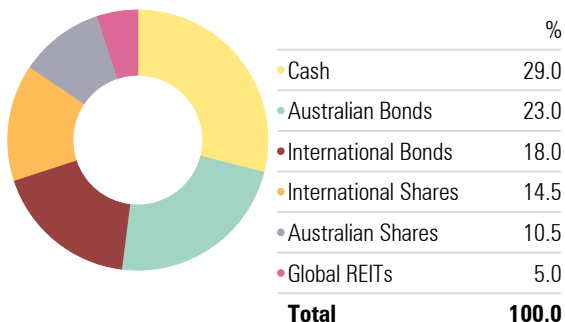


# Low Cost Conservative Models

## Monthly Performance Report

As of 30/06/2020

### Low Cost Conservative Models - Asset Allocation



### Risk Profile

Conservative

### ICR

0.19%

### Inception Date

1st March 2019

### Investment Horizon

3 Years

### Investment Objective

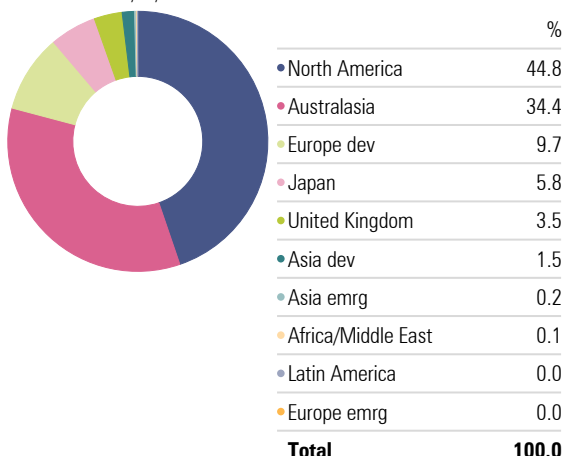
This suits investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to defensive assets (cash and fixed interest).

### Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 30% to growth assets and around 70% to defensive assets. The portfolio is designed for investors seeking relatively stable returns over the medium term with the potential for some long-term capital growth.

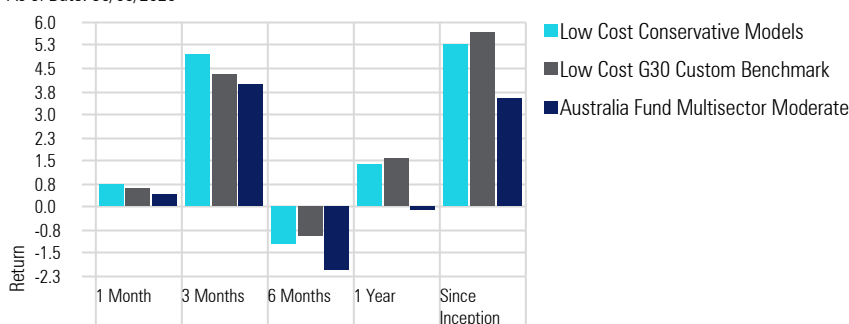
### Low Cost Conservative Models - Equity Regional Exposure

Portfolio Date: 30/06/2020



### Returns

As of Date: 30/06/2020

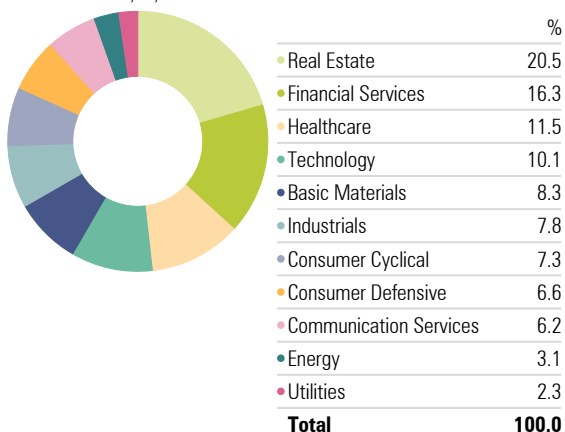


As of Date: 30/06/2020

	1 Month	3 Months	6 months	1 Year	Since Inception
Low Cost Conservative Models	0.71	4.96	-1.23	1.38	5.28
Low Cost G30 Custom Benchmark	0.58	4.31	-0.94	1.57	5.67
Australia Fund Multisector Moderate	0.42	3.96	-2.07	-0.14	3.50

### Low Cost Conservative Models - Equity Sectors (Morningstar)

Portfolio Date: 30/06/2020



### Top Holdings

Portfolio Date: 30/06/2020

Asset Class	Target Weight
iShares Australian Bond Index	15.5%
BetaShares Aus High Interest Cash ETF	14.5%
RBA Cash Rate Target	14.5%
iShares Global Bond Index	11.5%
Betashares Aus Bank Sr Ftng Rt Bd ETF	7.5%
iShares Hedged International Equity Idx	7.5%
Vanguard International Shares Index	7%
Vanguard International Crdt Secs Idx Hdg	6.5%
iShares Core S&P/ASX 200 ETF	5.5%
iShares Australian Equity Index	5%
Vanguard International Prpty Secs IdxHdg	5%
Vanguard Australian Property Secs ETF	—
Vanguard International Small Companies	—

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