

# Low Cost High Growth Plus Models



## Monthly Performance Report

As of 31/12/2025

Asset Class - Low Cost High Growth Plus Models		Risk Profile	ICR
		% High Growth Plus	0.23%
• International Shares	50.0	<b>Inception Date</b>	
• Australian Shares	38.0	1st March 2019	
• Global Infrastructure	3.5	<b>Investment Objective</b>	
• Global REITs	3.5	This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 95 percent exposure to growth assets (shares, listed property and infrastructure) means that capital stability is not a consideration.	
• Cash	2.0		
• Australian Bonds	1.5		
• International Bonds	1.5		
<b>Total</b>	<b>100.0</b>	<b>Investment Strategy</b>	

Equity Regional Exposure - Low Cost High Growth Plus Models		Returns
		As of Date: 31/12/2025
• Australasia	48.8	16.0
• North America	38.2	14.0
• Europe dev	5.9	12.0
• Japan	3.6	10.0
• United Kingdom	2.2	8.0
• Asia dev	0.8	6.0
• Africa/Middle East	0.3	4.0
• Asia emrg	0.2	2.0
• Latin America	0.1	0.0
• Europe emrg	0.0	0.0
<b>Total</b>	<b>100.0</b>	1 Month 3 Months 6 Months 1 Year 3 Year

Equity Sectors (Morningstar) - Low Cost High Growth Plus Models		Top Holdings
		Portfolio Date: 31/12/2025
• Financial Services	20.8	Asset Class
• Basic Materials	13.2	Target Weight
• Technology	11.8	International Shares 21.5%
• Industrials	10.7	International Shares 19%
• Real Estate	10.2	Australian Shares 16%
• Consumer Cyclical	8.5	Australian Shares 15%
• Healthcare	7.7	International Shares 9.5%
• Communication Services	4.9	Australian Shares 7%
• Energy	4.2	Global Infrastructure 3.5%
• Utilities	4.2	Global REITs 3.5%
• Consumer Defensive	3.8	Cash 2%
<b>Total</b>	<b>100.0</b>	Australian Bonds 1.5%
		International Bonds 1.5%

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