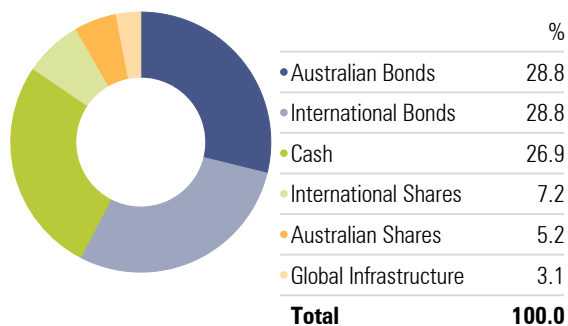


Low Cost Defensive Models

Monthly Performance Report

As of 31/08/2025

Asset Class - Low Cost Defensive Models



Risk Profile

% Defensive

Inception Date

1st March 2019

ICR

0.18%

Investment Horizon

3 Years

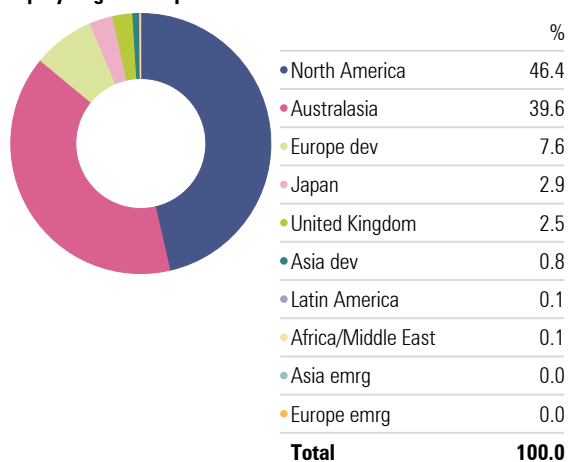
Investment Objective

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

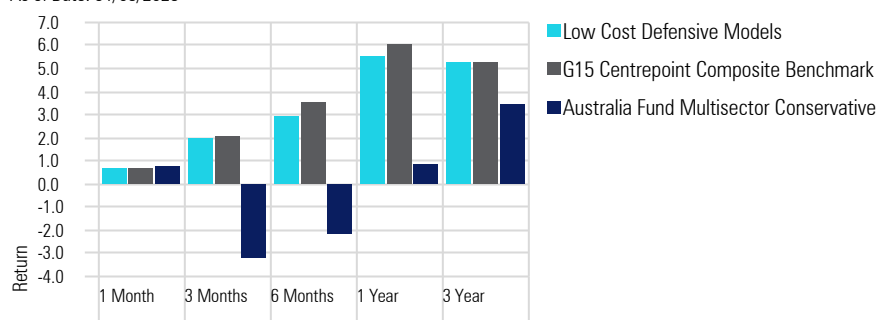
A low cost diversified portfolio of securities with an average exposure of 15% to growth assets and around 85% to defensive assets. The portfolio is designed for investors seeking relatively stable returns with low potential for capital loss.

Equity Regional Exposure - Low Cost Defensive Models



Returns

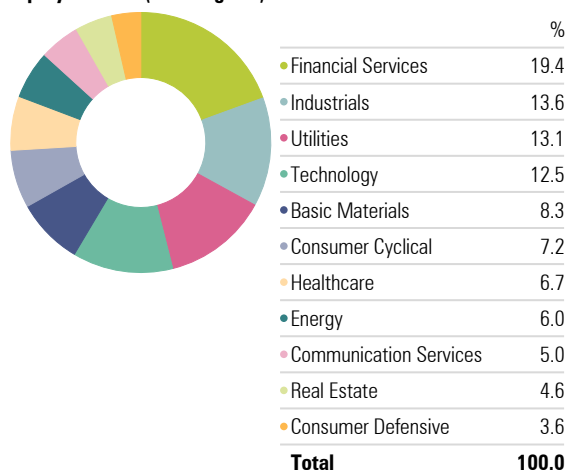
As of Date: 31/08/2025



As of Date: 31/08/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Defensive Models	0.63	1.96	2.89	5.51	5.29	21.85
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) - Low Cost Defensive Models



Top Holdings

Portfolio Date: 31/08/2025

Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	25%
iShares Australian Bond Index	16%
iShares Global Bond Index	15.5%
Vanguard International Crdt Secs Idx Hdg	13.5%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	13%
Vanguard International Shares Index	5%
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	3%
iShares Australian Equity Index	2.5%
iShares Core S&P/ASX 200 ETF	2.5%
iShares Hedged International Equity Idx	2%
RBA Cash Rate Target	2%

Centrepont Services Pty Ltd (ABN 55 065 455 745) ("Centrepont") has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 95 090 665 544, AFSL No. 240892) ("Morningstar") has whereby Morningstar provides investment consulting advice to Centrepont's related licensed financial services providers. The content of this document has been prepared by Centrepont pursuant to this arrangement. No part of this document may be reproduced, transmitted, disseminated, sold or published without the prior written consent of Centrepont and Morningstar. This document is for information purposes only and intended to be general in nature. Centrepont and Morningstar have not considered your risk capacity, financial objectives, financial situation or particular financial needs when preparing this document. You should consider the content in this document in light of these matters. This document is not personal advice under the Corporations Act 2001 (Cth). Centrepont, Morningstar, their respective related bodies corporate and the content providers do not guarantee the data or content herein to be accurate, complete or timely and disclaim any and all liability to any person for any direct or indirect loss or damage that may result from an act or omission by a person in relation to, or in reliance on, any information contained in this document. Past performance information does not necessarily indicate a financial product's future performance. Refer to Morningstar's Financial Services Guide for more information at www.morningstar.com.au/about/faq