

InvestSMART Professionally Managed Portfolios

June performance update

InvestSMART's diversified ETF portfolios returned between 6.8% and 14.4% in the 12 months to 30 June 2024.

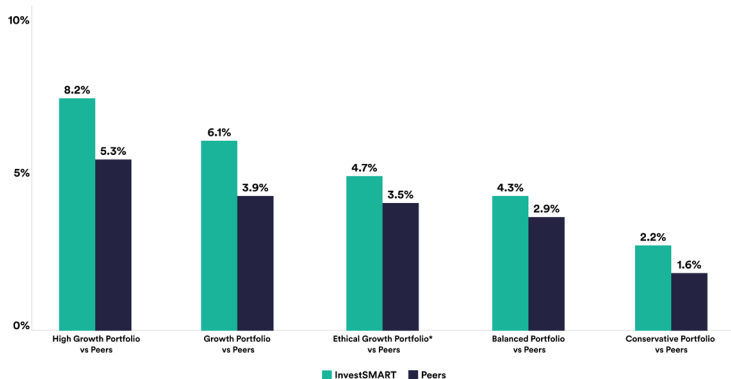
Diversified Portfolios Performance as at 30 June 2024

	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Inception date
High Growth	14.4%	7.1%	8.2%	8.4%	27 Oct 2014
Growth	12.0%	5.0%	6.1%	6.9%	24 Oct 2014
Ethical Growth	13.4%	4.7%	N/A	7.9%	01 Nov 2020
Balanced	9.2%	3.2%	4.3%	5.2%	29 Dec 2014
Conservative	6.8%	1.4%	2.2%	3.6%	29 Dec 2014

Over five years the portfolios have returned on average 2.3% to 8.2%, outperforming competitor funds by an average annualised return of 0.7% to 2.9%. The table below illustrates how InvestSMART's portfolios compare to similar funds over five years. Our High Growth portfolio has returned on average 8.2% over five years. It has outperformed similar funds categorised as 'high growth' by an average of 2.9% over five years. A significant contributor to InvestSMART's ongoing outperformance is our **low management fee** which is capped at 0.55% a year.

InvestSMART vs Peers

Performance over 5 years p.a*, as at 30 June 2024



*InvestSMART Ethical Growth Portfolio inception date is 1 Nov 2020, so these figures are for 3 years, not 5.
Disclaimer: Total returns of InvestSMART models (inclusive of dividends) vs the average total return of peer group.

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InvestSMART fees

0.55% p.a.

Capped at

\$550 p.a.

(Excludes ETF management fees)

InvestSMART’s single asset portfolios returned between 3.9% (cash securities) and 21.6% (international equities).

Single Asset Class Portfolios Performance as at 30 June 2024

	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Inception date
International Equities	21.6%	10.8%	12.6%	11.5%	24 Oct 2014
Australian Equities	11.3%	5.6%	6.3%	7.1%	31 Dec 2014
Property and Infrastructure	4.8%	2.7%	1.6%	4.0%	23 Dec 2015
Hybrid Income	9.1%	4.8%	4.4%	4.7%	01 Jul 2017
Cash Securities	3.9%	2.0%	1.3%	1.5%	31 Dec 2014

Value of diversification

After trading sideways for several years, the share market both locally and internationally has performed strongly over the last 12-months, climbing the proverbial ‘wall of worry’. In coming years, however, it may be the turn of other asset classes to perform well.

The returns across all the above InvestSMART portfolios, highlights the value of a diversified portfolio and taking a long-term approach. It’s difficult to predict year by year which of the asset classes will perform the best, a diversified portfolio, of broad-based ETFs, combined with a long-term view, will, in our view, help to reduce risk and provide better long-term returns.

Investing is a psychological game. A diversified portfolio and a long-term perspective also reduce the temptation to panic sell during periodic downturns when they occur, which can unfortunately turn a paper loss into a real loss. Maintaining a clear focus on what your financial goal is and reminding yourself that markets go up, down and sideways, will help you stay disciplined and avoid rash decisions.

June wrap up

While most asset classes ended the June quarter with muted returns, the past year still capped off an excellent 12 months for investors. International shares, Australian property, and Australian shares all delivered strong performances.

The Australian share market experienced growth between 7.8% and 12.1% over the past financial year. However, the June quarter saw a slight decline.

Technology, financials, and consumer discretionary sectors were the best performers.

Despite positive performance, the ASX lagged behind the US market, which grew by 23% in the last 12 months. This disparity can be attributed to the strong showing of US tech stocks and artificial intelligence (AI) companies.

Several factors contributed to the ASX’s underperformance compared to global markets. The lack of prominent tech giants on the ASX and a downturn in the resources sector played a role. Additionally, ongoing uncertainty surrounding inflation and interest rate hikes impacted investor confidence.

ETFs in the InvestSMART diversified ETF portfolios

ASX:VGS, which represents international shares, returned 0.3% for the June quarter, and 20.0% for the 12 months to 30 June 2024.

One of the biggest themes for the year was AI, and AI chip maker NVIDIA rose an incredible 36.7% in the June quarter, and 192.0% for the 12 months to 30 June 2024. This performance resulted in it briefly becoming the world’s largest company by market capitalisation.

