

# December 2021 Portfolio Update (MDA Class)

## Investment Description

The aim of the VIP Growth Portfolio is to provide investors high level of capital growth over the medium to long term through exposure to a diversified portfolio of investments, with a strong emphasis on growth assets and defensive assets.

## Portfolio Updates

In December, The Investment Committee made the decision to increase exposure AKE, MFG and MQG, This was funded by decreasing exposure to ANZ and WBC. The Investment Committee also made the decision to add USD to the portfolio. A quarterly portfolio rebalance was also executed.

#### Portfolio Facts

Inception Date	30 <sup>th</sup> June 2011
Asset Class	Multi-Asset
Platform Availability	Xplore Wealth
Index Benchmark	Morningstar Growth 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	1.71%	2.20%	5.57%	18.34%	18.34%	14.77%	11.41%	10.23%	12.39%
Net Returns	1.64%	2.13%	5.17%	17.87%	17.54%	13.97%	10.61%	9.43%	11.59%
Benchmark Returns	1.73%	3.73%	6.14%	16.86%	16.86%	13.26%	9.87%	9.16%	10.62%



### Portfolio Asset Allocation



- Australian Equities 21%
- International Equities 28%
- Property Securities 11%
- Domestic Fixed Interest 9%
- International Fixed Interest 3%
- Cash 25%

### Sector Allocation



- Communication Services 3%
- Consumer Discretionary 4%
- Consumer Staples 3%
- Energy 1%
- Financials 14%
- Health Care 4%
- Industrials 5%
- Information Technology 6%
- Materials 7%
- Real Estate 11%
- Domestic Fixed Interest 9%
- International Fixed Interest 3%
- Cash 25%