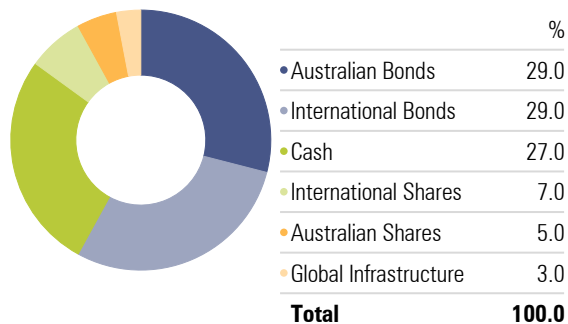


# Low Cost Defensive Models

## Monthly Performance Report

As of 31/03/2026

### Asset Class - Low Cost Defensive Models



### Risk Profile

% Defensive

### Inception Date

1st March 2019

### ICR

0.18%

### Investment Horizon

3 Years

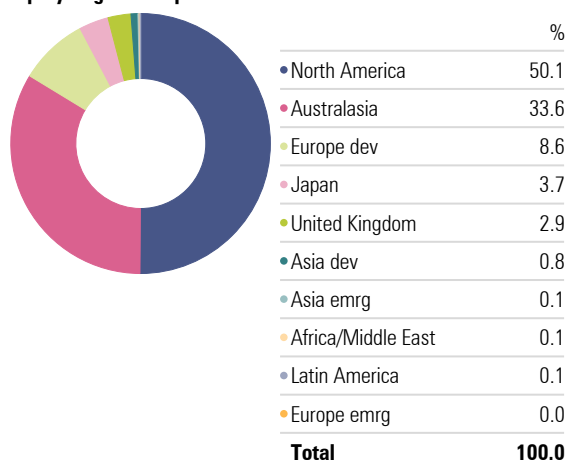
### Investment Objective

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

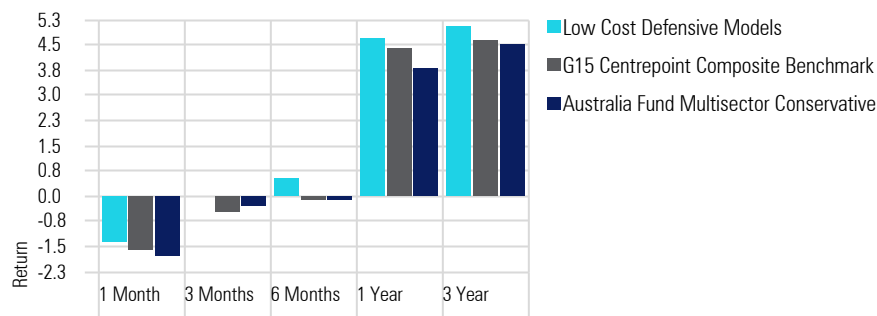
A low cost diversified portfolio of securities with an average exposure of 15% to growth assets and around 85% to defensive assets. The portfolio is designed for investors seeking relatively stable returns with low potential for capital loss.

### Equity Regional Exposure - Low Cost Defensive Models



### Returns

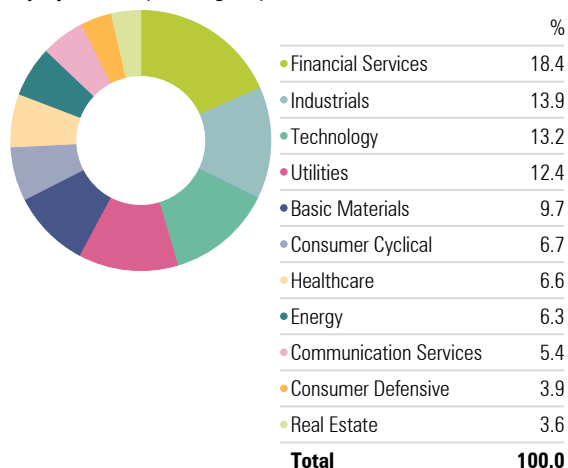
As of Date: 31/03/2026



As of Date: 31/03/2026

|   | 1 Month | 3 Months | 6 Months | 1 Year | 3 Year | Since Inception |
|---|---------|----------|----------|--------|--------|-----------------|
| Low Cost Defensive Models               | -1.39   | 0.01     | 0.54     | 4.68   | 5.02   | 23.24           |
| G15 Centrepont Composite Benchmark      | -1.63   | -0.50    | -0.14    | 4.42   | 4.65   | 21.92           |
| Australia Fund Multisector Conservative | -1.78   | -0.30    | -0.12    | 3.82   | 4.49   | 20.18           |

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



### Top Holdings

Portfolio Date: 31/03/2026

| 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%            |

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