

Active Conservative Models



Monthly Performance Report

As of 31/12/2025

Asset Class - Active Conservative Models		Risk Profile	ICR
	%	Conservative	0.64%
• Australian Bonds	29.0	Inception Date	
• International Bonds	20.0	1st March 2019	
• Cash	18.0	Investment Horizon	
• International Shares	13.0	3 Years	
• Australian Shares	10.0	Investment Objective	
• Diversified Alternatives	6.0	This suits investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to defensive assets (cash and fixed interest).	
• Global Infrastructure	2.0		
• Global REITs	2.0		
Total	100.0	Investment Strategy	

Equity Regional Exposure - Active Conservative Models		Returns
	%	As of Date: 31/12/2025
• North America	43.4	8.0
• Australasia	32.3	7.0
• Europe dev	9.6	6.0
• Asia emrg	4.4	5.0
• United Kingdom	3.9	4.0
• Asia dev	2.3	3.0
• Japan	2.2	2.0
• Latin America	1.1	1.0
• Africa/Middle East	0.4	-1.0
• Europe emrg	0.4	
Total	100.0	
As of Date: 31/12/2025		
		1 Month 3 Months 6 Months 1 Year 3 Year
		Return
		■ Active Conservative Models ■ G30 Centrepoint Composite Benchmark ■ Australia Fund Multisector Moderate

Equity Sectors (Morningstar) - Active Conservative Models		Top Holdings
	%	Portfolio Date: 31/12/2025
• Technology	18.2	Asset Class
• Financial Services	15.0	Target Weight
• Basic Materials	12.4	Perpetual Exact Market Return
• Consumer Cyclical	10.9	Western Asset Aus Bd A
• Real Estate	9.3	PIMCO Global Bond W
• Healthcare	8.4	Macquarie Income Opportunities
• Industrials	7.8	Ardea Real Outcome Fund
• Utilities	5.5	Janus Henderson Tactical Income
• Communication Services	5.2	Arrowstreet Global Equity Fund (Hedged)
• Energy	3.7	Partners Group Global Multi-Asset
• Consumer Defensive	3.6	Allan Gray Australia Equity A
Total	100.0	Antipodes Global Value P
		Fidelity Australian Equities
		Hyperion Global Growth Companies B
		AB Managed Volatility Equities
		First Sentier Global Listed Infras Fd
		RBA Cash Rate Target
		Resolution Capital Global Prpt Secs II

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