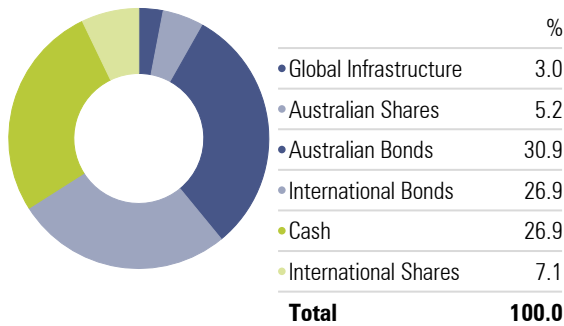


Active Defensive Models

Monthly Performance Report

As of 31/08/2025

Asset Class - Active Defensive Models



Risk Profile

% Defensive

Inception Date

1st March 2019

ICR

0.46%

Investment Horizon

3 Years

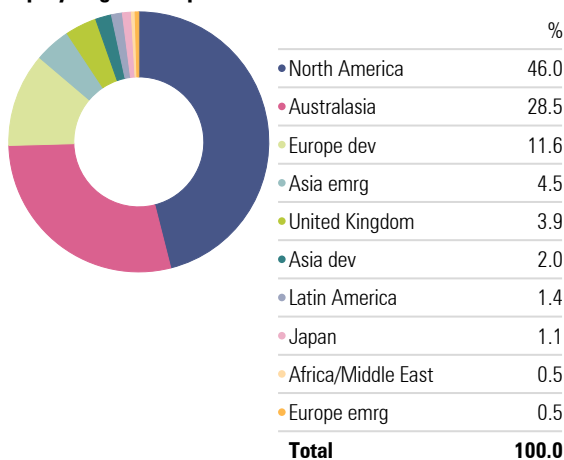
Investment Objective

This suits investors with a minimum three-year timeframe or those that seek a portfolio invested predominantly in interest bearing assets, with a small proportion of growth assets. This portfolio also suits investors who give a high priority to the preservation of capital (while understanding loss is still possible) and are therefore willing to accept lower potential investment performance, hence the 85 percent exposure to defensive assets (cash and fixed interest).

Investment Strategy

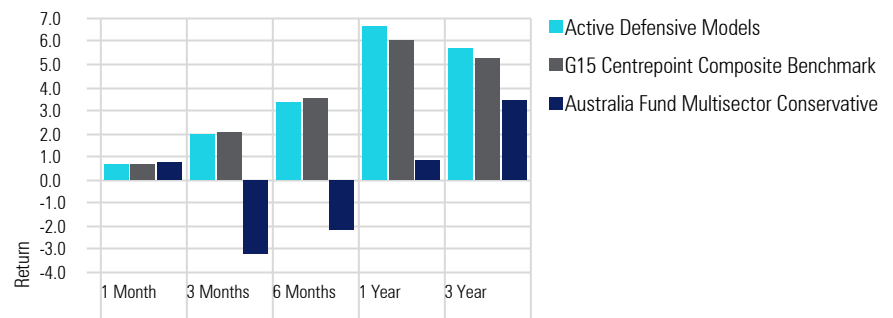
An actively managed diversified portfolio of securities with an average exposure of 15% to growth assets and around 85% to defensive assets. The portfolio is designed for investors seeking relatively stable returns with low potential for capital loss.

Equity Regional Exposure - Active Defensive Models



Returns

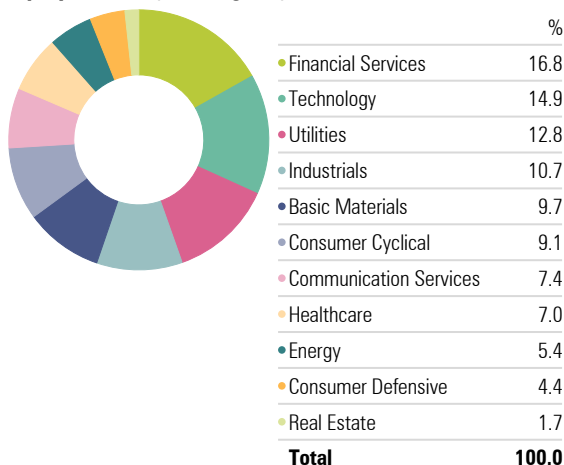
As of Date: 31/08/2025



As of Date: 31/08/2025

| | 1 Month | 3 Months | 6 Months | 1 Year | 3 Year | Since Inception |
|---|---------|----------|----------|--------|--------|-----------------|
| Active Defensive Models | 0.65 | 1.92 | 3.38 | 6.63 | 5.67 | 21.81 |
| G15 Centrepont Composite Benchmark | 0.63 | 2.02 | 3.56 | 6.07 | 5.30 | 21.45 |
| Australia Fund Multisector Conservative | 0.74 | -3.28 | -2.23 | 0.81 | 3.40 | 13.72 |

Equity Sectors (Morningstar) - Active Defensive Models



Top Holdings

Portfolio Date: 31/08/2025

| | Asset Class | Target Weight |
|---|-----------------------|---------------|
| Perpetual Exact Market Return | Cash | 28% |
| PIMCO Global Bond W | International Bonds | 14% |
| Western Asset Aus Bd A | Australian Bonds | 10% |
| Macquarie Income Opportunities | International Bonds | 12% |
| Janus Henderson Tactical Income | Australian Bonds | 10.5% |
| Ardea Real Outcome Fund | Australian Bonds | 10.5% |
| Arrowstreet Global Equity Fund (Hedged) | International Shares | 2% |
| First Sentier Global Listed Infras Fd | Global Infrastructure | 3% |
| AB Managed Volatility Equities | Australian Shares | 2% |
| RBA Cash Rate Target | Cash | 2% |
| Allan Gray Australia Equity A | Australian Shares | 1.5% |
| Fidelity Australian Equities | Australian Shares | 1.5% |
| Antipodes Global Value P | International Shares | 1.5% |
| Hyperion Global Growth Companies B | International Shares | 1.5% |

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