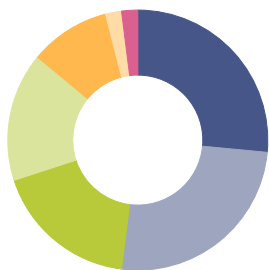


Low Cost Conservative Models

Monthly Performance Report

As of 31/03/2026

Asset Class - Low Cost Conservative Models



Asset Class	%
Australian Bonds	26.5
International Bonds	25.5
Cash	18.0
International Shares	16.0
Australian Shares	10.0
Global Infrastructure	2.0
Global REITs	2.0
Total	100.0

Risk Profile

Conservative

ICR

0.19%

Inception Date

1st March 2019

Investment Horizon

3 Years

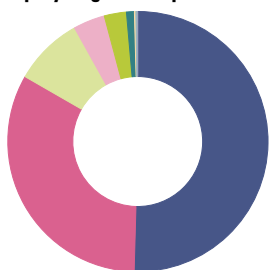
Investment Objective

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.

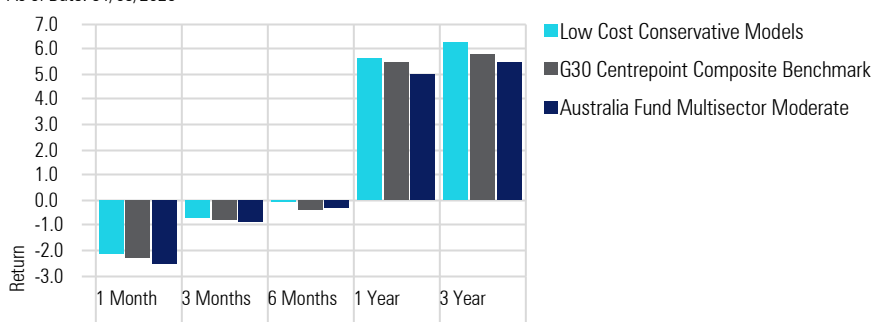
Equity Regional Exposure - Low Cost Conservative Models



Region	%
North America	50.4
Australasia	32.9
Europe dev	8.6
Japan	3.9
United Kingdom	2.8
Asia dev	1.0
Africa/Middle East	0.2
Asia emrg	0.2
Latin America	0.1
Europe emrg	0.0
Total	100.0

Returns

As of Date: 31/03/2026



As of Date: 31/03/2026

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	-2.15	-0.69	-0.08	5.59	6.23	33.44
G30 Centrepoint Composite Benchmark	-2.29	-0.84	-0.44	5.45	5.73	30.73
Australia Fund Multisector Moderate	-2.52	-0.88	-0.36	5.01	5.42	29.40

Equity Sectors (Morningstar) - Low Cost Conservative Models



Sector	%
Financial Services	19.7
Technology	15.0
Industrials	10.7
Basic Materials	10.0
Real Estate	9.4
Consumer Cyclical	7.4
Healthcare	7.3
Communication Services	6.0
Utilities	5.6
Energy	4.6
Consumer Defensive	4.3
Total	100.0

Top Holdings

Portfolio Date: 31/03/2026

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

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