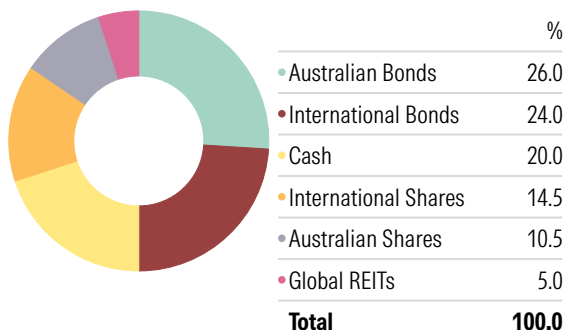


Low Cost Conservative Models

Monthly Performance Report

As of 30/06/2025

Asset Allocation - Low Cost Conservative Models



Risk Profile

% Conservative

ICR

0.19%

Inception Date

1st March 2019

Investment Horizon

3 Years

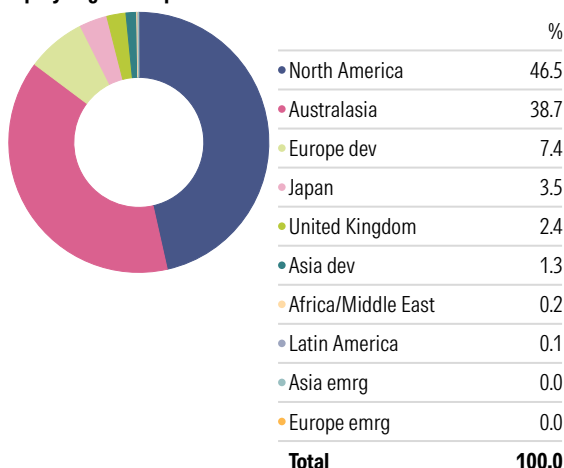
Investment Objective

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

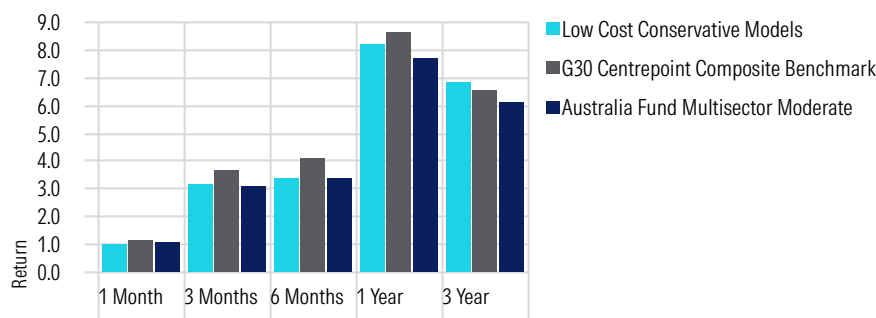
A low cost diversified portfolio of securities with an average exposure of 30% to growth assets and around 70% to defensive assets. The portfolio is designed for investors seeking relatively stable returns over the medium term with the potential for some long-term capital growth.

Equity Regional Exposure - Low Cost Conservative Models



Returns

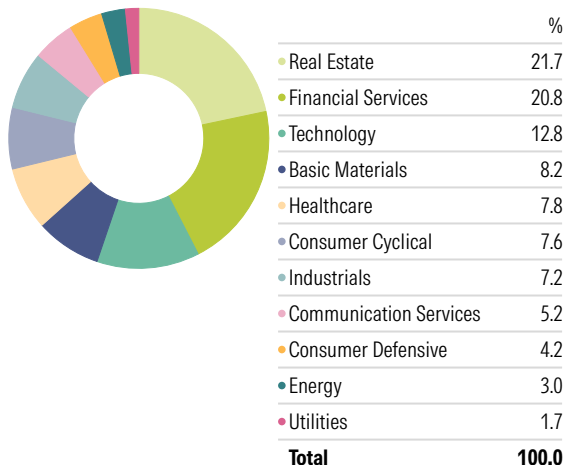
As of Date: 30/06/2025



As of Date: 30/06/2025

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	1.02	3.18	3.38	8.26	6.84	30.39
G30 Centrepoint Composite Benchmark	1.14	3.70	4.10	8.64	6.57	28.56
Australia Fund Multisector Moderate	1.04	3.06	3.40	7.71	6.14	26.99

Equity Sectors (Morningstar) - Low Cost Conservative Models



Top Holdings

Portfolio Date: 30/06/2025

	Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	Cash	18%
iShares Australian Bond Index	Australian Bonds	15%
iShares Global Bond Index	International Bonds	15%
BetaShares Aus Bank Sr Fltn Rt Bd ETF	Australian Bonds	11%
Vanguard International Shares Index	International Shares	11%
Vanguard International Crdt Secs Idx Hdg	International Bonds	9%
iShares Core S&P/ASX 200 ETF	Australian Shares	5.5%
iShares Australian Equity Index	Australian Shares	5%
Vanguard International Prpty Secs IdxHdg	Global REITs	5%
iShares Hedged International Equity Idx	International Shares	3.5%
RBA Cash Rate Target	Cash	2%

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