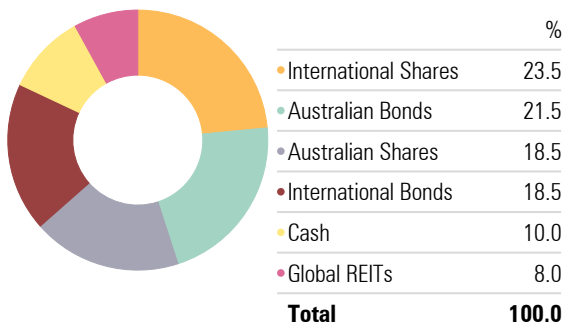


Low Cost Balanced Models

Monthly Performance Report

As of 28/02/2025

Asset Allocation - Low Cost Balanced Models



Risk Profile

% Balanced

Inception Date

1st March 2019

ICR

0.22%

Investment Horizon

5 Years

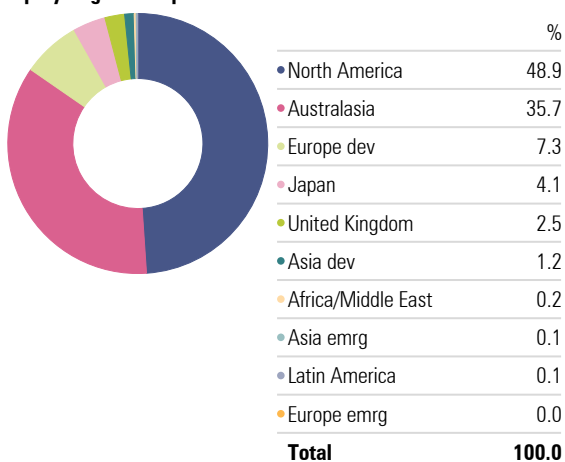
Investment Objective

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

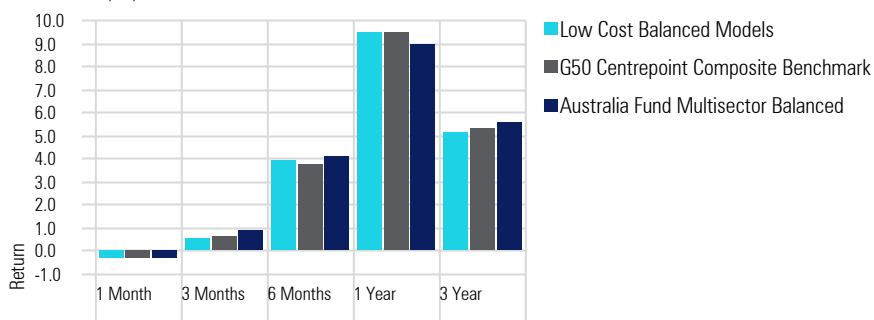
A low cost diversified portfolio of securities with an average exposure of 50% to growth assets and around 50% to defensive assets. The portfolio is designed for investors seeking a balanced portfolio over the medium-to long term.

Equity Regional Exposure - Low Cost Balanced Models



Returns

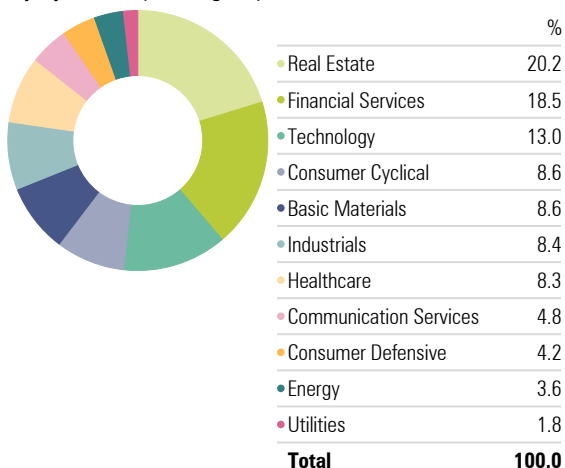
As of Date: 28/02/2025



As of Date: 28/02/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Balanced Models	-0.32	0.53	3.89	9.48	5.14	39.45
G50 Centrepont Composite Benchmark	-0.31	0.63	3.74	9.50	5.35	39.24
Australia Fund Multisector Balanced	-0.34	0.90	4.10	8.97	5.57	38.88

Equity Sectors (Morningstar) - Low Cost Balanced Models



Top Holdings

Portfolio Date: 28/02/2025

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

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