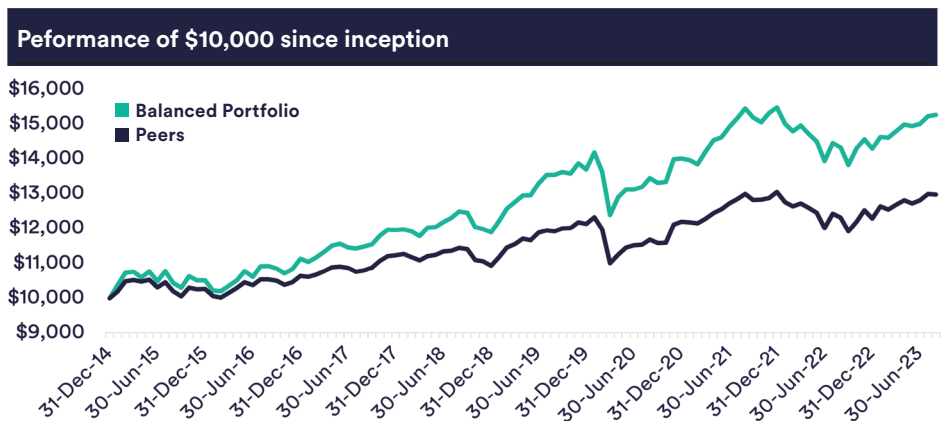


InvestSMART Balanced Portfolio

Data as at 31 August 2023

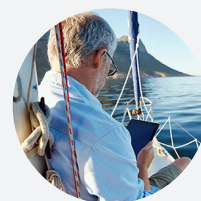
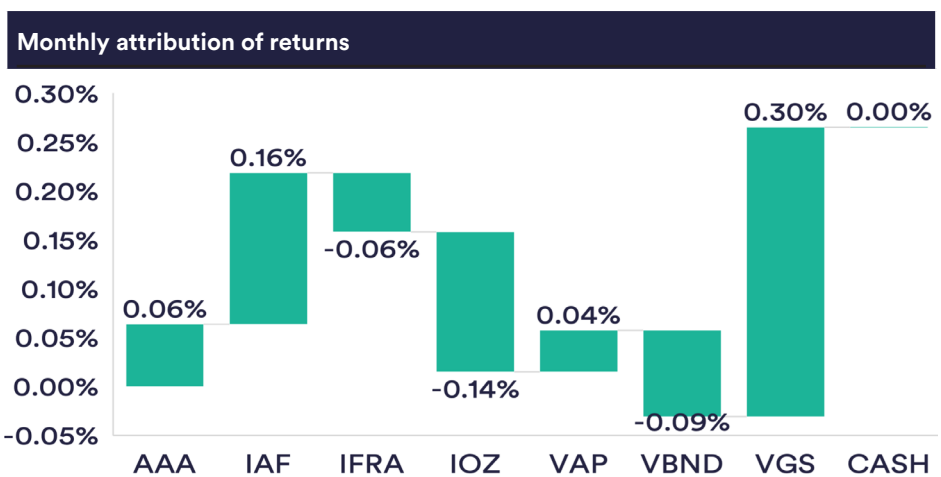
Portfolio inception: 29 December 2014



Performance vs Peers

	1 yr	3 yrs p.a	5 yrs p.a	7 yrs p.a	SI p.a
Balanced Portfolio	6.5%	4.3%	4.1%	4.9%	4.9%
Peers	5.4%	3.6%	2.5%	3.0%	3.1%
Excess to Peers	1.1%	0.7%	1.6%	1.9%	1.8%

InvestSMART Balanced Portfolio fees are 0.55% p.a. vs average of 441 peers at 1.15% 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

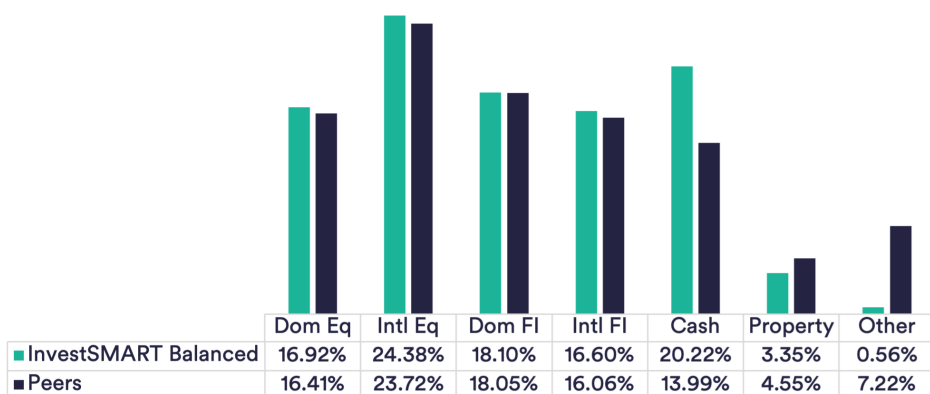
Risk profile: Medium - High

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

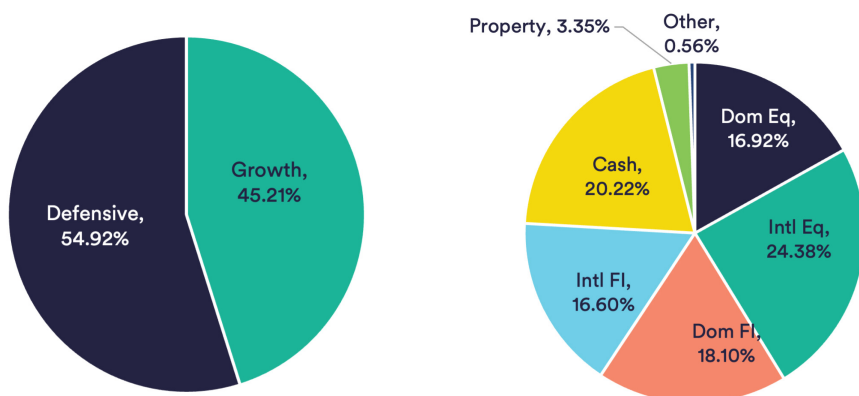
Morningstar AUS Balanced Target Allocation Net Return (NR) AUD

Benchmark

Asset allocation vs Peers



Asset allocation breakdown



Portfolio mandate

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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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