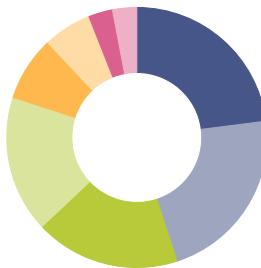


# Active Balanced Models

## Monthly Performance Report

As of 31/12/2025

### Asset Class - Active Balanced Models



	%
• International Shares	23.0
• Australian Bonds	22.0
• Australian Shares	18.0
• International Bonds	17.0
• Cash	8.0
• Diversified Alternatives	6.0
• Global Infrastructure	3.0
• Global REITs	3.0
<b>Total</b>	<b>100.0</b>

### Risk Profile

Balanced

### ICR

0.76%

### Inception Date

1st March 2019

### Investment Horizon

5 Years

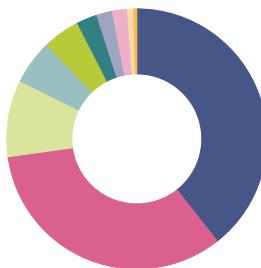
### Investment Objective

This suits investors with a minimum five-year timeframe. This portfolio also suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50 percent exposure to growth assets (shares, listed property and infrastructure) and 50 percent exposure to defensive assets (cash and fixed interest).

### Investment Strategy

An actively managed diversified portfolio of securities with an average exposure of 50% to growth assets and around 50% to defensive assets. The portfolio is designed for investors seeking a balanced portfolio over the medium-to long term.

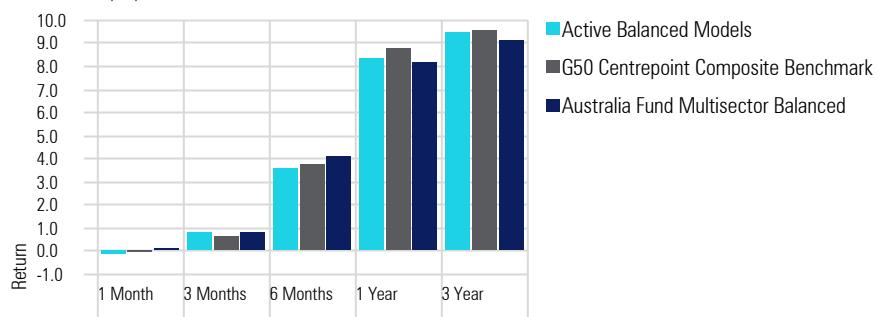
### Equity Regional Exposure - Active Balanced Models



	%
• North America	39.4
• Australasia	33.4
• Europe dev	9.5
• Asia emrg	5.5
• United Kingdom	4.6
• Asia dev	2.6
• Latin America	2.0
• Japan	1.9
• Africa/Middle East	0.8
• Europe emrg	0.4
<b>Total</b>	<b>100.0</b>

### Returns

As of Date: 31/12/2025



As of Date: 31/12/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Active Balanced Models	-0.14	0.80	3.60	8.33	9.45	39.01
G50 Centrepoint Composite Benchmark	-0.03	0.58	3.74	8.75	9.54	49.25
Australia Fund Multisector Balanced	0.13	0.81	4.12	9.12	9.10	48.04

### Equity Sectors (Morningstar) - Active Balanced Models



	%
• Technology	17.9
• Financial Services	15.6
• Basic Materials	11.7
• Consumer Cyclical	10.2
• Industrials	9.5
• Real Estate	8.5
• Healthcare	8.1
• Communication Services	5.9
• Utilities	5.2
• Energy	3.8
• Consumer Defensive	3.6
<b>Total</b>	<b>100.0</b>

### Top Holdings

Portfolio Date: 31/12/2025

	Asset Class	Target Weight
Western Asset Aus Bd A	Australian Bonds	6%
PIMCO Global Bond W	International Bonds	7%
Arrowstreet Global Equity Fund (Hedged)	International Shares	3.5%
Macquarie Income Opportunities	International Bonds	10%
Partners Group Global Multi-Asset	Diversified Alternatives	3%
Perpetual Exact Market Return	Cash	10%
Allan Gray Australia Equity A	Australian Shares	5.5%
Fidelity Australian Equities	Australian Shares	5.5%
AB Managed Volatility Equities	Australian Shares	5%
Antipodes Global Value P	International Shares	5%
Hyperion Global Growth Companies B	International Shares	5%
Ardea Real Outcome Fund	Australian Bonds	8%
Janus Henderson Tactical Income	Australian Bonds	6%
First Sentier Global Listed Infras Fd	Global Infrastructure	4%
Resolution Capital Global Prpt Secs II	Global REITs	4%
Fairlight Global Small & Mid Cap Ord	International Shares	2%
GQG Partners Emerging Markets Equity	International Shares	2%
OC Premium Small Companies	Australian Shares	3%
RBA Cash Rate Target	Cash	2%

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