iQ Ploutos Growth Portfolio

Performance Update | As of 28/02/2025

Risk Level: High
Inception: 20/10/2018
Investment Horizon: 9 Years
Management Fee: 0.2265%
Indirect Costs: 0.79%

Investment Objective

To achieve RBA Cash +4.0% p.a before fees over rolling nine 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 10% allocation to defensive assets and a 90% allocation to growth assets. Capital volatility is expected due to a high exposure to growth asset classes.

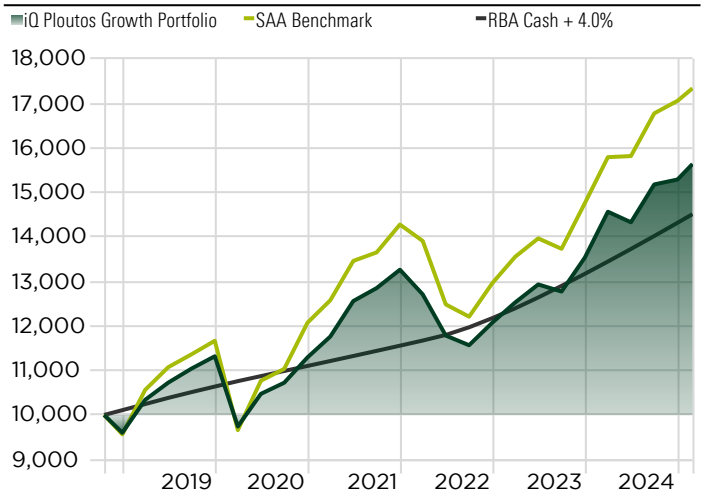
The portfolio is constructed around an asset allocation based on the strategy's long term objectives. The portfolio and asset allocation are reviewed to adapt to changes in market conditions. The asset allocation, selection and blending of managed funds are actively managed with a strong focus on risk. 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*	-1.02	0.56	4.93	10.77	7.60	7.06	7.52
SAA Benchmark	-1.27	0.13	5.27	13.13	8.66	8.96	9.29
RBA Cash + 4.0%	0.63	2.07	4.21	8.68	7.65	6.24	6.02

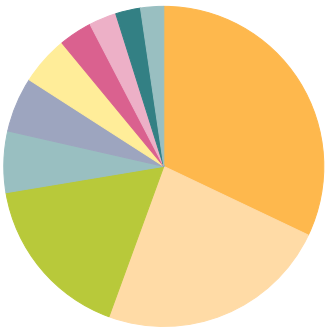
Past performance is not a reliable indicator of future performance. Returns over 12 months are annualised.

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



Asset Allocation Sector	Minimum	Maximum
Australian Shares	0%	75%
International Shares	0%	75%
Australian Property	0%	15%
International Property	0%	15%
Australian Fixed Interest	0%	20%
International Fixed Interest	0%	20%
Listed Infrastructure	0%	15%
Alternatives	0%	25%
Cash	1%	20%

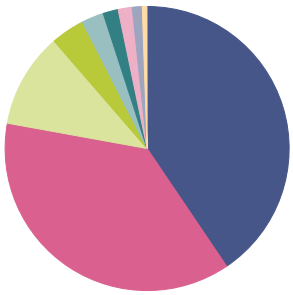
Asset Allocation



	%
Australian Shares	32.1
International Shares	23.5
International Shares (H)	16.8
Listed Infrastructure	6.2
Alternatives	5.5
International Property	4.9
Australian Fixed Interest	3.4
Australian Property	2.8
Cash	2.5
International Fixed Interest	2.3
Total	**100.0**

*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



	%
North America	40.5
Australasia	37.3
Europe Developed	10.8
United Kingdom	3.8
Asia Emerging	2.5
Asia Developed	1.7
Japan	1.6
Latin America	1.1
Africa/Middle East	0.5
Europe Emerging	0.0
Total	**100.0**

Equity Sector Exposure

	%
Financial Services	15.2
Real Estate	12.7
Technology	11.9
Healthcare	11.5
Industrials	10.2
Basic Materials	9.5
Consumer Cyclical	7.5
Utilities	6.5
Communication Services	6.4
Energy	4.5
Consumer Defensive	4.1
Total	**100.0**

Portfolio Holdings

Holding	Ticker	Category	Portfolio Weighting %	Morningstar Medalist Rating *
Solaris Core Australian Equity PA	19537	Australian Shares	10.5	Gold
Capital Group New Perspective Hdg (AU)	40985	International Shares (H)	9.9	Silver
Barrow Hanley Global Share A	40544	International Shares	9.2	Gold
GQG Partners Global Equity Fund	43212	International Shares	7.5	Gold
MFS Global Equity Trust II - I Hedged	44263	International Shares (H)	6.9	Gold
Magellan Core Infrastructure Fund	43992	Listed Infrastructure	6.2	Silver
Schroder WS Australian Equity Fund - WC	8847	Australian Shares	5.5	Silver
Platypus Australian Eqs Fd Instl Units	45765	Australian Shares	5.3	Bronze
Resolution Capital Global Property Secs	16747	International Property	4.9	Gold
iShares S&P 500 ETF	IVV	International Shares	4.8	Gold
Chester High Conviction	41747	Australian Shares	4.4	Silver
Allan Gray Australia Equity A	16128	Australian Shares	3.9	Silver
Vanguard Australian Fixed Interest ETF	VAF	Australian Fixed Interest	3.4	Gold
Man AHL Alpha (AUD) B	41533	Alternatives	2.9	Bronze
VanEck Australian Property ETF	MVA	Australian Property	2.8	Bronze
Talaria Global Equity	16734	Alternatives	2.7	—
Australian Dollar	—	Cash	2.5	—
iShares Global Bond Index Fund S	45784	International Fixed Interest	2.3	Bronze
Lennox Australian Small Companies	41754	Australian Shares	2.3	Bronze
Martin Currie Emerging Markets A	19141	International Shares	1.9	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
33%	S&P/ASX 300 TR	Australian Shares
22%	MSCI ACWI ex Australia NR	International Shares (unhedged)
18%	MSCI ACWI ex Australia NR ($A Hdg)	International Shares (hedged)
5%	FTSE EPRA Nareit Dev Rental NR ($A Hdg)	International Property
3%	S&P/ASX 300 A-REIT TR	Australian Property
6%	FTSE Dvlp Core Infrastructure 50/50 NR ($A Hdg)	Listed Infrastructure
3%	Bloomberg AusBond Composite Bond	Australian Fixed Income
2%	Bloomberg Barclays Global Aggregate TR ($A Hdg)	International Fixed Income
8%	Bloomberg AusBond Bank Bill	Cash and Alternatives

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