# VIP Balanced Portfolio

## February 2022 Portfolio Update (MDA Class)

## Investment Description

The aim of the VIP Balanced Portfolio is to provide investors with a combination of capital growth and income over the medium to long term from investment within a diversified portfolio of growth assets and defensive assets.

## Portfolio Updates

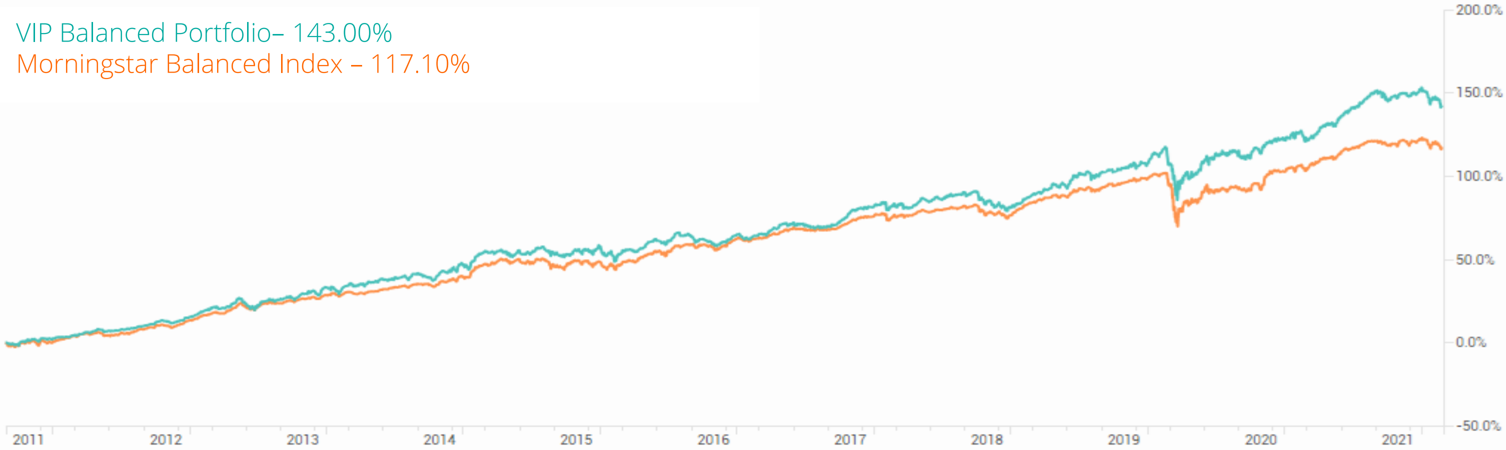
Global Equity markets were volatile over February as reflected by the -4.7% loss recorded by the US S&P500 compared to the 1.8% return recorded by the Australian S&P/ASX200. VIP's portfolios continued to perform well through the volatility reflecting the defensive positioning we implemented in the previous quarter with your Australian Equities recording a 2.19% positive return. In February VIP made a small number of changes to the portfolio (buying back into banks and selling the remainder of our retailers) as we continued to refine it to better accommodate for market movements and the strengthening inflation signals that are increasingly evident.

## Portfolio Facts

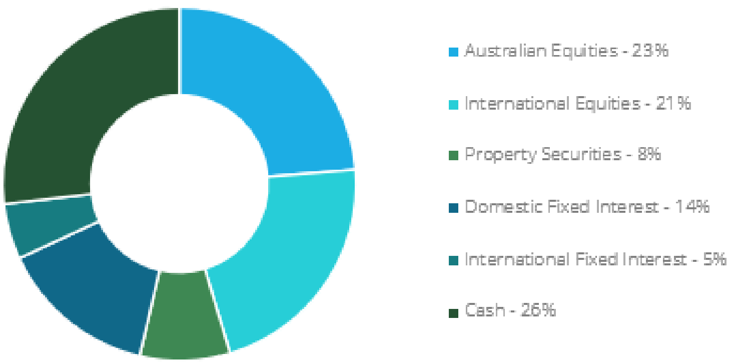
| | |
|---|---|
| Inception Date | 31st August 2011 |
| Asset Class | Multi-Asset |
| Platform Availability | Xplore Wealth |
| Index Benchmark | Morningstar Balanced Index |
| Investment Horizon | 5 – 7 Years |
| Suggested Minimum Investment | $250,000 AUD |
| Management Fee (Exc. GST) | 0.80% |

## 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 | -1.34% | -2.35% | -3.38% | -3.65% | 9.79% | 8.89% | 8.16% | 7.22% | 9.37% |
| Net Returns | -1.41% | -2.42% | -3.78% | -4.12% | 8.99% | 8.09% | 7.36% | 6.42% | 8.57% |
| Benchmark Returns | -1.20% | -1.19% | -2.39% | -2.48% | 6.09% | 4.97% | 5.20% | 6.06% | 8.13% |




## Portfolio Asset Allocation




## Sector Allocation