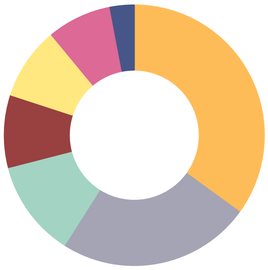
Low Cost Growth Models

CENTREPOINT ALLIANCE

Monthly Performance Report

As of 8/31/2023

Asset Allocation - Low Cost Growth Models



	%
International Shares	35.0
Australian Shares	24.0
Australian Bonds	12.0
International Bonds	9.0
Cash	9.0
Global REITs	8.0
Australian REITs and Infrastructure	3.0
Total	**100.0**

Risk Profile

Growth

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

7 Years

Investment Objective

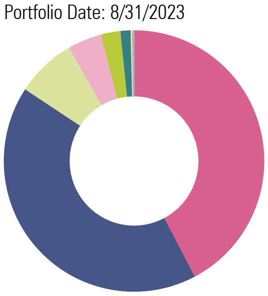
This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary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

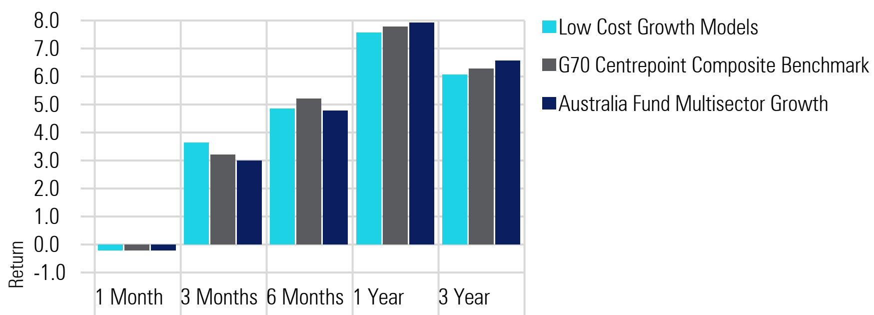
Portfolio Date: 8/31/2023



	%
Australasia	42.3
North America	41.9
Europe dev	7.4
Japan	4.3
United Kingdom	2.4
Asia dev	1.2
Africa/Middle East	0.2
Latin America	0.1
Asia emrg	0.1
Europe emrg	0.0
Total	**100.0**

Returns

As of Date: 8/31/2023

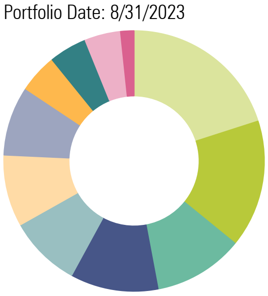


As of Date: 8/31/2023

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Growth Models	-0.27	3.61	4.88	7.56	6.09	29.11
G70 Centrepoint Composite Benchmark	-0.27	3.21	5.20	7.78	6.29	30.43
Australia Fund Multisector Growth	-0.21	2.99	4.76	7.93	6.56	27.36

Equity Sectors (Morningstar) - Low Cost Growth Models

Portfolio Date: 8/31/2023



	%
Real Estate	20.0
Financial Services	15.8
Technology	11.2
Basic Materials	10.9
Industrials	8.9
Healthcare	8.9
Consumer Cyclical	8.6
Consumer Defensive	4.8
Energy	4.7
Communication Services	4.5
Utilities	1.7
Total	**100.0**

Top Holdings

Portfolio Date: 8/31/2023

	Asset Class	Target Weight
Vanguard International Shares Index	International Shares	15%
iShares Core S&P/ASX 200 ETF	Australian Shares	11%
iShares Australian Equity Index	Australian Shares	10%
iShares Australian Bond Index	Australian Bonds	10%
iShares Hedged International Equity Idx	International Shares	10%
Vanguard International Prpty Secs IdxHdg	Global REITs	8%
iShares Global Bond Index	International Bonds	8%
Vanguard International Small Companies	International Shares	7%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	4.5%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	5%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	3%
RBA Cash Rate Target	Cash	2%

Source: Morningstar Direct