## Low Cost Growth Models

Monthly Performance Report

### Asset Allocation - Low Cost Growth Models



	%
<ul> <li>International Shares</li> </ul>	32.0
<ul> <li>Australian Shares</li> </ul>	27.0
<ul> <li>Australian Bonds</li> </ul>	15.0
<ul> <li>International Bonds</li> </ul>	13.0
Global REITs	8.0
<ul> <li>Australian Property</li> </ul>	3.0
• Cash	2.0
Total	100.0

Risk Profile	ICR
5 Growth	0.23%
Inception Date	Investment Horizon
) 1st March 2019	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**

	%
• Australasia	49.3
<ul> <li>North America</li> </ul>	37.4
<ul> <li>Europe dev</li> </ul>	6.1
• Japan	3.7
<ul> <li>United Kingdom</li> </ul>	2.1
• Asia dev	1.0
<ul> <li>Africa/Middle East</li> </ul>	0.2
• Latin America	0.1
• Asia emrg	0.1
<ul> <li>Europe emrg</li> </ul>	0.0
Total	100.0



### As of Date: 30/06/2025

.0		1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
.0	Low Cost Growth Models	1.57	5.87	4.38	11.95	10.87	57.10
	G70 Centrepoint Composite Benchmark	1.79	6.47	5.45	12.82	11.35	61.34
	Australia Fund Multisector Growth	1.51	5.36	4.24	10.98	10.09	53.00

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

Utilities

Total

<ul> <li>Real Estate</li> </ul>
<ul> <li>Financial Services</li> </ul>
<ul> <li>Technology</li> </ul>
Basic Materials
<ul> <li>Industrials</li> </ul>
<ul> <li>Consumer Cyclical</li> </ul>
<ul> <li>Healthcare</li> </ul>
<ul> <li>Communication Services</li> </ul>
<ul> <li>Consumer Defensive</li> </ul>
• Energy

### **Top Holdings**

%	Portfolio Date: 30/06/2025		
23.2		Asset	Target
19.3		Class	Weight
10.4	Vanguard International Shares Index	International Shares	15%
	iShares Core S&P/ASX 200 ETF	Australian Shares	11%
9.7	iShares Australian Bond Index	Australian Bonds	10%
8.5	iShares Australian Equity Index	Australian Shares	10%
8.1	iShares Hedged International Equity Idx	International Shares	10%
7.4	iShares Global Bond Index	International Bonds	8%
	Vanguard International Prpty Secs IdxHdg	Global REITs	8%
4.3	Vanguard International Small Companies	International Shares	7%
4.0	Vanguard MSCI Australian Small Coms ETF	Australian Shares	6%
3.4	BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	5%
4.4	Vanguard International Crdt Secs Idx Hdg	International Bonds	5%
1.6	Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	3%
100.0	RBA Cash Rate Target	Cash	2%

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As of 30/06/2025

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ALLIANCE