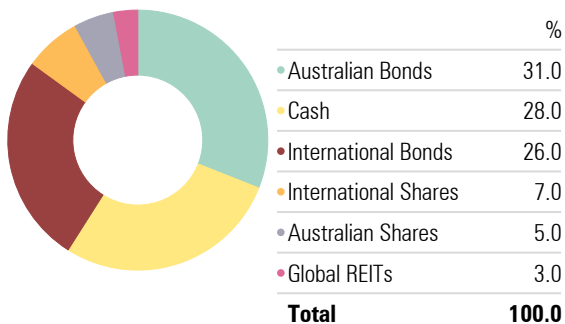


Low Cost Defensive Models

Monthly Performance Report

As of 8/31/2023

Asset Allocation - Low Cost Defensive Models



Risk Profile

% Defensive

Inception Date

1st March 2019

ICR

0.18%

Investment Horizon

3 Years

Investment Objective

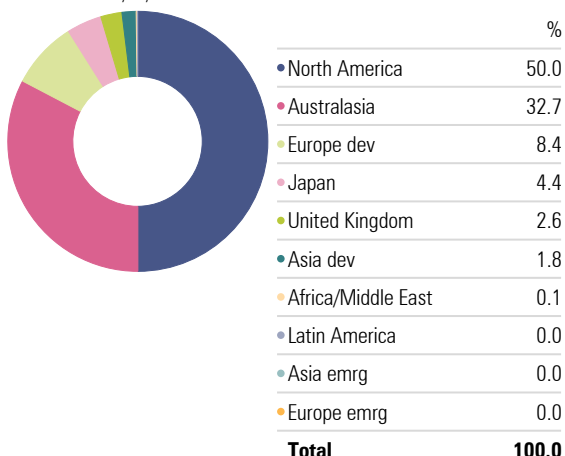
This suits investors with a minimum three-year timeframe or those that seek a portfolio invested predominantly in interest bearing assets, with a small proportion of growth assets. This portfolio also suits investors who give a high priority to the preservation of capital (while understanding loss is still possible) and are therefore willing to accept lower potential investment performance, hence the 85 percent exposure to defensive assets (cash and fixed interest).

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 15% to growth assets and around 85% to defensive assets. The portfolio is designed for investors seeking relatively stable returns with low potential for capital loss.

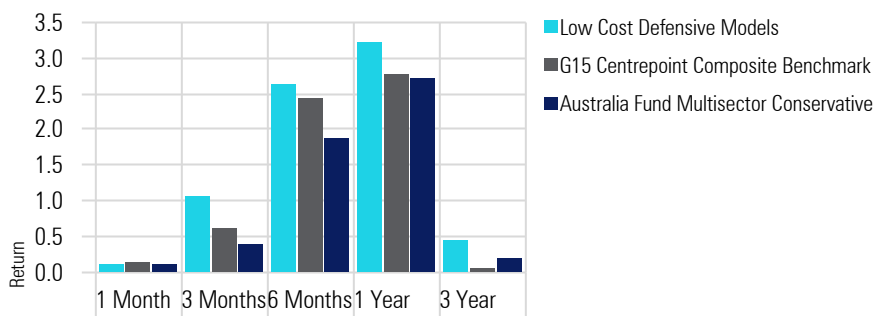
Equity Regional Exposure - Low Cost Defensive Models

Portfolio Date: 8/31/2023



Returns

As of Date: 8/31/2023

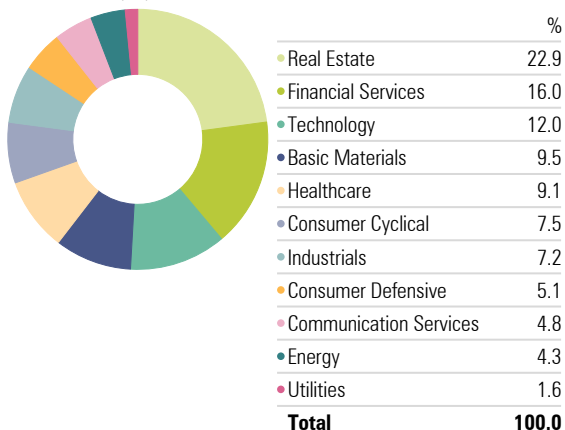


As of Date: 8/31/2023

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Defensive Models	0.10	1.05	2.61	3.22	0.43	7.74
G15 Centrepont Composite Benchmark	0.13	0.61	2.42	2.77	0.06	6.94
Australia Fund Multisector Conservative	0.10	0.39	1.86	2.71	0.20	5.65

Equity Sectors (Morningstar) - Low Cost Defensive Models

Portfolio Date: 8/31/2023



Top Holdings

Portfolio Date: 8/31/2023

Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	18%
iShares Australian Bond Index	19%
BetaShares Aus Bank Sr Fitng Rt Bd ETF	9%
iShares Global Bond Index	14%
Vanguard International Crdt Secs Idx Hdg	7%
Vanguard International Shares Index	3.5%
Vanguard International Prpty Secs IdxHdg	3%
iShares Core S&P/ASX 200 ETF	2.5%
iShares Australian Equity Index	2.5%
iShares Hedged International Equity Idx	3.5%
RBA Cash Rate Target	18%

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