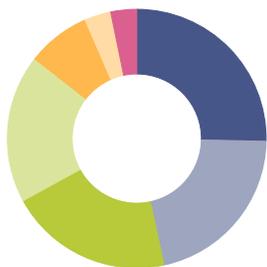


Low Cost Balanced Models

Monthly Performance Report

As of 28/02/2026

Asset Class - Low Cost Balanced Models



Asset Class	%
International Shares	25.3
Australian Bonds	21.3
International Bonds	20.4
Australian Shares	18.5
Cash	7.9
Global Infrastructure	3.3
Global REITs	3.2
Total	100.0

Risk Profile

% Balanced

Inception Date

1st March 2019

ICR

0.22%

Investment Horizon

5 Years

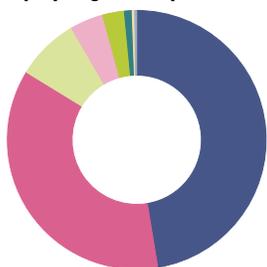
Investment Objective

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

A low cost 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.

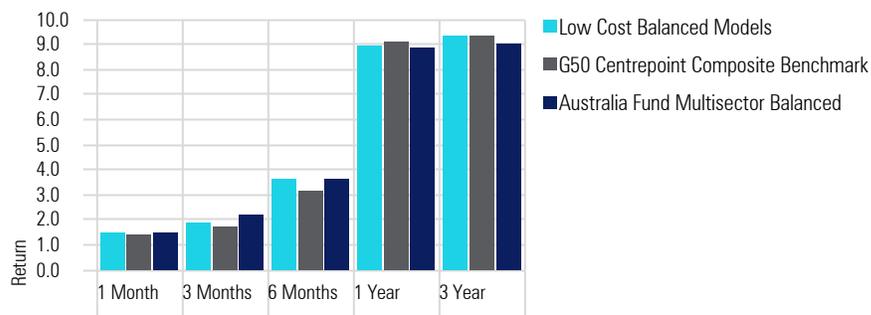
Equity Regional Exposure - Low Cost Balanced Models



Region	%
North America	47.4
Australasia	36.3
Europe dev	7.8
Japan	4.2
United Kingdom	2.7
Asia dev	1.0
Africa/Middle East	0.3
Asia emrg	0.2
Latin America	0.1
Europe emrg	0.0
Total	100.0

Returns

As of Date: 28/02/2026



As of Date: 28/02/2026

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Balanced Models	1.51	1.88	3.62	8.90	9.30	51.86
G50 Centrepont Composite Benchmark	1.43	1.73	3.12	9.08	9.35	51.88
Australia Fund Multisector Balanced	1.47	2.20	3.65	8.82	9.01	51.11

Equity Sectors (Morningstar) - Low Cost Balanced Models



Sector	%
Financial Services	18.9
Technology	13.8
Basic Materials	11.5
Industrials	11.3
Real Estate	10.2
Consumer Cyclical	8.0
Healthcare	7.3
Communication Services	5.4
Utilities	5.2
Energy	4.5
Consumer Defensive	3.9
Total	100.0

Top Holdings

Portfolio Date: 28/02/2026

Investment	Asset Class	Target Weight
iShares Australian Bond Index	Australian Bonds	14%
Vanguard International Shares Index	International Shares	13%
iShares Global Bond Index	International Bonds	12%
iShares Hedged International Equity Idx	International Shares	8.5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	8.5%
iShares Core S&P/ASX 200 ETF	Australian Shares	8%
BetaShares Aus Bank Sr Ftng Rt Bd ETF	Australian Bonds	7.5%
iShares Australian Equity Index	Australian Shares	7%
BetaShares Aus High Interest Cash ETF	Cash	6%
Vanguard International Small Companies	International Shares	4.5%
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	Global Infrastructure	3%
Vanguard International Prpty Secs IdxHdg	Global REITs	3%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	3%
RBA Cash Rate Target	Cash	2%

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