

iQ Ploutos Balanced Portfolio



Performance Update | As of 30/09/2024

Risk Level: Medium to High
Inception: 20/10/2018
Investment Horizon: 7 Years
Management Fee: 0.2265%
Indirect Costs: 0.73%

Investment Objective

To achieve RBA Cash +3.4% p.a before fees over rolling seven year periods.

Investment Strategy

The portfolio has exposure to a diverse mix of managed fund investments, which include primarily growth assets and may have some exposure to interest producing assets. Over the long term, the portfolio aims to have a 30% allocation to defensive assets and a 70% allocation to growth assets. Some capital volatility is expected due to the high exposure to growth asset classes.

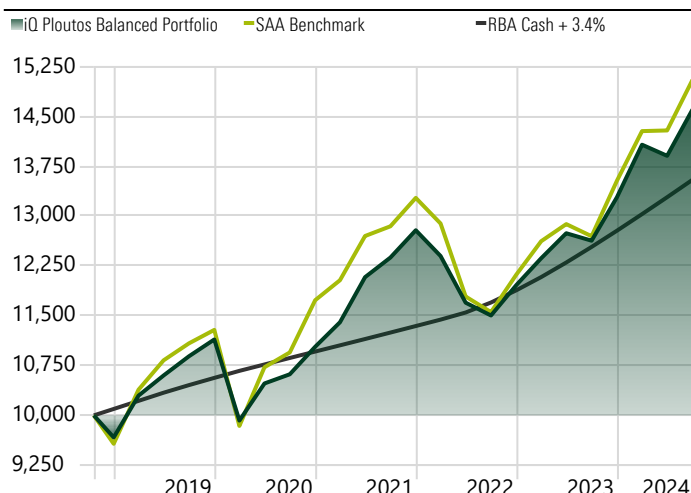
The portfolio is constructed around an asset allocation based on the strategy's long-term objectives. The portfolio and asset allocation are reviewed to adapt to changes in market conditions. The asset allocation, selection and blending of managed funds are actively managed with a strong focus on risk. Fund managers, their funds and the construction of the portfolio are regularly reviewed for suitability and market conditions.

Trailing Returns

| | 1mth (%) | 3mth (%) | 6mth (%) | 1yr (%) | 3yr (% p.a) | 5yr (% p.a) | Since Inception (% pa) |
|-----------------|----------|----------|----------|---------|-------------|-------------|------------------------|
| Portfolio* | 1.53 | 5.01 | 3.76 | 15.63 | 5.67 | 6.04 | 6.76 |
| SAA Benchmark | 1.58 | 5.32 | 5.40 | 18.53 | 5.42 | 6.31 | 7.58 |
| RBA Cash + 3.4% | 0.64 | 1.97 | 3.96 | 8.05 | 6.39 | 5.31 | 5.23 |

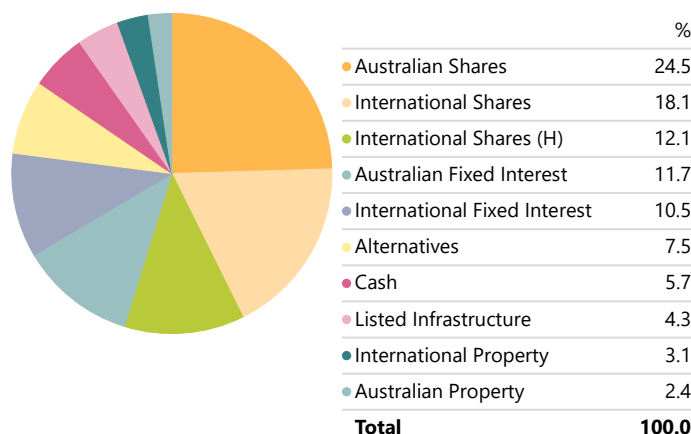
Past performance is not a reliable indicator of future performance. Returns over 12 months are annualised.

Morningstar was appointed investment manager on the 17th of July 2023.



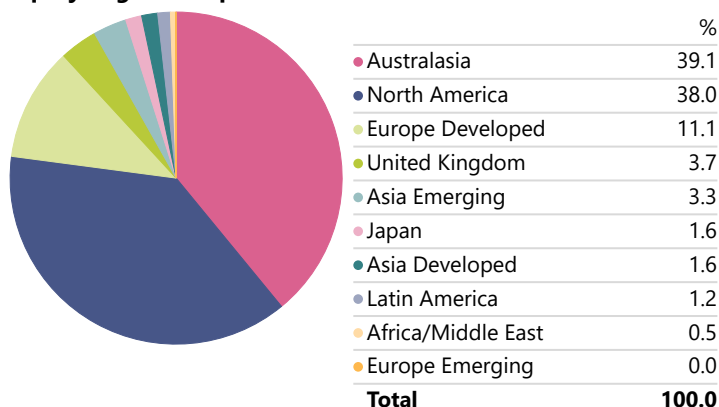
| Asset Allocation Sector | Minimum | Maximum |
|------------------------------|---------|---------|
| Australian Shares | 0% | 60% |
| International Shares | 0% | 60% |
| Australian Property | 0% | 20% |
| International Property | 0% | 20% |
| Australian Fixed Interest | 0% | 30% |
| International Fixed Interest | 0% | 30% |
| Listed Infrastructure | 0% | 30% |
| Alternatives | 0% | 25% |
| Cash | 1% | 20% |

