

April 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

Equity markets were again volatile through April with the All Ords falling by 253 points (3.2%) before closing up on the last day for a loss of 1%. VIP's portfolios continued to perform relatively well beating all their benchmarks, however, we did make a number of changes to your portfolios over the month including buying health care stocks such as CSL which had recently underperformed and exiting Emeco in favour of Sandfire and South32.

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	-0.77%	-1.21%	-1.58%	-3.53%	2.18%	7.73%	7.36%	6.88%	8.69%
Net Returns	-0.84%	-1.28%	-1.98%	-3.80%	1.38%	6.93%	6.56%	6.08%	7.89%
Benchmark Returns	-1.26%	-2.44%	-2.04%	-3.70%	0.96%	3.73%	4.47%	4.60%	7.30%

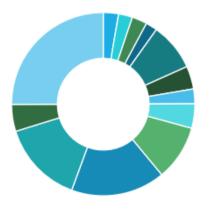


Portfolio Asset Allocation



- Australian Equities 23%
- International Equities 21%
- Property Securities 8%
- Domestic Fixed Interest 15%
- International Fixed Interest 5%
- Cash 26%

Sector Allocation



- Communication Services 3%
- Consumer Discretionary 3%
- Consumer Staples 3%
- Consumer Staple
- Energy 2%
- Financials 9%
- Health Care 4%
- Industrials 3%
- Information Technology 4%
- Materials 10%
- Real Estate 17%
- Domestic Fixed Interest 15%
- International Fixed Interest 5%
- Cash 26%

Value Investment Partners Pty Ltd is a Corporate Authorised Representative (Representative No.: 409849) ABN 72: 149 815 707 of JRP Securities Pty Ltd, Australian Financial Services Licensee (AFSL 455657). This document has been prepared for general information purposes only and not as specific advice to any particular person. Any advice contained in this document is General Advice and soccount any persons investment objectives, financial situation and particular needs. Before made, and particular enceds. Before made decision based on this advice, you should consider, with or without the assistance of a securities adviser, whether it is appropriate to your particular investment needs, objectives and financial circumstances. A Product Disclosure Statement and/or Investment Options Document on any financial product mentioned in this document or proceeding with an investment decision. JRP Securities Pty Ltd and its representatives may have an interest or associations will be detailed in this feroid and the provider of personal financial product advice by means of commissions and/or fees and other benefits. If you proceed with personal advice, details of remuneration and associations will be detailed in full within a Financial encounted and Statement of Advice. Although every effort has been made to verify the accuracy of the information contained in this document or any loss or damages unffered by any person directly or indirectly or indirectly through relyed on this information.