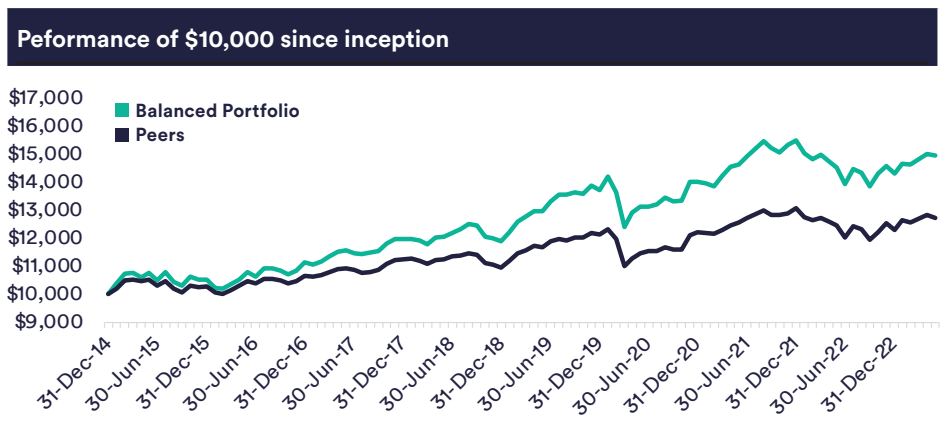


InvestSMART Balanced Portfolio

Data as at 31 May 2023

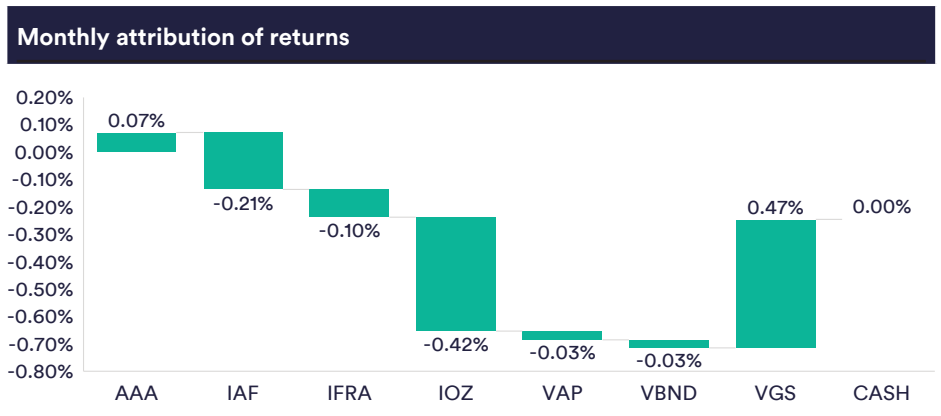
Portfolio inception: 29 December 2014



Performance vs Peers

	1 yr	3 yrs p.a	5 yrs p.a	7 yrs p.a	SI p.a
Balanced Portfolio	3.1%	4.4%	4.4%	4.8%	4.8%
Peers	2.2%	3.6%	2.5%	2.8%	2.9%
Excess to Peers	0.9%	0.8%	1.9%	2.0%	1.9%

InvestSMART Balanced Portfolio fees are 0.55% p.a. vs average of 218 peers at 1.12% p.a.
Grow your returns, not your fees with InvestSMART **Capped fees**



Portfolio mandate

The Balanced Portfolio is a simple way to get exposure across many different markets. The potential for capital growth over 3 to 5 years lets your portfolio do more of the hard yards working towards your goals

The objective is to invest in a portfolio of 5-15 exchange traded funds (ETFs), that provide a more even mix of regular income plus the potential for capital growth through equities, property and infrastructure assets.

\$10,000
Minimum initial investment

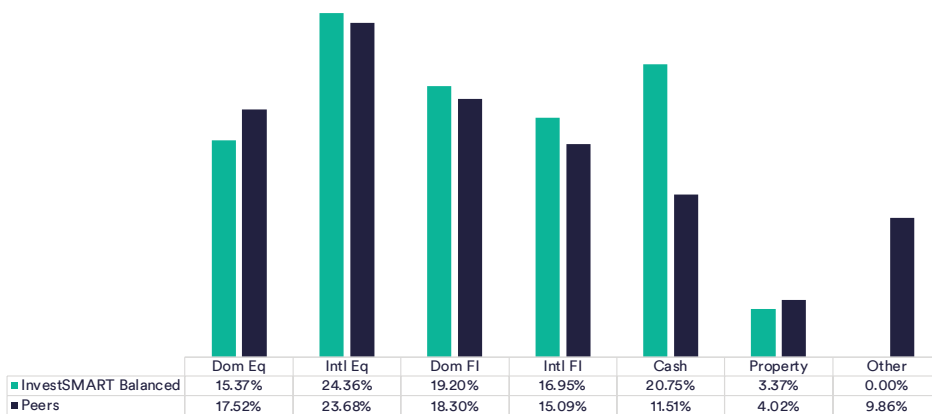
4+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

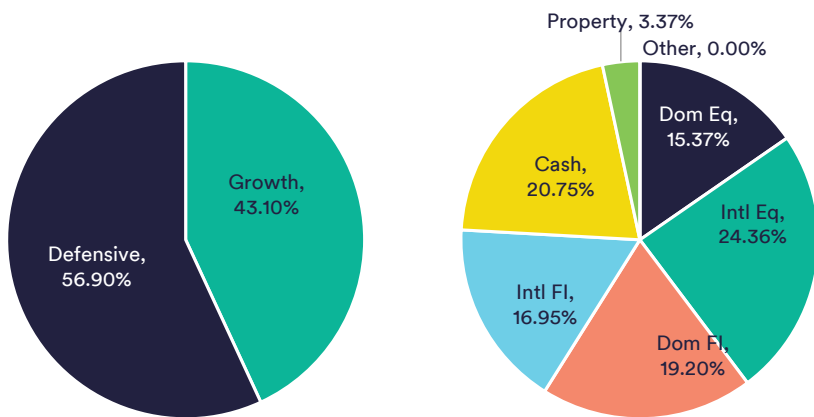
Risk profile: Medium - High
Expected loss in 3 to 4 years out of every 20 years

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

Asset allocation vs Peers



Asset allocation breakdown



Portfolio mandate

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Expected loss in 3 to 4 years out of every 20 years

Morningstar AUS Balanced Target Allocation Net Return (NR) AUD

Benchmark

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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