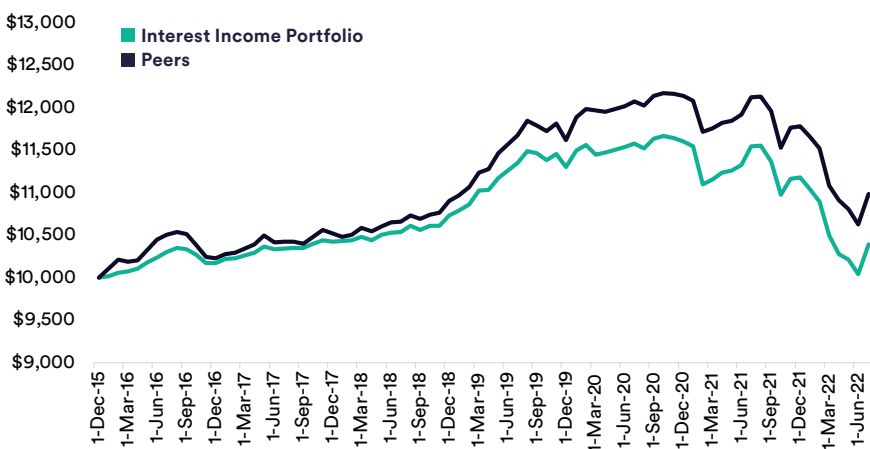


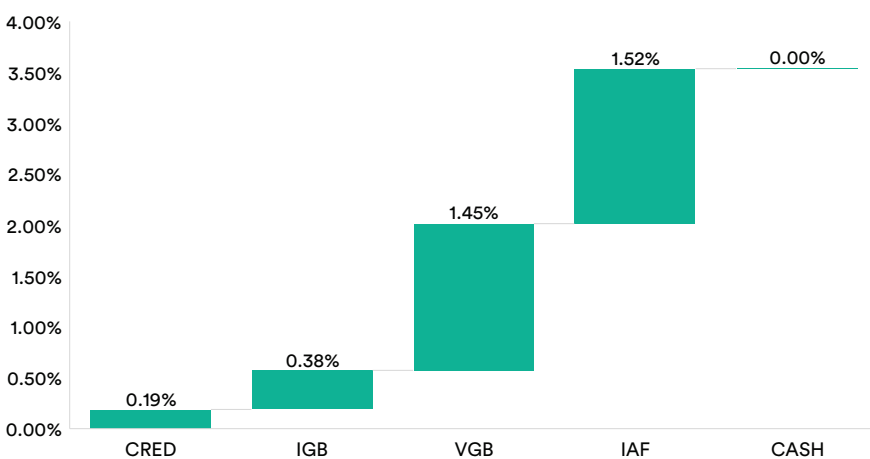
InvestSMART Interest Income Portfolio

Performance of \$10,000 since inception

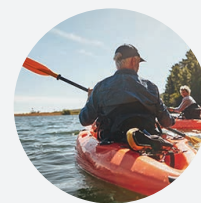


As at 31 July 2022. Portfolio inception: 23 Dec 2015

Attribution of returns



For the month of July



Portfolio mandate

The Interest Income Portfolio is designed to preserve your capital, enjoy predictable income and still earn returns higher than cash.

The objective is to invest in a portfolio of 1-10 exchange traded funds (ETFs) to provide broad exposure to fixed interest assets, all managed in the one portfolio.

\$10,000

Minimum initial investment

2+ yrs

Suggested investment timeframe

5 - 20

Indicative number of securities

Risk profile: Low - Medium

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

Bloomberg AusBond Composite 0+Yr TR AUD Index

Benchmark

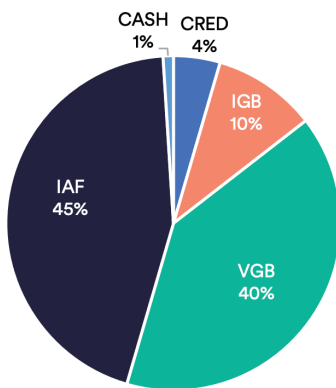
Performance vs Peers

	1 yr	3 yrs	5 yrs	SI p.a
Interest Income Portfolio	-10.0%	-2.9%	0.1%	0.6%
Peers	-9.3%	-2.1%	1.2%	1.4%
Excess to Peers	-0.7%	-0.8%	-1.1%	-0.8%

Fees: InvestSMART Interest Income 0.55% vs Average of 199 peers 0.83%

Note: Our InvestSMART Interest Income is benchmarked against Bloomberg AusBond Composite 0+Yr TR AUD Index As at 31 July 2022. Portfolio inception: 23 December 2015

Attribution 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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