VIP Conservative Portfolio

July 2021 Portfolio Update

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 and holding some growth assets. The portfolio is can consist 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 Updates

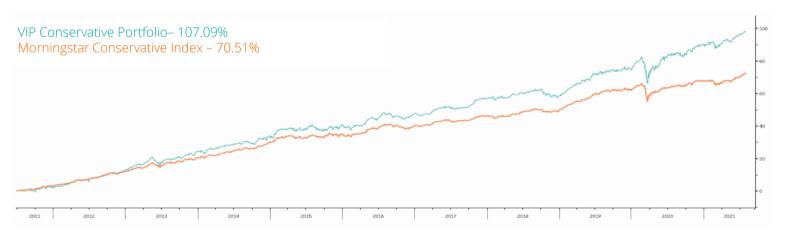
In July, the Investment Committee added Endeavour, Sandfire Resources, Infomedia, Brambles, and Waypoint to the portfolio using the removals of Amcor and BWP Trust to fund these changes...

Portfolio Facts

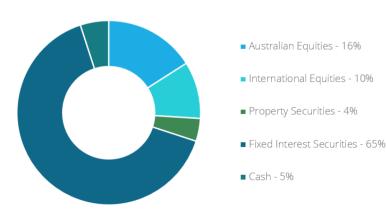
Inception Date	31st August 2011
Asset Class	Multi-Asset
Index Benchmark	Morningstar Conservative
Investment Horizon	5 - 7 Years
Minimum Investment	\$100,000 AUD
Management Fee	0.80%

Portfolio Performance

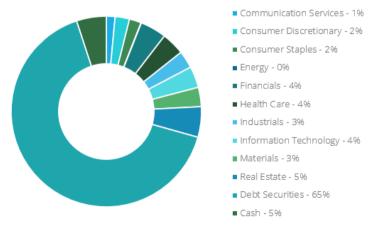
	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 Year (p.a.)	5 Year (p.a.)	7 Year (p.a.)	Since Inception (p.a.)
Gross Returns	0.97%	3.54%	5.34%	5.69%	8.88%	8.43%	6.76%	6.80%	7.62%
Net Returns	0.90%	3.34%	4.94%	5.22%	8.08%	7.63%	5.96%	6.00%	6.82%
Benchmark Returns	1.34%	2.84%	3.20%	2.84%	5.09%	4.95%	4.14%	4.62%	5.53%



Portfolio Asset Allocation



Sector Allocation



Value Investment Partners Pty Ltd is a Corporate Authorised Representative (Representative (Representative No: 409849) ABN 72 149 815 707 of JRP Securities Pty Ltd, Australian Financial Services Licensee (AFSL 455657). This document has been prepared for general information purposes only and not as specific advice to any particular person. Any advice contained in this document is General Advice and socount any persons investment objectives, financial situation and particular needs. Before mades, Before made decision based on this advice, you should consider, with or without the assistance of a securities adviser, whether it is appropriate to your particular investment needs, objectives and financial circumstances. A Product Disclosure Statement and/or Investment Options Document on any financial product mentioned in this document on any financial product advice by means of commissions and/or fees and other benefits. If you proceed with personal advice, details of remuneration and associations will be detailed in full within a Financial services Guide and Statement of Advice. Although every effort has been made to verify the accuracy of the information contained in this document, IRP Securities Pty Ltd, its officers, employees and agents disclaim all liability (except for any liability which by law cannot be excluded), for any error, inaccuracy in, or omission from the information contained in this document on this information.