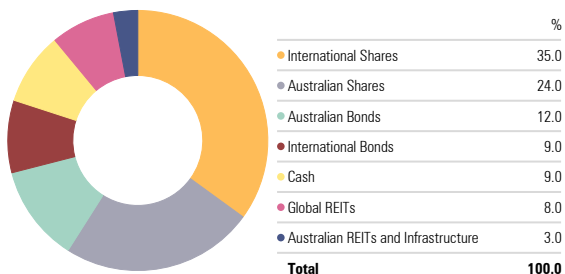


Low Cost Growth Models

Monthly Performance Report

As of 31/05/2022

Asset Allocation - Low Cost Growth Models



Risk Profile

Growth

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

7 Years

Investment Objective

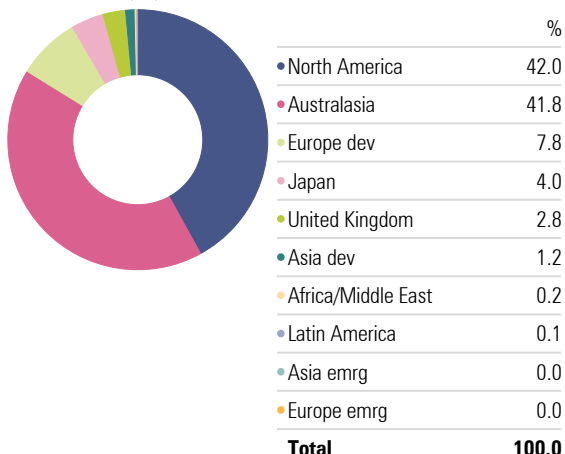
This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary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

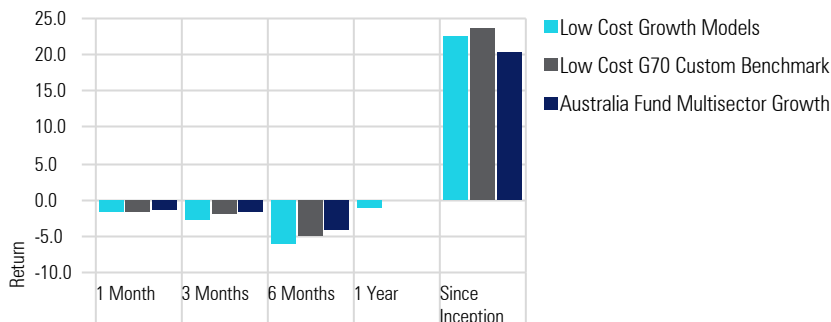
Equity Regional Exposure - Low Cost Growth Models

Portfolio Date: 31/05/2022



Returns

As of Date: 31/05/2022

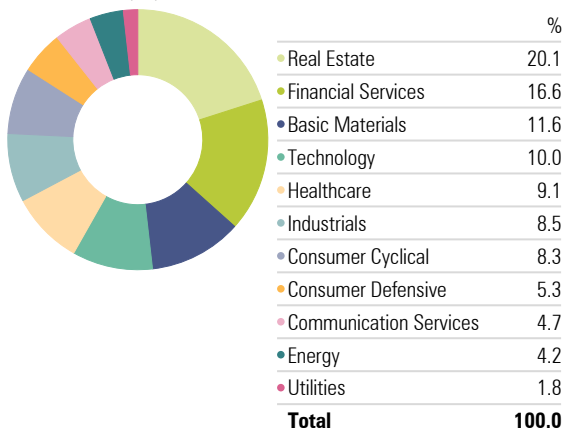


As of Date: 31/05/2022

	1 Month	3 Months	6 Months	1 Year	Since Inception
Low Cost Growth Models	-1.86	-2.96	-6.27	-1.25	22.52
Low Cost G70 Custom Benchmark	-1.80	-2.07	-5.22	-0.06	23.57
Australia Fund Multisector Growth	-1.38	-1.86	-4.27	-0.07	20.38

Equity Sectors (Morningstar) - Low Cost Growth Models

Portfolio Date: 31/05/2022



Top Holdings

Portfolio Date: 31/05/2022

Asset Class	Target Weight
Vanguard International Shares Index	14%
iShares Core S&P/ASX 200 ETF	10%
iShares Australian Bond Index	8%
iShares Australian Equity Index	9.5%
iShares Hedged International Equity Idx	14%
iShares Global Bond Index	5.5%
Vanguard International Prpty Secs IdxHdg	8%
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%

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