

VIP Diversified Ethical Portfolio

November 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

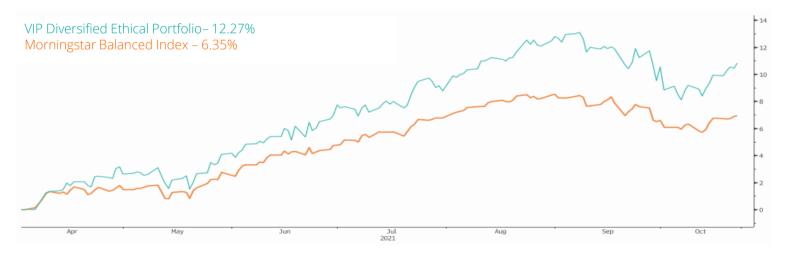
In November, the Investment Committee made no changes to the portfolio.

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	1.55%	-0.14%	7.92%	12.30%	-	12.27%
Net Returns	1.45%	-0.44%	7.32%	11.60%	-	11.77%
Benchmark Returns	1.55%	-0.44%	5.12%	10.43%	-	6.35%

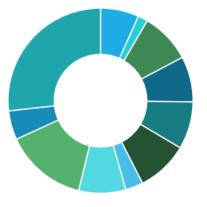


Portfolio Asset Allocation



- Ethical Australian Equities 21%
- Ethical International Equities 24%
- Ethical Property Securities 7%
- Domestic Fixed Interest 13%
- International Fixed Interest 5%
- Cash 25%

Sector Allocation



- Consumer Discretionary 6%
- Consumer Staples 2%
- Financials 8%
- Health Care 7%
- Industrials 8%
- Information Technology 8%
- Materials 3%
- Real Estate 8%
- Domestic Fixed Interest 13%
- International Fixed Interest 5%
- Cash 25%

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