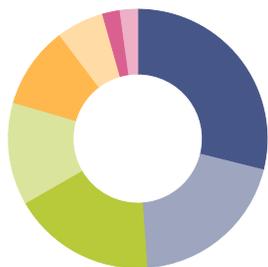


Active Conservative Models

Monthly Performance Report

As of 28/02/2026

Asset Class - Active Conservative Models



Asset Class	Percentage
Australian Bonds	28.9
International Bonds	20.0
Cash	17.8
International Shares	12.8
Australian Shares	10.2
Diversified Alternatives	5.9
Global Infrastructure	2.2
Global REITs	2.2

Total 100.0

Risk Profile

% Conservative

Inception Date

1st March 2019

ICR

0.64%

Investment Horizon

3 Years

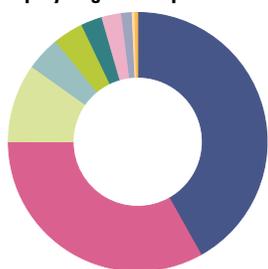
Investment Objective

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

An actively managed 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 - Active Conservative Models

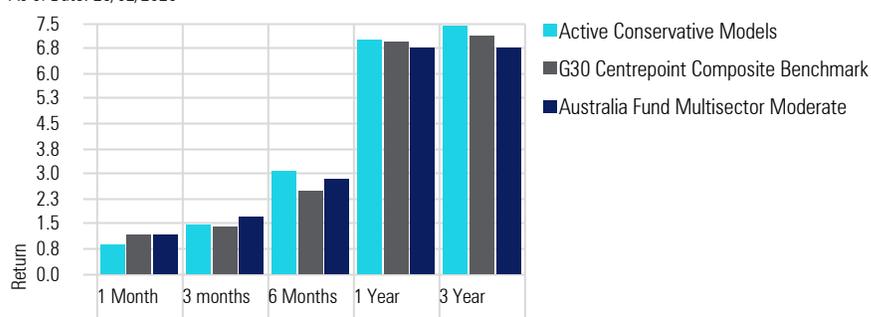


Region	Percentage
North America	41.9
Australasia	33.1
Europe dev	9.8
Asia emrg	4.3
United Kingdom	3.8
Asia dev	2.6
Japan	2.5
Latin America	1.3
Africa/Middle East	0.4
Europe emrg	0.3

Total 100.0

Returns

As of Date: 28/02/2026



As of Date: 28/02/2026

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Active Conservative Models	0.89	1.46	3.05	6.98	7.39	29.93
G30 Centrepoint Composite Benchmark	1.18	1.38	2.50	6.95	7.14	33.79
Australia Fund Multisector Moderate	1.17	1.69	2.82	6.77	6.78	32.73

Equity Sectors (Morningstar) - Active Conservative Models



Sector	Percentage
Technology	17.2
Basic Materials	14.5
Financial Services	14.2
Consumer Cyclical	10.1
Real Estate	9.9
Healthcare	8.4
Industrials	7.8
Utilities	6.0
Communication Services	4.5
Consumer Defensive	3.9
Energy	3.7

Total 100.0

Top Holdings

Portfolio Date: 28/02/2026

Asset Class	Target Weight
Western Asset Aus Bd A	9%
Perpetual Exact Market Return	18%
PIMCO Global Bond W	12%
Macquarie Income Opportunities	9%
Janus Henderson Tactical Income	7%
Ardea Real Outcome Fund	10%
Arrowstreet Global Equity Fund (Hedged)	2.5%
Partners Group Global Multi-Asset	3%
Allan Gray Australia Equity A	3.5%
Fidelity Australian Equities	3.5%
Antipodes Global Value P	3.5%
AB Managed Volatility Equities	3%
Hyperion Global Growth Companies B	3.5%
Resolution Capital Global Prpt Secs II	2%
First Sentier Global Listed Infras Fd	3%
RBA Cash Rate Target	2%

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