### **Investment Objective & Strategy**

The aim of the *VIP Balanced Portfolio* is to provide investors with a combination of capital growth and income over the medium to long term from investment within a diversified portfolio of growth assets (60% allocation to Australian shares, International shares, and property securities) and defensive assets (40% allocation to fixed interest and cash). The portfolio is composed of 30 – 60 securities and consists of ASX listed securities, Exchange Traded Funds (ETFs), Listed Investment Companies (LICs), Managed Funds, Government and Semi Government Bonds, Term Deposits and Cash.

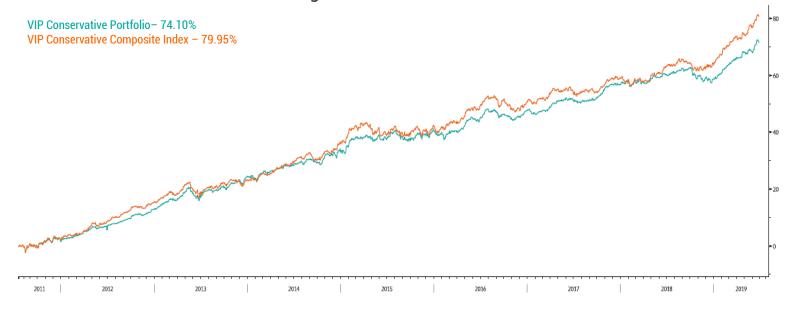
#### **Fund Facts**

Inception Date	30 <sup>th</sup> June 2011
Portfolio Manager	John Alford
Asset Class	Multi-Asset
Index Benchmark	VIP Conservative Composite
Investment Horizon	5 – 7 Years
Minimum Investment	\$100,000 AUD
Entry Fee	Nil
Management Fee	0.80%
Performance Fee	Nil

### **Fund Performance**

	1 Month	3 Months	6 Months	Y.T.D.	1 Year	3 Years	5 Years	7 Years	Since Inception
Gross Returns	2.03%	3.62%	8.32%	8.32%	7.53%	8.49%	8.71%	10.70%	9.88%
Net Returns	1.96%	3.42%	7.92%	7.92%	6.72%	7.69%	7.91%	9.90%	9.08%
Benchmark Returns	1.76%	3.72%	9.56%	9.56%	10.32%	6.84%	7.80%	9.39%	10.66%

# **Total Fund Accumulative Percentage Return**



### **Asset Allocation**



- VIP Australian Share Leaders Portfolio
- VIP International Portfolio
- VIP Property Securities Portfolio
- VIP Fixed Interest Portfolio
- Cash

## **Allocated Portfolio Updates**

To find the performance of individual portfolios comprising of the VIP Conservative Portfolio click on the links below:

- VIP Australian Share Leaders Portfolio
- VIP International Securities Portfolio
- VIP Property Securities Portfolio
- VIP Fixed Interest Portfolio

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9%

15%

7%

60%