



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

In January 2026 the S&P/ASX 200 rose approximately 1.8% whilst VIP's Australian equities advanced 4.05%, resulting in the Diversified Ethical Portfolio delivering 0.28% out performing its - 0.91% benchmark.

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

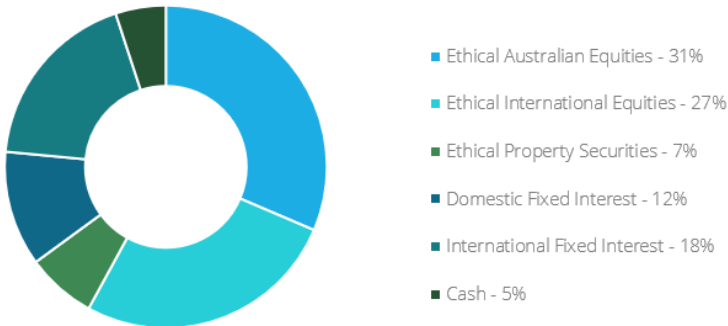
	1 Month	3 Month	6 Month	Y.T.D.	1 Year	3 year	Since Inception (p.a.)
Gross Returns	0.28%	-0.24%	1.94%	0.28%	2.02%	7.82%	4.89%
Net Returns	0.20%	-0.47%	1.49%	0.20%	1.12%	6.92%	4.52%
Benchmark Returns	-0.91%	-1.98%	0.90%	-0.91%	4.73%	10.70%	8.32%

*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 – 25.97%
VIP Diversified Ethical Composite – 47.14%



Portfolio Asset Allocation



Sector Allocation

