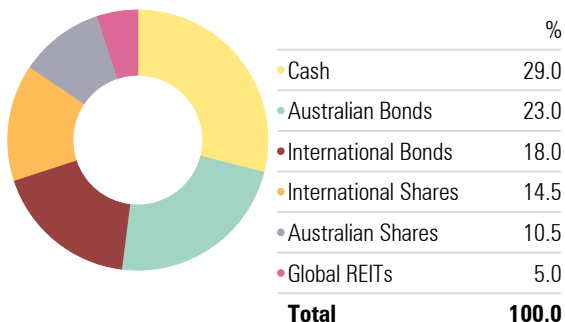


Low Cost Conservative Models

Monthly Performance Report

As of 31/01/2021

Low Cost Conservative Models - Asset Allocation



Risk Profile

Conservative

ICR

0.19%

Inception Date

1st March 2019

Investment Horizon

3 Years

Investment Objective

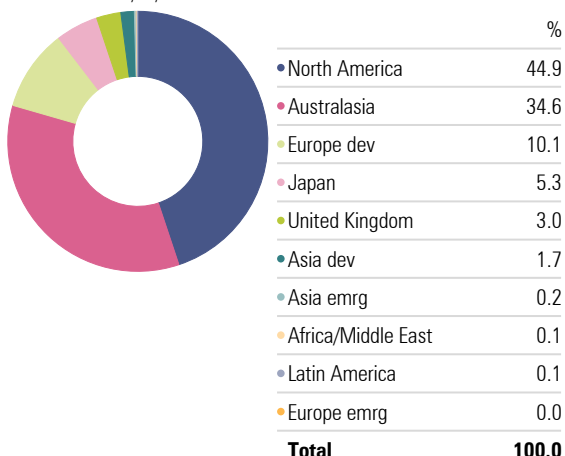
This suits investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing 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: 31/01/2021



Returns

As of Date: 31/01/2021

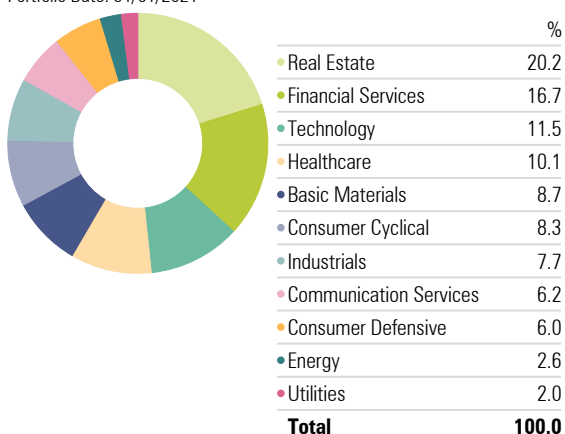


As of Date: 31/01/2021

	1 Month	3 Months	6 months	1 Year	Since Inception
Low Cost Conservative Models	-0.28	3.44	3.61	1.59	10.02
Low Cost G30 Custom Benchmark	-0.23	3.32	3.56	1.39	10.23
Australia Fund Multisector Moderate	-0.21	3.19	3.94	0.92	8.49

Low Cost Conservative Models - Equity Sectors (Morningstar)

Portfolio Date: 31/01/2021



Top Holdings

Portfolio Date: 31/01/2021

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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