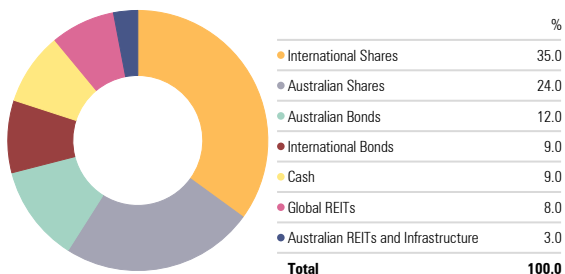


Low Cost Growth Models

Monthly Performance Report

As of 31/08/2021

Asset Allocation - Low Cost Growth Models



Risk Profile

Growth

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

7 Years

Investment Objective

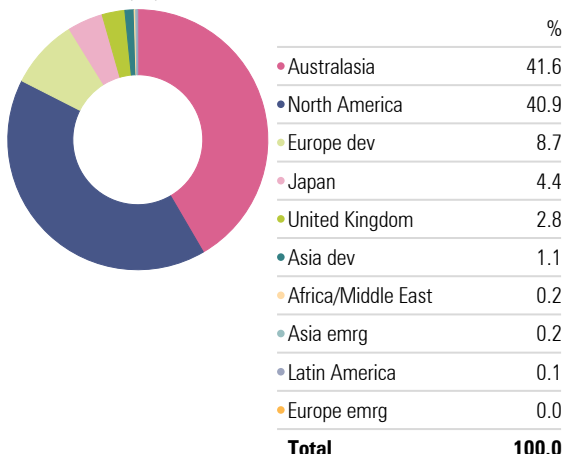
This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary 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.

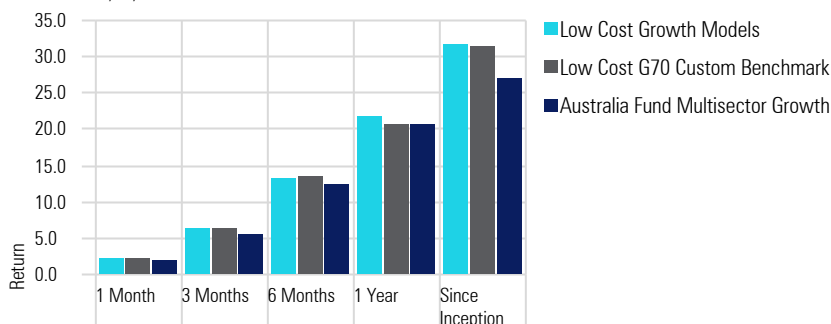
Equity Regional Exposure - Low Cost Growth Models

Portfolio Date: 31/08/2021



Returns

As of Date: 31/08/2021

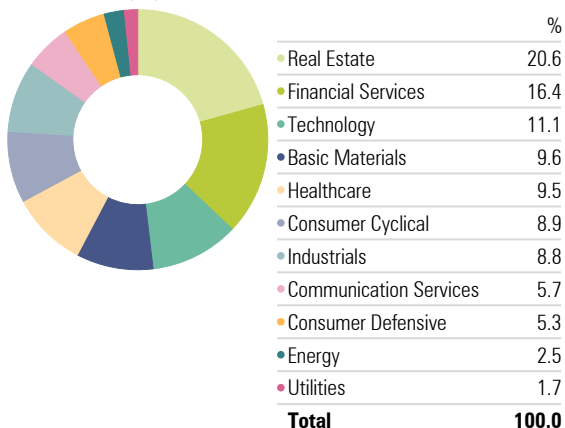


As of Date: 31/08/2021

	1 Month	3 Months	6 Months	1 Year	Since Inception
Low Cost Growth Models	2.00	6.15	13.30	21.80	31.70
Low Cost G70 Custom Benchmark	2.04	6.25	13.54	20.63	31.38
Australia Fund Multisector Growth	1.96	5.48	12.39	20.72	27.07

Equity Sectors (Morningstar) - Low Cost Growth Models

Portfolio Date: 31/08/2021



Top Holdings

Portfolio Date: 31/08/2021

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

Centrepoint Services Pty Ltd (ABN 55 065 455 745) ("Centrepoint") has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 95 080 665 544, AFSL No. 240892) ("Morningstar") has 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/AboutFSG