Big tech companies, Microsoft, Meta Platforms, Alphabet, and Amazon also contributed significantly to the 12-month performance of VGS.

VGS is a highly diversified ETF containing many of the world’s largest companies from 23 developed countries including the US, Japan, UK, France, Canada and Switzerland.

As mentioned above, Australian shares moved slightly lower during the June quarter, as gains in CSL and the banks were offset by falls in Telstra and the big miners.

The banks performed particularly strongly over the past 12 months on the back of solid profit results, whilst the big miners struggled due to falling commodity prices and a slowdown in global economic growth.

ASX:IOZ, which represents Australian shares, returned -1.1% for the quarter, but a healthy 11.9% for the 12 months to 30 June 2024.

IOZ contains the largest 200 stocks in Australia weighted by market capitalisation.

ASX:IAF, which represents Australian bonds, returned -0.9% for the June quarter, and 3.6% for the 12 months to 30 June 2024.

The value of Australian bonds fell slightly during the quarter, as some analysts predicted that interest rate cuts would now occur further into the future. However, with GDP growth slumping to a mere 0.1% in the March quarter, the data is clearly showing that the economy has already slowed significantly. Hence, the RBA has some challenging interest rate decisions ahead.

ASX:VBND, the international bond ETF returned -0.4% for the quarter, and 2.1% for the 12 months to 30 June 2024.

ASX:VAP which represents Australian property, returned -5.7% for the quarter, but an excellent 23.5% for the 12 months to 30 June 2024.

The yearly result was primarily driven by the Goodman Group (ASX:GMG), which rose 73.1% for the year. The stock's excellent performance was driven by high occupancy rates across its property portfolio, and optimism around its ongoing global data centre rollout. The Goodman Group currently makes up around 38% of this ETF.

ASX:IFRA which represents global infrastructure, returned 0.6% for the June quarter, and 2.9% for the 12 months to 30 June 2024.

The ETF invests in infrastructure companies from around the world, including in the US, Canada, Australia, Spain, UK and Japan.

The Ethical share ETFs performed marginally better than their equivalent broad-based ETF peers, primarily due to the absence of big miners and the slightly higher concentration of banks and big tech.

ASX:VETH, which represents ethical Australian shares, returned -1.5% for the June quarter, and 14.2% for the 12 months to 30 June 2024.

ASX:VESG, which represents ethical international shares, returned 0.9% for the June quarter, and 21.2% for the 12 months to 30 June 2024.

InvestSMART Diversified ETF Portfolios

Our range of diversified portfolios focus on investing over all asset classes in different proportions to provide different risk vs return profiles for each portfolio.

Performance (%) as at 30 June 2024

	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Inception date
InvestSMART High Growth	14.4%	7.1%	8.2%	8.4%	27 Oct 2014
InvestSMART Growth	12.0%	5.0%	6.1%	6.9%	24 Oct 2014
InvestSMART Ethical Growth	13.4%	4.7%	N/A	7.9%	01 Nov 2020
InvestSMART Balanced	9.2%	3.2%	4.3%	5.2%	29 Dec 2014
InvestSMART Conservative	6.8%	1.4%	2.2%	3.6%	29 Dec 2014

InvestSMART High Growth Portfolio

The High Growth Portfolio is all about helping you build long term wealth and achieve goals with a timeframe of 7-years-plus to ride out the ups and down of markets.

Suitable goals:

- Looking for the highest allocation to growth assets
- Saving for future retirement
- Building a nest egg for your next-of-kin
- Enjoying retirement with no concerns

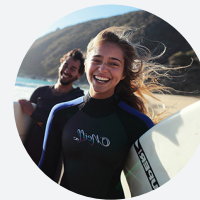
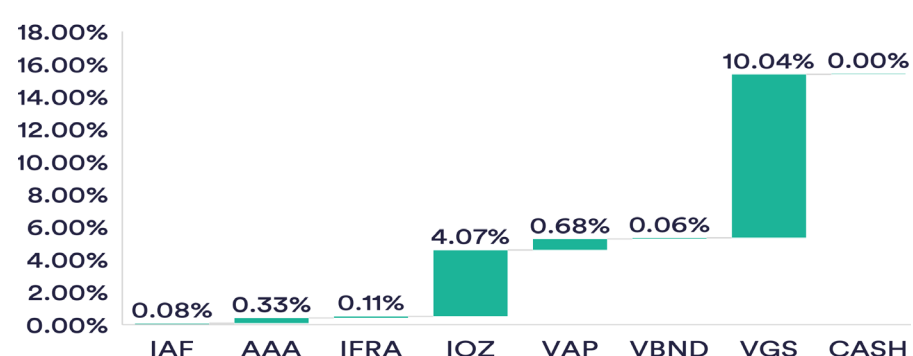
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART High Growth Portfolio	14.4%	7.1%	8.2%	8.8%	8.4%
Peers	11.9%	5.2%	5.3%	5.7%	5.8%
Excess to Peers	2.5%	1.8%	2.9%	3.1%	2.6%

Attribution performance over past 12 months



Portfolio mandate

The objective of the High Growth Portfolio is to invest in a portfolio of 5-15 exchange traded funds (ETFs), predominantly focused on growth assets (shares and property) though nicely rounded out with exposure to a little bit of fixed income investments like bonds and cash.

