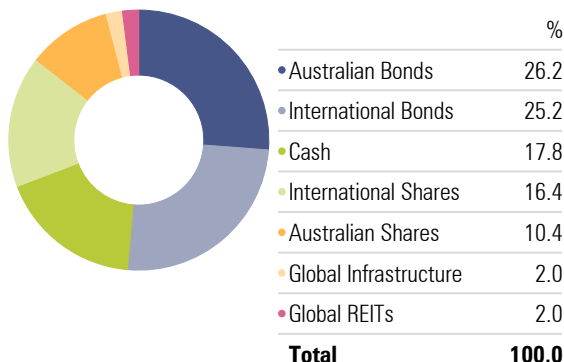


# Low Cost Conservative Models

## Monthly Performance Report

As of 31/08/2025

### Asset Class - Low Cost Conservative Models



### Risk Profile

Conservative

### ICR

0.19%

### Inception Date

1st March 2019

### Investment Horizon

3 Years

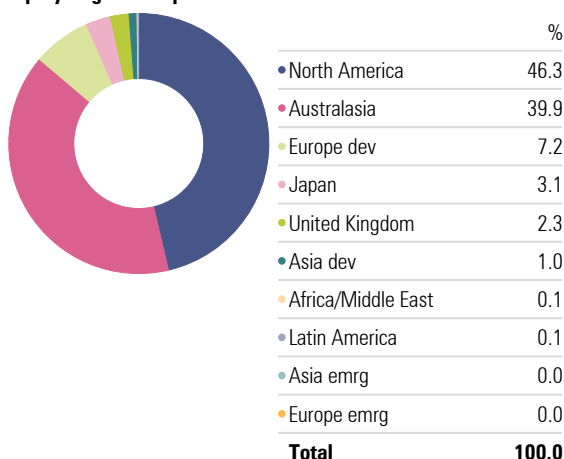
### Investment Objective

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

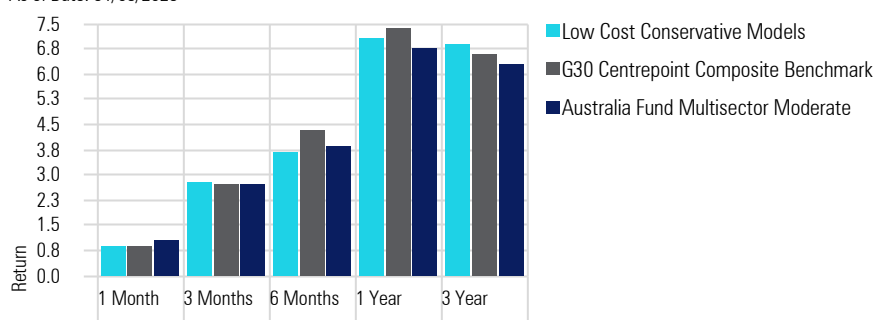
A low cost diversified portfolio of securities with an average exposure of 30% to growth assets and around 70% to defensive assets. The portfolio is designed for investors seeking relatively stable returns over the medium term with the potential for some long-term capital growth.

### Equity Regional Exposure - Low Cost Conservative Models



### Returns

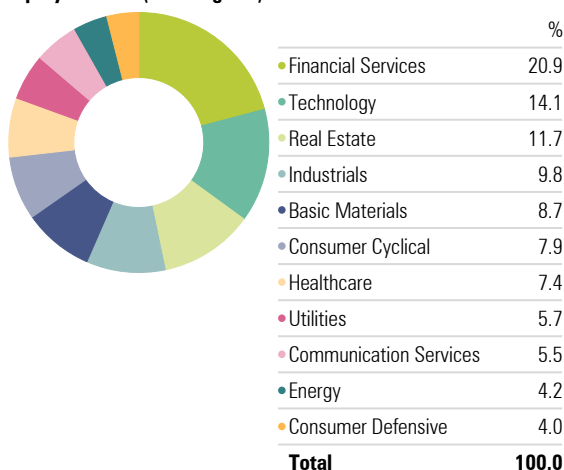
As of Date: 31/08/2025



As of Date: 31/08/2025

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	0.90	2.75	3.66	7.07	6.88	32.62
G30 Centrepont Composite Benchmark	0.89	2.69	4.34	7.36	6.59	30.54
Australia Fund Multisector Moderate	1.03	2.72	3.85	6.77	6.25	29.10

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



### Top Holdings

Portfolio Date: 31/08/2025

	Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	Cash	16%
iShares Global Bond Index	International Bonds	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 Australian Equity Index	Australian Shares	5%
iShares Core S&P/ASX 200 ETF	Australian Shares	5%
iShares Hedged International Equity Idx	International Shares	5%
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	Global Infrastructure	2%
Vanguard International Prpty Secs IdxHdg	Global REITs	2%
RBA Cash Rate Target	Cash	2%

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