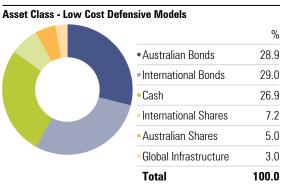
Low Cost Defensive Models

CENTREPOINT

Monthly Performance Report

As of 31/10/2025



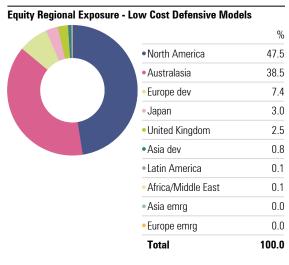
	Risk Profile	ICR			
0	Defensive	0.18%			
9	Inception Date	Investment Horizon			
)	1st March 2019	3 Years			

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

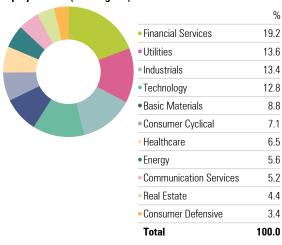
A low cost diversified portfolio of securities with an average exposure of 15% to growth assets and around 85% to defensive assets. The portfolio is designed for investors seeking relatively stable returns with low potential for capital loss.



Returns As of Date: 31/10/2025 7.5 Low Cost Defensive Models 6.8 ■G15 Centrepoint Composite Benchmark 6.0 5.3 ■Australia Fund Multisector Conservative 4.5 3.8 3.0 2.3 1.5 0.8 0.0 1 Month 3 Months 6 Months As of Date: 31/10/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Defensive Models	0.61	1.85	4.07	6.56	6.15	23.33
G15 Centrepoint Composite Benchmark	0.72	1.89	4.19	7.46	6.14	22.97
Australia Fund Multisector Conservative	0.47	1.72	3.66	6.66	5.87	20.89

Equity Sectors (Morningstar) - Low Cost Defensive Models



Top Holdings

Portfolio Date: 31/10/2025		
	Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	Cash	25%
iShares Australian Bond Index	Australian Bonds	16%
iShares Global Bond Index	International Bonds	15.5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	13.5%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	13%
Vanguard International Shares Index	International Shares	5%
VanEck FTSE GlbI Infras(AUD Hdg)ETF	Global Infrastructure	3%
iShares Australian Equity Index	Australian Shares	2.5%
iShares Core S&P/ASX 200 ETF	Australian Shares	2.5%
iShares Hedged International Equity Idx	International Shares	2%
RBA Cash Rate Target	Cash	2%

Contraporit Nervices Pty Ltd (AMI 55 105-455 746) [Chartepoint] has entered into a commercial arrangement with Moninipstate Australasis Pty Ltd (AMI 55 1006-465 744, Rt). No. 2400002 [Moninipstate] has whereby Moningstate provides in restaurant consulting advice to Centrepoint and Moningstat in restaurant and Moningstat provides in restaurant consulting advice to Legeraria in nation. Centrepoint and Moningstat in restaurant in facility of these matters. This document in this arrangement. No part of this document may be reproduced, transmitted, disseminated approximated provides and the content in this document with the prior written consent of Centrepoint and Moningstat. This document in facility of these matters. This document in facility of these matters. This document in the content in this document in facility of these matters. This document in the content in this comment in the content in this document in the content in the content in the content in this document in the content in this document in the content in th