Portfolio inception: 27 Oct 2014

\$10,000
Minimum initial investment

7+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

Risk profile: High
Expected loss in 4 to 6 years out of every 20 years

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

InvestSMART Growth Portfolio

The InvestSMART Growth Portfolio is an exciting choice if you're saving for long term goals (5-years-plus) or you want to grow wealth for the future.

Suitable goals:

- Looking for a high allocation to growth assets
- Growing your retirement nest egg or superannuation
- Saving early for your child's education
- Higher allocation to growth assets

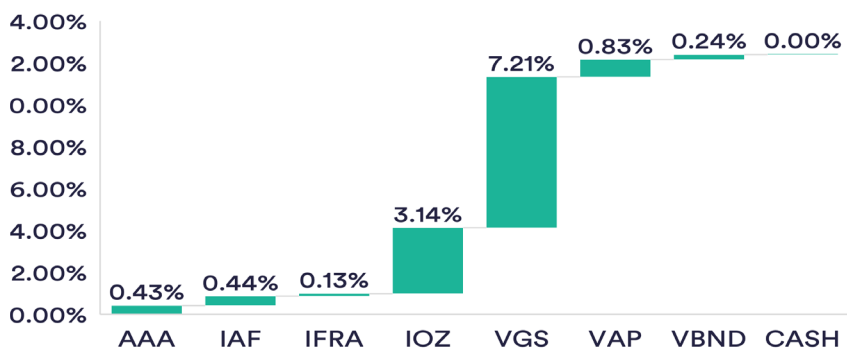
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART Growth Portfolio	12.0%	5.0%	6.1%	7.0%	6.9%
Peers	8.3%	3.5%	3.9%	4.4%	4.6%
Excess to Peers	3.7%	1.6%	2.2%	2.6%	2.3%

Attribution performance over past 12 months



Portfolio mandate

The Growth Portfolio is an exciting choice if you're saving for long term goals (5-years-plus) or you want to grow wealth for the future. The objective is to invest in a portfolio of 5 - 15 exchange traded funds (ETFs), with more of an emphasis on 'growth' assets like shares and property that have the potential to appreciate in value over time.

Portfolio inception: 24 Oct 2014

\$10,000
Minimum initial investment

5+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

Risk profile: High
Expected loss in 4 to 6 years out of every 20 years

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

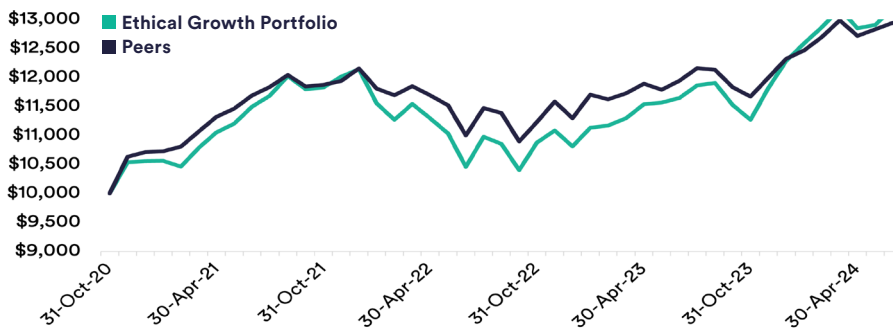
InvestSMART Ethical Growth Portfolio

The Ethical Growth Portfolio is invested in a blend of 5 – 15 Exchange Traded Funds (ETFs), with more of an emphasis on ethical ‘growth’ assets like Australian and international shares that have the potential to appreciate in value over time.

Suitable goals:

- Looking for a high allocation to ethical growth assets
- Growing your retirement nest egg or superannuation
- Saving early for your child’s education
- Higher allocation to growth assets

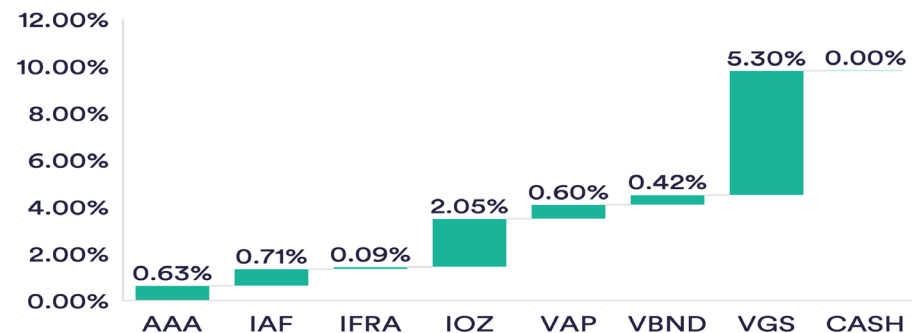
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	2 yrs p.a.	3 yrs p.a.	SI p.a.
Ethical Growth Portfolio	13.4%	12.4%	4.7%	7.9%
Peers	8.3%	8.5%	3.5%	7.3%
Excess to Peers	5.1%	3.9%	1.2%	0.6%

Attribution performance over past 12 months



Portfolio mandate

The Ethical Growth Portfolio invests in sustainable, responsible, and/or ethical investments providing you an ethical portfolio that looks to grow wealth for the future.

