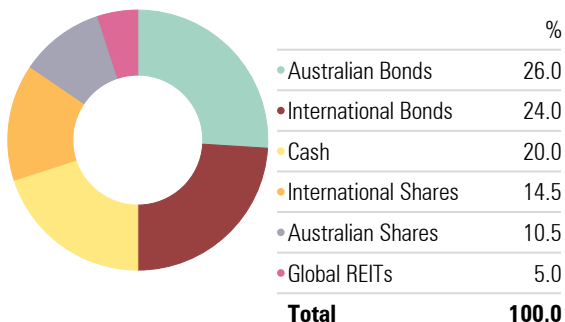


Low Cost Conservative Models

Monthly Performance Report

As of 31/10/2024

Asset Allocation - Low Cost Conservative Models



Risk Profile

Conservative

Inception Date

1st March 2019

ICR

0.19%

Investment Horizon

3 Years

Investment Objective

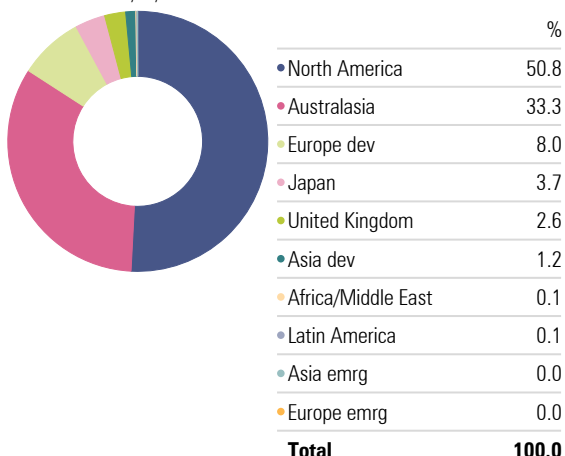
This suits investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing 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.

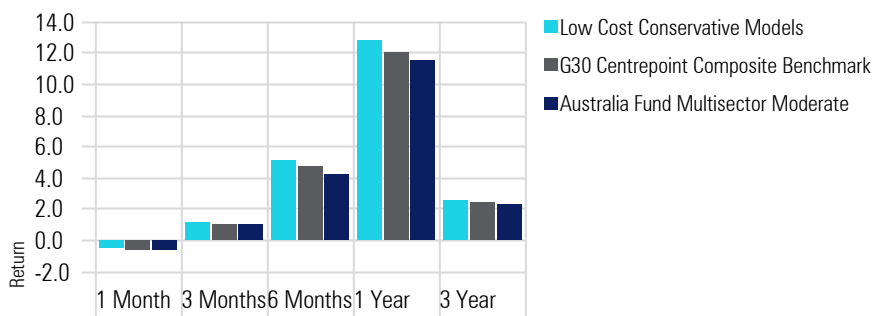
Equity Regional Exposure - Low Cost Conservative Models

Portfolio Date: 31/10/2024



Returns

As of Date: 31/10/2024

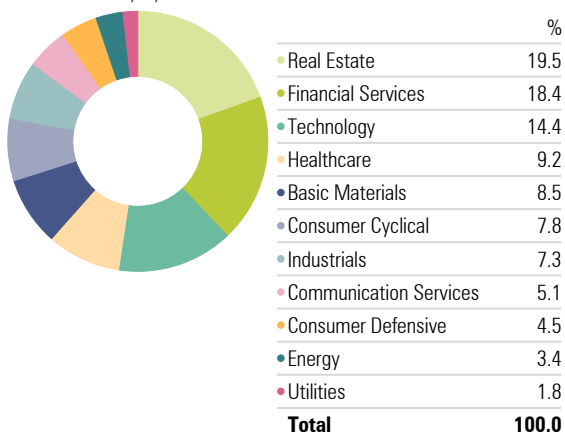


As of Date: 31/10/2024

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	-0.46	1.22	5.16	12.79	2.60	24.40
G30 Centrepoint Composite Benchmark	-0.67	1.09	4.75	12.04	2.40	21.85
Australia Fund Multisector Moderate	-0.62	1.00	4.28	11.58	2.36	21.33

Equity Sectors (Morningstar) - Low Cost Conservative Models

Portfolio Date: 31/10/2024



Top Holdings

Portfolio Date: 31/10/2024

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

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