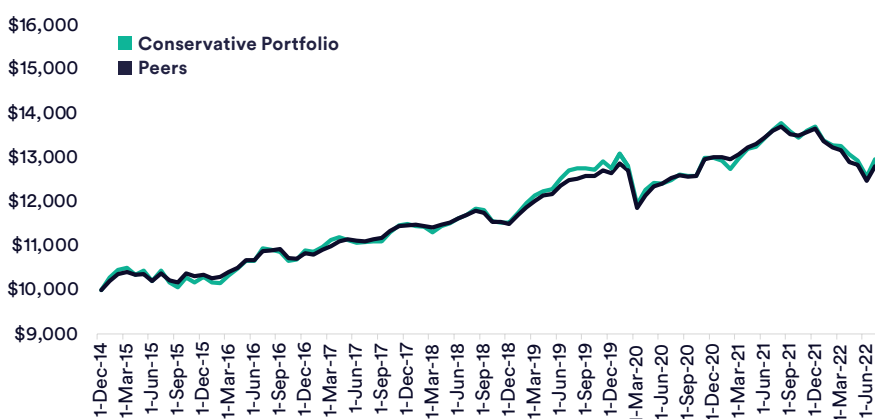


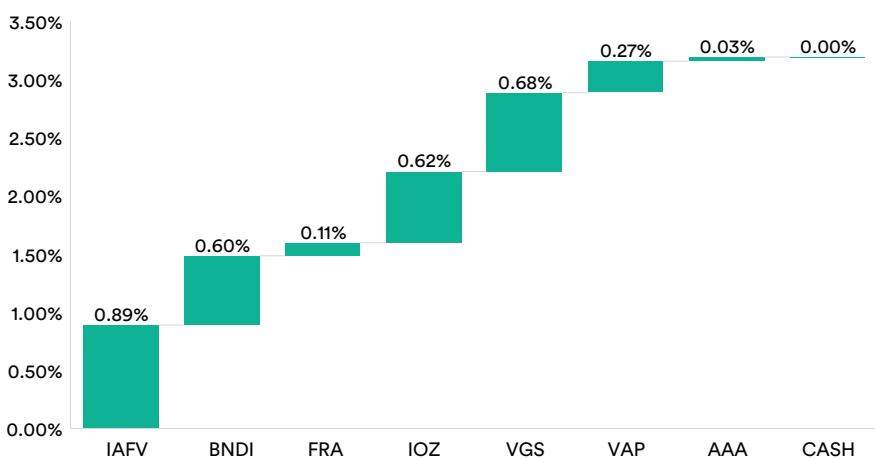
# InvestSMART Conservative Portfolio

## Performance of \$10,000 since inception



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

## Attribution of returns



For the month of July



## 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

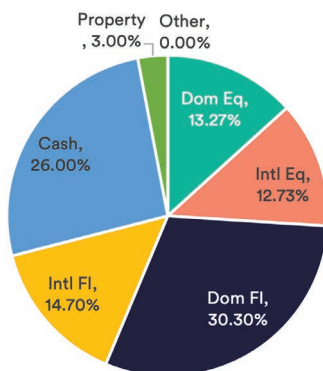
	1 yr	3 yrs	5 yrs	SI p.a
<b>Conservative Portfolio</b>	-4.9%	0.6%	3.2%	3.5%
<b>Peers</b>	-5.4%	0.7%	2.6%	3.3%
<b>Excess to Peers</b>	0.5%	-0.1%	0.6%	0.2%

Fees: InvestSMART Conservative fees are 0.55% vs Average of 310 peers 1.28%

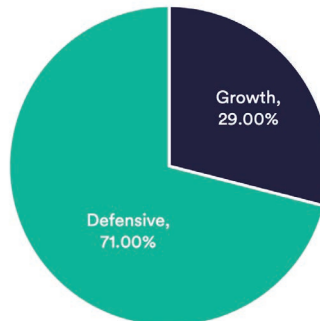
Note: Our InvestSMART Conservative is benchmarked against Morningstar® Australia Conservative Target Allocation NR AUD+ As at 31 July 2022. Portfolio inception: 29 December 2014

## Attribution of returns

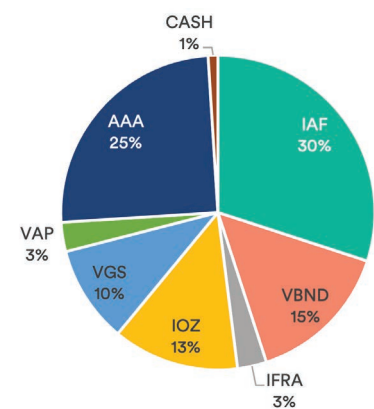
### By class



### 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

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