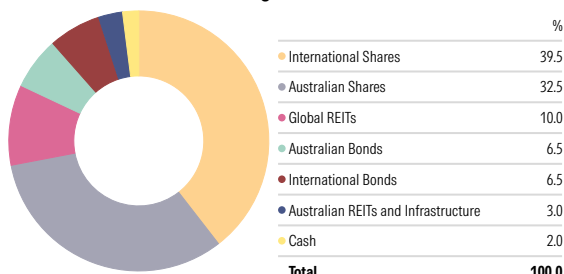


Low Cost High Growth Models

Monthly Performance Report

As of 30/06/2025

Asset Allocation - Low Cost High Growth Models



Risk Profile

High Growth

ICR

0.24%

Inception Date

1st March 2019

Investment Horizon

9 Years

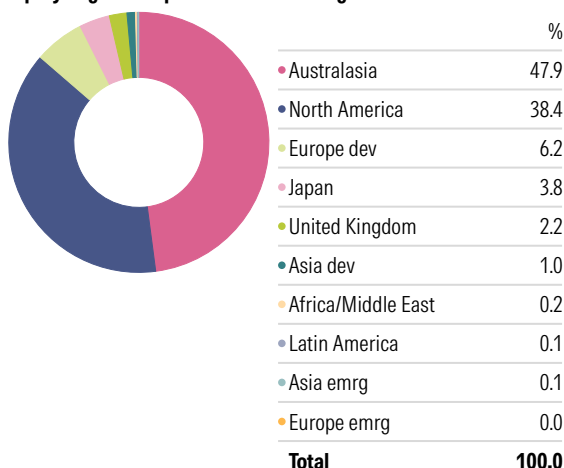
Investment Objective

This suits investors with a minimum nine-year timeframe or those who are willing to accept high levels of investment value volatility in return for high potential investment performance. The 85 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is only a minor consideration.

Investment Strategy

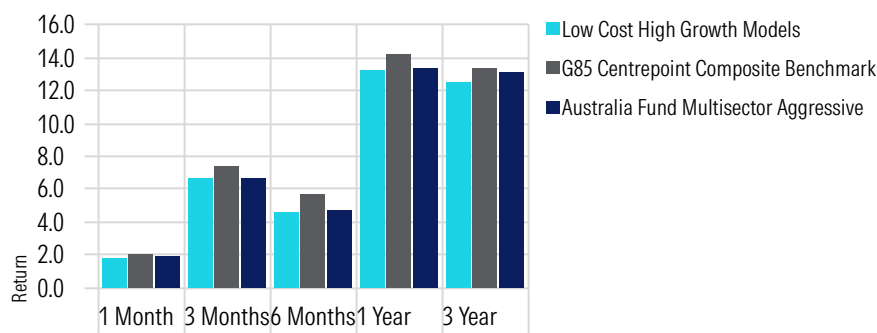
A low cost diversified portfolio of securities with an average exposure of 85% to growth assets and around 15% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term, investing predominately in growth assets.

Equity Regional Exposure - Low Cost High Growth Models



Returns

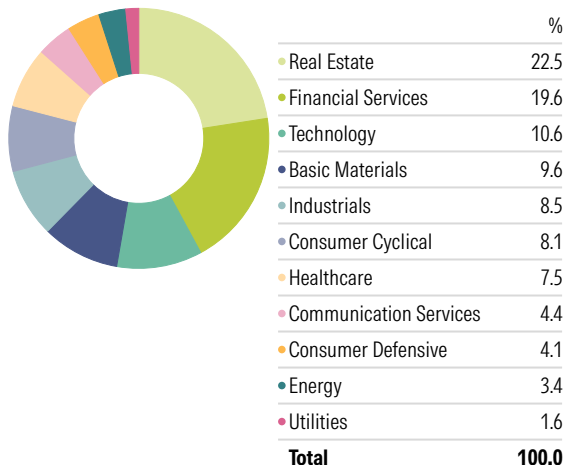
As of Date: 30/06/2025



As of Date: 30/06/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost High Growth Models	1.75	6.64	4.58	13.26	12.50	69.34
G85 Centrepoint Composite Benchmark	2.02	7.39	5.70	14.18	13.30	75.31
Australia Fund Multisector Aggressive	1.87	6.67	4.72	13.31	13.06	69.99

Equity Sectors (Morningstar) - Low Cost High Growth Models



Top Holdings

Portfolio Date: 30/06/2025

	Asset Class	Target Weight
Vanguard International Shares Index	International Shares	19%
iShares Core S&P/ASX 200 ETF	Australian Shares	13.5%
iShares Australian Equity Index	Australian Shares	12.5%
iShares Hedged International Equity Idx	International Shares	12%
Vanguard International Prpty Secs IdxHdg	Global REITs	10%
Vanguard International Small Companies	International Shares	8.5%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	6.5%
iShares Australian Bond Index	Australian Bonds	4%
iShares Global Bond Index	International Bonds	4%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	3%
BetaShares Aus Bank Sr Fltnng Rt Bd ETF	Australian Bonds	2.5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	2.5%
RBA Cash Rate Target	Cash	2%

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