



Investment Description

A diversified portfolio of directly and indirectly held assets having a strategic allocation of 70% in growth assets and 30% defensive assets. Underlying all investments will be a strict environmental, social, and governance (ESG) screen.

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 Diversified Ethical portfolio returned 1.56%, outperforming by 14 bps.

Portfolio Facts

Inception Date	1st April 2021
Asset Class	Multi-Asset
Platform Availability	Praemium
Index Benchmark	VIP Diversified Composite Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$200,000 AUD
Management Fee (Exc. GST)	0.90%

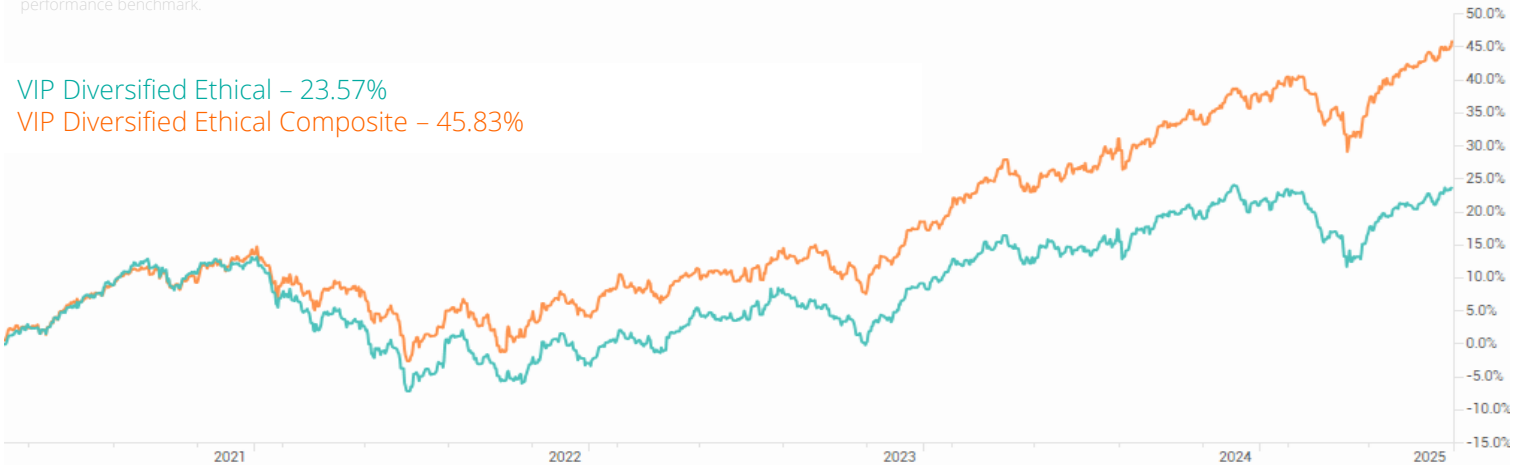
Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 year	Since Inception (p.a.)
Gross Returns	1.56%	5.94%	0.13%	2.20%	5.26%	7.07%	5.02%
Net Returns	1.48%	5.71%	-0.32%	1.67%	4.36%	6.17%	4.64%
Benchmark Returns	1.42%	6.66%	4.51%	4.51%	13.30%	12.84%	8.59%

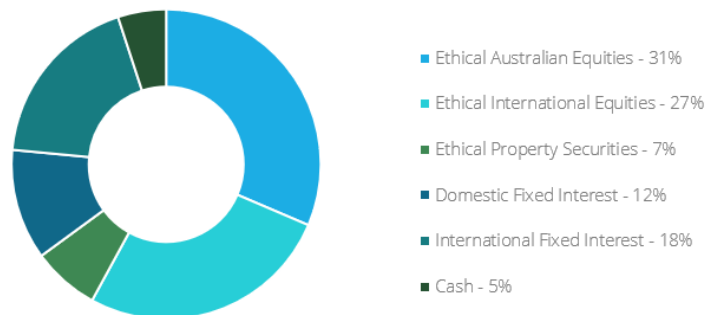
*Returns based on the MDA Class since its inception given the only differences between the two class from a return perspective is the different management fee and relative performance to a different performance benchmark.

VIP Diversified Ethical – 23.57%

VIP Diversified Ethical Composite – 45.83%



Portfolio Asset Allocation



Sector Allocation

