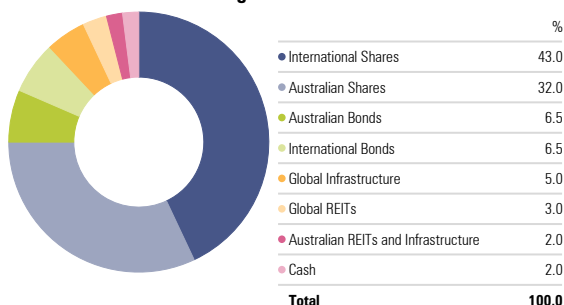


Low Cost High Growth Models

Monthly Performance Report

As of 31/12/2025

Asset Class - Low Cost High Growth Models



Risk Profile

High Growth

ICR

0.24%

Inception Date

1st March 2019

Investment Horizon

9 Years

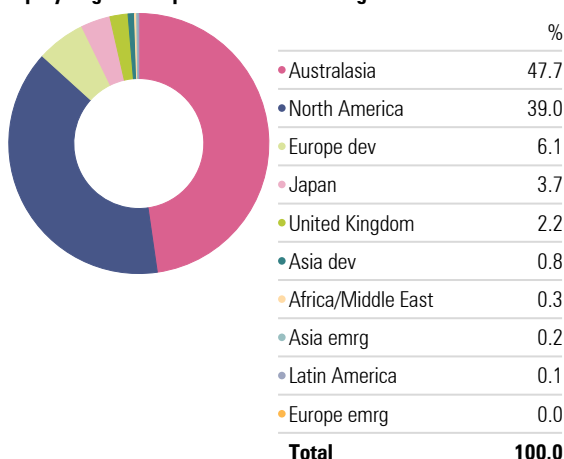
Investment Objective

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

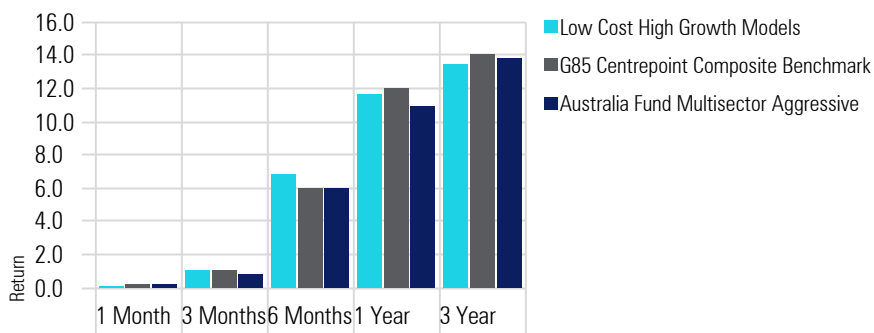
A low cost diversified portfolio of securities with an average exposure of 85% to growth assets and around 15% to defensive assets. The portfolio is designed for investors seeking capital growth over the long term, investing predominately in growth assets.

Equity Regional Exposure - Low Cost High Growth Models



Returns

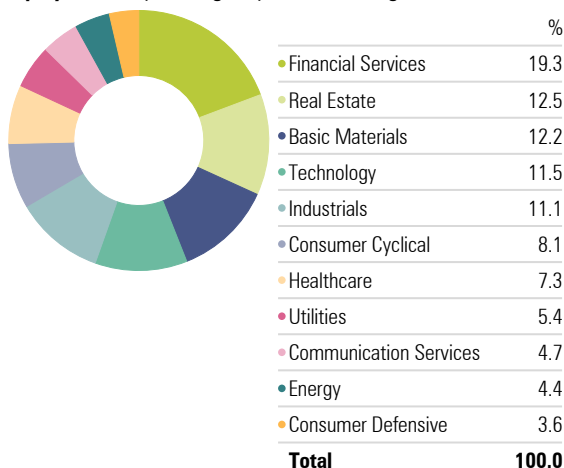
As of Date: 31/12/2025



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



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 GIBI Infrast (AUD Hd)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%

Centrepoint Services Pty Ltd (ABN 55 065 455 745) ("Centrepoint") has entered into a commercial arrangement with Morningstar Australasia Pty Ltd (ABN 95 090 665 544, AFSL No. 240892) ("Morningstar") whereby Morningstar provides investment consulting advice to Centrepoint's related licensed financial services providers. The content of this document has been prepared by Centrepoint pursuant to this arrangement. No part of this document may be reproduced, transmitted, disseminated, sold or published without the prior written consent of Centrepoint and Morningstar. This document is for information purposes only and intended to be general in nature. Centrepoint and Morningstar have not considered your risk capacity, financial objectives, financial situation or particular financial needs when preparing this document. You should consider the content in this document in light of these matters. This document is not personal advice under the Corporations Act 2001 (Cth). Centrepoint, Morningstar, their respective related bodies corporate and the content providers do not guarantee the data or content herein to be accurate, complete or timely and disclaim any and all liability to any person for any direct or indirect loss or damage that may result from an act or omission by a person in relation to, or in reliance on, any information contained in this document. Past performance information does not necessarily indicate a financial product's future performance. Refer to Morningstar's Financial Services Guide for more information at www.morningstar.com.au/AboutFSG