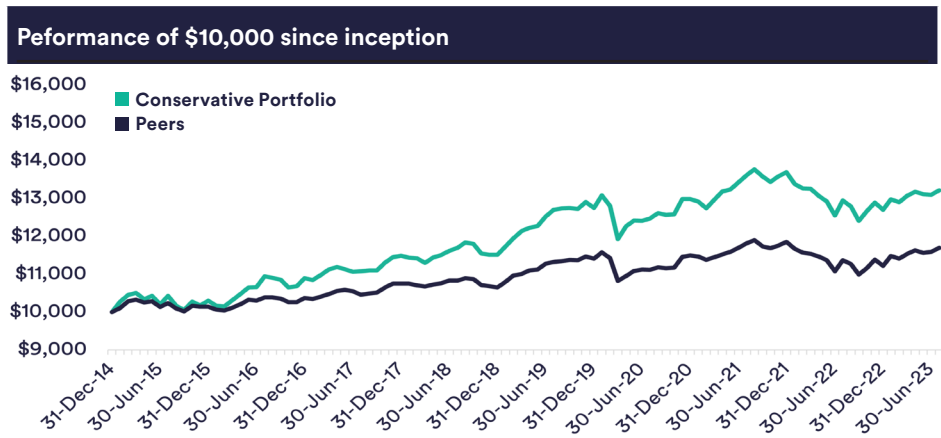


InvestSMART Conservative Portfolio

Data as at 31 July 2023

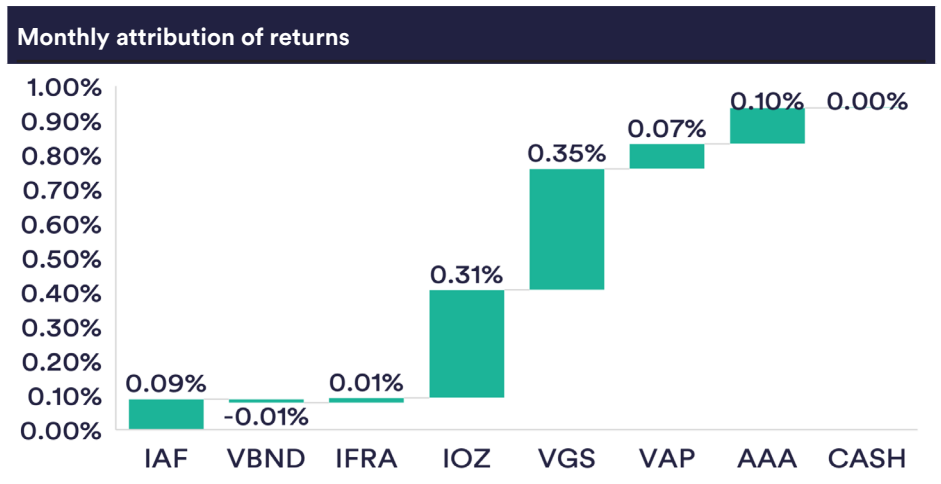
Portfolio inception: 29 December 2014



Performance vs Peers

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
Conservative Portfolio	2.1%	1.9%	2.5%	2.7%	3.3%
Peers	2.9%	1.7%	1.5%	1.7%	1.8%
Excess to Peers	-0.8%	0.2%	1.0%	1.0%	1.5%

InvestSMART Conservative Portfolio fees are 0.55% p.a. vs average of 324 peers at 1.27% p.a.
Grow your returns, not your fees with InvestSMART **Capped fees**



Portfolio mandate

The Conservative Portfolio is the ideal option if you have short term goals (2+ years) and your focus is on protecting capital while earning higher return than cash.

The objective is to invest in a portfolio of 5-15 exchange traded funds (ETFs), with an emphasis on investments like bonds and cash that deliver regular, reliable income still with some exposure to equities to help beat inflation.

\$10,000
Minimum initial investment

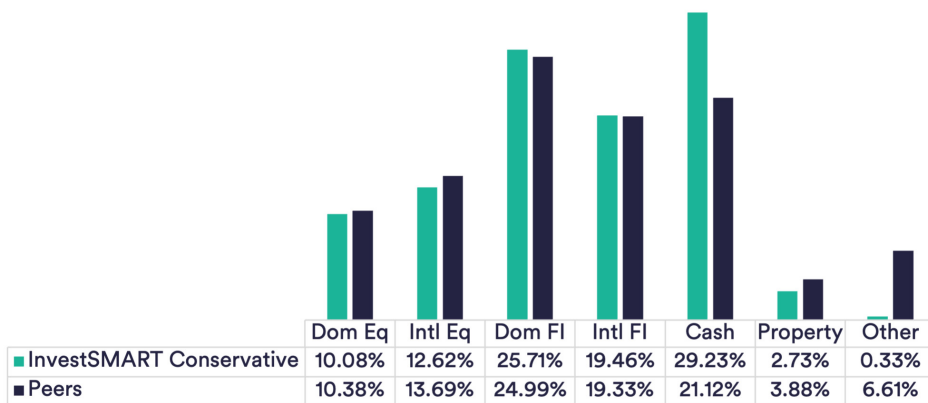
2+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

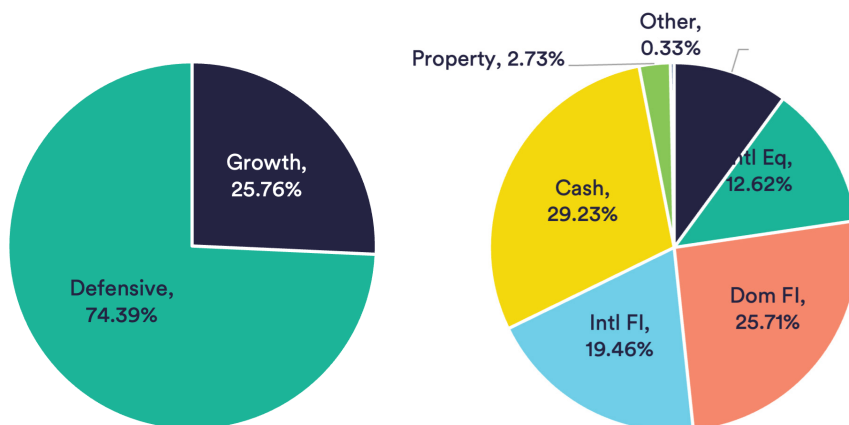
Risk profile: Low - Medium
Expected loss in 1 to 2 years out of every 20 years

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

Asset allocation vs Peers



Asset allocation breakdown



Portfolio mandate

The Conservative Portfolio is the ideal option if you have short term goals (2+ years) and your focus is on protecting capital while earning higher return than cash.

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Minimum initial investment

2+ yrs

Suggested investment timeframe

5 - 15

Indicative number of securities

Risk profile: Low - Medium

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

Morningstar AUS Conservative Target Allocation Net Return (NR) AUD

Benchmark

Our Investment Committee



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Head of Funds Management



Effie Zahos
Independent Director



Alan Kohler
Editor-in-Chief



Paul Clitheroe
Chairman



Ron Hodge
Managing Director

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