



### 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.

### Portfolio Facts

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

### Portfolio Performance

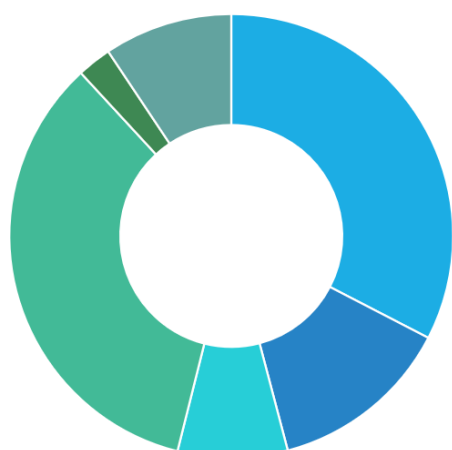
	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 Year (p.a.)	5 Year (p.a.)	7 Year (p.a.)	Since Inception (p.a.)
Gross Returns	-4.41%	-2.97%	-2.25%	-2.97%	5.28%	7.23%	6.68%	10.41%	12.75%
Net Returns	-4.47%	-3.17%	-2.65%	-3.70%	4.48%	6.43%	5.88%	9.61%	11.95%
Benchmark Returns	-11.98%	-11.97%	-11.51%	-11.97%	-4.74%	3.72%	4.49%	8.78%	11.40%

VIP Balance Portfolio – 105.33%

VIP Balance Composite Index – 98.48%



### Portfolio Asset Allocation



- VIP Australian Share Leaders Portfolio - 33%
- VIP International Portfolio - 13%
- VIP Property Securities Portfolio - 8%
- VIP Fixed Interest Portfolio - 34%
- Alternatives - 3%
- Cash - 9%

### Allocated Portfolio Updates

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

- [VIP Australian Share Leaders Portfolio](#)
- [VIP International Securities Portfolio](#)
- [VIP Property Securities Portfolio](#)
- [VIP Fixed Interest Portfolio](#)