



### Investment Description

The aim of the **VIP Balanced Portfolio** is to provide investors with a combination of capital growth and income over the medium to long term from investment within a diversified portfolio of growth assets and defensive assets.

### Portfolio Updates

VIP's Balanced Portfolio was up 1.4% for the month of July and is up 6.4% Y.T.D which has it once again on track to deliver a good result for the year despite its conservative positioning due to the ongoing uncertainty of potential recession and or reemergence of inflation.

### Portfolio Facts

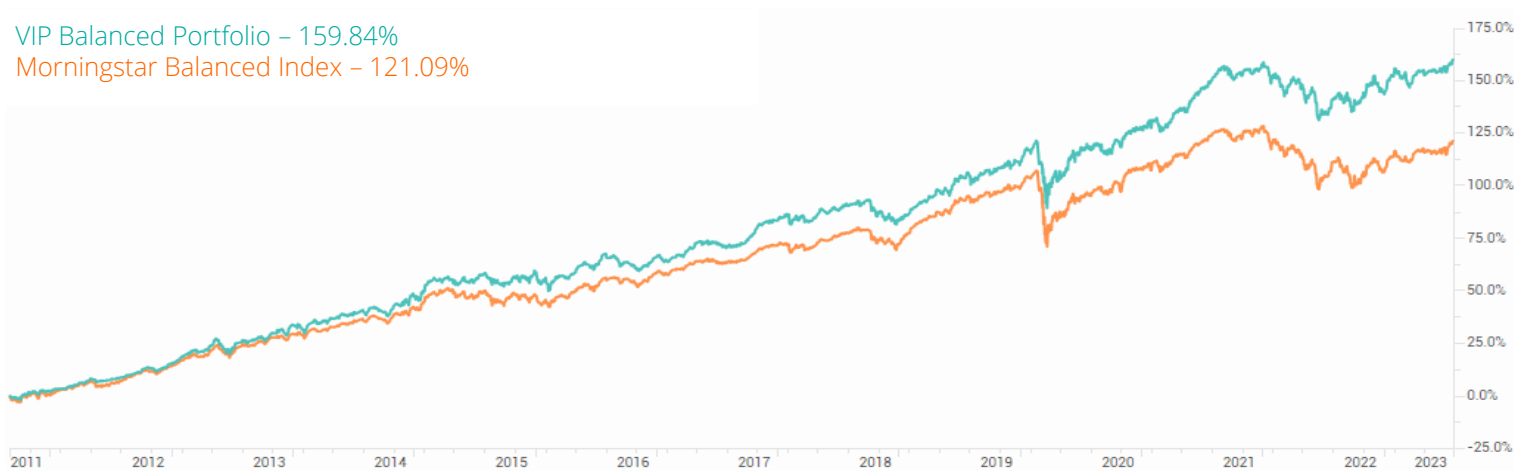
|                              |                              |
|------------------------------|------------------------------|
| Inception Date               | 31 <sup>st</sup> August 2011 |
| Asset Class                  | Multi-Asset                  |
| Platform Availability        | Xplore Wealth                |
| Index Benchmark              | Morningstar Balanced Index   |
| Investment Horizon           | 5 – 7 Years                  |
| Suggested Minimum Investment | \$250,000 AUD                |
| Management Fee (Exc. GST)    | 0.80%                        |

### Portfolio Performance

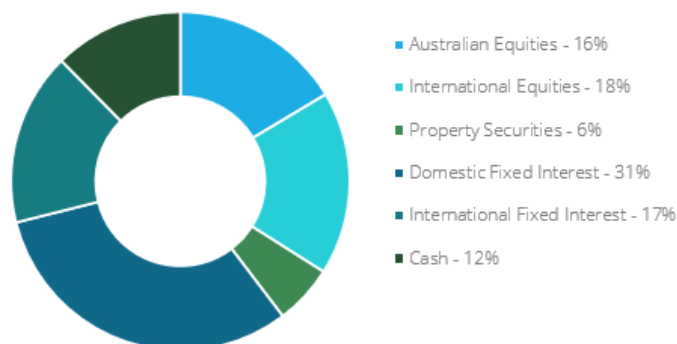
|                   | 1 Month | 3 Month | 6 Month | Y.T.D. | 1 Year | 3 Year (p.a.) | 5 Year (p.a.) | 7 Year (p.a.) | Since Inception (p.a.) |
|-------------------|---------|---------|---------|--------|--------|---------------|---------------|---------------|------------------------|
| Gross Returns     | 1.40%   | 1.90%   | 2.99%   | 6.38%  | 7.78%  | 6.18%         | 6.43%         | 6.93%         | 8.79%                  |
| Net Returns       | 1.33%   | 1.83%   | 2.59%   | 6.05%  | 6.98%  | 5.38%         | 5.63%         | 6.13%         | 7.99%                  |
| Benchmark Returns | 1.57%   | 1.51%   | 3.22%   | 7.06%  | 4.65%  | 4.26%         | 4.46%         | 5.46%         | 7.14%                  |

VIP Balanced Portfolio – 159.84%

Morningstar Balanced Index – 121.09%



### Portfolio Asset Allocation



### Sector Allocation

