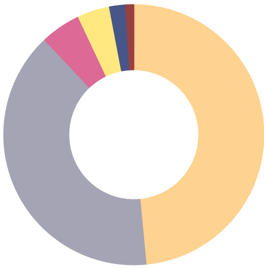
Low Cost High Growth Plus Models

Monthly Performance Report

As of 30/06/2020

Low Cost High Growth Plus Models - Asset Allocation



	%
International Shares	48.5
Australian Shares	39.5
Global REITs	5.0
Cash	4.0
Australian REITs and Infrastructure	2.0
International Bonds	1.0
Total	**100.0**

Risk Profile	ICR
High Growth Plus	0.23%
Inception Date	**Investment Horizon**
1st March 2019	10 Years

Investment Objective

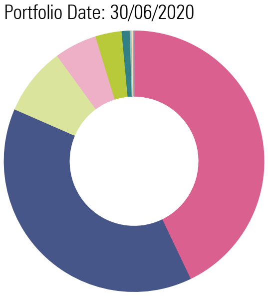
This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 95 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is not a consideration.

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 95% to growth assets and around 5% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term, investing predominately in growth assets.

Low Cost High Growth Plus Models - Equity Regional Exposure

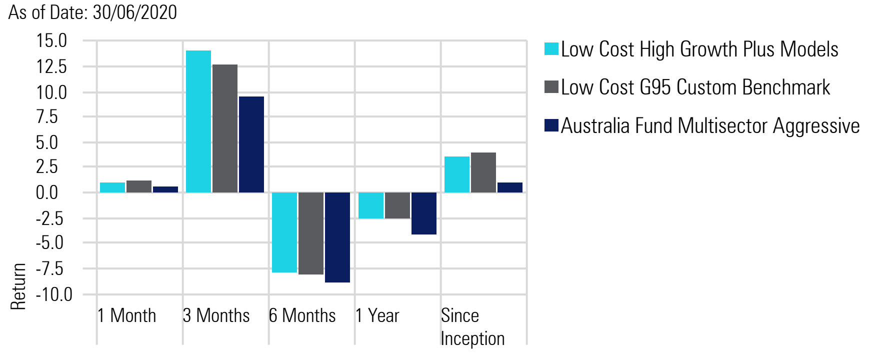
Portfolio Date: 30/06/2020



	%
Australasia	42.9
North America	38.7
Europe dev	8.4
Japan	5.3
United Kingdom	3.3
Asia dev	1.0
Asia emrg	0.2
Africa/Middle East	0.2
Latin America	0.1
Europe emrg	0.0
Total	**100.0**

Returns

As of Date: 30/06/2020

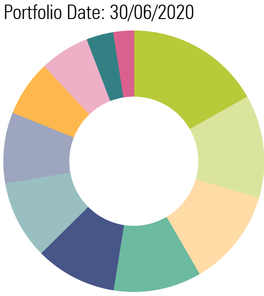


As of Date: 30/06/2020

	1 Month	3 Months	6 Months	1 Year	Since Inception
Low Cost High Growth Plus Models	0.97	14.15	-7.98	-2.46	3.63
Low Cost G95 Custom Benchmark	1.16	12.72	-8.09	-2.55	3.96
Australia Fund Multisector Aggressive	0.62	9.59	-8.89	-4.19	1.08

Low Cost High Growth Plus Models - Equity Sectors (Morningstar)

Portfolio Date: 30/06/2020



	%
Financial Services	16.8
Real Estate	12.8
Healthcare	12.0
Technology	10.9
Basic Materials	10.1
Industrials	9.7
Consumer Cyclical	8.8
Consumer Defensive	6.9
Communication Services	6.2
Energy	3.4
Utilities	2.5
Total	**100.0**

Top Holdings

Portfolio Date: 30/06/2020

	Asset Class	Target Weight
iShares Hedged International Equity Idx	International Shares	19.5%
Vanguard International Shares Index	International Shares	19.5%
iShares Australian Equity Index	Australian Shares	16%
iShares Core S&P/ASX 200 ETF	Australian Shares	16%
Vanguard International Small Companies	International Shares	9.5%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	7.5%
Vanguard International Prpty Secs IdxHdg	Global REITs	5%
BetaShares Aus High Interest Cash ETF	Cash	2%
RBA Cash Rate Target	Cash	2%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	2%
Vanguard International Crdt Secs Idx Hdg	International Bonds	1%
Betashares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	—
iShares Australian Bond Index	Australian Bonds	—
iShares Global Bond Index	International Bonds	—

Source: Morningstar Direct