The objective is to invest in a portfolio of 5-15 exchange traded funds (ETFs), with more of an emphasis on ‘growth’ assets like Australian and international shares that have the potential to appreciate in value over time.

Portfolio inception: 1 Nov 2020

\$10,000
Minimum initial investment

5+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

Risk profile: Medium - High
Expected loss in 4 to 6 years out of every 20 years

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

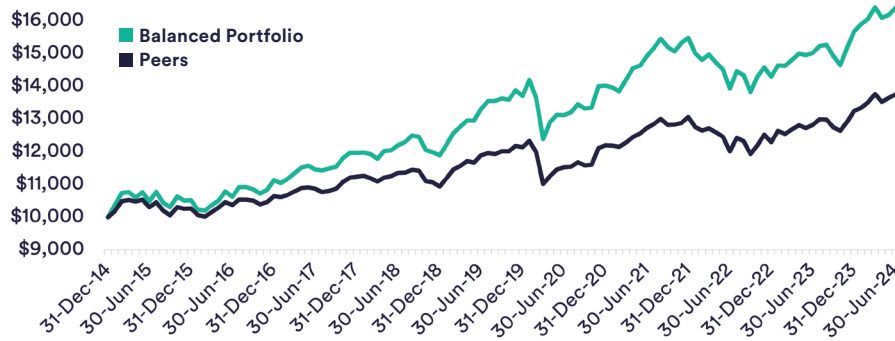
InvestSMART Balanced Portfolio

The InvestSMART's 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.

Suitable goals:

- Looking for a balanced allocation towards defensive and growth assets
- Saving for a major purchase or school education expenses
- Funding a semi-retired lifestyle where income is less important

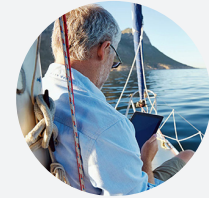
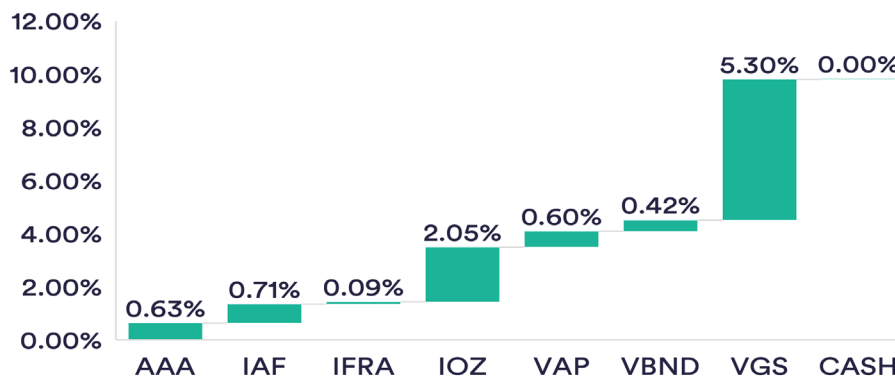
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART Balanced Portfolio	9.2%	3.2%	4.3%	5.3%	5.2%
Peers	7.3%	2.6%	2.9%	3.4%	3.4%
Excess to Peers	2.0%	0.6%	1.3%	1.8%	1.8%

Attribution performance over past 12 months



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.

Portfolio inception: 29 Dec 2014

\$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

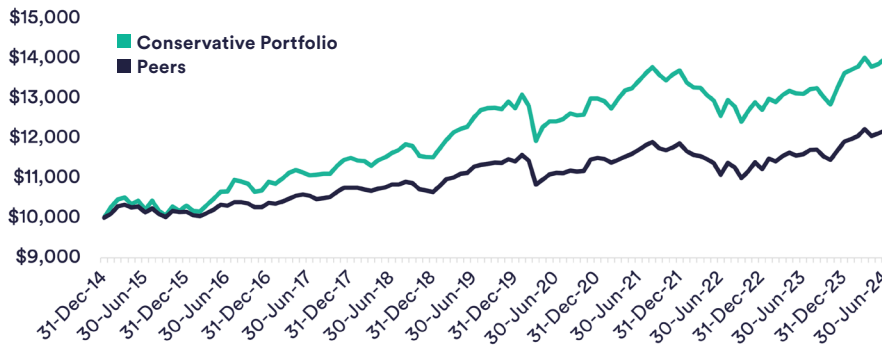
InvestSMART Conservative Portfolio

The InvestSMART 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.

Suitable goals:

- Looking for a defensive allocation with lower exposure to growth assets
- Saving for a first home, holiday or car
- Generating retirement income

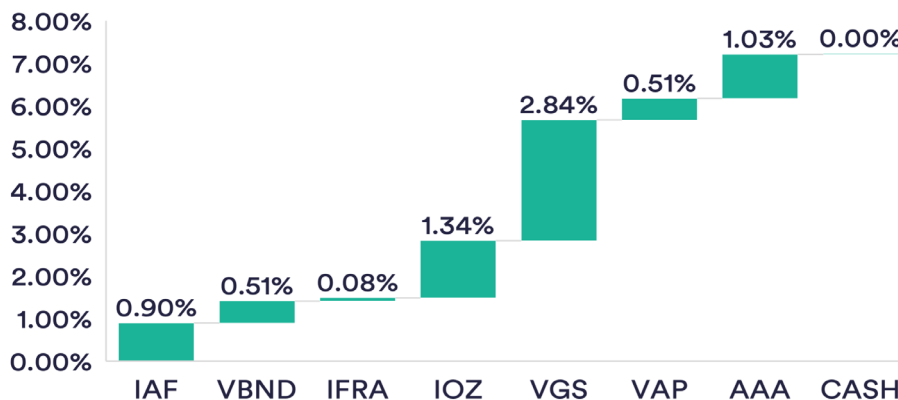
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
Conservative Portfolio	6.8%	1.4%	2.2%	3.4%	3.6%
Peers	5.2%	1.4%	1.6%	2.1%	2.1%
Excess to Peers	1.7%	0.0%	0.6%	1.3%	1.5%

Attribution performance over past 12 months



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.

