



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

In January 2026 the S&P/ASX 200 rose approximately 1.8% while the S&P/ASX 200 A-REIT Accumulation Index declined around 2.7%; VIP's Australian equities advanced 4.05%, and the addition of the Magellan Core Infrastructure Fund, returning 2.67%, strengthened property exposure and enabled outperformance versus listed A-REITs, resulting in the Growth Portfolio delivering 1.29% against its 0.36% benchmark.

Portfolio Facts

Inception Date	31 st 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%

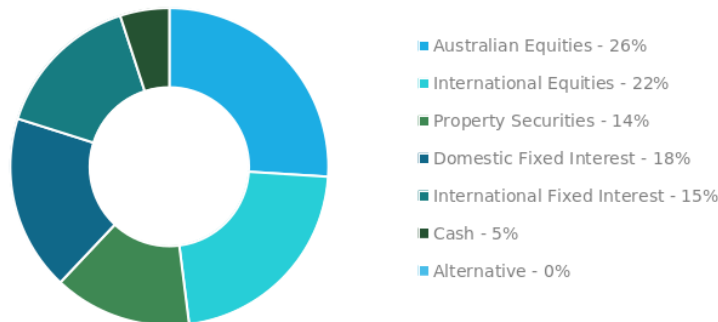
Portfolio Performance

	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	1.29%	1.34%	4.67%	1.29%	7.02%	8.68%	7.32%	8.40%	8.49%
Net Returns	1.23%	1.28%	4.27%	1.23%	6.22%	7.88%	6.52%	7.60%	7.69%
Benchmark Returns	0.36%	-0.19%	3.12%	0.36%	6.99%	8.52%	5.72%	6.81%	7.15%

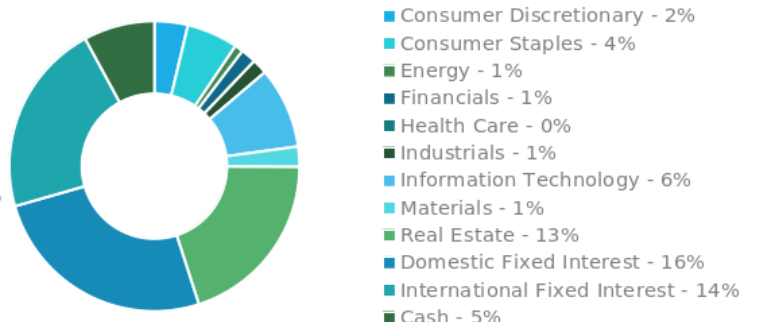
VIP Balanced Portfolio – 219.73%
Morningstar Balanced Index – 173.77%



Portfolio Asset Allocation



Sector Allocation



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