

VIP Diversified Ethical Portfolio

July 2023 Portfolio Update (MDA Class)

Investment Description

The aim of the VIP Diversified Ethical Portfolio is to provide investors high level of capital growth over the medium to long term through exposure to a diversified portfolio of investments. Underlying all investments will be a strict environmental, social, and governance (ESG) screen.

Portfolio Updates

VIP's Diversified Ethical Portfolio was up 1.9% for the month of July and is up 11% 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	1st April 2021
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)	1.20%

Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Since Inception (p.a.)
Gross Returns	1.92%	2.15%	7.26%	10.96%	7.01%	4.39%
Net Returns	1.82%	1.85%	6.66%	10.46%	5.81%	3.89%
Benchmark Returns	1.57%	1.51%	3.22%	7.06%	4.65%	1.39%

VIP Diversified Ethical – 7.80%





Portfolio Asset Allocation



- Pthical Australian Fourities 34%
- Ethical International Equities 27%
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- Ethical Property Securities 5%
 Domestic Fixed Interest 13%
- International Fixed Interest 7%
- Cash 15%

Sector Allocation



- Consumer Discretionary 2%
- Consumer Staples 3%
- Finandals 2%
- Health Care 2%
- Industrials 2%
- Information Technology 3%
- Materials 0%
- Real Estate 696
- Domiestic Fixed Interest 13%
- International Fixed Interest 7%
- Cash 15%