

VIP Diversified Ethical Portfolio

September 2021 Portfolio Update (MDA Class)

Investment Description

The aim of the VIP Diversified Ethical Portfolio is to provide investors high level of capital growth over the medium to long term through exposure to a diversified portfolio of investments. Underlying all investments will be a strict environmental, social, and governance (ESG) screen.

Portfolio Updates

In September, the Investment Committee made no changes to the portfolio..

Portfolio Facts

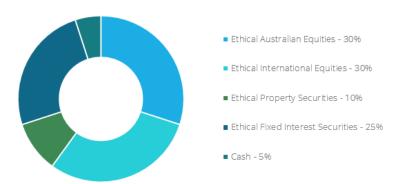
Inception Date	1st April 2021
Asset Class	Multi-Asset
Platform Availability	Xplore Wealth
Index Benchmark	Morningstar Balanced Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$250,000 AUD
Management Fee (Exc. GST)	1.20%

Portfolio Performance

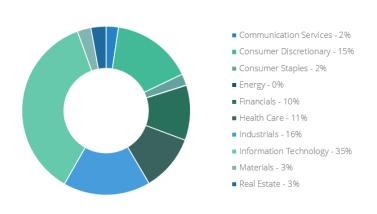
	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Inception (p.a.)
Gross Returns	-1.68%	2.64%	10.56%	10.56%	-	10.56%
Net Returns	-1.78%	2.34%	9.96%	9.86%	-	10.06%
Benchmark Returns	-1.73%	1.75%	7.33%	8.99%	-	9.07%



Portfolio Asset Allocation



Sector Allocation





VIP Diversified Ethical Portfolio

September 2021 Portfolio Update (SMA Class)

Investment Description

A diversified portfolio of directly and indirectly held assets having a strategic allocation of 70% in growth assets and 30% defensive assets. Underlying all investments will be a strict environmental, social, and governance (ESG) screen.

Portfolio Updates

In September, the Investment Committee made no changes to the portfolio..

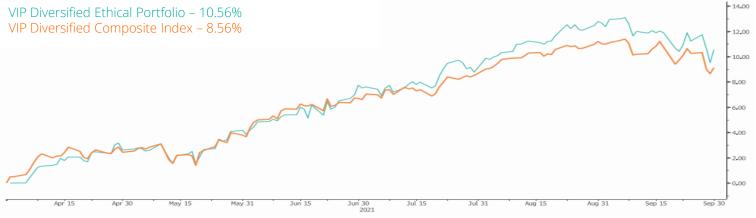
Portfolio Facts

Inception Date	1st April 2021
Asset Class	Multi-Asset
Platform Availability	Praemium
Index Benchmark	VIP Diversified Composite Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$200,000 AUD
Management Fee (Exc. GST)	0.77%

Portfolio Performance

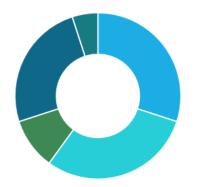
	1 Month	3 Month*	6 Month*	Y.T.D.*	1 Year*	Inception (p.a.)*
Gross Returns	-1.68%	2.64%	10.56%	10.56%	-	10.56%
Net Returns	-1.76%	2.42%	10.11%	10.04%	-	10.19%
Benchmark Returns	-1.67%	2.27%	9.12%	9.12%	-	8.56%

^{*}Returns based on the MDA Class since its inception given the only differences between the two class from a return perspective is the different management fee and relative performance to a different performance benchmark.

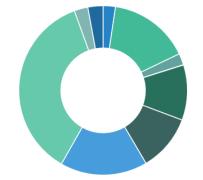


Portfolio Asset Allocation

Sector Allocation



- Ethical Australian Equities 30%
- Ethical International Equities 30%
- Ethical Property Securities 10%
- Ethical Fixed Interest Securities 25%
- Cash 5%



- Communication Services 2%
- Consumer Discretionary 15%
- Consumer Staples 2%
- Energy 0%
- Financials 10%
- Health Care 11%
- Industrials 16%
- Information Technology 35%
- Materials 3%
- Real Estate 3%

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