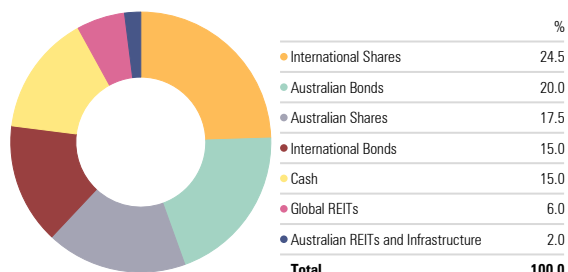


# Low Cost Balanced Models

## Monthly Performance Report

As of 31/01/2021

### Low Cost Balanced Models - Asset Allocation



### Risk Profile

Balanced

### ICR

0.22%

### Inception Date

1st March 2019

### Investment Horizon

5 Years

### Investment Objective

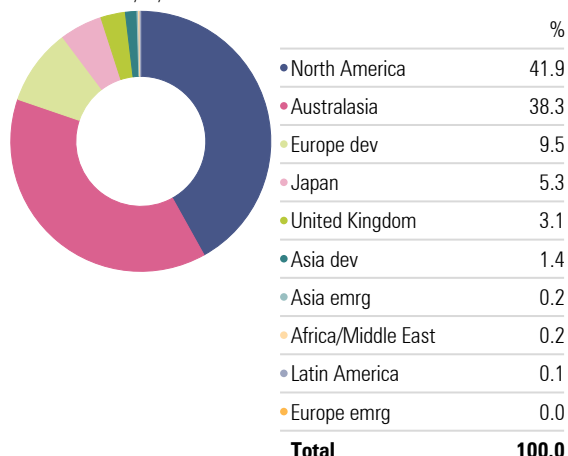
This suits investors with a minimum five-year timeframe. This portfolio also suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50 percent exposure to growth assets (shares, listed property and infrastructure) and 50 percent exposure to defensive assets (cash and fixed interest).

### Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 50% to growth assets and around 50% to defensive assets. The portfolio is designed for investors seeking a balanced portfolio over the medium-to long term.

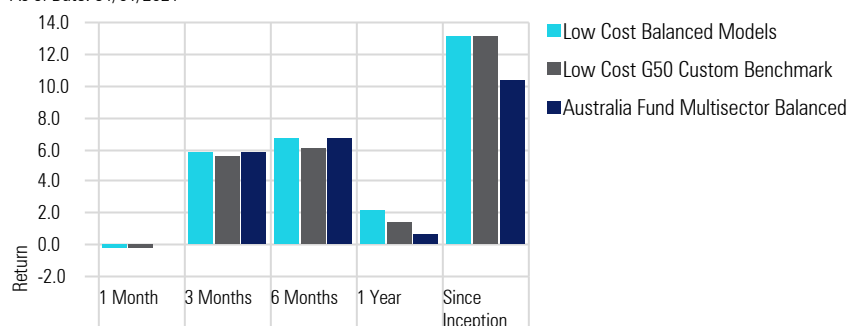
### Low Cost Balanced Models - Equity Regional Exposure

Portfolio Date: 31/01/2021



### Returns

As of Date: 31/01/2021

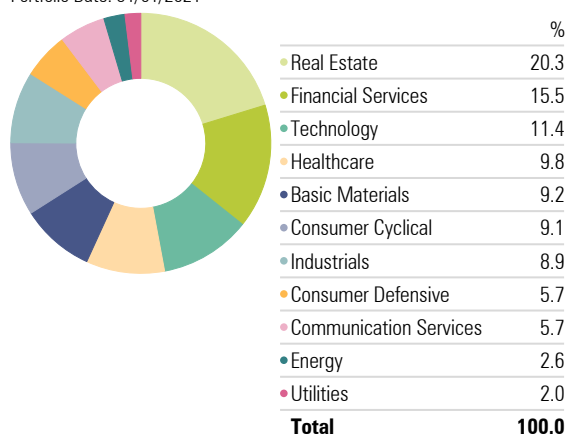


As of Date: 31/01/2021

	1 Month	3 Months	6 Months	1 Year	Since Inception
Low Cost Balanced Models	-0.29	5.85	6.65	2.10	13.20
Low Cost G50 Custom Benchmark	-0.29	5.56	6.07	1.33	13.16
Australia Fund Multisector Balanced	-0.08	5.80	6.67	0.62	10.39

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

Portfolio Date: 31/01/2021



### Top Holdings

Portfolio Date: 31/01/2021

Asset Class	Target Weight
iShares Australian Bond Index	13.5%
Vanguard International Shares Index	10%
iShares Hedged International Equity Idx	10%
iShares Global Bond Index	9.5%
BetaShares Aus High Interest Cash ETF	7.5%
RBA Cash Rate Target	7.5%
iShares Australian Equity Index	7%
iShares Core S&P/ASX 200 ETF	7%
Betashares Aus Bank Sr Ftng Rt Bd ETF	6.5%
Vanguard International Prpty Secs IdxHdg	6%
Vanguard International Crdt Secs Idx Hdg	5.5%
Vanguard International Small Companies	4.5%
Vanguard MSCI Australian Small Coms ETF	3.5%
Vanguard Australian Property Secs ETF	2%

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