

VIP Climate Sustainability Portfolio

July 2025 Portfolio Update (SMA Class)

Investment Description

A concentrated portfolio investing in 20 to 40 Australian equities listed on the ASX across a range of market capitalisations. Stock selection is guided by environmental, social, and governance screens with an emphasis on the environmental impact of the company.

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 Climate Sustainability returned -0.42%, underperforming its benchmark by 2.17%.

Portfolio Performance

Portfolio Facts

Inception Date	1 st August 2021
Asset Class	Multi-Asset
Platform Availability	Australian Equities
Index Benchmark	S&P/ASX All Ordinaries Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$100,000 AUD
Management Fee (Exc. GST)	0.90%

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 Year	Since Inception (p.a.)
Gross Returns	-0.42%	5.60%	-5.00%	-2.30%	-2.29%	1.85%	5.09%
Net Returns	-0.50%	5.37%	-5.45%	-2.83%	-3.19%	0.95%	4.72%
Benchmark Returns	2.59%	8.44%	4.07%	8.64%	11.87%	12.14%	9.95%

^{*}Returns based on the MDA Class since its inception given the only difference between the two class from a return perspective is the different management fee.



Sector Allocation



- Basic Materials 10%
- Financial Services 21%
- Real Estate 14%
- Healthcare 22%
- Utilities 11%
- Energy 5%
- Technology 16%

Top Contributors & Detractors

Contributors	Monthly Contribution
ResMed	0.78%
Monash IVF	0.76%
Detractors	Monthly Detraction
Boss Energy	-2.52%
Northern Star	-0.75%
Paladin	-0.50%

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