Portfolio inception: 29 Dec 2014

\$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

InvestSMART

Single Asset Class

Portfolios

Our range of single asset class portfolios focus on specific investment markets. They can help you fill diversification gaps in your overall portfolio, complement your current investment approach, for example, adding exposure to international equities to an Australian shared-based portfolio, or allowing you to tailor your PMA to a specific goal.

Performance (%) as at 30 June 2024

	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Inception date
InvestSMART International Equities	21.6%	10.8%	12.6%	11.5%	24 Oct 2014
InvestSMART Australian Equities	11.3%	5.6%	6.3%	7.1%	23 Dec 2015
InvestSMART Property and Infrastructure	4.8%	2.7%	1.6%	4.0%	23 Dec 2015
InvestSMART Hybrid Income	9.1%	4.8%	4.4%	4.7%	01 Jul 2017
InvestSMART Cash Securities	3.9%	2.0%	1.3%	1.5%	31 Oct 2014
InvestSMART Interest Income	2.7%	-2.9%	-1.6%	0.4%	23 Dec 2015

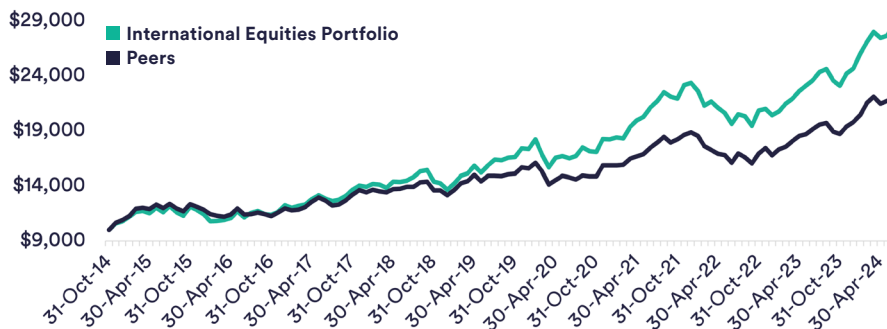
InvestSMART International Equities Portfolio

The InvestSMART International Equities Portfolio gives you access to global sharemarkets – something that can be costly as an individual investor. It’s an easy, low cost way to invest in some of the world’s biggest companies across Europe, Asia and the US.

Suitable goals:

- Diversifying your investment portfolio that lacks international equity exposure
- Looking for exposure to more established sectors overseas such as technology and health care
- Long term growth for your nest egg or superannuation

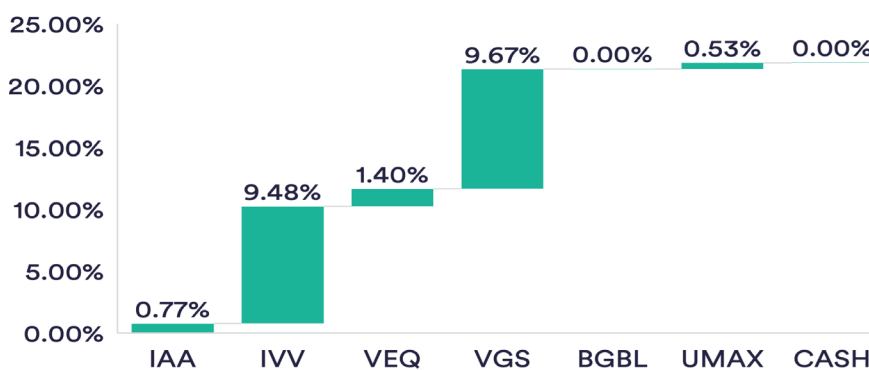
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART International Equities Portfolio	21.6%	10.8%	12.6%	12.2%	11.5%
Peers	14.2%	7.8%	8.0%	8.1%	8.4%
Excess to Peers	7.4%	3.0%	4.6%	4.1%	3.1%

Attribution performance over past 12 months



Portfolio mandate

The International Equities Portfolio is designed to let you access global share markets in an easy, low-cost way. The portfolio invests in some of the world’s biggest companies across Europe, Asia and the US. The objective is to invest in a portfolio of 1-10 exchange traded funds (ETFs), to provide broad exposure to international equities, and across different market sectors and/or regions to lower volatility, minimise overall risk, and increase the potential for long term growth.

