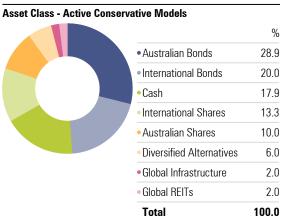
# **Active Conservative Models**

CENTREPOINT

Monthly Performance Report

As of 31/10/2025



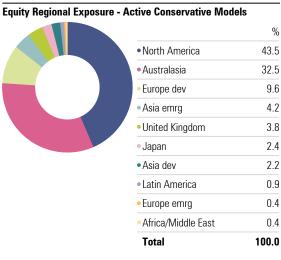
	Risk Profile	ICR			
0	Conservative	0.64%			
9	Inception Date	Investment Horizon			
)	1st March 2019	3 Years			

# **Investment Objective**

This suits investors with a minimum three-year timeframe or those who seek a diversified portfolio of interest bearing and growth asset classes, with an emphasis on interest bearing assets. This portfolio also suits investors seeking a lower level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to defensive assets (cash and fixed interest).

# **Investment Strategy**

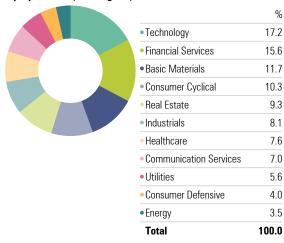
An actively managed diversified portfolio of securities with an average exposure of 30% to growth assets and around 70% to defensive assets. The portfolio is designed for investors seeking relatively stable returns over the medium term with the potential for some long-term capital growth.



#### Returns As of Date: 31/10/2025 10.0 Active Conservative Models 9.0 ■G30 Centrepoint Composite Benchmark 8.0 7.0 ■Australia Fund Multisector Moderate 6.0 5.0 4.0 3.0 2.0 1.0 0.0 1 Month 3 months 6 Months 1 Year As of Date: 31/10/2025

)		1 Month	3 Months	6 Months	1 Year	3 Year	Inception
	Active Conservative Models	0.91	2.46	5.41	9.22	7.79	28.18
	G30 Centrepoint Composite Benchmark	0.82	2.31	5.62	8.65	7.47	32.38
	Australia Fund Multisector Moderate	0.77	2.42	5.50	7.85	7.06	30.87
-							

### **Equity Sectors (Morningstar) - Active Conservative Models**



# **Top Holdings**

Portfolio Date: 31/10/2025		
	Asset	Target
	Class	Weight
Western Asset Aus Bd A	Australian Bonds	9%
Perpetual Exact Market Return	Cash	18%
PIMCO Global Bond W	International Bonds	12%
Macquarie Income Opportunities	International Bonds	9%
Ardea Real Outcome Fund	Australian Bonds	10%
Janus Henderson Tactical Income	Australian Bonds	7%
Arrowstreet Global Equity Fund (Hedged)	International Shares	2.5%
Partners Group Global Multi-Asset	Diversified Alternatives	3%
Hyperion Global Growth Companies B	International Shares	3.5%
Allan Gray Australia Equity A	Australian Shares	3.5%
Antipodes Global Value P	International Shares	3.5%
Fidelity Australian Equities	Australian Shares	3.5%
AB Managed Volatility Equities	Australian Shares	3%
First Sentier Global Listed Infras Fd	Global Infrastructure	3%
RBA Cash Rate Target	Cash	2%
Resolution Capital Global Prpt Secs II	Global REITs	2%

Centrepoint Services Pty Ltd (ABV 55 005 450 746) [Contrepoint) has entered into a commercial arrangement with Minimigater Australasia Pty Ltd (ABV 50 006 055 44, AFX. No. 200827] (Moningstart) has whereby Moniningstart provises investment constaining advise to Centrepoint and Moningstar has wheeley Moniningstart pursuant to this arrangement. No part of this document may be reproduced, transmitted, disseminated, soof or judicided without the prior written consent of Centrepoint and Moniningstar. This document is for information purposes only and intended to be general intended to be general