

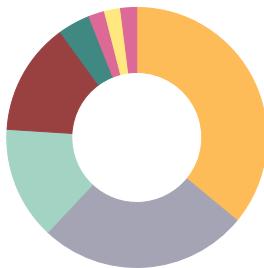
Low Cost Growth Models



Monthly Performance Report

As of 31/12/2025

Asset Allocation - Low Cost Growth Models



	%
International Shares	36.0
Australian Shares	26.0
Australian Bonds	14.0
International Bonds	14.0
Global Infrastructure	4.0
Global REITs	2.0
Cash	2.0
Australian Property	2.0
Total	100.0

Risk Profile

% Growth	0.23%
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ICR

Investment Horizon

7 Years

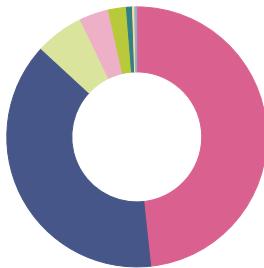
Investment Objective

This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility compared to more defensive options in return for higher potential investment performance. Some exposure to interest bearing assets is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares, listed property and infrastructure).

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 70% to growth assets and around 30% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term.

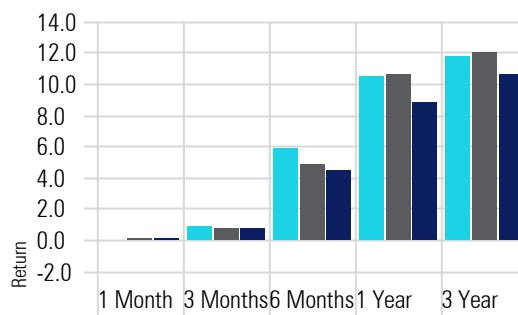
Equity Regional Exposure - Low Cost Growth Models



	%
Australasia	48.3
North America	38.6
Europe dev	6.0
Japan	3.6
United Kingdom	2.2
Asia dev	0.8
Africa/Middle East	0.3
Asia emrg	0.2
Latin America	0.1
Europe emrg	0.0
Total	100.0

Returns

As of Date: 31/12/2025



Low Cost Growth Models

G70 Centrepoint Composite Benchmark

Australia Fund Multisector Growth

Equity Sectors (Morningstar) - Low Cost Growth Models



	%
Financial Services	19.0
Real Estate	12.5
Basic Materials	12.2
Technology	11.6
Industrials	11.2
Consumer Cyclical	8.1
Healthcare	7.3
Utilities	5.3
Communication Services	4.7
Energy	4.4
Consumer Defensive	3.7
Total	100.0

Top Holdings

Portfolio Date: 31/12/2025

	Asset Class	Target Weight
Vanguard International Shares Index	International Shares	16%
iShares Hedged International Equity Ixd	International Shares	13%
iShares Core S&P/ASX 200 ETF	Australian Shares	11%
iShares Australian Bond Index	Australian Bonds	10%
iShares Australian Equity Index	Australian Shares	9%
iShares Global Bond Index	International Bonds	9%
Vanguard International Small Companies	International Shares	7%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	6%
Vanguard International Crdt Secs Ixd Hdg	International Bonds	5%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	4%
VanEck FTSE Glbl Infras(AUD Hdg)ETF	Global Infrastructure	4%
RBA Cash Rate Target	Cash	2%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	2%
Vanguard International Prpty Secs IxdHdg	Global REITs	2%

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