Monthly Update

28 February 2023

Issued by
InvestSMART Funds Management Limited
ACN 067 751 759
AFSL 246441

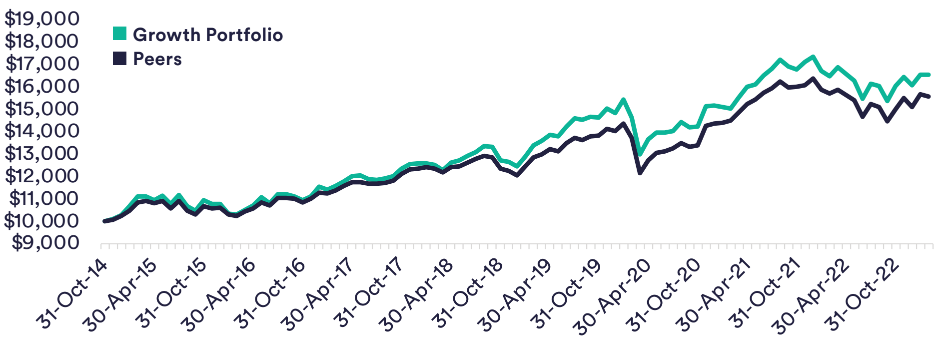
Professionally Managed Accounts
ARSN 620 030 382

InvestSMART Growth Portfolio

Data as at 28 February 2023

Portoflio inception: 24 October 2014

Peformance of $10,000 since inception

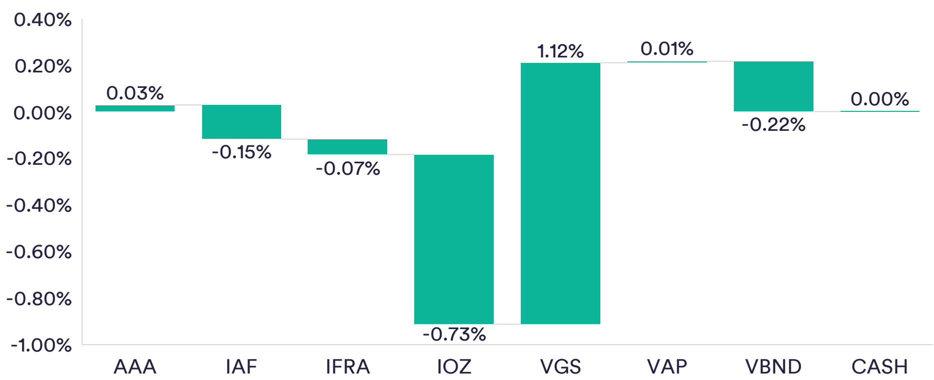


Performance vs Peers

	1 yr	3 yrs p.a	5 yrs p.a	7 yrs p.a	SI p.a
Growth Portfolio	0.4%	4.2%	5.7%	7.0%	6.2%
Peers	-1.1%	4.1%	4.6%	6.2%	5.4%
Excess to Peers	1.5%	0.1%	1.1%	0.8%	0.8%

InvestSMART Growth fees are 0.55% Vs Average of 202 peers 1.08%

Monthly attribution of returns



Portfolio mandate

The Growth Portfolio is an exciting choice if you're saving for long term goals (5-years-plus) or you want to grow wealth for the future.

The objective is to invest in a portfolio of 5 - 15 exchange traded funds (ETFs), with more of an emphasis on 'growth' assets like shares and property that have the potential to appreciate in value over time.

$10,000
Minimum initial investment

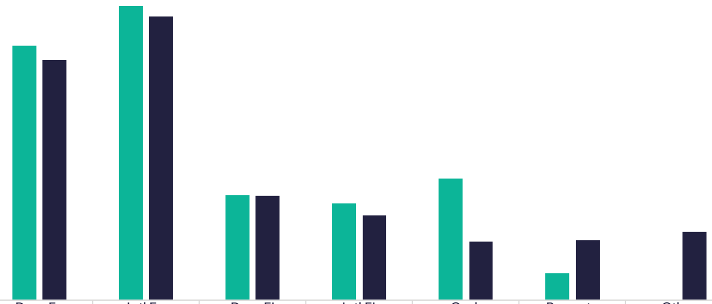
5+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

Risk profile: High
Expected loss in 4 to 6 years out of every 20 years

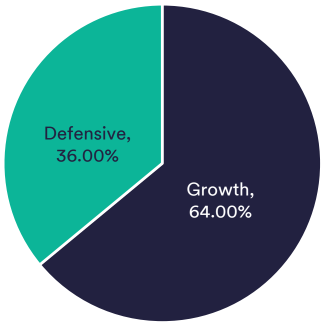
Morningstar AUS Growth Target Allocation Net Return (NR) AUD
Benchmark

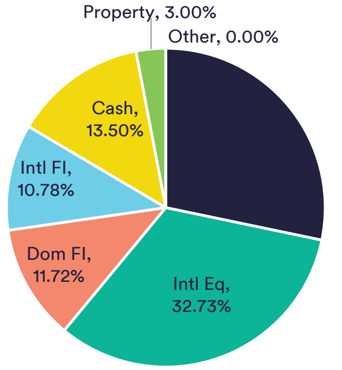
Asset allocation vs Peers



	Dom Eq	Intl Eq	Dom FI	Intl FI	Cash	Property	Other
InvestSMART Core Growth	28.27%	32.73%	11.72%	10.78%	13.50%	3.00%	0.00%
Peers	26.73%	31.54%	11.60%	9.39%	6.53%	6.66%	7.55%

Asset allocation breakdown





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

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