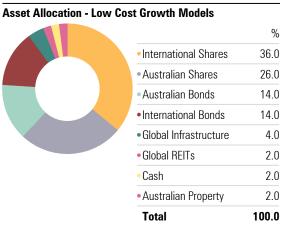
# Low Cost Growth Models

CENTREPOINT

Monthly Performance Report

As of 31/10/2025



	Risk Profile	ICR 0.23%		
0	Growth			
)	Inception Date	Investment Horizon		
)	1st March 2019	7 Years		

## **Investment Objective**

This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares, listed property and infrastructure).

## **Investment Strategy**

Returns

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

#### 48.2 Australasia North America 38.8 Europe dev 6.0 Japan 3.6 22 United Kingdom 8.0 Asia dev Africa/Middle East 0.2 0.1 Latin America Asia emrg 0.1

**Equity Regional Exposure - Low Cost Growth Models** 

## 

As of Date: 31/10/2025

1 Month 3 Months 6 Months 1 Year

0.0

0.0

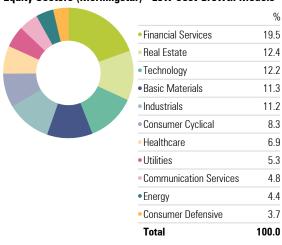
100.0

	1 Month	3 Months	6 Months	1 Year	3 Year	Inception
Low Cost Growth Models	1.29	4.37	11.53	12.88	12.01	66.90
G70 Centrepoint Composite Benchmark	1.35	3.82	11.00	13.49	12.42	70.23
Australia Fund Multisector Growth	1.17	3.46	9.79	11.30	10.99	60.49

## **Equity Sectors (Morningstar) - Low Cost Growth Models**

• Europe emrg

Total



## **Top Holdings**

6	Portfolio Date: 31/10/2025						
5		Asset	Target				
1		Class	Weight				
	Vanguard International Shares Index	International Shares	16%				
_	iShares Hedged International Equity Idx	International Shares	13%				
3	iShares Core S&P/ASX 200 ETF	Australian Shares	11%				
2	iShares Australian Bond Index	Australian Bonds	10%				
_	iShares Global Bond Index	International Bonds	9%				
3	iShares Australian Equity Index	Australian Shares	9%				
9	Vanguard International Small Companies	International Shares	7%				
2	Vanguard MSCI Australian Small Coms ETF	Australian Shares	6%				
_	Vanguard International Crdt Secs Idx Hdg	International Bonds	5%				
3	BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	4%				
1	VanEck FTSE GlbI Infras(AUD Hdg)ETF	Global Infrastructure	4%				
7	Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	2%				
_	RBA Cash Rate Target	Cash	2%				
)	Vanguard International Prpty Secs IdxHdg	Global REITs	2%				

Centreporn Evences Pf. LD (FAM to Use Ob Or. Mp.) Claimseporn). It has entered into a commercial arrangement with Morningstan Australiasus Pf. LD (FAM to Oct. Mp.) Claimseporn). It has been prepared by Recomposity as written by Recomposity as written to this arrangement to this arrangement in the part of this document and Morningstan Fine Accounted to this arrangement in the law and interest to be separed in a familiar. Settings and a familiar and Information and Morningstan Fine Accounted to the interest of the separed in the familiar and Morningstan Fine Accounter to familiar in the familiar in th