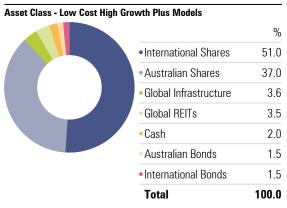
Low Cost High Growth Plus Models



Monthly Performance Report

As of 30/11/2025



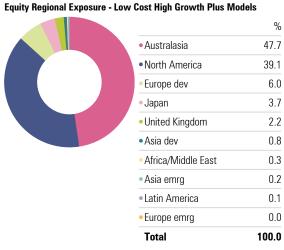
Risk Profile	ICR		
High Growth Plus	0.23%		
Inception Date	Investment Horizon		

Investment Objective

This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 95 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is not a consideration.

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 95% to growth assets and around 5% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term, investing predominately in growth assets.



Returns As of Date: 30/11/2025 14.0 Low Cost High Growth Plus Models 12.0 ■G95 Centrepoint Composite Benchmark 10.0 ■Australia Fund Multisector Aggressive 8.0 6.0 4.0 2.0 0.0 -2.0 1 Month 3 Months 6 Months 1 Year As of Date: 30/11/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost High Growth Plus Models	-0.42	2.30	9.54	10.81	13.15	94.16
G95 Centrepoint Composite Benchmark	-0.80	1.91	8.61	10.90	13.69	99.01
Australia Fund Multisector Aggressive	-0.81	1.47	7.74	9.66	12.43	79.79

Equity Sectors (Morningstar) - Low Cost High Growth Plus Models % Financial Services 20.7 Basic Materials 12.5 Technology 12.1 Industrials 10.8 Real Estate 10.2 Consumer Cyclical 8.5 Healthcare 7.8 Communication Services 4.9 Utilities 4.3 Energy 4.2 Consumer Defensive 3.9 100.0

Top Holdings

6	Portfolio Date: 30/11/2025					
5		Asset Class	Target Weight			
1	Vanguard International Shares Index	International Shares	21.5%			
3	iShares Hedged International Equity Idx	International Shares	19%			
2	iShares Core S&P/ASX 200 ETF	Australian Shares	16%			
5	iShares Australian Equity Index	Australian Shares	15%			
3	Vanguard International Small Companies	International Shares	9.5%			
- a	Vanguard MSCI Australian Small Coms ETF	Australian Shares	7%			
0	VanEck FTSE Glbl Infras(AUD Hdg)ETF	Global Infrastructure	3.5%			
)	Vanguard International Prpty Secs IdxHdg	Global REITs	3.5%			
2	RBA Cash Rate Target	Cash	2%			
9	iShares Global Bond Index	International Bonds	1.5%			
)	iShares Australian Bond Index	Australian Bonds	1.5%			

Contragoint Services Pr. Ltd (ABM 56 105 455 745) (Chartepoint) has extended incorased management with Moninipstate Australasia Pr. Ltd (ABM 56 100 465 54.44). No. 2400002 (Minimipstate) has whereapt yellow in this arrangement in a commercial arrangement with Moninipstate Australasia Pr. Ltd (ABM 56 100 465 54.44). No. 2400002 (Minimipstate) has whereapt yellow in information purposes only and intended to be general in nature. Contrapoint and moninipstate have not considered your insic capacity, financial dejectives, financial dejectives, financial delectives financial situation or particular francial reads when preparing this document in suprise of purposes on the document in the document in