

VIP Diversified eXplore Portfolio

October 2021 Portfolio Update (MDA Class)

Investment Description

The aim of the VIP Diversified explore Portfolio is to provide investors a high level of capital growth over the medium to long term through exposure to a diversified portfolio of ETF's tracking major indices, while providing low management costs to investors.

Portfolio Updates

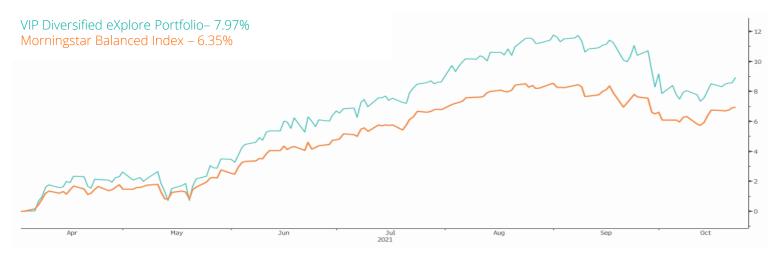
In October, the Investment Committee made the decision to reduce exposure in QLTY, IOZ, SLR and VGS.

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	\$25,000 AUD
Management Fee (Exc. GST)	0.30%

Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Inception (p.a.)
Gross Returns	-0.30%	-0.58%	5.54%	7.97%	-	7.97%
Net Returns	-0.33%	-0.66%	5.39%	7.80%	-	7.89%
Benchmark Returns	-0.13%	-0.41%	4.51%	8.75%	-	6.35%

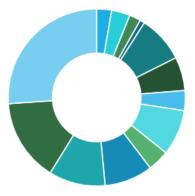


Portfolio Asset Allocation



- Australian Equities 21%
- International Equities 24%
- Property Securities 796
- Fixed Interest Securities 22%
- Cash 25%

Sector Allocation



- Communication Services 3%
- Consumer Discretionary 3%
- Consumer Staples 2%
- Energy 1%
- Financials 9%
- Health Care 6%
- Industrials 496
- Information Technology 8%
- Materials 4%
- Real Estate 9%
- Domestic Fixed Interest 10%
- International Fixed Interest 15%
- Cash 26%

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