Portfolio inception: 24 Oct 2014

\$10,000
Minimum initial investment

7+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

Risk profile: Very High
Expected loss in 4 to 6 years out of every 20 years

MSCI World (ex-Australia) Total Return Index, unhedged^
Benchmark

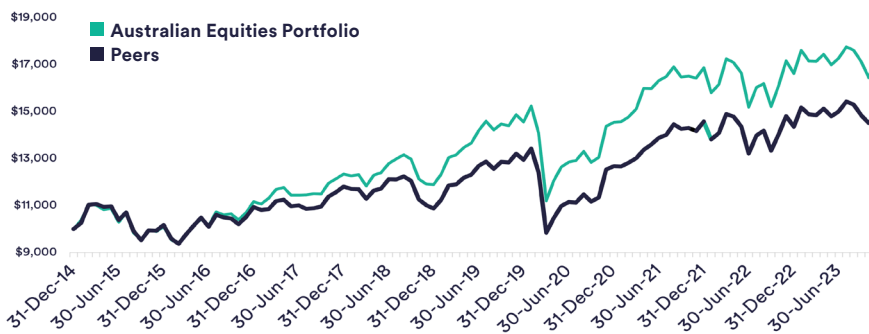
InvestSMART Australian Equities Portfolio

The InvestSMART Australian Equities Portfolio is an easy way to get started in the Australian sharemarket without lots of paperwork, or use it to add valuable diversity to your overall portfolio.

Suitable goals:

- Diversifying an existing Australian equity portfolio with less than 20 stocks
- Looking for broader exposure to all sectors in the Australian share market
- Long term growth for your nest egg or superannuation

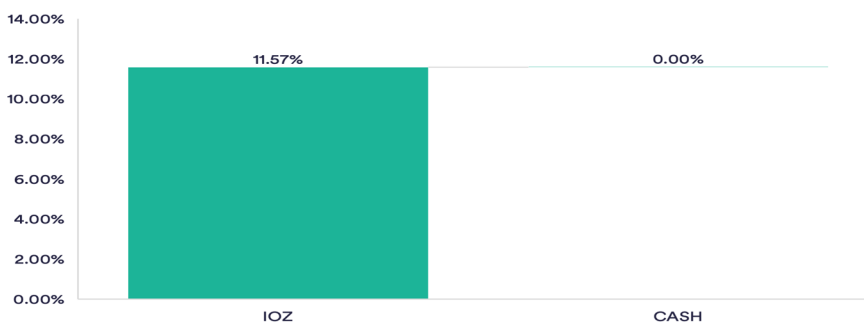
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART Australian Equities Portfolio	11.3%	5.6%	6.3%	7.7%	7.1%
Peers	9.4%	5.8%	5.3%	5.9%	5.4%
Excess to Peers	1.9%	-0.2%	1.0%	1.8%	1.7%

Attribution performance over past 12 months



Portfolio mandate

The Australian Equities Portfolio is an easy way to get invested into Aussie shares or add valuable diversity to your existing portfolio. The objective is to invest in a portfolio of 1-5 exchange traded funds (ETFs), to diversify risk within Australian shares.

Portfolio inception: 31 Dec 2014

\$10,000
Minimum initial investment

5+ yrs
Suggested investment timeframe

+ 1 - 5
Indicative number of securities

Risk profile: High
Expected loss in 4 to 6 years out of every 20 years

S&P ASX 200 Accumulation Index
Benchmark

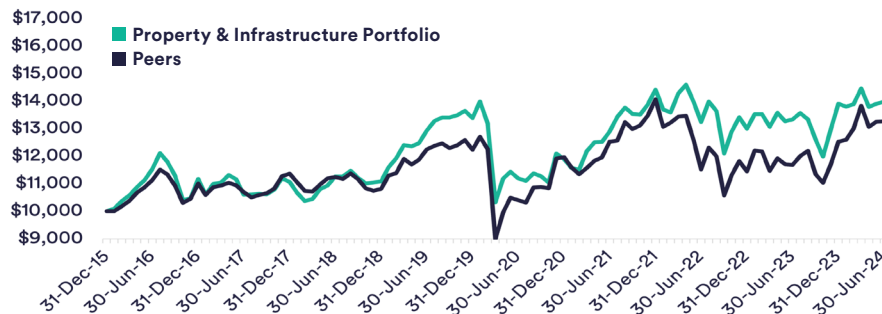
InvestSMART Property & Infrastructure Portfolio

The InvestSMART Diversified Property & Infrastructure Portfolio is a smart way to spread your money across commercial property (Australian and international) as well as infrastructure assets like road, rail and ports that can be hard to access as an individual investor.

Suitable goals:

- Diversifying your investment portfolio that lacks property exposure
- Looking for exposure to retail and commercial property in Australia and overseas
- Looking for exposure to infrastructure at home and abroad
- Long term growth for your nest egg or superannuation

