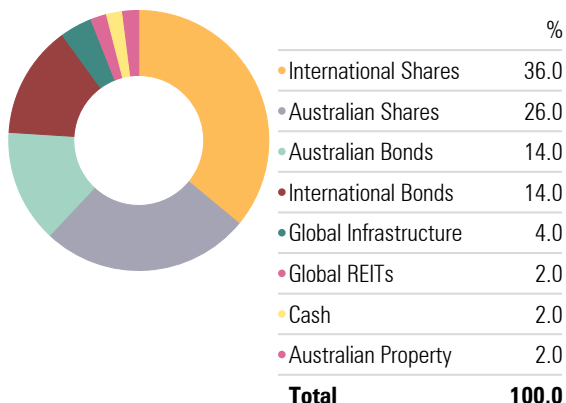


Low Cost Growth Models

Monthly Performance Report

As of 30/11/2025

Asset Allocation - Low Cost Growth Models



Risk Profile

Growth

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

7 Years

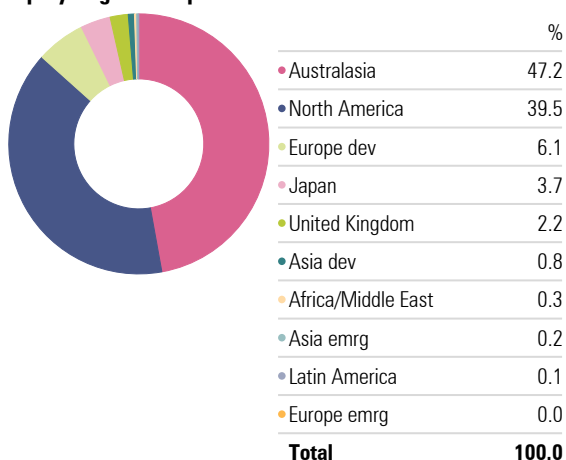
Investment Objective

This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares, listed property and infrastructure).

Investment Strategy

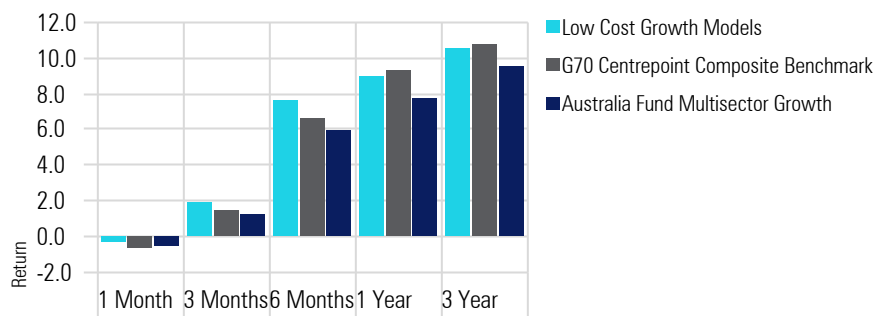
A low cost diversified portfolio of securities with an average exposure of 70% to growth assets and around 30% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term.

Equity Regional Exposure - Low Cost Growth Models



Returns

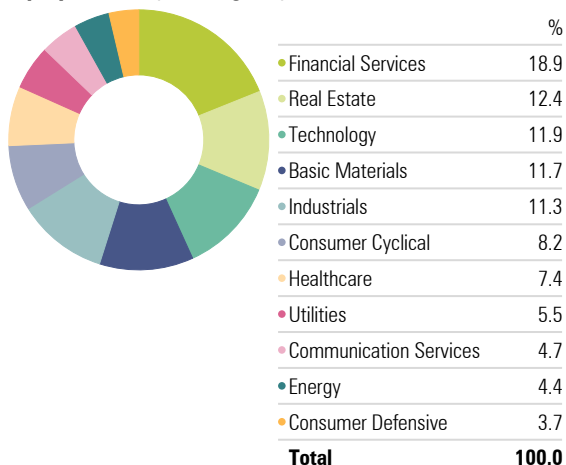
As of Date: 30/11/2025



As of Date: 30/11/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Growth Models	-0.33	1.91	7.56	8.91	10.52	66.35
G70 Centrepont Composite Benchmark	-0.70	1.45	6.64	9.26	10.76	69.04
Australia Fund Multisector Growth	-0.57	1.24	5.87	7.74	9.53	59.57

Equity Sectors (Morningstar) - Low Cost Growth Models



Top Holdings

Portfolio Date: 30/11/2025

	Asset Class	Target Weight
Vanguard International Shares Index	International Shares	16%
iShares Hedged International Equity Idx	International Shares	13%
iShares Core S&P/ASX 200 ETF	Australian Shares	11%
iShares Australian Bond Index	Australian Bonds	10%
iShares Global Bond Index	International Bonds	9%
iShares Australian Equity Index	Australian Shares	9%
Vanguard International Small Companies	International Shares	7%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	6%
Vanguard International Crdt Secs Idx Hdg	International Bonds	5%
VanEck FTSE GIBI Infrs(AUD Hdg)ETF	Global Infrastructure	4%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	4%
Vanguard International Prpty Secs IdxHdg	Global REITs	2%
RBA Cash Rate Target	Cash	2%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	2%

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