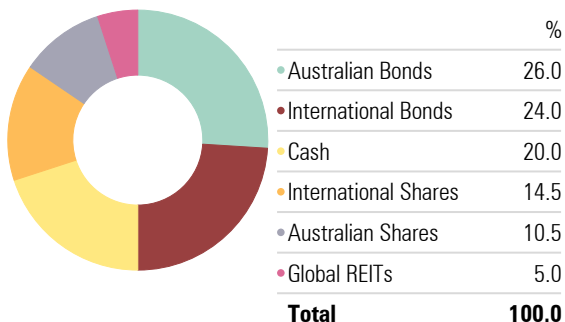


Low Cost Conservative Models

Monthly Performance Report

As of 8/31/2023

Asset Allocation - Low Cost Conservative Models



Risk Profile

Conservative

ICR

0.19%

Inception Date

1st March 2019

Investment Horizon

3 Years

Investment Objective

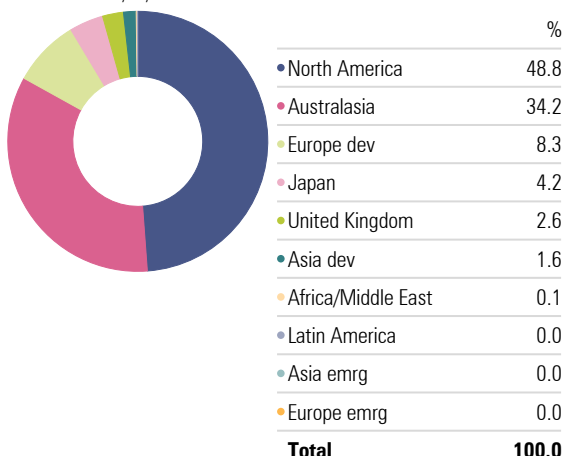
This suits investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to defensive assets (cash and fixed interest).

Investment Strategy

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

Equity Regional Exposure - Low Cost Conservative Models

Portfolio Date: 8/31/2023



Returns

As of Date: 8/31/2023

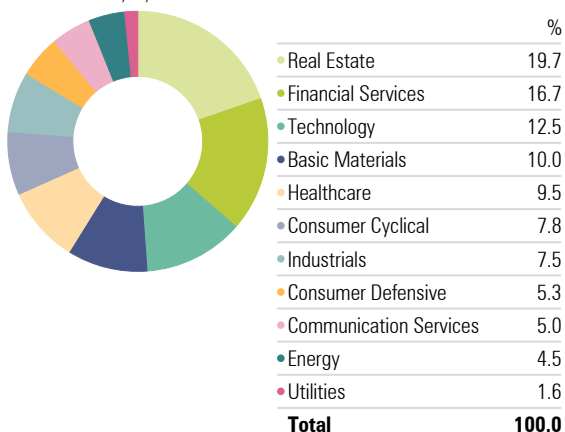


As of Date: 8/31/2023

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	0.02	1.73	3.51	4.61	1.97	13.63
G30 Centrepont Composite Benchmark	0.01	1.27	3.00	3.88	1.51	12.05
Australia Fund Multisector Moderate	0.01	1.18	2.68	4.02	2.13	11.94

Equity Sectors (Morningstar) - Low Cost Conservative Models

Portfolio Date: 8/31/2023



Top Holdings

Portfolio Date: 8/31/2023

Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	14.5%
iShares Australian Bond Index	15.5%
iShares Global Bond Index	11.5%
Vanguard International Shares Index	7%
BetaShares Aus Bank Sr Ftng Rt Bd ETF	7.5%
Vanguard International Crdt Secs Idx Hdg	6.5%
iShares Core S&P/ASX 200 ETF	5.5%
iShares Australian Equity Index	5%
Vanguard International Prpty Secs IdxHdg	5%
iShares Hedged International Equity Idx	7.5%
RBA Cash Rate Target	14.5%

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