



## 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.

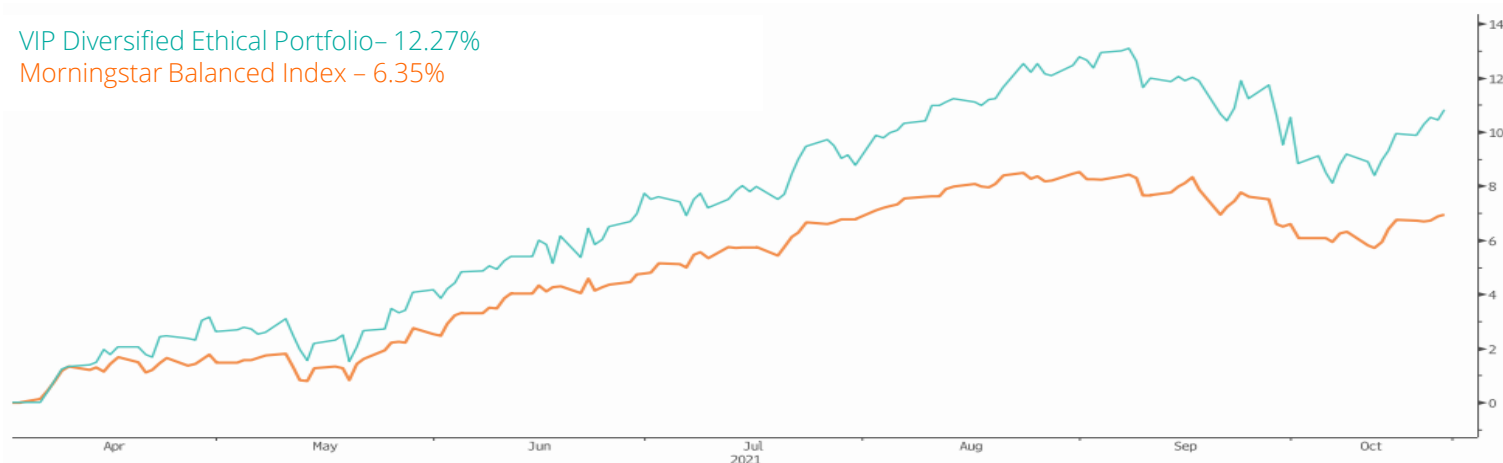
## Portfolio Facts

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%

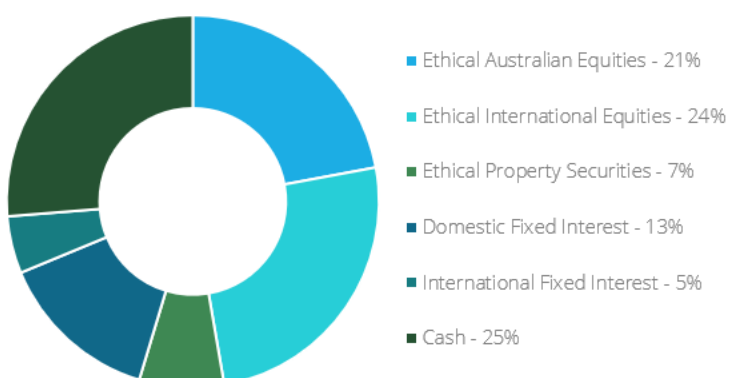
## Portfolio Performance

	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%

VIP Diversified Ethical Portfolio – 12.27%  
Morningstar Balanced Index – 6.35%



## Portfolio Asset Allocation



## Sector Allocation

