



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 had a very strong 12 months through to June 30 with the Growth Portfolio up 11.3% outperforming its benchmark by 1.4% despite the very conservative positioning of all the VIP portfolios. Over the month of June the portfolios performed more modestly with the Growth Portfolio up 0.88% once again reflecting the ongoing conservative approach and a strong performance from equities.

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	0.94%	2.28%	7.75%	7.75%	11.15%	5.56%
Net Returns	0.92%	2.21%	7.60%	7.60%	10.85%	5.49%
Benchmark Returns	0.87%	1.14%	5.41%	5.41%	7.57%	1.39%

VIP Diversified eXplore- 9.94%

Morningstar Balanced Index - 2.45%



Portfolio Asset Allocation



- Australian Equities - 29.07%
- International Equities - 28.93%
- Domestic Fixed Interest - 17.27%
- International Fixed Interest - 7.73%
- Cash - 17.00%

Sector Allocation



- Materials - 7%
- Consumer Discretionary - 4%
- Financials - 9%
- Real Estate - 9%
- Communication Services - 3%
- Energy - 3%
- Industrials - 5%
- Information Technology - 7%
- Consumer Staples - 2%
- Health Care - 8%
- Domestic Fixed Interest - 17%
- International Fixed Interest - 8%
- Cash - 17%