

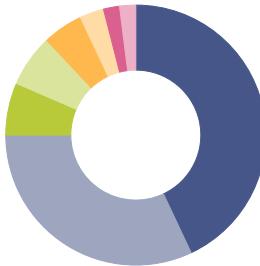
Low Cost High Growth Models



Monthly Performance Report

As of 31/12/2025

Asset Class - Low Cost High Growth Models



Asset Class - Low Cost High Growth Models	
● International Shares	43.0
● Australian Shares	32.0
● Australian Bonds	6.5
● International Bonds	6.5
● Global Infrastructure	5.0
● Global REITs	3.0
● Australian REITs and Infrastructure	2.0
● Cash	2.0
Total	100.0

Risk Profile

% High Growth

ICR

0.24%

Inception Date

1st March 2019

Investment Horizon

9 Years

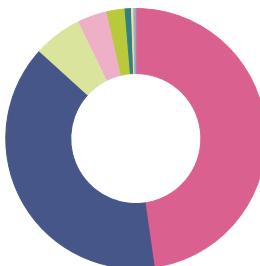
Investment Objective

This suits investors with a minimum nine-year timeframe or those who are willing to accept high levels of investment value volatility in return for high potential investment performance. The 85 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is only a minor consideration.

Investment Strategy

A low cost diversified portfolio of securities with an average exposure of 85% to growth assets and around 15% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term, investing predominately in growth assets.

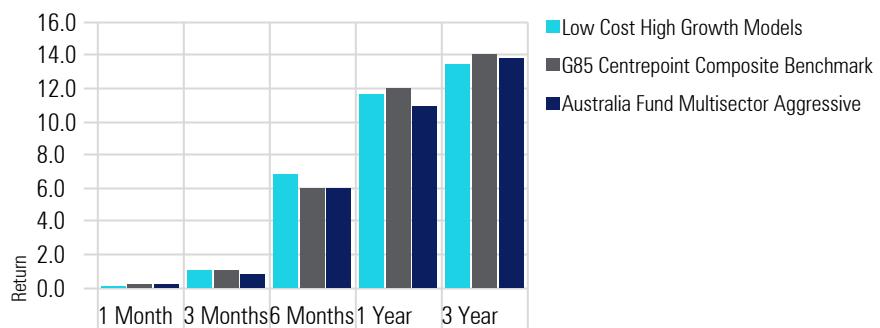
Equity Regional Exposure - Low Cost High Growth Models



Equity Regional Exposure - Low Cost High Growth Models	
● Australasia	47.7
● North America	39.0
● Europe dev	6.1
● Japan	3.7
● 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



As of Date: 31/12/2025

	1 Month	3 Months	6 Months	1 Year	3 Year	Since Inception
Low Cost High Growth Models	0.02	1.09	6.79	11.67	13.47	80.83
G85 Centrepoint Composite Benchmark	0.24	1.00	5.97	12.01	14.02	85.78
Australia Fund Multisector Aggressive	0.18	0.80	5.99	10.97	13.82	80.13

Equity Sectors (Morningstar) - Low Cost High Growth Models



Equity Sectors (Morningstar) - Low Cost High Growth Models	
● Financial Services	19.3
● Real Estate	12.5
● Basic Materials	12.2
● Technology	11.5
● Industrials	11.1
● Consumer Cyclical	8.1
● Healthcare	7.3
● Utilities	5.4
● Communication Services	4.7
● Energy	4.4
● Consumer Defensive	3.6
Total	100.0

Top Holdings

Portfolio Date: 31/12/2025

	Asset Class	Target Weight
Vanguard International Shares Index	International Shares	19.5%
iShares Hedged International Equity Idx	International Shares	15%
iShares Core S&P/ASX 200 ETF	Australian Shares	13.5%
iShares Australian Equity Index	Australian Shares	12%
Vanguard International Small Companies	International Shares	8.5%
Vanguard MSCI Australian Small Coms ETF	Australian Shares	6.5%
VanEck FTSE Glbl Infras(AUD Hdg)ETF	Global Infrastructure	5%
iShares Australian Bond Index	Australian Bonds	4%
iShares Global Bond Index	International Bonds	4%
Vanguard International Prpty Secs IdxHdg	Global REITs	3%
BetaShares Aus Bank Sr Fltng Rt Bd ETF	Australian Bonds	2.5%
Vanguard International Crdt Secs Idx Hdg	International Bonds	2.5%
RBA Cash Rate Target	Cash	2%
Vanguard Australian Property Secs ETF	Australian REITs and Infrastructure	2%

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