

VIP Diversified eXplore Portfolio

September 2022 Portfolio Update (MDA Class)

Investment Description

The aim of the VIP Diversified explore Portfolio is to provide investors a high level of capital growth over the medium to long term through exposure to a diversified portfolio of ETF's tracking major indices, while providing low management costs to investors.

Portfolio Updates

Bond and equity bulls lost the fight against the bears and July's rally was unwound in August and September. Market volatility was particularly pronounced at quarter end as events in the UK reverberated around the world. The ASX 200 eked out a 0.4% gain across the second quarter but was down 6.2% for September. For the September month, every sector was in red for the first time since March 2020. Materials was the least-worst performer (-2.3%), followed by energy (-3.8%) and healthcare (-4.4%). The biggest decliners were utilities (-13.8%), REITs (13.6%), followed by IT (-10.6%) and industrials (-9.8%). Due to VIP's defensive position, all of VIP's portfolios outperformed their benchmarks due to your Australian Share Leaders outperforming the ASX 200 by 2.29%. The stronger performance was due to VIP's exposure to USD and cash holdings.

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	\$25,000 AUD
Management Fee (Exc. GST)	0.30%

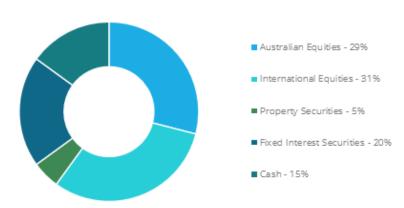
Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Inception (p.a.)
Gross Returns	-3.76%	-0.76%	-8.45%	-12.16%	-10.37%	-1.30%
Net Returns	-3.79%	-0.84%	-8.60%	-12.36%	-10.67%	-1.37%
Benchmark Returns	-3.98%	-1.40%	-8.71%	-12.29%	-10.42%	-3.75%

VIP Diversified eXplore- 1.83% Morningstar Balanced Index - -5.27%



Portfolio Asset Allocation



Sector Allocation



- Materials 7%
- Consumer Discretionary 3%
- Fin ancials 10%
- Real Estate 13%
- Communication Services 2%
- Energy 2%
- Industrials 4%
- Information Technology 7%
- Consumer Staples 2%
- Health Care 7%
- Domestic Fixed Interest 10%
- International Fixed Interest 15%
- Cash 16%

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 as specific advice to any particular person. Any advice contained in this document is General Advice and does not take into account any persons' investment objectives, financial situation and particular needs. Before medis. Befo