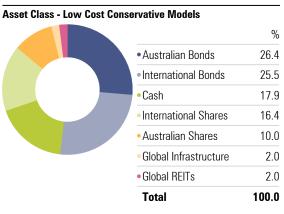
# Low Cost Conservative Models



Monthly Performance Report

As of 31/10/2025



	Risk Profile	ICR		
0	Conservative	0.19%		
1	Inception Date	Investment Horizon		

# **Investment Objective**

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).

# **Investment Strategy**

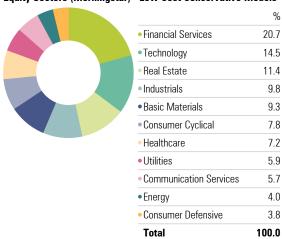
A low cost diversified portfolio of securities with an average exposure of 30% to growth assets and around 70% to defensive assets. The portfolio is designed for investors seeking relatively stable returns over the medium term with the potential for some long-term capital growth.

#### **Equity Regional Exposure - Low Cost Conservative Models** North America 47.1 Australasia 38.9 7.2 Europe dev 3.2 Japan United Kingdom 2.4 1.0 Asia dev Africa/Middle East 0.1 0.1 Latin America Asia emrg 0.0 0.0 Europe emrg Total 100.0

## Returns As of Date: 31/10/2025 9.0 Low Cost Conservative Models 8.0 ■G30 Centrepoint Composite Benchmark 7.0 6.0 ■Australia Fund Multisector Moderate 5.0 4.0 3.0 2.0 ≦ 1.0 0.0 3 Months 6 Months 1 Year 1 Month As of Date: 31/10/2025

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	0.84	2.46	5.87	8.25	7.83	34.67
G30 Centrepoint Composite Benchmark	0.82	2.31	5.62	8.65	7.47	32.38
Australia Fund Multisector Moderate	0.77	2.42	5.50	7.85	7.06	30.87

## **Equity Sectors (Morningstar) - Low Cost Conservative Models**



# **Top Holdings**

ortfolio Date: 31/10/2025				
	Asset	Target		
	Class	Weight		
iShares Global Bond Index	International Bonds	16%		
BetaShares Aus High Interest Cash ETF	Cash	16%		
iShares Australian Bond Index	Australian Bonds	15%		
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	11.5%		
Vanguard International Shares Index	International Shares	11%		
Vanguard International Crdt Secs Idx Hdg	International Bonds	9.5%		
iShares Hedged International Equity Idx	International Shares	5%		
iShares Australian Equity Index	Australian Shares	5%		
iShares Core S&P/ASX 200 ETF	Australian Shares	5%		
RBA Cash Rate Target	Cash	2%		
VanEck FTSE Glbl Infras(AUD Hdg)ETF	Global Infrastructure	2%		
Vanguard International Prpty Secs IdxHdg	Global REITs	2%		

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