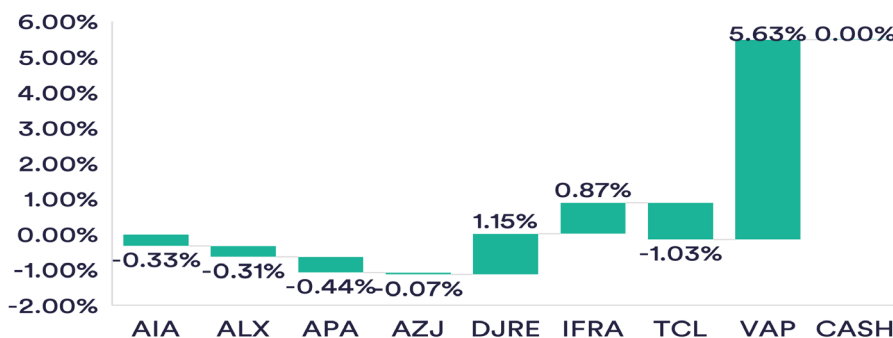
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART Property & Infra. Portfolio	4.8%	2.7%	1.6%	4.0%	4.0%
Peers	13.6%	1.9%	1.6%	3.1%	3.4%
Excess to Peers	-8.8%	0.8%	-0.1%	0.9%	0.6%

Attribution performance over past 12 months



Portfolio mandate

The Diversified Property & Infrastructure Portfolio allocates funds across commercial property (Australian and international) as well as infrastructure assets like road, rail and ports that can be hard to access as an individual investor. The objective is to invest in a portfolio of 1-10 exchange traded funds (ETFs) and specific ASX infrastructure securities, across Australian Real Estate Investment Trusts (A-REITs), plus infrastructure and global property ETFs, all managed in the one portfolio.

Portfolio inception: 24 Oct 2014

\$10,000
Minimum initial investment

5+ yrs
Suggested investment timeframe

5 - 12
Indicative number of securities

Risk profile: High
Expected loss in 4 to 6 years out of every 20 years

A Composite Index
Benchmark

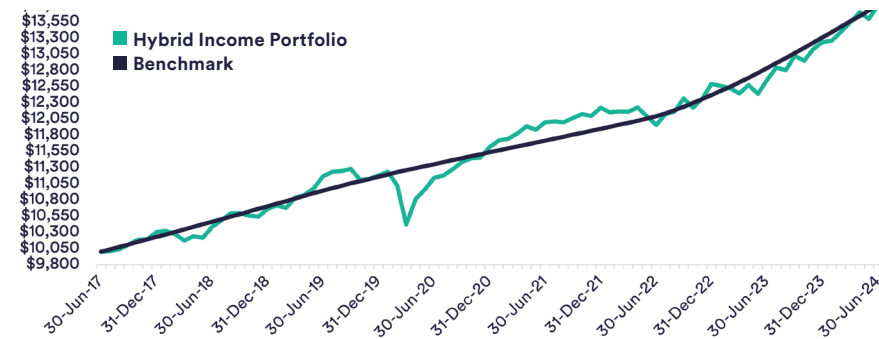
InvestSMART Hybrid Income Portfolio

The InvestSMART Hybrid Income Portfolio gives investors the potential to earn a higher return than fixed interest securities though still with a regular income.

Suitable goals:

- Looking for exposure to several hybrids in one easy to manage portfolio
- Transitioning to retirement with a modest view on risk
- Earning higher returns on your capital than term deposits with slightly more risk

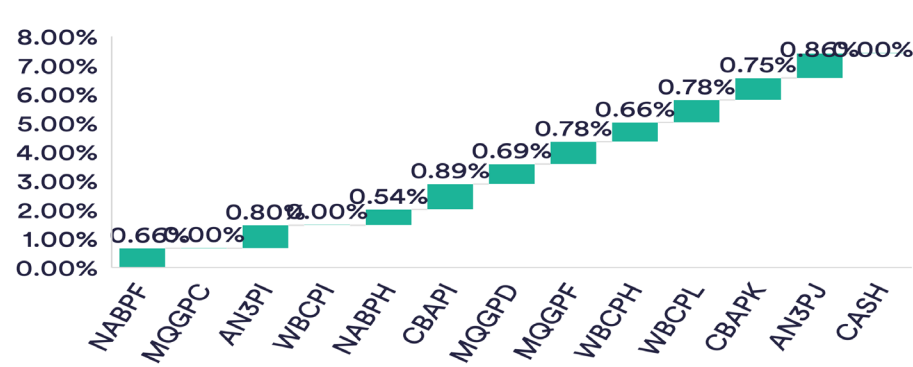
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	SI p.a.
InvestSMART Hybrid Securities Portfolio	9.1%	4.8%	4.3%	4.7%
RBA Cash Rate + 3%	7.6%	5.6%	4.8%	4.7%
Excess to Benchmark	1.5%	-0.8%	-0.5%	0.0%

Attribution performance over past 12 months



Portfolio mandate

The InvestSMART Hybrid Income Portfolio provides Australian investors an opportunity to diversify their income stream, with a portfolio of predominantly ASX-listed hybrid securities. The Portfolio is invested in a mix of 5 - 15 Australian listed hybrids, listed debt securities and cash, all managed in the one portfolio.

Portfolio inception: 1 Jul 2017

\$25,000
Minimum initial investment

3+ yrs
Suggested investment timeframe

5 - 15
Indicative number of securities

Risk profile: Medium
Expected loss in 2 to 3 years out of every 20 years

RBA Cash Rate Plus 3%
Benchmark

InvestSMART Cash Securities Portfolio

The InvestSMART Cash Securities Portfolio is an easy way to park some money in cash without lots of paperwork, or use it to add diversity to your overall portfolio.

