

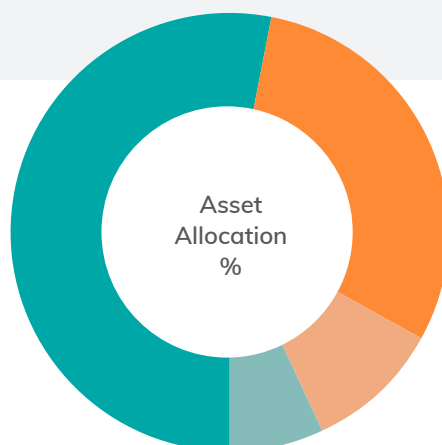
Balanced

This portfolio is suitable for clients who are focused on accumulating their wealth over the **medium term (8-11 years)** and are willing and able to take **moderate risks**. The portfolio invests in Developed and Emerging market equities, and mostly Investment-grade Government and Corporate bonds with maturities ranging from 1-10 years.

Risk/Return 

Equities 60%

- Global Core Equity Fund 53
- EM Large Cap Core Equity Fund 7



40% Fixed Income

- Global Core Fixed Income Fund 30
- Global Short Fixed Income Fund 10

PERFORMANCE

Cumulative			Annualised		
1 Month	3 Months	6 Months	1 Year	2 Years	Since Inception
-5.68%	-9.63%	-13.94%	-11.59%	4.55%	6.31%

BEST AND WORST 12-MONTH RETURNS

Worst	Average	Best
-11.59%	+9.66%	+32%

Portfolio Details - Equities Component

Number of companies: 9,385

TOP 10 HOLDINGS

Apple Inc	2.61%	Johnson & Johnson	0.55%
Microsoft Corp	2.21%	Berkshire Hathaway Inc	0.47%
Amazon Inc	1.07%	Taiwan Semiconductor Manufacturing Co Ltd	0.41%
Alphabet Inc	1.01%	Exxon Mobile Corp	0.41%
Meta Platforms Inc	0.63%	Abbvie Inc	0.40%

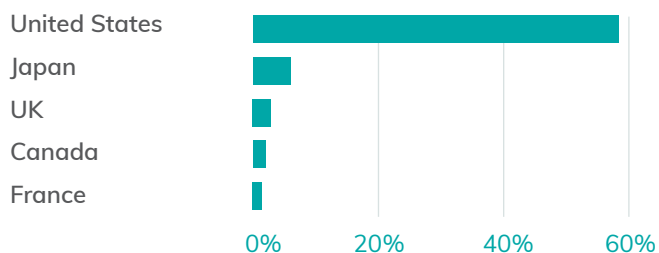
Source: Dimensional Fund Advisor. Data accurate as of: 30 Jun 2022

Past Performance is not indicative of future performance. Returns are gross of advisory fees and it is assumed that the portfolio is rebalanced half yearly. Returns less than 1 year are cumulative while returns 1 year onwards are annualised. Inception date of portfolio considered to be May 2019.

