VIP Diversified eXplore Portfolio

November 2022 Portfolio Update (MDA Class)

Value Investment Partners

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

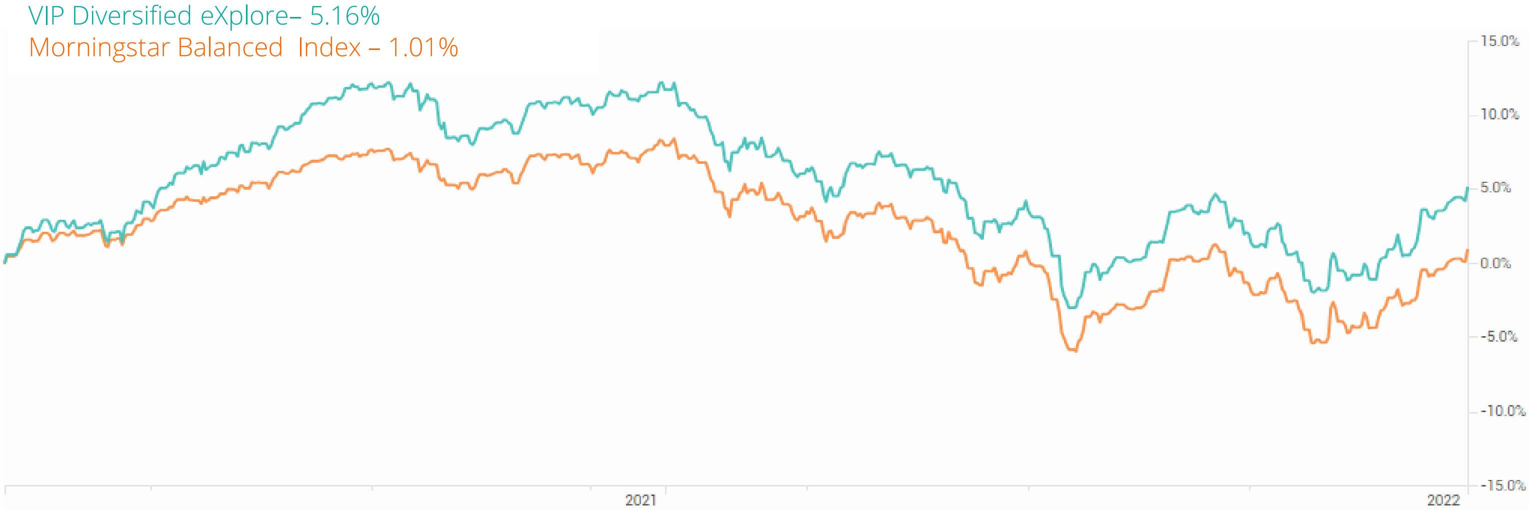
VIP entered November with lower cash reserves than we held through the first six months of 2022 having increased your exposure to long dated fixed interest and equities, which worked out well as Equity markets rallied through the month with the ASX300 up 6% and VIP's equity portfolio up 7.5%. The key stock performers were resource companies led by Sandfire +45%, RIO +24%, and BHP +22%.

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	3.86%	3.10%	1.54%	-5.90%	-4.87%	3.06%
Net Returns	3.84%	3.03%	1.39%	-6.18%	-5.17%	2.99%
Benchmark Returns	3.24%	2.39%	0.66%	-6.47%	-5.20%	-1.30%



Portfolio Asset Allocation

- Australian Equities - 32%
- International Equities - 32%
- Property Securities - 7%
- Fixed Interest Securities - 20%
- Cash - 9%

Sector Allocation

- Materials - 7%
- Consumer Discretionary - 4%
- Financials - 11%
- Real Estate - 9%
- Communication Services - 3%
- Energy - 2%
- Industrials - 5%
- Information Technology - 8%
- Consumer Staples - 3%
- Health Care - 8%
- Domestic Fixed Interest - 10%
- International Fixed Interest - 15%
- Cash - 15%