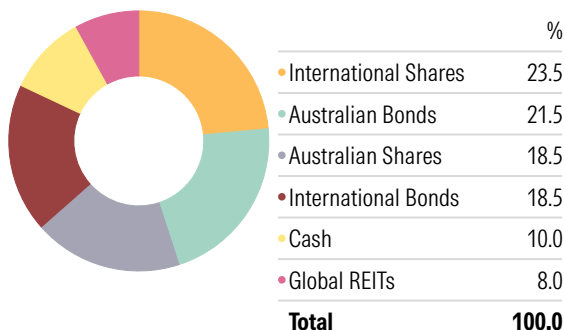


# Low Cost Balanced Models

## Monthly Performance Report

As of 30/06/2025

### Asset Allocation - Low Cost Balanced Models



### Risk Profile

% Balanced

### ICR

0.22%

### Inception Date

1st March 2019

### Investment Horizon

5 Years

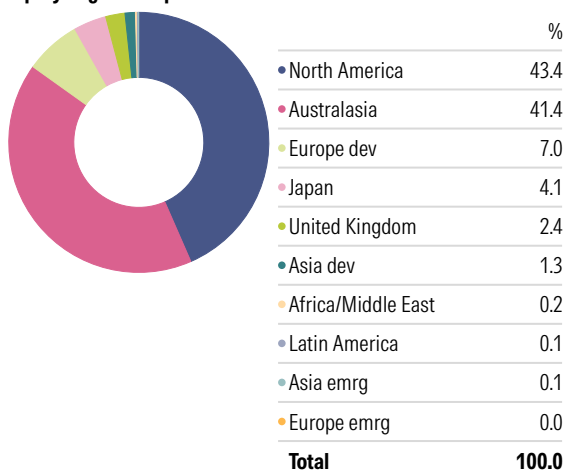
### Investment Objective

This suits investors with a minimum five-year timeframe. This portfolio also suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50 percent exposure to growth assets (shares, listed property and infrastructure) and 50 percent exposure to defensive assets (cash and fixed interest).

### Investment Strategy

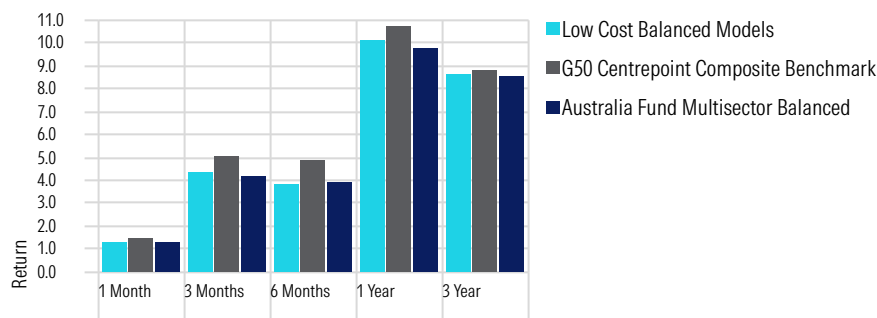
A low cost diversified portfolio of securities with an average exposure of 50% to growth assets and around 50% to defensive assets. The portfolio is designed for investors seeking a balanced portfolio over the medium-to long term.

### Equity Regional Exposure - Low Cost Balanced Models



### Returns

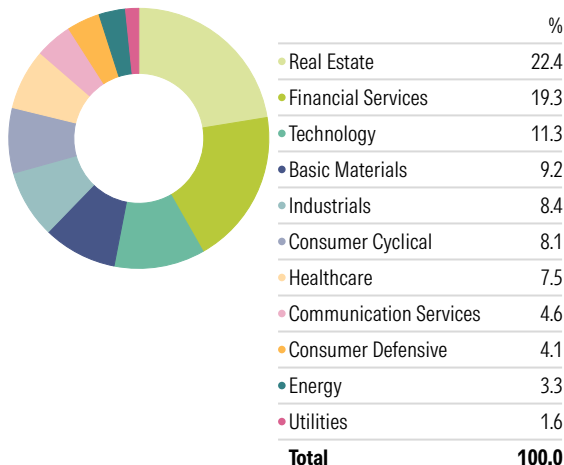
As of Date: 30/06/2025



As of Date: 30/06/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Balanced Models	1.28	4.33	3.81	10.08	8.62	42.60
G50 Centrepnt Composite Benchmark	1.49	5.09	4.84	10.77	8.83	43.87
Australia Fund Multisector Balanced	1.30	4.22	3.93	9.77	8.53	42.23

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



### Top Holdings

Portfolio Date: 30/06/2025

	Asset Class	Target Weight
iShares Australian Bond Index	Australian Bonds	14%
Vanguard International Shares Index	International Shares	13%
iShares Global Bond Index	International Bonds	11%
BetaShares Aus High Interest Cash ETF	Cash	8%
iShares Core S&P/ASX 200 ETF	Australian Shares	8%
Vanguard International Prpty Secs IdxHdg	Global REITs	8%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	7.5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	7.5%
iShares Australian Equity Index	Australian Shares	7%
iShares Hedged International Equity Idx	International Shares	6%
Vanguard International Small Companies	International Shares	4.5%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	3.5%
RBA Cash Rate Target	Cash	2%

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