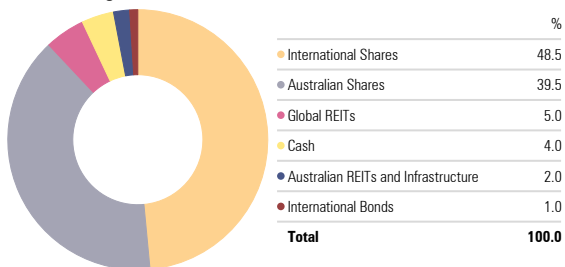


Low Cost High Growth Plus Models

Monthly Performance Report

As of 31/01/2021

Low Cost High Growth Plus Models - Asset Allocation



Risk Profile

High Growth Plus

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

10 Years

Investment Objective

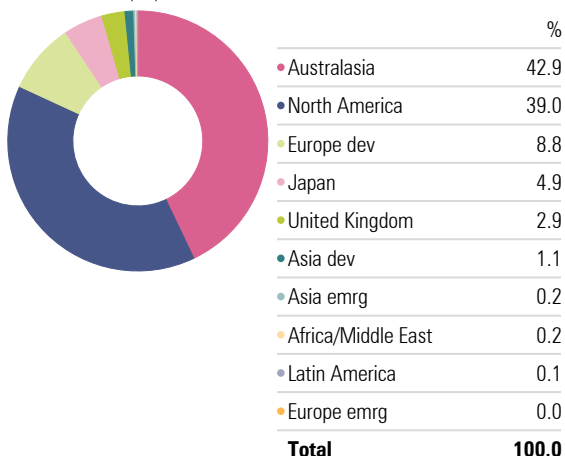
This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 95 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is 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.

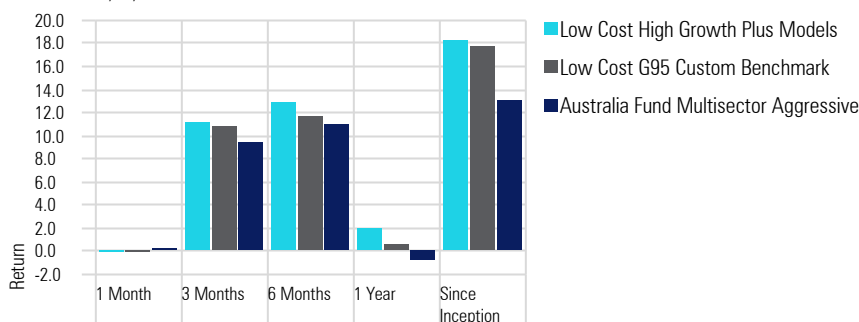
Low Cost High Growth Plus Models - Equity Regional Exposure

Portfolio Date: 31/01/2021



Returns

As of Date: 31/01/2021

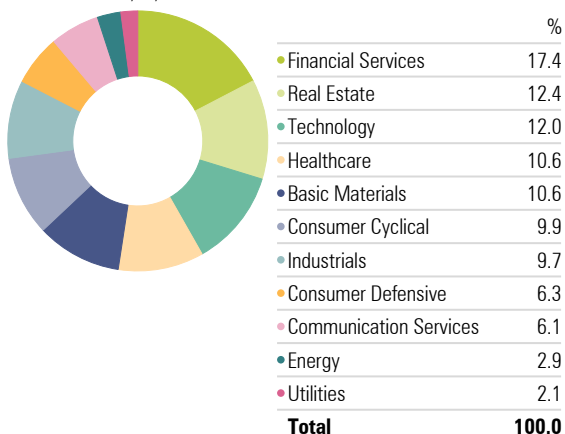


As of Date: 31/01/2021

	1 Month	3 Months	6 Months	1 Year	Since Inception
Low Cost High Growth Plus Models	-0.09	11.15	12.90	1.96	18.31
Low Cost G95 Custom Benchmark	-0.11	10.74	11.73	0.47	17.79
Australia Fund Multisector Aggressive	0.14	9.49	10.93	-0.77	13.07

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

Portfolio Date: 31/01/2021



Top Holdings

Portfolio Date: 31/01/2021

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

Centrepoint Services Pty Ltd (ABN 55 065 455 745) ("Centrepoint") has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 95 090 665 544, AFSL No. 240892) ("Morningstar") whereby Morningstar provides investment consulting advice to Centrepoint's related licensed financial services providers. The content of this document has been prepared by Centrepoint pursuant to this arrangement. No part of this document may be reproduced, transmitted, disseminated, sold or published without the prior written consent of Centrepoint and Morningstar. This document is for information purposes only and intended to be general in nature. Centrepoint and Morningstar have not considered your risk capacity, financial objectives, financial situation or particular financial needs when preparing this document. You should consider the content in this document in light of these matters. This document is not personal advice under the Corporations Act 2001 (Cth). Centrepoint, Morningstar, their respective related bodies corporate and the content providers do not guarantee the data or content herein to be accurate, complete or timely and disclaim any and all liability to any person for any direct or indirect loss or damage that may result from an act or omission by a person in relation to, or in reliance on, any information contained in this document. Past performance information does not necessarily indicate a financial product's future performance. Refer to Morningstar's Financial Services Guide for more information at www.morningstar.com.au/about/fgs