

VIP Diversified eXplore Portfolio

February 2023 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

Amid a challenging economic environment, VIP's portfolios continued to perform through February compared to their benchmarks. VIP's Australian Share Leaders portfolio outperformed the S&P/ASX 200 Index by 0.49% and VIP's blends all outperformed their benchmarks, with the VIP Growth Portfolio beating it's benchmark by 0.78%, reflecting a strong performance from the Property Sector which outperformed the S&P/ASX 200 A-REIT TR by 2.40%

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%

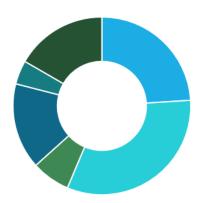
Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Inception (p.a.)
Gross Returns	-0.47%	0.39%	3.50%	3.46%	-0.75%	3.15%
Net Returns	-0.50%	0.32%	3.35%	3.21%	-1.05%	3.07%
Benchmark Returns	-1.12%	-0.36%	1.93%	2.56%	-2.89%	53.55%

VIP Diversified eXplore- 2.03%



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 6%
- Consumer Discretionary 4%
- Financials 10%
- Real Estate 9%
- Communication Services 3%
- Energy 2%
- Industrials 5%
- Information Technology 8%
- Consumer Staples 2%
- Health Care 8%
- Domestic Fixed Interest 10%
- International Fixed Interest 15%
- Cash 17%