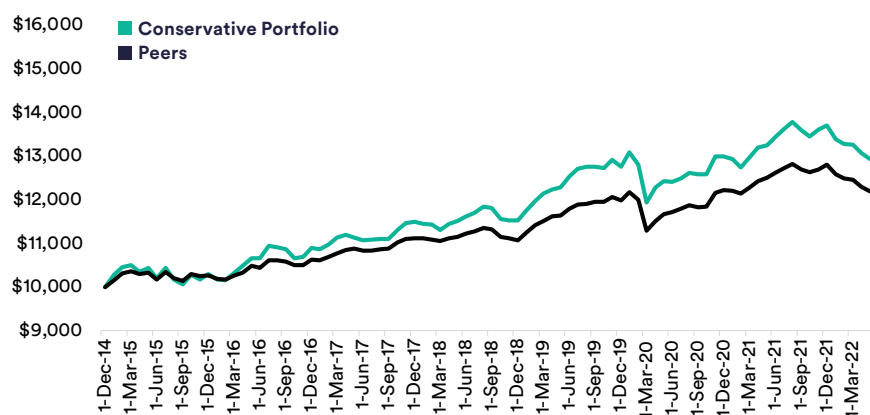


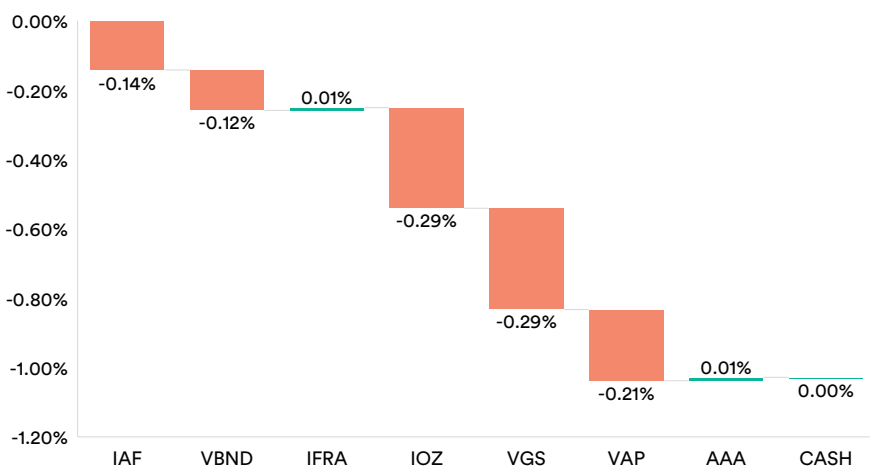
InvestSMART Conservative Portfolio

Performance of \$10,000 since inception



As at 31 May 2022. Portfolio inception: 29 Dec 2014

Attribution of returns



For the month of May



Portfolio mandate

The Conservative Portfolio is the ideal option if you have short term goals (2+ years) and your focus is on protecting capital while earning higher return than cash.

The objective is to Invest in a portfolio of 5-15 exchange traded funds (ETFs), with an emphasis on investments like bonds and cash that deliver regular, reliable income still with some exposure to equities to help beat inflation.

\$10,000

Minimum initial investment

2+ yrs

Suggested investment timeframe

5 - 15

Indicative number of securities

Risk profile: Low - Medium

Expected loss in 1 to 2 years out of every 20 years

Morningstar AUS Conservative Target Allocation Net Return (NR) AUD

Benchmark

Performance vs Peers

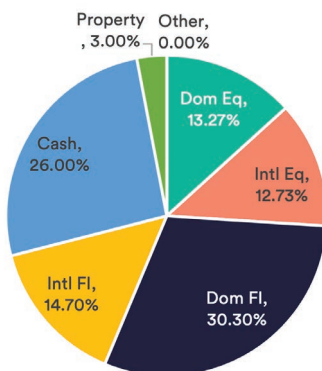
	1 mth	1 yr	3 yrs	5 yrs	SI p.a
Conservative Portfolio	-1.1%	-2.4%	2.0%	3.0%	3.5%
Peers	-0.9%	-2.5%	2.2%	2.2%	2.7%
Excess to Peers	-0.2%	0.1%	-0.2%	0.8%	0.8%

Fees: InvestSMART Conservative fees are 0.55% Vs Average of 454 peers 1.45%

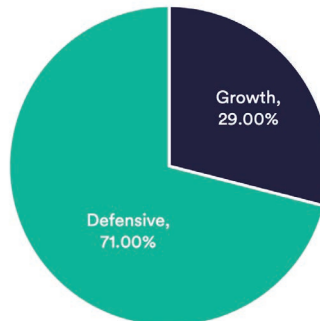
Note: Our InvestSMART Conservative is benchmarked against Morningstar® Australia Conservative Target Allocation NR AUD+ As at 31 May 2022. Portfolio inception: 29 December 2014

Attribution of returns

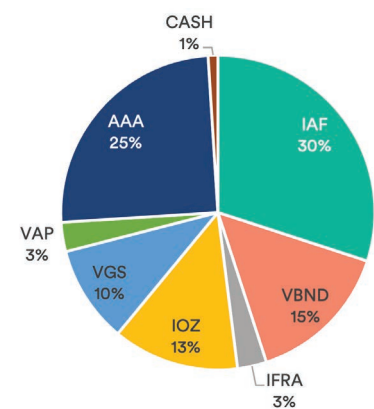
By class



By profile



By holdings



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

Important information

This document has been prepared by InvestSMART Funds Management Limited (ABN 62 067 751 759, AFSL 246441) (InvestSMART), the responsible entity of the InvestSMART Capped Fee Portfolios (Fund) and issuer of the Fund.

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