



VMAPS

VENTURA DIMENSIONAL BALANCED MODEL

October 2018

About VMAPS

Ventura Investment Management Ltd (Ventura) has been proudly managing the asset of Australian investors for over 10 years. Our mission is to assist all Australians in establishing and maintaining financial independence that will allow our investors to achieve what is most important to them.

Ventura Managed Account Portfolios (VMAPS) is a next generation portfolio management solution that can be tailored to individual investor circumstances and goals. Through our scale and experience, our investors gain access to the thoughts and expertise of the world's leading asset managers.

About Dimensional

DFA Australia Limited (Dimensional) has been engaged to run the fund allocation, and the underlying asset selection within the Funds utilised that make up the range of Ventura Dimensional Models. The affiliated entities of Dimensional, manage over \$530bn in funds on behalf of investors around the world from offices in the United States, Europe, Asia and Australia. For more than 30 years, Dimensional have been combining rigorous academic research with practical experience to deliver real-world investment solutions. Using this approach, Dimensional seeks to deliver investment solutions that add value through careful design, implementation and execution.

Dimensional invests with these core beliefs in mind: Securities are fairly priced in liquid and competitive markets, diversification is essential, and investing involves trading off risks and costs with expected returns. These time-tested principles have guided their business and investment approach for more than three decades.

In Dimensional's view, the best way to invest is to structure portfolios along dimensions of expected returns and implement strategies carefully, taking advantage of the flexibility gained by our market-driven philosophy. Academic research has documented the challenges of attempting to forecast economic conditions or find mispriced securities. Rather than trying to outguess the markets, Dimensional focuses on delivering exposure to dimensions of higher expected returns consistently and adding value through portfolio design, management and implementation. This process-driven approach results in transparent, sensible investment strategies clients can understand.

Dimensional has evolved as financial research has progressed. They rely on deep working relationships with leading financial economists -including Eugene Fama, Kenneth French and Robert Merton. Their internal research team, together with these thought leaders, works to identify market premiums that are persistent and pervasive in the data, consistent with financial theory and applicable in cost-efficient portfolios.

Fund Details

| | |
|-----------------------------|--|
| Objective | To provide a total return, consisting of capital appreciation and income, by gaining exposure to a diversified portfolio of companies and real estate securities listed on approved developed and emerging markets, and domestic and global fixed interest securities. The Model will seek to target approximately 50% exposure to equities and 50% exposure to fixed interest assets. |
| Suggested timeframe | 5 yrs |
| Model management fee | 0.30% |
| Indirect cost ratio | 0.45% |

Model Performance

31/10/2018

| Period | Income | Growth | Total |
|----------|--------|--------|-------|
| 1 month | 0.00 | -3.15 | -3.15 |
| 3 months | 0.36 | -2.53 | -2.17 |
| 6 months | 1.17 | -0.98 | 0.19 |
| 1 yr pa | 1.91 | -0.01 | 1.90 |

The Ventura Dimensional Models began operating on 4 April 2016. Dimensional have experience in managing multi-asset portfolios and performance of these strategies can be found at au.dimensional.com

Model Composition

31/10/2018

| Asset Class | Min | NP | Actual | Max |
|-----------------------|------|--------------|--------------|------|
| Cash | 0.0 | 0.0 | 0.0 | 5.0 |
| Global Fixed Interest | 40.0 | 50.0 | 50.58 | 60.0 |
| Australian Equity | 10.0 | 15.0 | 14.62 | 20.0 |
| Global Equity | 27.0 | 31.50 | 31.16 | 37.0 |
| Global Property | 0.0 | 3.50 | 3.64 | 7.0 |
| | | 100.0 | 100.0 | |
| Growth | 45.0 | 50.0 | 49.42 | 55.0 |
| Defensive | 45.0 | 50.0 | 50.58 | 55.0 |

Min and Max allocations show the range in which the Model Manager can allocate, while NP refers to the Neutral Position of the Model and Actual refers to the Actual exposure at the date of this Profile.

Model Fund Holdings

31/10/2018

| Fund | Weighting% |
|--|------------|
| 1 Two-Year Diversified Fixed Int. Trust AUD Class | 10.12 |
| 2 Five-Year Diversified Fixed Int. Trust AUD Class | 10.13 |
| 3 Global Bond Trust AUD Class | 30.33 |
| 4 Australian Core Equity Trust | 14.62 |
| 5 Global Core Equity Trust Unhedged Class | 14.50 |
| 6 Global Core Equity Trust AUD Hedged Class | 13.46 |
| 7 Emerging Markets Trust | 3.20 |
| 8 Global Real Estate Trust Unhedged Class | 3.64 |
| | 100.00 |

For more information speak to your financial adviser.

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