



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

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	30 th 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%

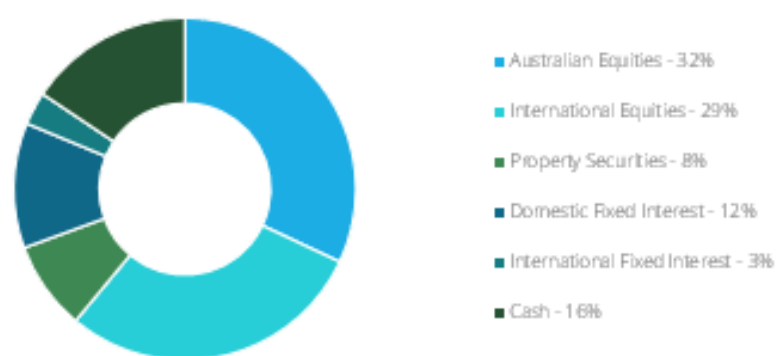
Portfolio Performance

	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	-3.07%	0.83%	-7.36%	-10.87%	-8.68%	5.17%	7.11%	7.08%	9.45%
Net Returns	-3.14%	0.76%	-7.76%	-11.40%	-9.48%	4.37%	6.31%	6.28%	8.65%
Benchmark Returns	-4.85%	-1.25%	-10.08%	-13.12%	-10.35%	1.77%	5.20%	5.93%	7.41%

VIP Growth Portfolio- 173.98%
Benchmark - 122.13%



Portfolio Asset Allocation



Sector Allocation

