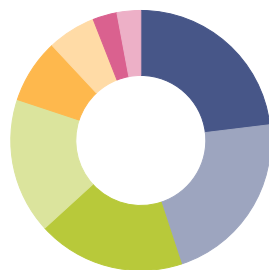


# Active Balanced Models

## Monthly Performance Report

As of 31/07/2025

### Asset Class - Active Balanced Models



	%
• International Shares	23.1
• Australian Bonds	21.9
• Australian Shares	18.3
• International Bonds	16.9
• Cash	8.0
• Diversified Alternatives	6.0
• Global Infrastructure	3.0
• Global REITs	2.9
<b>Total</b>	<b>100.0</b>

### Risk Profile

Balanced

### ICR

0.76%

### Inception Date

1st March 2019

### Investment Horizon

5 Years

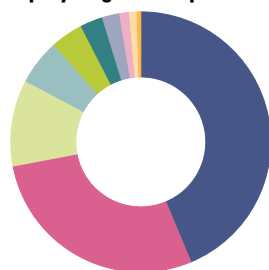
### Investment Objective

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.

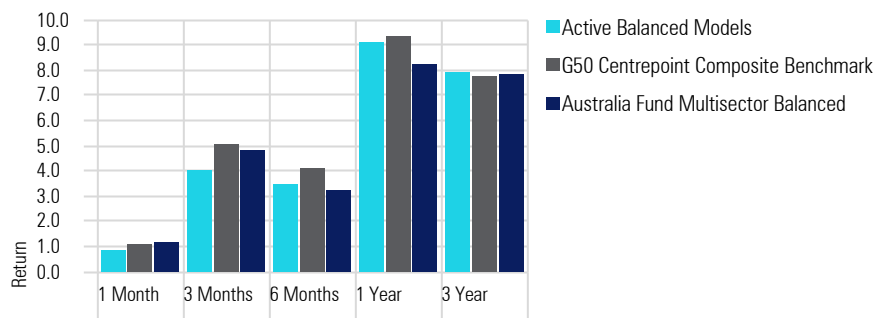
### Equity Regional Exposure - Active Balanced Models



	%
• North America	43.7
• Australasia	28.3
• Europe dev	10.7
• Asia emrg	5.6
• United Kingdom	4.0
• Asia dev	2.8
• Latin America	2.2
• Japan	1.2
• Africa/Middle East	0.9
• Europe emrg	0.5
<b>Total</b>	<b>100.0</b>

### Returns

As of Date: 31/07/2025



As of Date: 31/07/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Active Balanced Models	0.85	3.98	3.44	9.07	7.91	35.33
G50 Centrepoint Composite Benchmark	1.10	5.06	4.13	9.35	7.76	45.45
Australia Fund Multisector Balanced	1.20	4.81	3.25	8.25	7.79	43.88

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



	%
• Financial Services	16.9
• Technology	16.7
• Real Estate	9.8
• Industrials	9.1
• Consumer Cyclical	9.1
• Basic Materials	9.0
• Communication Services	8.0
• Healthcare	7.2
• Utilities	5.9
• Energy	4.4
• Consumer Defensive	3.8
<b>Total</b>	<b>100.0</b>

### Top Holdings

Portfolio Date: 31/07/2025

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

Centrepoint Services Pty Ltd (ABN 55 065 455 745) ("Centrepoint") has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 95 090 665 544, AFSL No. 240892) ("Morningstar") has whereby Morningstar provides investment consulting advice to Centrepoint's related licensed financial services providers. The content of this document has been prepared by Centrepoint pursuant to this arrangement. No part of this document may be reproduced, transmitted, disseminated, sold or published without the prior written consent of Centrepoint and Morningstar. This document is for information purposes only and intended to be general in nature. Centrepoint and Morningstar have not considered your risk capacity, financial objectives, financial situation or particular financial needs when preparing this document. You should consider the content in this document in light of these matters. This document is not personal advice under the Corporations Act 2001 (Cth). Centrepoint, Morningstar, their respective related bodies corporate and the content providers do not guarantee the data or content herein to be accurate, complete or timely and disclaim any and all liability to any person for any direct or indirect loss or damage that may result from an act or omission by a person in relation to, or in reliance on, any information contained in this document. Past performance information does not necessarily indicate a financial product's future performance. Refer to Morningstar's Financial Services Guide for more information at [www.morningstar.com.au/About/FSG](http://www.morningstar.com.au/About/FSG)