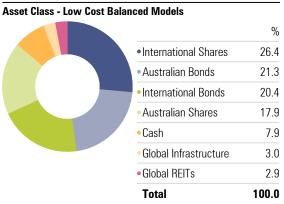
Low Cost Balanced Models

CENTREPOINT

Monthly Performance Report

As of 31/10/2025



	Risk Profile	ICR		
%	Balanced	0.22%		
4	Inception Date	Investment Horizon		
3	1st March 2019	5 Years		

Investment Objective

This suits investors with a minimum five-year timeframe. This portfolio also suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50 percent exposure to growth assets (shares, listed property and infrastructure) and 50 percent exposure to defensive assets (cash and fixed interest).

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 50% to growth assets and around 50% to defensive assets. The portfolio is designed for investors seeking a balanced portfolio over the medium-to long term.

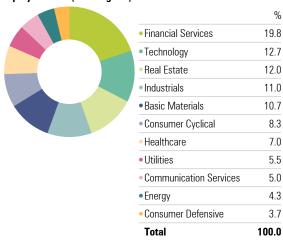
Equity Regional Exposure - Low Cost Balanced Models North America 43.2 Australasia 42.5 Europe dev 6.7 3.9 Japan United Kingdom 2.4 0.9 Asia dev Africa/Middle East 0.2 0.1 Latin America Asia emrg 0.0 Europe emrg 0.0 100.0 Total

As of Date: 31/10/2025 12.0 10.0 8.0 6.0 4.0 2.0 1 Month 3 Months 6 Months 1 Year 3 Year

As of Date:	31/10/2025
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	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost Balanced Models	1.04	3.42	8.57	10.48	9.70	49.33
G50 Centrepoint Composite Benchmark	1.09	3.13	8.34	11.13	9.88	50.00
Australia Fund Multisector Balanced	1.05	3.19	8.10	10.22	9.41	48.39

Equity Sectors (Morningstar) - Low Cost Balanced Models



Top Holdings

Portfolio Date: 31/10/2025					
Asset	Target				
Class	Weight				
iShares Australian Bond Index Australian Bonds	14%				
Vanguard International Shares Index International Shares	13%				
) iShares Global Bond Index International Bonds	12%				
iShares Hedged International Equity Idx International Shares	8.5%				
Vanguard International Crdt Secs Idx Hdg International Bonds	8.5%				
iShares Core S&P/ASX 200 ETF Australian Shares	8%				
) BetaShares Aus Bank Sr Fltng Rt Bd ETF Australian Bonds	7.5%				
iShares Australian Equity Index Australian Shares	7%				
BetaShares Aus High Interest Cash ETF Cash	6%				
Vanguard International Small Companies International Shares	4.5%				
Vanguard MSCI Australian Small Coms ETF Australian Shares	3%				
, VanEck FTSE Glbl Infras(AUD Hdg)ETF Global Infrastructure	3%				
Vanguard International Prpty Secs IdxHdg Global REITs	3%				
RBA Cash Rate Target Cash	2%				

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