# Multi-Asset Conservative Portfolio

## **Investment Objective & Strategy**

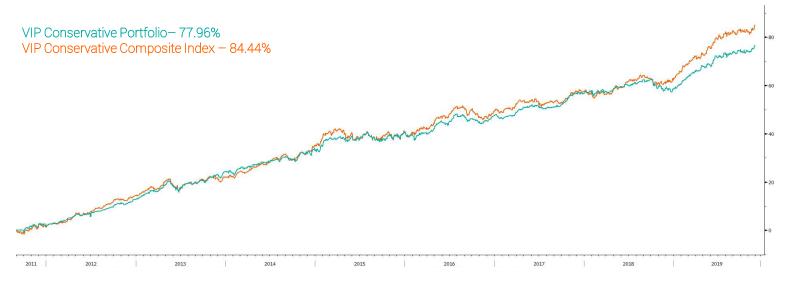
The aim of the VIP Conservative Portfolio is to provide investors with a reliable income stream with the potential for moderate capital growth over the medium to long term from investment within a diversified portfolio heavily weighted to defensive assets (70% allocation to fixed interest and cash) and holding some growth assets (30% allocation to Australian shares, International shares, and property securities). 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.

#### Portfolio Facts

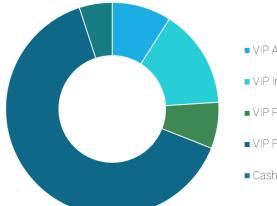
Inception Date	31st August 2011
Asset Class	Multi-Asset
Index Benchmark	VIP Conservative Composite
Investment Horizon	5 - 7 Years
Minimum Investment	\$100,000 AUD
Entry Fee	Nil
Management Fee	0.80%
Performance Fee	Nil

#### Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 Year (p.a.)	5 Year (p.a.)	7 Year (p.a.)	Since Inception (p.a.)
Gross Returns	1.37%	1.72%	5.32%	11.78%	11.69%	7.39%	6.94%	8.53%	9.45%
Net Returns	1.30%	1.52%	4.92%	11.05%	10.89%	6.59%	6.14%	7.73%	8.65%
Benchmark Returns	1.43%	1.06%	5.03%	13.40%	14.73%	8.45%	7.90%	9.01%	10.23%



### **Portfolio Asset Allocation**



- VIP Australian Share Leaders Portfolio 9%
- VIP International Portfolio 15%
- VIP Property Securities Portfolio 7%
- VIP Fixed Interest Portfolio 64%
- Cash 5%

## **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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