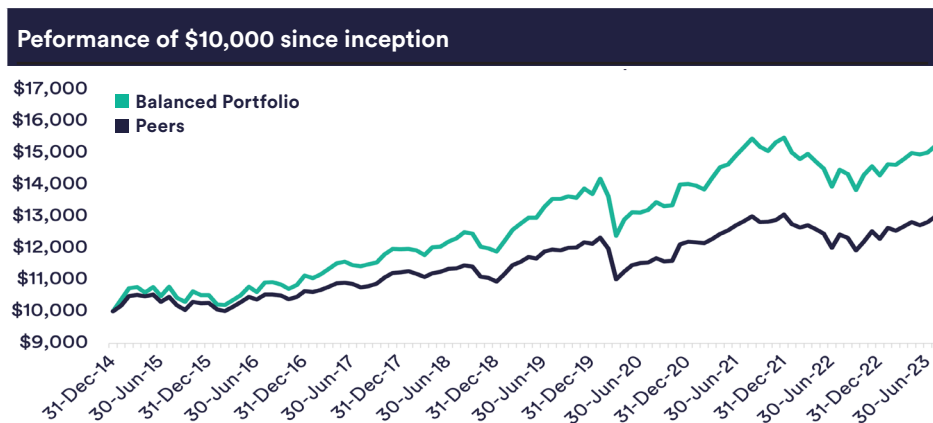


# InvestSMART Balanced Portfolio

## Data as at 31 July 2023

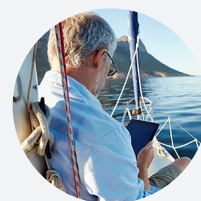
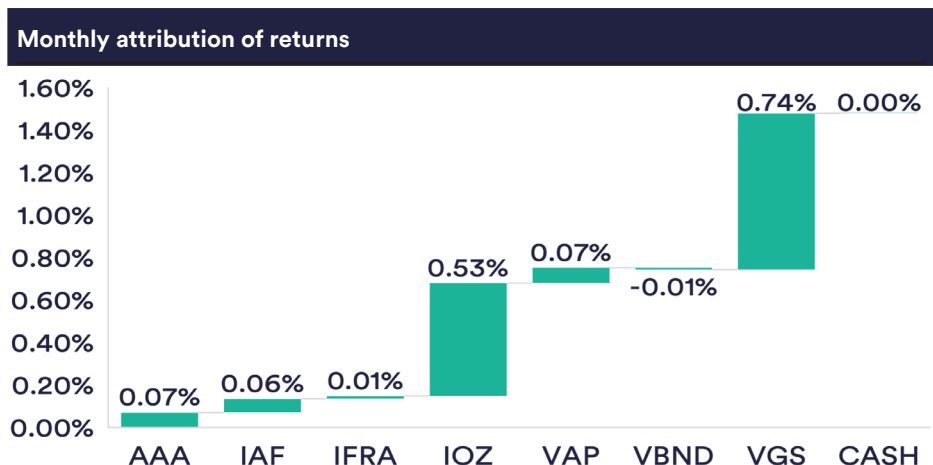
Portfolio inception: 29 December 2014



**Performance vs Peers**

	1 yr	3 yrs p.a	5 yrs p.a	7 yrs p.a	SI p.a
Balanced Portfolio	5.3%	4.9%	4.4%	4.9%	4.9%
Peers	4.6%	4.0%	2.7%	3.0%	3.1%
Excess to Peers	0.7%	0.9%	1.7%	1.9%	1.8%

InvestSMART Balanced Portfolio fees are 0.55% p.a. vs average of 401 peers at 1.14% 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

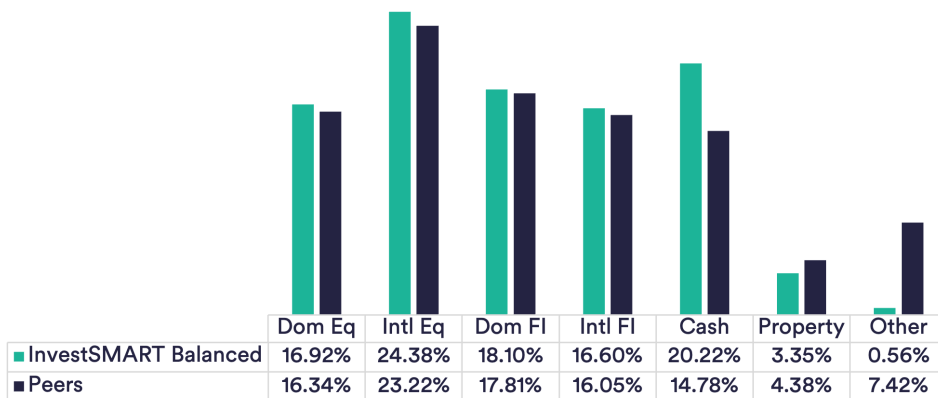
### Risk profile: Medium - High

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

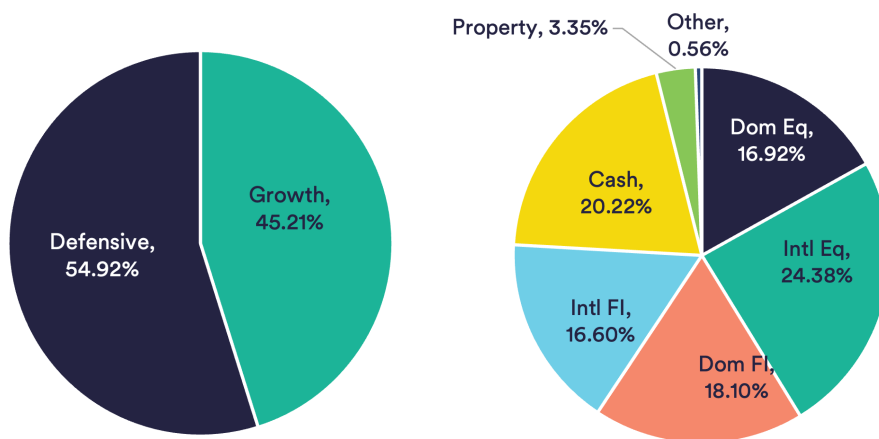
### Morningstar AUS Balanced Target Allocation Net Return (NR) AUD

Benchmark

## Asset allocation vs Peers



## Asset allocation breakdown



## Portfolio mandate

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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

## 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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