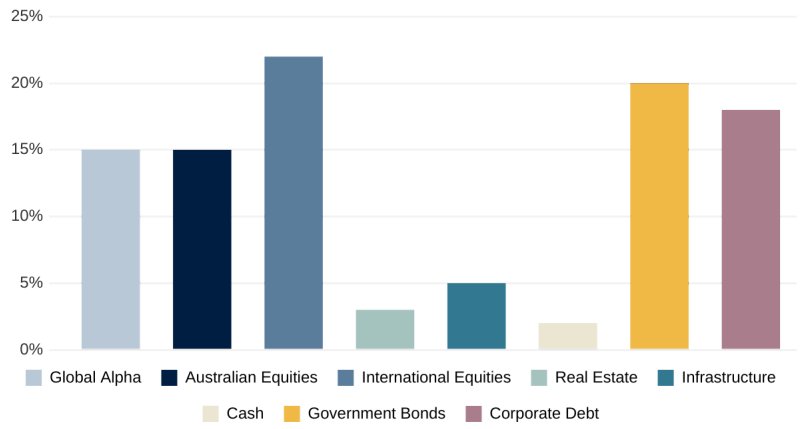
These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed, low cost, multi-asset solution on CFS FirstChoice.

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

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

Growth exposure range
50-70%

Number Holdings
10

Inception Date
1st May 2026

Minimum Investment
$1,000

Minimum Investment Horizon
7 years

Estimated Cost Super{1}
0.47%

Estimated Cost Super{1}
0.46%

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.

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DRUMMOND CAPITAL PARTNERS

PERFORMANCE – 30 SEPTEMBER 2026

	1m	3m
Drummond Index Plus Balanced	-1.2%	-0.7%
FE AMI Mixed Asset – Balanced	-0.8%	-0.4%
Difference	-0.4%	-0.3%

PERFORMANCE - FINANCIAL YEAR

	FY26*	FY27*
Drummond Index Plus Balanced	3.2%	-0.7%
FE AMI Mixed Asset – Balanced	2.9%	-0.4%
Difference	0.3%	-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

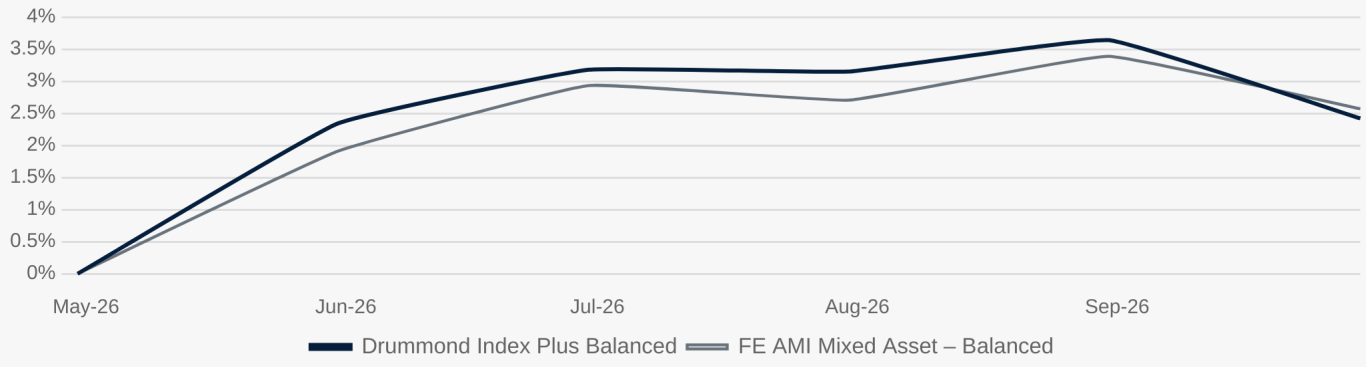
Asset Class	Fund	Weight
Australian Equities	FC CFS Index Australian Share	15.0%
International Equities	FC CFS Index Global Share	12.5%
	FC CFS Index Global Share-Hedged	9.5%
Real Estate	FC CFS Index Global Property Securities	1.5%
	FC CFS Index Property Securities	1.5%
Infrastructure	FC CFS Index Global Listed Infrastructure Securi...	5.0%
Global Alpha	FC Drummond Dynamic Plus Fund	15.0%
Cash	Cash	24.0%
Government Bonds	FC CFS Index Australian Bond	8.0%
	FC CFS Index Global Bond	8.0%

TOP 10 STOCK HOLDINGS

Company	Country	Weight
Nvidia Corporation Ord	USA	1.2%
Apple Inc. Ord	USA	1.1%
Microsoft Corporation Ord	USA	0.7%
Amazon.com Inc Ord	USA	0.6%
Alphabet Inc Class A Ord	USA	0.5%
Broadcom Inc Ord	USA	0.4%
Alphabet Inc Class C Ord	USA	0.4%
Micron Technology, Inc. Ord	USA	0.3%
Meta Platforms, Inc. Ord	USA	0.3%
Tesla Inc Ord	USA	0.3%

Top 10 Stock Holdings as at 31 August 2026

PERFORMANCE SINCE INCEPTION



IMPORTANT NOTICE

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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.