

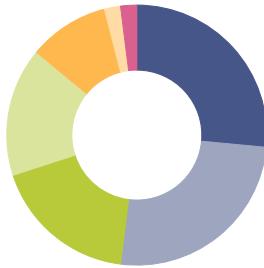
Low Cost Conservative Models

CENTREPOINT
ALLIANCE

Monthly Performance Report

As of 31/12/2025

Asset Class - Low Cost Conservative Models



	%
• Australian Bonds	26.5
• International Bonds	25.5
• Cash	18.0
• International Shares	16.0
• Australian Shares	10.0
• Global Infrastructure	2.0
• Global REITs	2.0
Total	100.0

Risk Profile

Conservative

ICR

0.19%

Inception Date

1st March 2019

Investment Horizon

3 Years

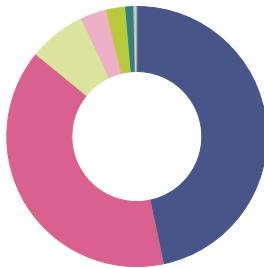
Investment Objective

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

A low cost 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.

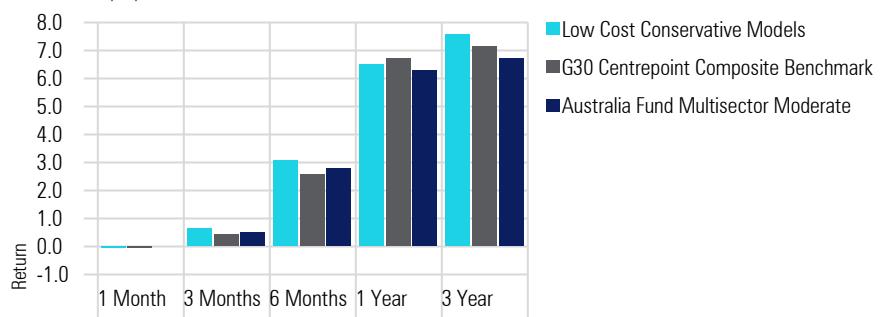
Equity Regional Exposure - Low Cost Conservative Models



	%
• North America	46.7
• Australasia	39.2
• Europe dev	7.1
• Japan	3.2
• United Kingdom	2.4
• Asia dev	1.0
• Asia emrg	0.2
• Africa/Middle East	0.1
• Latin America	0.1
• Europe emrg	0.0
Total	100.0

Returns

As of Date: 31/12/2025



As of Date: 31/12/2025

	1 Month	3 Months	6 months	1 Year	3 Year	Since Inception
Low Cost Conservative Models	-0.08	0.62	3.05	6.54	7.60	34.37
G30 Centrepoint Composite Benchmark	-0.10	0.40	2.55	6.75	7.19	31.84
Australia Fund Multisector Moderate	-0.02	0.49	2.77	6.26	6.75	30.50

Equity Sectors (Morningstar) - Low Cost Conservative Models



	%
• Financial Services	20.2
• Technology	14.0
• Real Estate	11.7
• Basic Materials	10.1
• Industrials	9.7
• Consumer Cyclical	7.6
• Healthcare	7.4
• Utilities	5.9
• Communication Services	5.7
• Energy	4.0
• Consumer Defensive	3.8
Total	100.0

Top Holdings

Portfolio Date: 31/12/2025

	Asset Class	Target Weight
BetaShares Aus High Interest Cash ETF	Cash	16%
iShares Global Bond Index	International Bonds	16%
iShares Australian Bond Index	Australian Bonds	15%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	11.5%
Vanguard International Shares Index	International Shares	11%
Vanguard International Crdt Secs Idx Hdg	International Bonds	9.5%
iShares Australian Equity Index	Australian Shares	5%
iShares Core S&P/ASX 200 ETF	Australian Shares	5%
iShares Hedged International Equity Idx	International Shares	5%
RBA Cash Rate Target	Cash	2%
VanEck FTSE Glbl Infras(AUD Hdg)ETF	Global Infrastructure	2%
Vanguard International Prpty Secs IdxHdg	Global REITs	2%

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