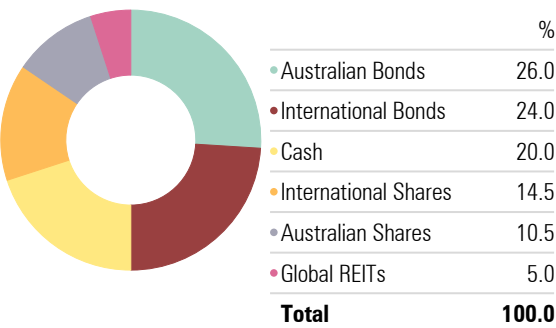


# Low Cost Conservative Models

## Monthly Performance Report

As of 29/02/2024

### Asset Allocation - Low Cost Conservative Models



### Risk Profile

Conservative

### Inception Date

1st March 2019

### ICR

0.19%

### Investment Horizon

3 Years

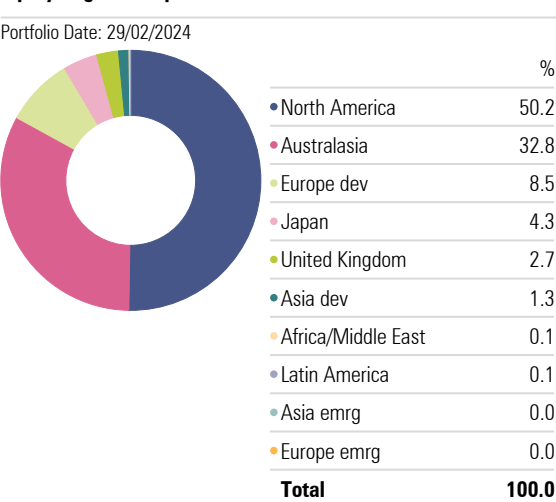
### Investment Objective

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).

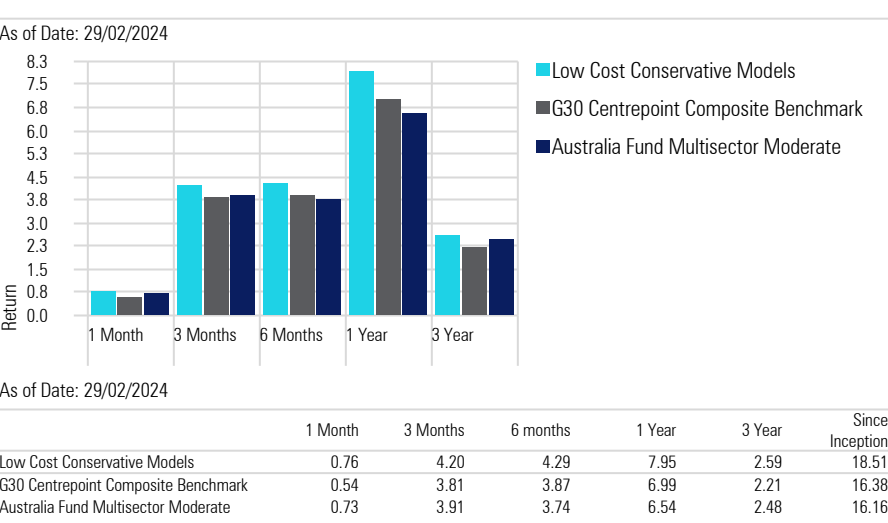
### Investment Strategy

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.

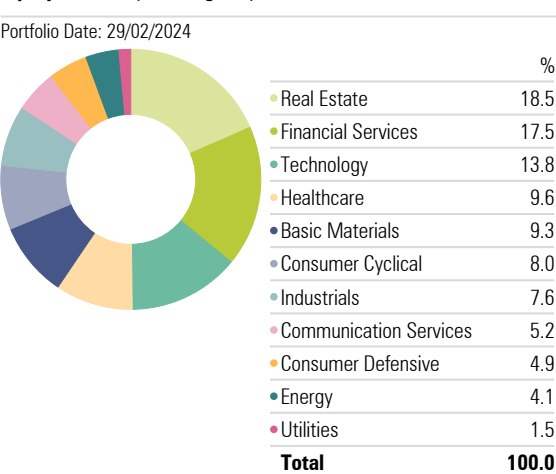
### Equity Regional Exposure - Low Cost Conservative Models



### Returns



### Equity Sectors (Morningstar) - Low Cost Conservative Models



### Top Holdings

Portfolio Date: 29/02/2024		
	Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	Cash	14.5%
iShares Australian Bond Index	Australian Bonds	15.5%
iShares Global Bond Index	International Bonds	11.5%
Vanguard International Shares Index	International Shares	7%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	7.5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	6.5%
iShares Core S&P/ASX 200 ETF	Australian Shares	5.5%
iShares Australian Equity Index	Australian Shares	5%
Vanguard International Prpty Secs Idx Hdg	Global REITs	5%
iShares Hedged International Equity Idx	International Shares	7.5%
RBA Cash Rate Target	Cash	14.5%

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