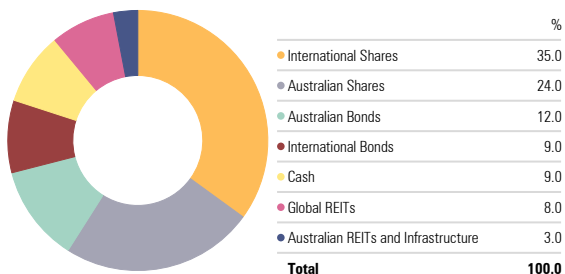


Low Cost Growth Models

Monthly Performance Report

As of 31/01/2021

Low Cost Growth Models - Asset Allocation



Risk Profile

Growth

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

7 Years

Investment Objective

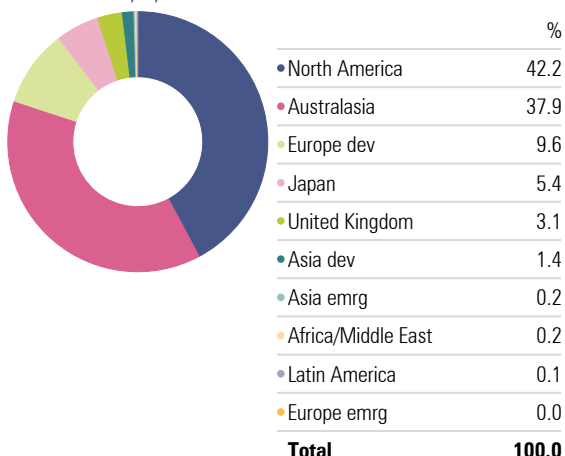
This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares, listed property and infrastructure).

Investment Strategy

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

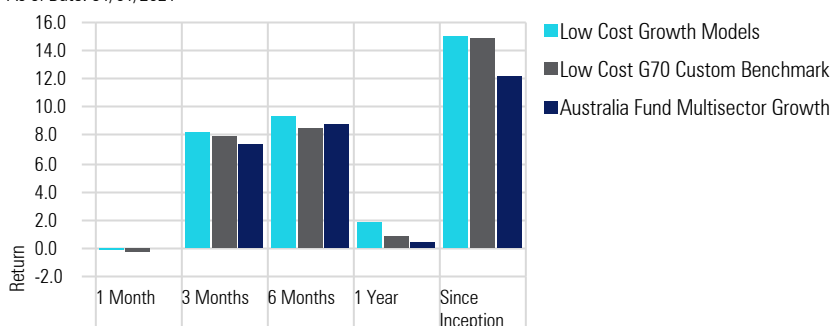
Low Cost Growth Models - Equity Regional Exposure

Portfolio Date: 31/01/2021



Returns

As of Date: 31/01/2021

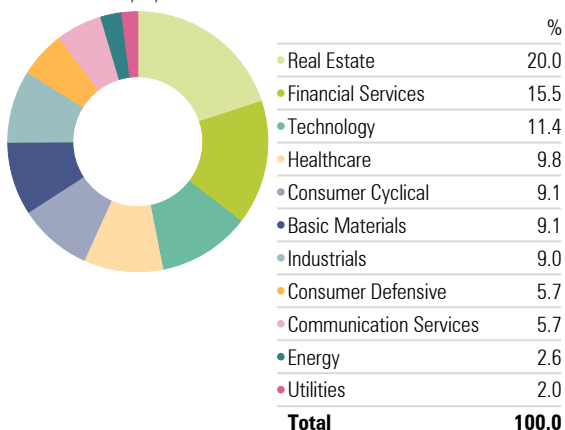


As of Date: 31/01/2021

	1 Month	3 Months	6 Months	1 Year	Since Inception
Low Cost Growth Models	-0.25	8.23	9.34	1.75	15.10
Low Cost G70 Custom Benchmark	-0.28	7.87	8.52	0.77	14.93
Australia Fund Multisector Growth	-0.05	7.41	8.72	0.33	12.16

Low Cost Growth Models - Equity Sectors (Morningstar)

Portfolio Date: 31/01/2021



Top Holdings

Portfolio Date: 31/01/2021

Asset Class	Target Weight
Vanguard International Shares Index	14%
iShares Hedged International Equity Idx	14%
iShares Core S&P/ASX 200 ETF	10%
iShares Australian Equity Index	9.5%
Vanguard International Prpty Secs IdxHdg	8%
iShares Australian Bond Index	8%
Vanguard International Small Companies	7%
iShares Global Bond Index	5.5%
BetaShares Aus High Interest Cash ETF	4.5%
RBA Cash Rate Target	4.5%
Vanguard MSCI Australian Small Coms ETF	4.5%
Betashares Aus Bank Sr Fltng Rt Bd ETF	4%
Vanguard International Crdt Secs Idx Hdg	3.5%
Vanguard Australian Property Secs ETF	3%

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