



Investment Description

The aim of the **VIP High Growth Portfolio** is to provide investors high level of capital growth over the medium to long term through exposure to a diversified portfolio of investments, with a strong emphasis on growth assets.

Portfolio Updates

Over September, international markets strengthened, with the MSCI World up 2% driven by continued AI optimism. US equities rose, yet US 10-year bond yields fell 8bps to 4.23% following the Fed's rate cuts, as investors sought Treasuries amid lingering uncertainty, while gold reached a September high of \$3,858.47, reflecting weakening confidence in the USD. In Australia, the RBA maintained the cash rate at 4.6%, and the ASX200 fell 0.78%. VIP's strategic allocation outperformed benchmarks, generating a gross return of 3.46%.

Portfolio Facts

Inception Date	1st February 2018
Asset Class	Multi-Asset
Platform Availability	Xplore Wealth
Index Benchmark	Morningstar Aggressive 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	3.46%	8.36%	14.89%	11.39%	14.58%	13.62%	11.23%	9.52%	9.41%
Net Returns	3.40%	8.30%	14.49%	10.79%	13.78%	12.82%	10.43%	8.72%	8.61%
Benchmark Returns	0.97%	5.51%	13.03%	11.10%	13.77%	16.60%	12.23%	9.58%	9.67%

VIP High Growth Portfolio – 99.31%

Morningstar Aggressive Index – 102.93%



Portfolio Asset Allocation



- Australian Equities - 41%
- International Equities - 32%
- Property Securities - 14%
- Cash - 5%
- Alternative - 8%

Sector Allocation



- Communication Services - 2%
- Consumer Discretionary - 5%
- Consumer Staples - 4%
- Energy - 1%
- Financials - 20%
- Health Care - 7%
- Industrials - 8%
- Information Technology - 13%
- Materials - 8%
- Real Estate - 14%
- Cash - 5%
- Alternative - 8%