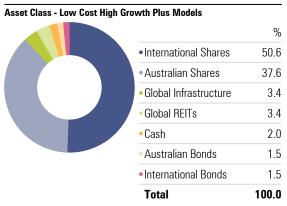
Low Cost High Growth Plus Models



Monthly Performance Report

As of 31/10/2025



Risk Profile	ICR		
High Growth Plus	0.23%		
Inception Date	Investment Horizon		

Investment Objective

This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 95 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is not a consideration.

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 95% to growth assets and around 5% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term, investing predominately in growth assets.

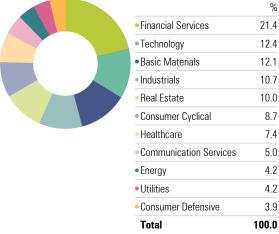
Equity Regional Exposure - Low Cost High Growth Plus Models Australasia 48.7 38.4 North America 5.9 Europe dev Japan 3.7 United Kingdom 2.1 Asia dev 8.0 Africa/Middle East 0.2 Latin America 0.1 Asia emrg 0.1 0.0 Europe emrg Total 100.0

Returns As of Date: 31/10/2025 18.0 Low Cost High Growth Plus Models 16.0 ■G95 Centrepoint Composite Benchmark 14.0 12.0 ■Australia Fund Multisector Aggressive 10.0 8.0 6.0 4.0 2.0 0.0 1 Month 3 Months 6 Months 1 Year As of Date: 31/10/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost High Growth Plus Models	1.57	5.39	15.04	16.00	14.95	94.97
G95 Centrepoint Composite Benchmark	1.67	4.85	14.48	16.35	15.72	100.62
Australia Fund Multisector Aggressive	1.45	4.46	13.28	14.35	14.24	81.30

Financial Services

Equity Sectors (Morningstar) - Low Cost High Growth Plus Models



Top Holdings

· · · · · · · · · · · · · · · · ·						
Portfolio Date: 31/10/2025						
	Asset Class	Target Weight				
Vanguard International Shares Index	International Shares	21.5%				
iShares Hedged International Equity Idx	International Shares	19%				
iShares Core S&P/ASX 200 ETF	Australian Shares	16%				
iShares Australian Equity Index	Australian Shares	15%				
Vanguard International Small Companies	International Shares	9.5%				
Vanguard MSCI Australian Small Coms ETF	Australian Shares	7%				
VanEck FTSE GlbI Infras(AUD Hdg)ETF	Global Infrastructure	3.5%				
Vanguard International Prpty Secs IdxHdg	Global REITs	3.5%				
RBA Cash Rate Target	Cash	2%				
iShares Global Bond Index	International Bonds	1.5%				
iShares Australian Bond Index	Australian Bonds	1.5%				