

# InvestSMART International Equities Portfolio

Access globally known brands and mega-cap companies such as Apple, Microsoft and Amazon at a low cost.

**7.6%**

3-year annualised performance\*

**9.8%**

5-year annualised performance\*

**9.5%**

Since inception annualised performance\*

**0.55%**

Our low annual fee, capped at \$550

Australia represents less than 2% of the world's share market value and 50% of our market is made up of 20 companies which are heavily concentrated in the financial and resources sectors. As a result, many Australian investors hold portfolios that are not well-diversified.

The International Portfolio is invested in a blend of our 5 - 15 preferred Exchange Traded Funds (ETFs), where each ETF invests in a different market sector to the others, thereby lowering volatility, minimising overall risk, and increasing the potential for long-term growth.

With InvestSMART's International Equities Portfolio it has never been easier to own a professionally managed portfolio of international exchange traded funds to diversify your portfolio and access global shares and mega cap companies like Apple, Microsoft, Amazon and Tencent.

## Benefits of investing in this portfolio:

- Professionally managed portfolio of international ETFs
- Low management fees of 0.55% per year of your investment amount and capped at \$550 per year no matter your investment size#
- Online reporting and end of year tax reporting

**Offer: 3 complimentary coupons to InvestSMART Bootcamp if you invest during the offer period\***

Offer opens	Monday 19 September 2022
Offer closes	Friday 30 September 2022
Min. investment amount	\$10,000
Brokerage cost	Greater of \$4.40 per trade or 0.088% per trade per security

## Capped management fees#

\$0 to \$100,000	0.55% p.a.
\$100,000+	\$550 p.a.

## Performance\* to 31 Aug 2022

	1 yr	3 yr p.a.	5 yr p.a.	SI p.a.
Capital Return	-11.3%	5.6%	7.6%	7.6%
Income Return	1.6%	2.1%	2.2%	1.9%
Total Return	-9.7%	7.6%	9.8%	9.5%
Average of 1048 peers funds^	-12.8%	5.4%	8.2%	9.0%
Excess to Peers	3.1%	2.2%	1.5%	0.5%

\* Past performance is not an indicator of future performance.

# InvestSMART's capped Management Fee (capped at \$550p.a.) does not include fees charged within any ETF held in this portfolio, estimated to be approximately 0.18% (indirect cost ratio). Standard brokerage costs are not included in this calculation. For more information about fees and costs, please see the Product Disclosure Statement and Investment Menu.

+ The Complimentary Bootcamp Offer (Offer) is available to new and existing investors in the InvestSMART International Equities Portfolio where the investment is funded between 19 - 30 September 2022. Maximum three free Bootcamp offers per investor during offer period. RRP is \$148.50. We will send you a coupon to redeem the Offer within 30 days of funding your investment. The coupon must be used by 31 December 2022. See PDS to determine whether this product is right for you and for further information.

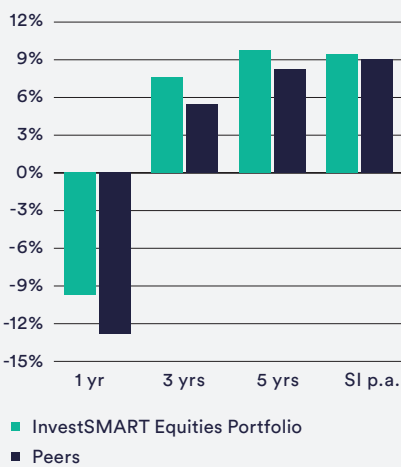
^ Only funds and investment products included in the Morningstar Australia database are available for fee and performance comparison. See website for further details.

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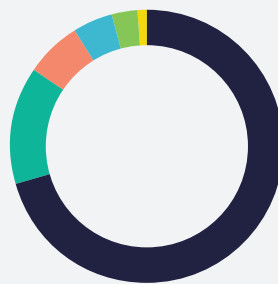
Issued by  
InvestSMART Funds  
Management Limited  
ACN 067 751 759  
AFSL 246441  
ARSN 620 030 382

The International Equities Portfolio invests in a range of ETFs, providing exposure to the performance of international markets.

## Performance\* to 31 Aug 2022



## Asset allocation



## Top 10 holdings

iShares Core S&P 500 ETF	38.19%
iShares Asia 50 ETF	7.80%
Apple Inc	1.96%
Microsoft Corp	1.60%
Amazon.com Inc	0.85%
Alphabet Inc Class A	0.58%
Alphabet Inc Class C	0.54%
Tesla Inc	0.52%
UnitedHealth Group Inc	0.42%
Johnson & Johnson	0.41%

## Our Investment Committee



**Alastair Davidson**  
Head of Funds Management



**Effie Zahos**  
Independent Director



**Alan Kohler**  
Editor-in-Chief



**Paul Clitheroe**  
Chairman



**Ron Hodge**  
Managing Director

\* Past performance is not an indicator of future performance.

The information presented is general advice only and does not take your personal situation into account. Please read all relevant disclosure documents, including the Product Disclosure Statement, before making any investment decisions.