# VIP Conservative Portfolio

## October 2021 Portfolio Update (MDA Class)

## Investment Description

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.

### 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 Conservative 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	0.43%	-0.61%	3.12%	6.65%	7.19%	9.25%	7.36%	6.67%	7.71%
Net Returns	0.36%	-0.81%	2.72%	6.18%	6.39%	8.45%	6.56%	5.87%	6.91%
Benchmark Returns	1.13%	-1.01%	1.75%	2.33%	2.39%	4.84%	4.34%	4.24%	5.47%



### Portfolio Asset Allocation



### Sector Allocation



- Communication Services 1%
- Consumer Discretionary 2%
- Consumer Staples 1%
- Financials 4%
- Health Care 2%
- Industrials 2%
- Information Technology 2%
- Materials 3%
- Real Estate 3%
- Domestic Fixed Interest 24%
- International Fixed Interest 8%
- Cash 39%

Value Investment Partners Pty Ltd is a Corporate Authorised 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 soccount any persons investment objectives, financial situation and particular needs. 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 icrumstances. A Product Disclosure Statement and/or Investment Options Document on any financial product mentioned in this document on a provider of providers detailed in the provider of provider of providers detailed in the provider of providers detailed in this representatives may have an interest or associations will be detailed in full within a Financial 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 or any loss or damages unffered by any person directly for indirectly for indirectly for indirectly or indire