Asset Allocation

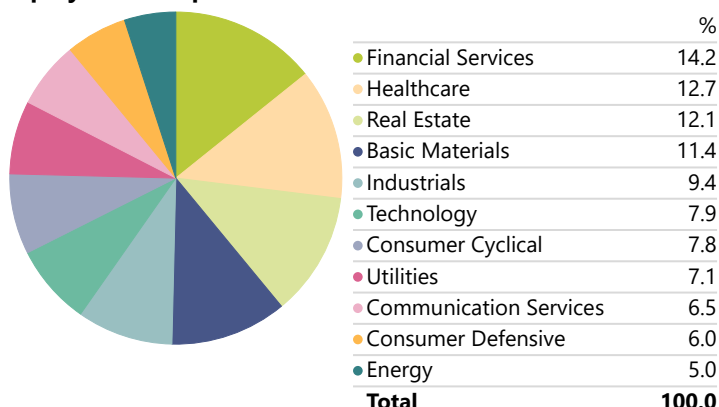


*Investment performance represents modelled performance only and assumes income received is reinvested. Investment returns are calculated before tax and after management fees which are inclusive of GST. An individual investor's performance will differ from the modelled performance depending on factors such as transaction timing, actual management fees, whether income is paid and any divergence from model portfolio weightings. The portfolio may include Funds (including Exchange Traded Funds) which charge management fees and these fees are an additional cost (captured within the indirect costs) to individual investors and impact their return.

Equity Regional Exposure



Equity Sector Exposure



Portfolio Holdings

| Holding | Ticker | Category | Portfolio Weighting % | Morningstar Medalist Rating * |
|---|--------|------------------------------|-----------------------|-------------------------------|
| Solaris Core Australian Equity PA | 19537 | Australian Shares | 7.3 | Gold |
| Barrow Hanley Global Share A | 40544 | International Shares | 7.2 | Gold |
| Capital Group New Perspective Hdg (AU) | 40985 | International Shares (H) | 7.1 | Silver |
| Vanguard Australian Fixed Interest ETF | VAF | Australian Fixed Interest | 6.9 | Gold |
| Schroder WS Australian Equity Fund - WC | 8847 | Australian Shares | 6.0 | Gold |
| GQG Partners Global Equity Fund | 43212 | International Shares | 5.9 | Gold |
| Australian Dollar | — | Cash | 5.7 | — |
| MFS Global Equity Trust II - I Hedged | 44263 | International Shares (H) | 5.0 | Gold |
| Western Asset Aus Bd A | 5471 | Australian Fixed Interest | 4.8 | Silver |
| iShares Global Bond Index Fund S | 45784 | International Fixed Interest | 4.4 | Bronze |
| Magellan Core Infrastructure Fund | 43992 | Listed Infrastructure | 4.3 | Silver |
| Chester High Conviction | 41747 | Australian Shares | 4.2 | Silver |
| Bennelong Australian Equities | 16998 | Australian Shares | 4.1 | Bronze |
| Ardea Real Outcome Fund | 41805 | Alternatives | 3.9 | Bronze |
| PIMCO Global Bond W | 10883 | International Fixed Interest | 3.8 | Gold |
| iShares S&P 500 ETF | IVV | International Shares | 3.5 | Gold |
| Resolution Capital Global Property Secs | 16747 | International Property | 3.1 | Gold |
| Allan Gray Australia Equity A | 16128 | Australian Shares | 2.9 | Bronze |
| Bentham Global Income | 10751 | International Fixed Interest | 2.4 | Silver |
| VanEck Australian Property ETF | MVA | Australian Property | 2.4 | Bronze |
| Talaria Global Equity | 16734 | Alternatives | 1.8 | — |
| Man AHL Alpha (AUD) B | 41533 | Alternatives | 1.8 | Bronze |
| Vanguard FTSE Emerging Markets Shrs ETF | VEE | International Shares | 1.5 | Bronze |

*The Morningstar Medalist Rating for funds is expressed on a five-tier Medalist scale running from Gold to Negative. The top three ratings of Gold, Silver, and Bronze all indicate that we expect the rated investment vehicle will outperform its peers and the Morningstar Category index over the long term.

Regional and Sector exposure calculations based on latest data provided by underlying managers.

| Benchmark | Asset Class | |
|-----------|--|---------------------------------|
| 25% | S&P/ASX 300 TR | Australian Shares |
| 16.5% | MSCI ACWI ex Australia NR | International Shares (unhedged) |
| 13.5% | MSCI ACWI ex Australia NR (\$A Hdg) | International Shares (hedged) |
| 3% | FTSE EPRA Nareit Dev Rental NR (\$A Hdg) | International Property |
| 3% | S&P/ASX 300 A-REIT TR | Australian Property |
| 5% | FTSE Dvlp Core Infrastructure 50/50 NR (\$A Hdg) | Listed Infrastructure |
| 12% | Bloomberg AusBond Composite Bond | Australian Fixed Income |
| 10% | Bloomberg Barclays Global Aggregate TR (\$A Hdg) | International Fixed Income |
| 12% | Bloomberg AusBond Bank Bill | Cash and Alternatives |

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