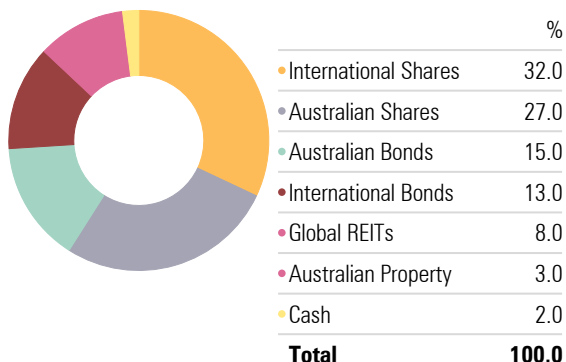


# Low Cost Growth Models

## Monthly Performance Report

As of 30/04/2025

### Asset Allocation - Low Cost Growth Models



### Risk Profile

Growth

### ICR

0.23%

### Inception Date

1st March 2019

### Investment Horizon

7 Years

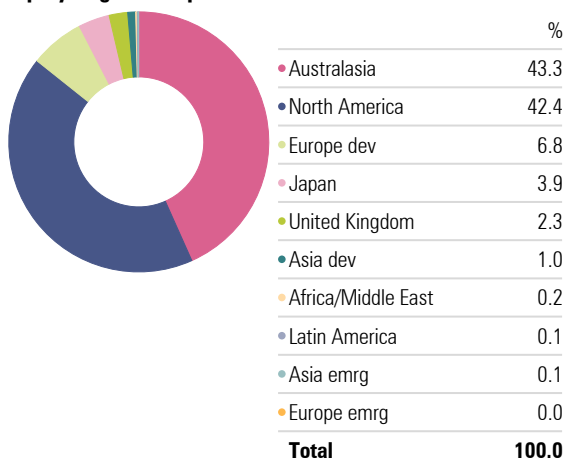
### Investment Objective

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

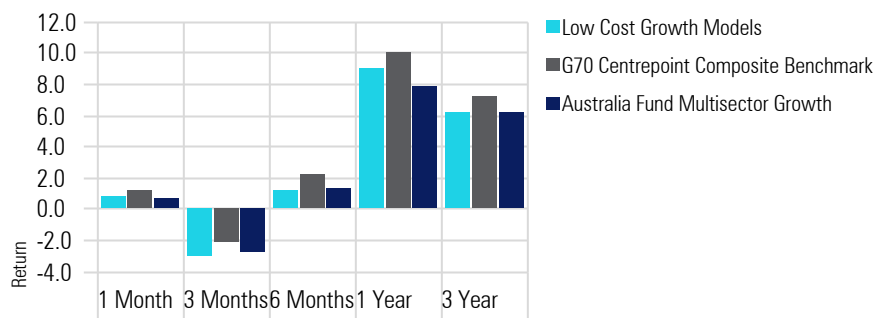
A low cost diversified portfolio of securities with an average exposure of 70% to growth assets and around 30% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term.

### Equity Regional Exposure - Low Cost Growth Models



### Returns

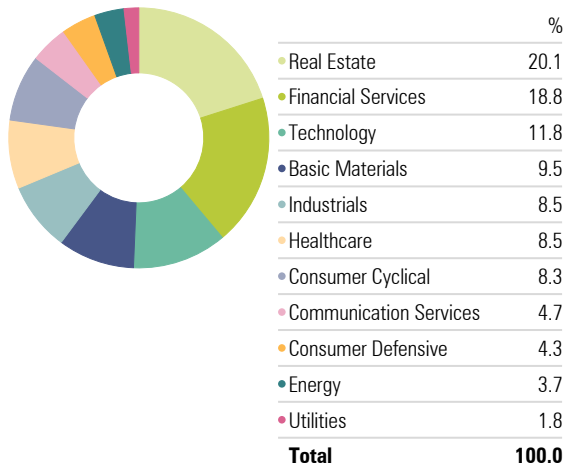
As of Date: 30/04/2025



As of Date: 30/04/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Growth Models	0.85	-3.06	1.21	9.07	6.23	49.65
G70 Centrepont Composite Benchmark	1.20	-2.15	2.25	10.04	7.17	53.36
Australia Fund Multisector Growth	0.64	-2.75	1.36	7.94	6.19	46.16

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



### Top Holdings

Portfolio Date: 30/04/2025

	Asset Class	Target Weight
Vanguard International Shares Index	International Shares	15%
iShares Core S&P/ASX 200 ETF	Australian Shares	11%
iShares Australian Equity Index	Australian Shares	10%
iShares Australian Bond Index	Australian Bonds	10%
iShares Hedged International Equity Idx	International Shares	10%
iShares Global Bond Index	International Bonds	8%
Vanguard International Prpty Secs IdxHdg	Global REITs	8%
Vanguard International Small Companies	International Shares	7%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	6%
Vanguard International Crdt Secs Idx Hdg	International Bonds	5%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	5%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	3%
RBA Cash Rate Target	Cash	2%

Centrepont Services Pty Ltd (ABN 55 065 455 745) ("Centrepont") has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 95 080 665 544, AFSL No. 240882) ("Morningstar") 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/AboutFsg](http://www.morningstar.com.au/AboutFsg)