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

Following strong gains in October and November, thanks in part to a smaller than expected rate hike by the RBA in October and softer inflation numbers in the US, December proved to be a more difficult month for Markets with the ASX200 falling 3.21%. VIP's Investment Committee made the decision to reduce our Materials holdings in December and take some of the profits gained throughout 2022. Looking forward, inflation and whether Central Banks around the world continue in their aggressive rate hiking cycles will remain major talking points throughout 2023.
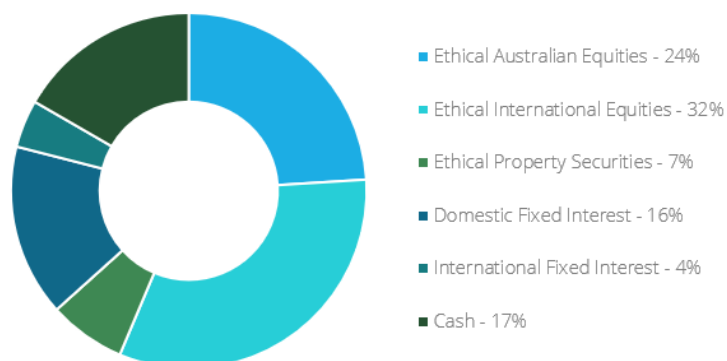
Portfolio Facts

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	-2.97%	3.94%	3.15%	-8.70%	-8.70%	1.16%
Net Returns	-3.00%	3.87%	3.00%	-9.00%	-9.00%	1.08%
Benchmark Returns	-2.85%	3.69%	2.05%	-9.22%	-9.22%	-1.24%

VIP Diversified eXplore– 2.03%
Morningstar Balanced Index – 1.96%

Portfolio Asset Allocation

- Ethical Australian Equities - 24%
- Ethical International Equities - 32%
- Ethical Property Securities - 7%
- Domestic Fixed Interest - 16%
- International Fixed Interest - 4%
- Cash - 17%

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%