



Investment Description

The **VIP Climate Sustainability Portfolio** invests in 20 to 40 Australian equities listed on the ASX, with a guide to the proportionate investment in large, medium, small, and micro capitalisation companies. Stock selection is guided by environmental, social, and governance screens with an emphasis on the environmental impact of the company.

Portfolio Updates

Since last reporting VIP's Climate sustainability portfolio is down in absolute terms as equity and bond markets faced with rising bond yields, persistent inflation, and ongoing concerns of recession, declined over the month. VIP's Climate sustainability Portfolio was down 3.9% for the month.

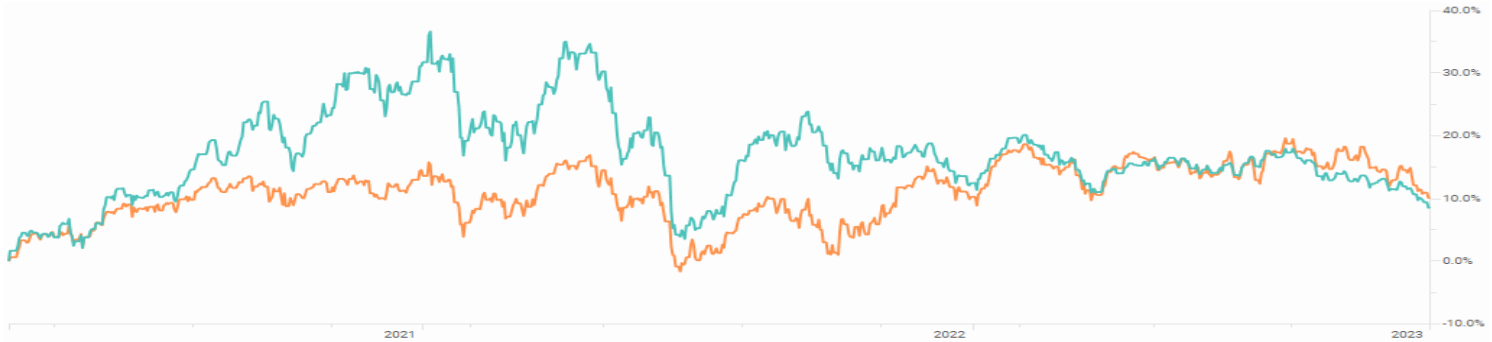
Portfolio Facts

Inception Date	1st April 2021
Asset Class	Australian Equities
Platform Availability	Xplore Wealth
Index Benchmark	S&P/ASX All Ordinaries Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$75,000 AUD
Management Fee (Exc. GST)	0.90%

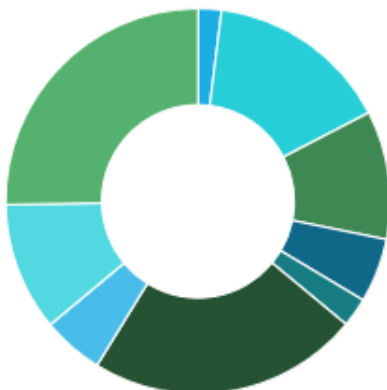
Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Since Inception (p.a.)
Gross Returns	-3.98%	-7.44%	-6.34%	-3.38%	-7.03%	4.84%
Net Returns	-4.08%	-7.74%	-6.94%	-3.58%	-8.23%	4.34%
Benchmark Returns	-3.85%	-7.26%	-5.19%	-0.04%	2.89%	5.72%

VIP Climate Sustainability -8.62%
ASX/S&P All Ordinaries Index -10.23%



Sector Allocation



- Energy - 2%
- Financials - 15%
- Health Care - 11%
- Industrials - 5%
- Information Technology - 2%
- Materials - 23%
- Real Estate - 5%
- Utilities - 11%
- Cash - 25%

Top Contributors & Detractors

Contributors	Monthly Contribution
Monash IVF	0.13%
Detractors	Monthly Detraction
Paladin Energy	-1.26%
IGO	-0.95%