



Investment Description

The model provides an actively managed diversified portfolio with a strategic allocation of 80% in growth assets and 20% in defensive assets. The manager uses tactical asset allocation within pre-defined ranges as a key contributor to the manager's investment objective and core philosophy of minimising portfolio volatility.

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

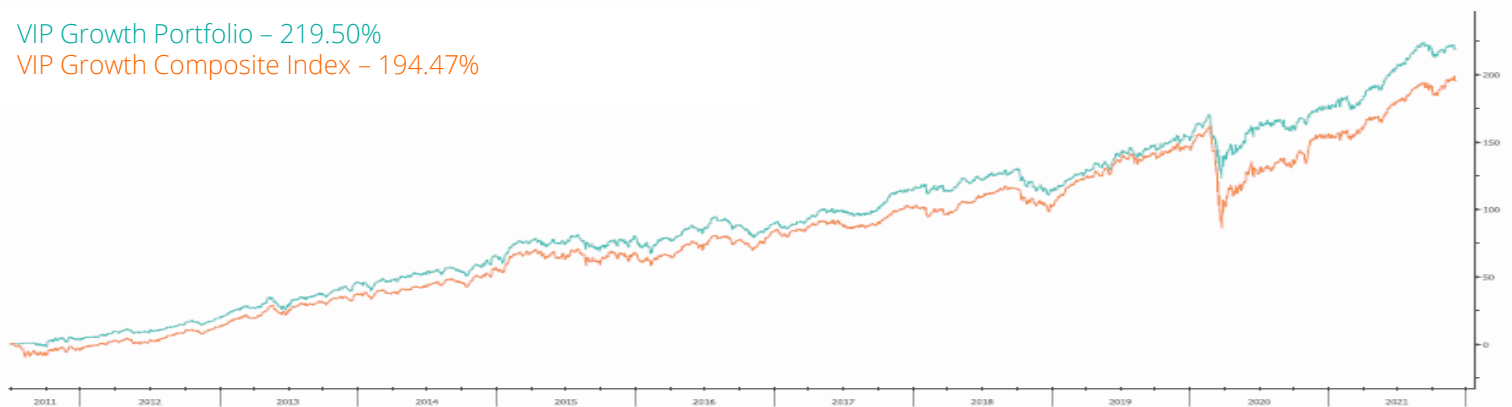
Inception Date	1 st August 2021
Asset Class	Multi-Asset
Platform Availability	Praemium
Index Benchmark	VIP Growth Composite Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$200,000 AUD
Management Fee (Exc. GST)	0.60%

Portfolio Performance

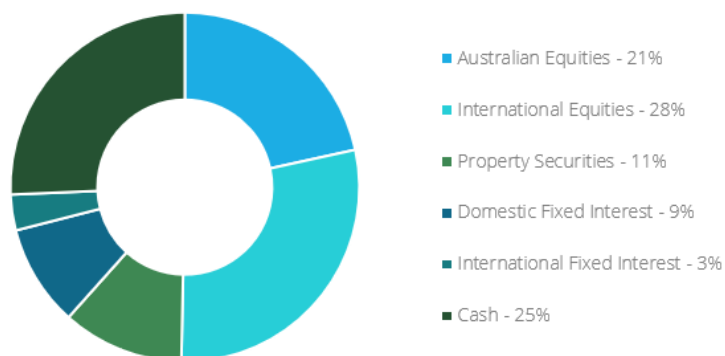
	1 Month	3 Month	6 Month*	Y.T.D.*	1 Year*	3 Year (p.a.)*	5 Year (p.a.)*	7 Year (p.a.)*	Inception (p.a.)*
Gross Returns	1.02%	-0.63%	7.51%	16.38%	17.63%	13.85%	11.70%	10.45%	12.21%
Net Returns	0.97%	-0.74%	7.28%	16.11%	17.18%	13.40%	11.25%	9.99%	11.76%
Benchmark Returns	2.00%	0.66%	8.39%	14.40%	16.82%	12.95%	10.81%	10.05%	11.31%

*Returns based on the MDA Class since its inception given the only differences between the two class from a return perspective is the different management fee and relative performance to a different performance benchmark.

VIP Growth Portfolio – 219.50%
VIP Growth Composite Index – 194.47%



Portfolio Asset Allocation



Sector Allocation



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