



## 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%

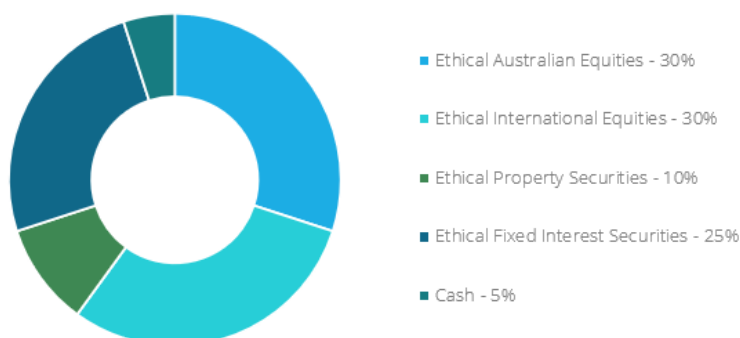
## Portfolio Performance

	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%

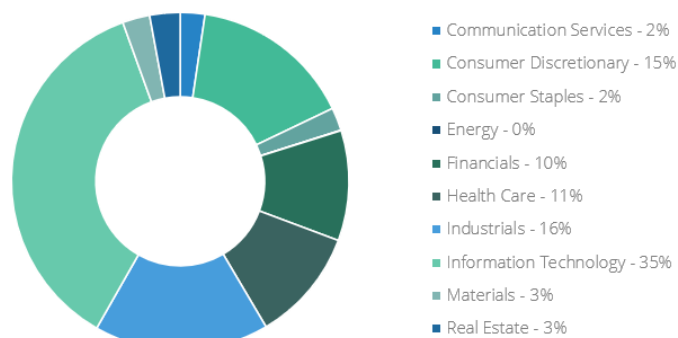
VIP Diversified Ethical Portfolio– 10.56%  
Morningstar Balanced Index – 9.07%



## Portfolio Asset Allocation



## Sector Allocation





### 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

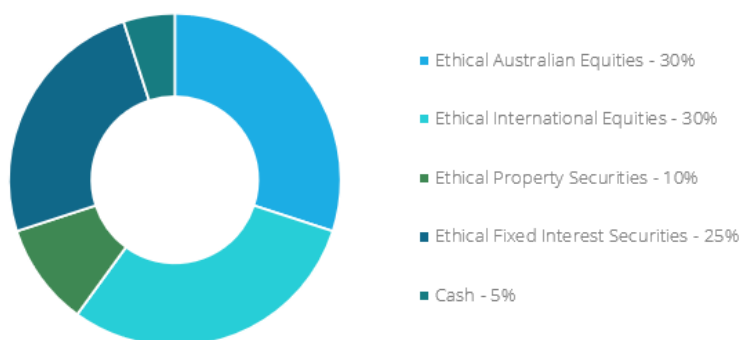
	1 Month	3 Month*	6 Month*	Y.T.D.*	1 Year*	Inception (p.a.)*
Gross Returns	-1.68%	2.64%	10.56%	10.56%	-	10.56%
Net Returns	-1.76%	2.42%	10.11%	10.04%	-	10.19%
Benchmark Returns	-1.67%	2.27%	9.12%	9.12%	-	8.56%

\*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.

VIP Diversified Ethical Portfolio – 10.56%  
VIP Diversified Composite Index – 8.56%



### Portfolio Asset Allocation



### Sector Allocation

