

# VIP Balanced Portfolio

## July 2025 Portfolio Update (MDA Class)

#### 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

During July the ASX 200 rose 2.36% as miners rallied on firmer iron ore and China-linked stimulus headlines, banks found support on looming RBA-easing hopes despite July's hold, and fresh record highs reinforced momentum; VIP Balanced portfolio returned 1.19%, underperforming by 2 bps.

#### Portfolio Facts

Inception Date	31st 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	1.19%	5.43%	2.28%	4.79%	7.95%	8.68%	7.35%	7.34%	8.46%
Net Returns	1.13%	5.36%	1.88%	4.32%	7.15%	7.88%	6.55%	6.54%	7.66%
Benchmark Returns	1.21%	4.90%	3.75%	5.70%	8.78%	7.91%	6.36%	6.04%	7.18%



## Portfolio Asset Allocation



- Australian Equities 20%
- International Equities 22%
- Property Securities 9%
- Domestic Fixed Interest 22%
- International Fixed Interest 19%
- Cash 5%
- Alternative 3%

#### Sector Allocation



- Communication Services 2%
- Consumer Discretionary 3%
- Consumer Staples 2%
- Energy 1%
- Financials 11%
- Health Care 5%
- Industrials 5%
- Information Technology 8%
- Materials 4%
- Real Estate 9%
- Domestic Fixed Interest 22%
- International Fixed Interest 19%
- Cash 5%
- Alternative 3%