

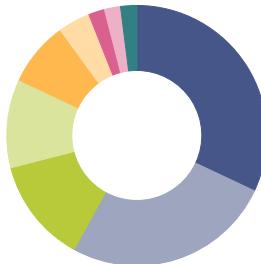
Active Growth Models



Monthly Performance Report

As of 31/12/2025

Asset Class - Active Growth Models



	%
International Shares	32.0
Australian Shares	26.0
Australian Bonds	13.0
International Bonds	11.0
Diversified Alternatives	8.0
Global Infrastructure	4.0
Australian REITs and Infrastructure	2.0
Cash	2.0
Global REITs	2.0
Total	100.0

Risk Profile

Growth

ICR

0.91%

Inception Date

1st March 2019

Investment Horizon

7 Years

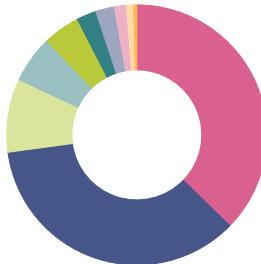
Investment Objective

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

An actively managed 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.

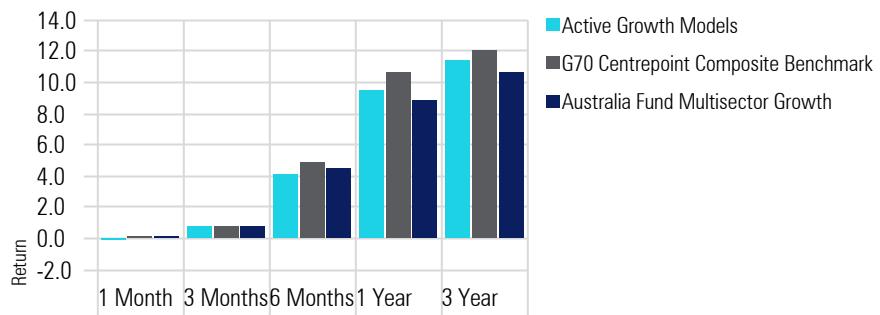
Equity Regional Exposure - Active Growth Models



	%
Australasia	37.3
North America	35.6
Europe dev	9.1
Asia emrg	5.9
United Kingdom	4.6
Asia dev	2.5
Latin America	2.3
Japan	1.5
Africa/Middle East	0.9
Europe emrg	0.4
Total	100.0

Returns

As of Date: 31/12/2025



As of Date: 31/12/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Active Growth Models	-0.17	0.80	4.11	9.45	11.36	47.74
G70 Centrepoint Composite Benchmark	0.16	0.79	4.93	10.65	12.04	69.30
Australia Fund Multisector Growth	0.15	0.75	4.50	8.89	10.61	59.82

Equity Sectors (Morningstar) - Active Growth Models



	%
Technology	17.5
Financial Services	15.7
Basic Materials	11.5
Industrials	10.2
Consumer Cyclical	9.9
Real Estate	8.2
Healthcare	8.0
Communication Services	6.2
Utilities	5.2
Energy	3.9
Consumer Defensive	3.7
Total	100.0

Top Holdings

Portfolio Date: 31/12/2025

	Asset Class	Target Weight
Arrowstreet Global Equity Fund (Hedged)	International Shares	5%
Western Asset Aus Bd A	Australian Bonds	4%
Allianz Gray Australia Equity A	Australian Shares	7.5%
Partners Group Global Multi-Asset	Diversified Alternatives	4%
Fidelity Australian Equities	Australian Shares	7.5%
PIMCO Global Bond W	International Bonds	4%
AB Managed Volatility Equities	Australian Shares	6%
Antipodes Global Value P	International Shares	6%
Hyperion Global Growth Companies B	International Shares	6%
Fairlight Global Small & Mid Cap Ord	International Shares	4%
First Sentier Global Listed Infras Fd	Global Infrastructure	6%
GQG Partners Emerging Markets Equity	International Shares	4%
Macquarie Income Opportunities	International Bonds	7%
OC Premium Small Companies	Australian Shares	3.5%
Ardea Real Outcome Fund	Australian Bonds	5%
Charter Hall Maxim Property Securities	Australian REITs and Infrastructure	—
Janus Henderson Tactical Income	Australian Bonds	4%
RBA Cash Rate Target	Cash	2%
Resolution Capital Global Prpt Secs II	Global REITs	3%

Centrepoin Services Pty Ltd (ABN 55 065 455 745) ('Centrepoin') has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 09 609 655 544, AFSL No. 240892) ('Morningstar') whereby Morningstar provides investment consulting advice to Centrepoin's related licensed financial services providers. The content of this document has been prepared by Centrepoin pursuant to this arrangement. No part of this document may be reproduced, transmitted, sold or published without the prior written consent of Centrepoin and Morningstar. This document is for information purposes only and intended to be general in nature. Centrepoin and Morningstar have not considered your risk capacity, financial objectives, financial situation or particular financial needs when preparing this document. You should consider the content in this document in light of these matters. This document is not personal advice under the Corporations Act 2001 (Cth). Centrepoin, Morningstar, their respective related bodies corporate and the content providers do not guarantee the data or content herein to be accurate, complete or timely and disclaim any and all liability to any person for any direct or indirect loss or damage that may result from an act or omission by a person in relation to, or in reliance on, any information contained in this document. Past performance information does not necessarily indicate a financial product's future performance. Refer to Morningstar's Financial Services Guide for more information at www.morningstar.com.au/AboutUs.