

October 2021 Portfolio Update (MDA Class)

Investment Description

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 and defensive assets

Portfolio Updates

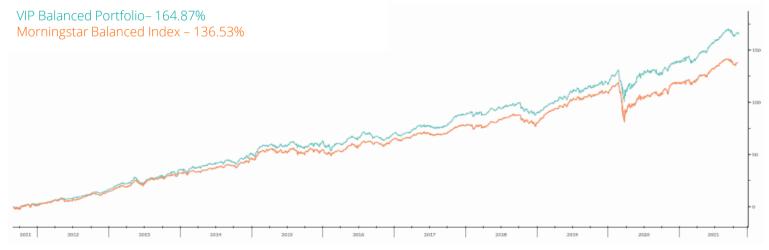
In November, The Investment Committee made the decisions to add IGO to the portfolio as it is a key player in in the rare earth minerals associated with battery technology and increases our exposure to the green economy transition, EVT was also added to the portfolio adding exposure to the opening up of the economy. MGF and EVT were also added to the portfolio while CBA, ILU and WOW were removed

Portfolio Facts

| Inception Date | 31st August 2011 |
|------------------------------|----------------------------|
| 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) | 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.) | Inception (p.a.) |
|-------------------|---------|---------|---------|--------|--------|---------------|---------------|---------------|------------------|
| Gross Returns | 0.20% | 1.02% | 6.30% | 11.33% | 14.94% | 11.48% | 10.03% | 9.11% | 10.32% |
| Net Returns | 0.13% | 0.95% | 5.90% | 10.86% | 14.14% | 10.68% | 9.23% | 8.31% | 9.52% |
| Benchmark Returns | -0.13% | -0.41% | 4.51% | 8.75% | 13.44% | 9.31% | 8.28% | 7.78% | 9.07% |



Portfolio Asset Allocation



- Australian Equities 18%
- International Equities 20%
- Property Securities 8%
- Domestic Fixed Interest 14%
- International Fixed Interest 9%
- Cash 329

Sector Allocation



- Communication Services 1%
- Consumer Discretionary 3%
- Consumer Staples 3%
- Energy 196
- Financials 8%
- Health Care 3%
- Industrials 496
- Information Technology 4%
- Materials 6%
- Real Estate 896
- Domestic Fixed Interest 14%
- International Fixed Interest 9%
- Cash 3296