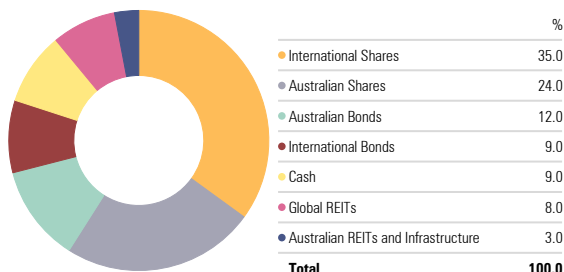


Low Cost Growth Models

Monthly Performance Report

As of 29/02/2024

Asset Allocation - Low Cost Growth Models



Risk Profile

Growth

ICR

0.23%

Inception Date

1st March 2019

Investment Horizon

7 Years

Investment Objective

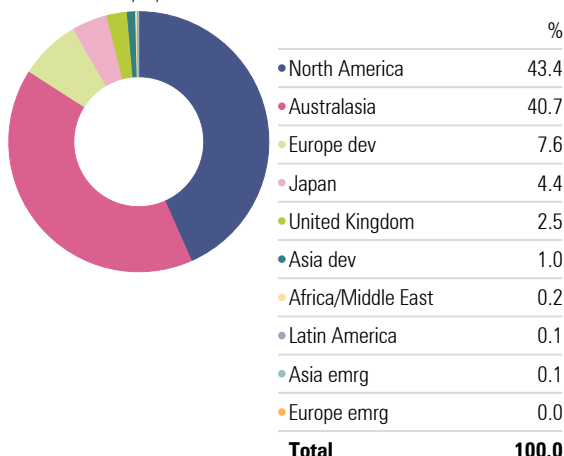
This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary 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.

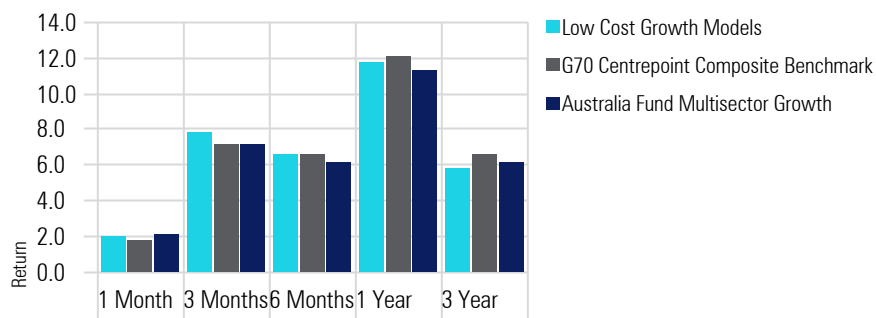
Equity Regional Exposure - Low Cost Growth Models

Portfolio Date: 29/02/2024



Returns

As of Date: 29/02/2024

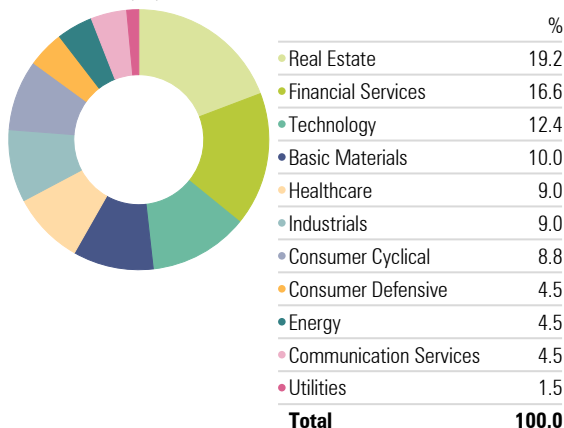


As of Date: 29/02/2024

| | 1 Month | 3 Months | 6 Months | 1 Year | 3 Year | Since Inception |
|-------------------------------------|---------|----------|----------|--------|--------|-----------------|
| Low Cost Growth Models | 2.02 | 7.83 | 6.54 | 11.74 | 5.77 | 37.55 |
| G70 Centrepoint Composite Benchmark | 1.72 | 7.08 | 6.57 | 12.11 | 6.56 | 39.00 |
| Australia Fund Multisector Growth | 2.10 | 7.18 | 6.16 | 11.24 | 6.15 | 35.24 |

Equity Sectors (Morningstar) - Low Cost Growth Models

Portfolio Date: 29/02/2024



Top Holdings

Portfolio Date: 29/02/2024

| | Asset Class | Target Weight |
|--|-------------------------------------|---------------|
| Vanguard International Shares Index | International Shares | 15% |
| iShares Core S&P/ASX 200 ETF | Australian Shares | 11% |
| iShares Hedged International Equity Idx | International Shares | 10% |
| iShares Australian Equity Index | Australian Shares | 10% |
| iShares Australian Bond Index | Australian Bonds | 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 | 4.5% |
| BetaShares Aus Bank Sr Fltng Rt Bd ETF | Australian Bonds | 5% |
| Vanguard International Crdt Secs Idx Hdg | International Bonds | 5% |
| Vanguard Australian Property Secs ETF | Australian REITs and Infrastructure | 3% |
| RBA Cash Rate Target | Cash | 2% |

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