

VIP Diversified eXplore Portfolio

August 2025 Portfolio Update (MDA Class)

Investment Description

The aim of the **VIP Diversified eXplore** Portfolio is to provide investors a high level of capital growth over the medium to long term through exposure to a diversified portfolio of ETF's tracking major indices, while providing low management costs to investors.

Portfolio Updates

Over August, the ASX200 rose 3.1%, supported by expectations of RBA and US Fed rate cuts. Despite persistent inflation pressures, optimism around monetary easing drove markets higher, with VIP Diversified eXplore outperforming its benchmark by 85 bps.

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	\$25,000 AUD
Management Fee (Exc. GST)	0.30%

Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 year	Inception (p.a.)
Gross Returns	2.27%	5.12%	8.02%	9.13%	13.79%	12.69%	8.94%
Net Returns	2.25%	5.05%	7.87%	8.93%	13.49%	12.39%	8.87%
Benchmark Returns	1.42%	4.10%	5.63%	7.20%	9.60%	9.02%	5.09%



Portfolio Asset Allocation



Sector Allocation



- Materials 11%
- Consumer Discretionary 6%
- Financials 14%
- Real Estate 9%
- Communication Services 4%
- Energy 59
- Industrials 7%
- Information Technology 12%
- Consumer Staples 4%
- Health Care 6%
- Domestic Fixed Interest 13%
- International Fixed Interest 2%
- cash 6%