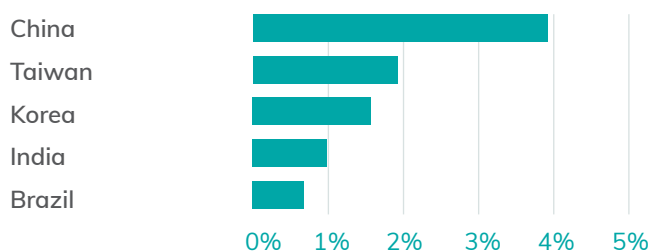
EQUITIES ALLOCATION %

Developed Markets (DM) 88 Emerging Markets (EM) 12

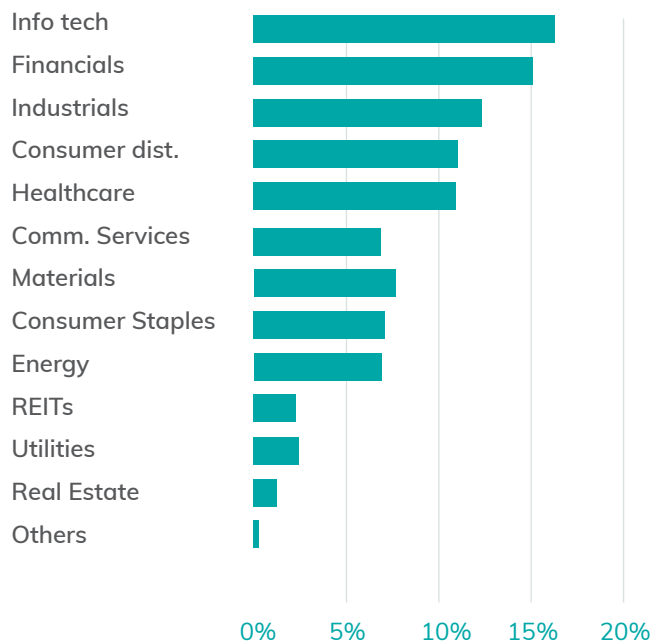
TOP 5 COUNTRY ALLOCATIONS (DM)



TOP 5 COUNTRY ALLOCATIONS (EM)



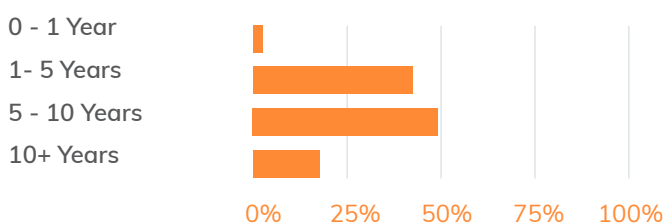
SECTOR ALLOCATIONS



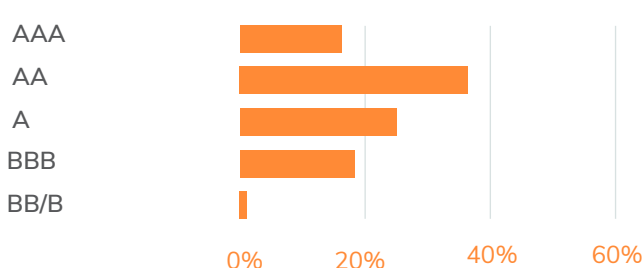
Portfolio Details - Fixed Income Component

Number of Holdings: 715 Average Maturity: 7.08 Years

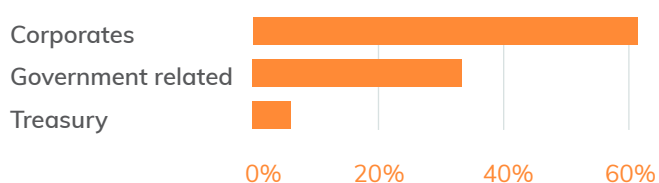
ALLOCATION BY MATURITY



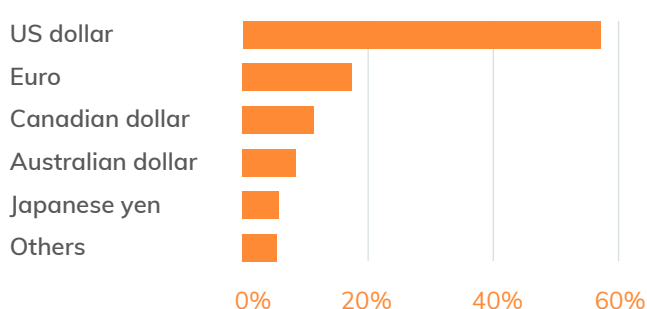
ALLOCATION BY CREDIT RATING



ALLOCATION BY SECTOR



ALLOCATION BY CURRENCY OF ISSUE



Source: Dimensional Fund Advisor. Data accurate as of: 30 Jun 2022