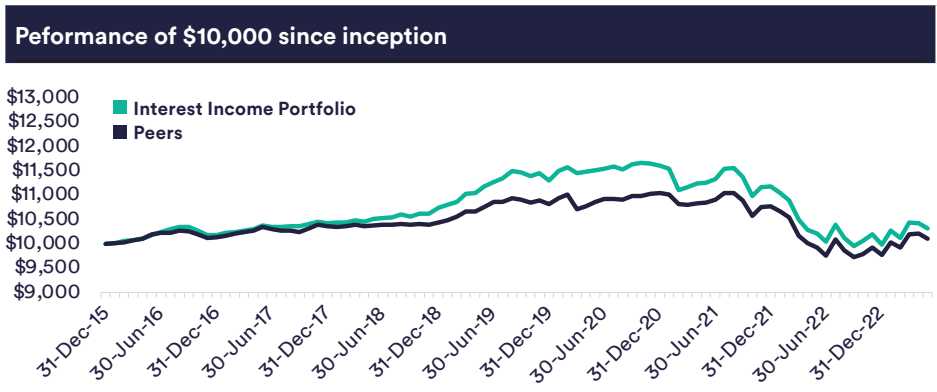


InvestSMART Interest Income Portfolio

Data as at 31 May 2023

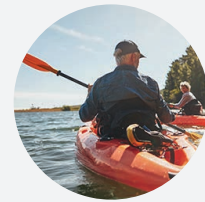
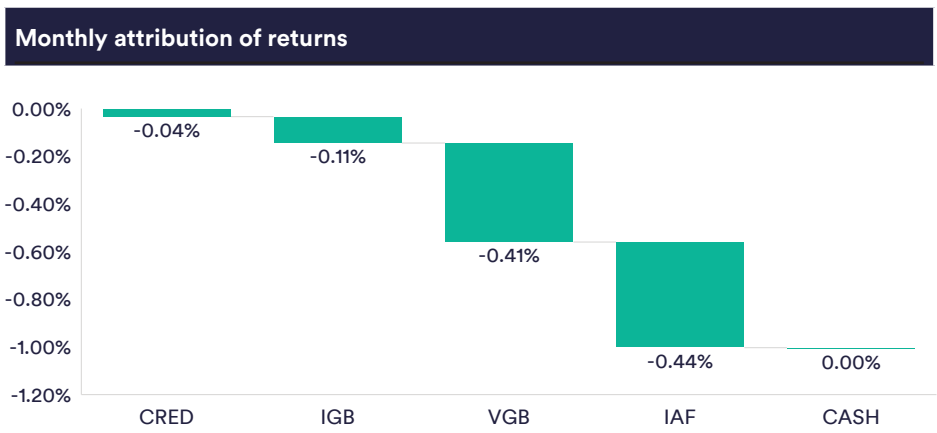
Portfolio inception: 23 December 2015



Performance vs Peers

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
Interest Income Portfolio	1.0%	-3.6%	-0.4%	0.2%	0.4%
Peers	1.9%	-2.4%	-0.5%	-0.1%	0.1%
Excess to Peers	-0.9%	-1.2%	0.1%	0.3%	0.3%

InvestSMART Interest Income fees are 0.55% p.a. vs average of 90 peers at 0.89% p.a.
Grow your returns, not your fees with InvestSMART **Capped fees**



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

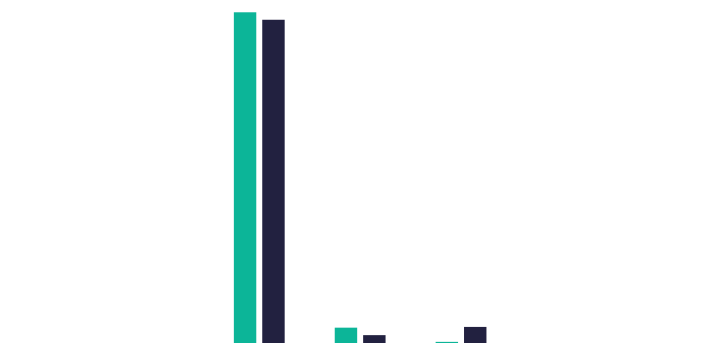
2+ yrs
Suggested investment timeframe

5 - 20
Indicative number of securities

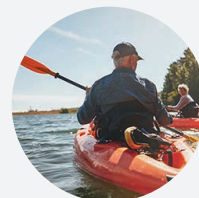
Risk profile: Low - Medium
Expected loss in 1 to 2 years out of every 20 years

Bloomberg AusBond Composite 0+Yr TR AUD Index
Benchmark

Asset allocation vs Peers




	Dom Eq	Intl Eq	Dom FI	Intl FI	Cash	Property	Other
InvestSMART Interest Income	0.00%	0.00%	94.77%	4.59%	0.65%	0.00%	0.00%
Peers	0.00%	0.00%	92.59%	2.52%	4.90%	0.00%	0.00%




Portfolio mandate


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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

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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