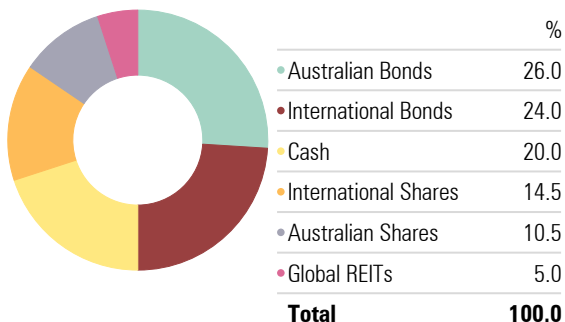


Low Cost Conservative Models

Monthly Performance Report

As of 30/04/2025

Asset Allocation - Low Cost Conservative Models



Risk Profile

Conservative

ICR

0.19%

Inception Date

1st March 2019

Investment Horizon

3 Years

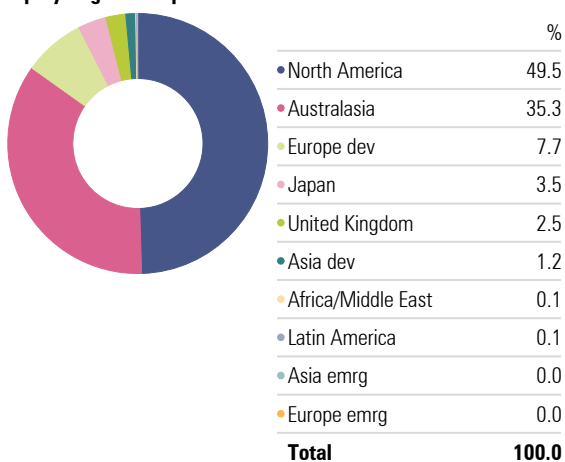
Investment Objective

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



Returns

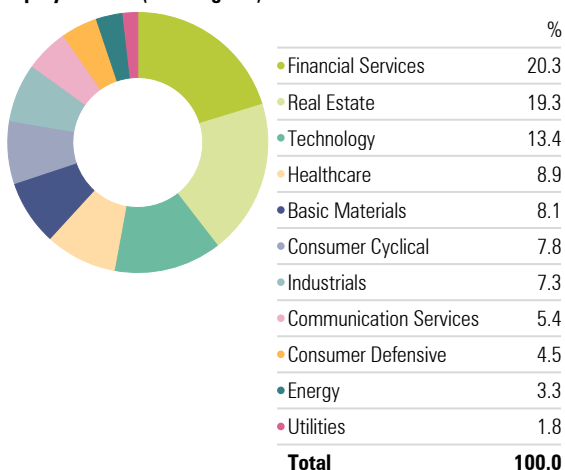
As of Date: 30/04/2025



As of Date: 30/04/2025

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	0.65	-0.37	2.25	7.53	4.68	27.20
G30 Centrepoint Composite Benchmark	1.09	0.33	2.86	7.74	4.53	25.33
Australia Fund Multisector Moderate	0.65	-0.14	2.21	6.59	4.07	24.03

Equity Sectors (Morningstar) - Low Cost Conservative Models



Top Holdings

Portfolio Date: 30/04/2025

Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	18%
iShares Australian Bond Index	15%
iShares Global Bond Index	15%
BetaShares Aus Bank Sr Ftng Rt Bd ETF	11%
Vanguard International Shares Index	11%
Vanguard International Crdt Secs Idx Hdg	9%
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	3.5%
RBA Cash Rate Target	2%

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