Suitable goals:

- Seek defensive and highly liquid position to ensure capital stability
- Diversifying an existing investment portfolio to include more cash exposure
- Looking for broader exposure to cash markets in Australia

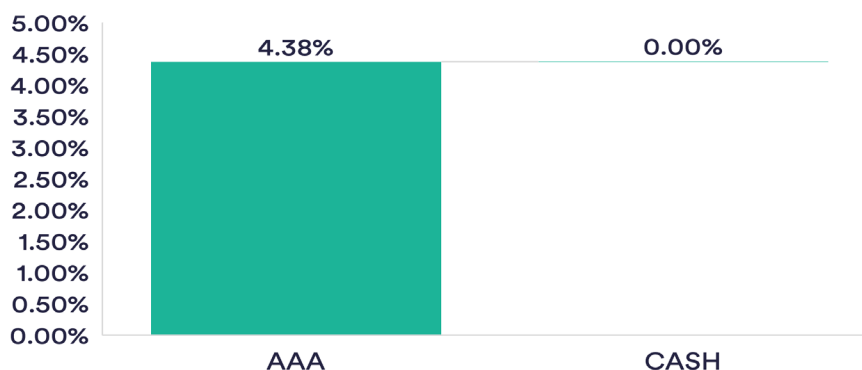
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART Cash Securities Portfolio	3.9%	2.0%	1.3%	1.4%	1.5%
RBA Cash Rate Target	4.4%	2.5%	1.7%	1.6%	1.7%
Excess to Benchmark	-0.5%	-0.5%	-0.3%	-0.3%	-0.2%

Attribution performance over past 12 months



Portfolio mandate

The Cash Securities Portfolio is an easy way to get invested in cash securities or add valuable diversity to your existing portfolio. The objective is to invest in a portfolio of 1-5 exchange traded funds (ETFs), to provide returns in line with the benchmark minus our fees by investing in a blend of Exchange Traded Funds (ETFs) which invest in the Australian cash markets.

Portfolio inception: 31 Oct 2014

\$10,000
Minimum initial investment

1+ yrs
Suggested investment timeframe

1 - 5
Indicative number of securities

Risk profile: Very Low
Expected loss in 4 to 6 years out of every 20 years

RBA Cash Rate Target
Benchmark

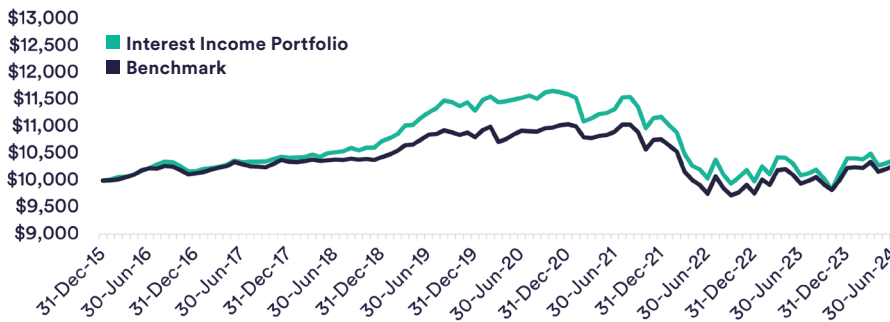
InvestSMART Interest Income Portfolio

You want to preserve your capital, enjoy predictable income and still earn returns higher than cash. If that sounds like you, the Interest Income Portfolio can tick all the boxes.

Suitable goals:

- Earning income in retirement
- Looking for exposure to overseas government and corporate bond markets
- Looking for exposure to a broad range of fixed interest assets

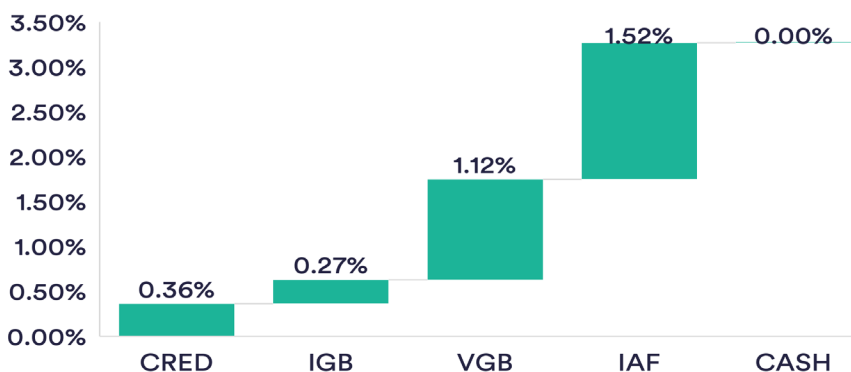
Performance of \$10,000 since inception



Performance vs Peers (% per annum)

	1 yr	3 yrs p.a.	5 yrs p.a.	7 yrs p.a.	SI p.a.
InvestSMART Interest Income Portfolio	2.7%	-2.9%	-1.6%	0.1%	0.4%
Peers	3.4%	-2.0%	-1.1%	0.0%	0.3%
Excess to Peers	-0.6%	-0.9%	-0.5%	0.1%	0.1%

Attribution performance over past 12 months



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.

Portfolio inception: 23 Dec 2015

\$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

Our Investment Committee



Alastair Davidson
Head of Funds Management



Effie Zahos
Chief Content Officer &
Money Commentator



Alan Kohler AO
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