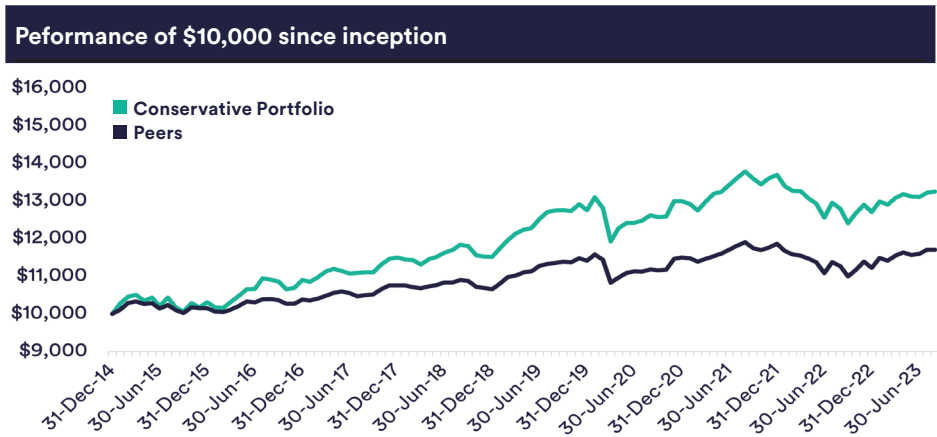


# InvestSMART Conservative Portfolio

## Data as at 31 August 2023

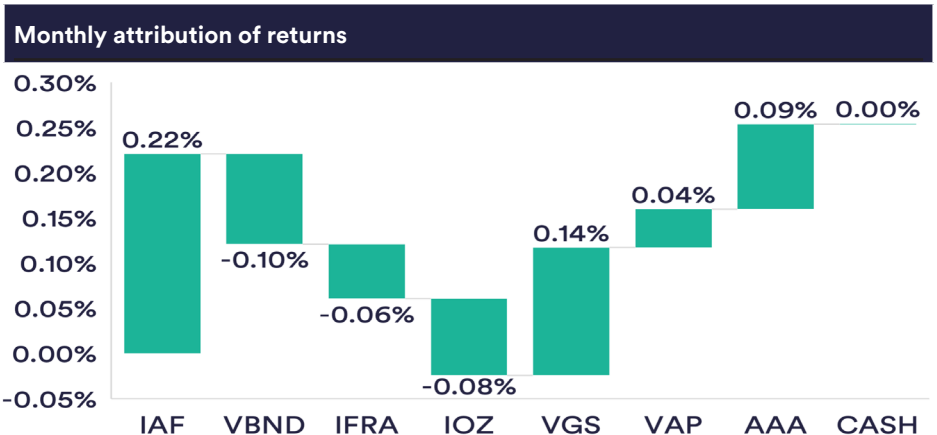
Portfolio inception: 29 December 2014



**Performance vs Peers**

	1 yr	3 yrs p.a	5 yrs p.a	7 yrs p.a	SI p.a
Conservative Portfolio	3.6%	1.6%	2.3%	2.8%	3.3%
Peers	3.9%	1.5%	1.4%	1.7%	1.8%
Excess to Peers	-0.3%	0.1%	0.9%	1.1%	1.5%

InvestSMART Conservative Portfolio fees are 0.55% p.a. vs average of 356 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

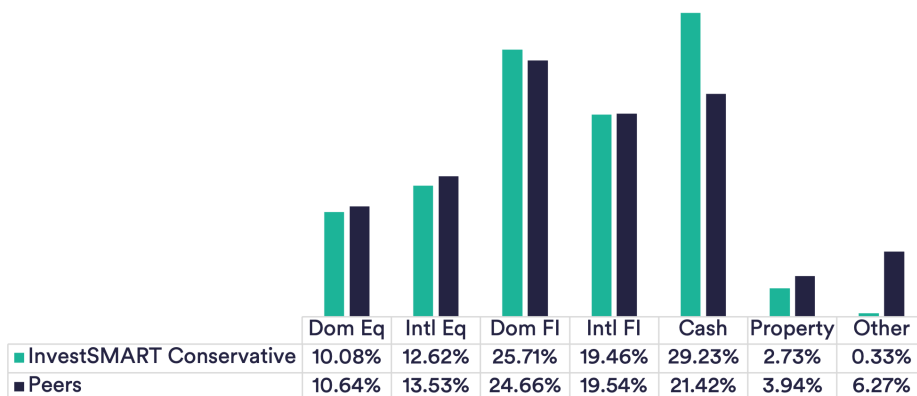
**2+ yrs**  
Suggested investment timeframe

**5 - 15**  
Indicative number of securities

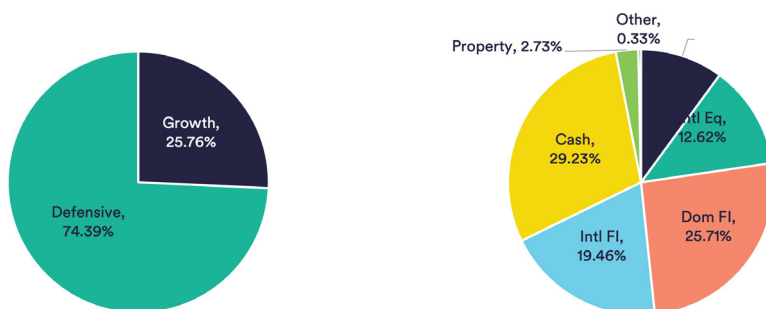
**Risk profile: Low - Medium**  
Expected loss in 1 to 2 years out of every 20 years

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

## Asset allocation vs Peers



## Asset allocation breakdown



## 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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Benchmark