

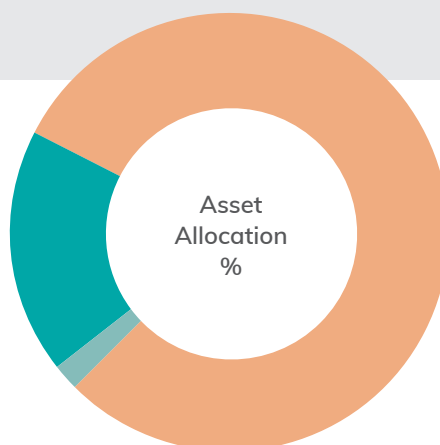
Conservative

Risk/Return 

This portfolio is suitable for clients who are focused on capital preservation over the **short-medium term (4-5 years)** and are willing and able to take **some risk**. The portfolio invests in Developed and Emerging market equities, and mostly short-term government bonds with maturities ranging from 0 - 5 years.

Equities 20%

- Global Core Equity Fund 18
- EM Large Cap Core Equity Fund 2



80% Fixed Income

- Global Short Fixed Income Fund 80

Performance

Cumulative			Annualised		
1 Month	3 Months	6 Months	1 Year	2 Years	Since Inception
-2.30%	-3.85%	-8.08%	-8.01%	-0.40%	1.52%

Best and Worst 12-month Returns

Worst	Average	Best
-8.01%	+2.90%	+10.06%

Portfolio Details - Equities Component

Number of companies: 9,385

TOP 10 HOLDINGS

Apple Inc	2.66%	Johnson & Johnson Berkshire	0.56%
Microsoft Corp	2.25%	Hathaway Inc	0.48%
Amazon Inc	1.09%	Exxon Mobile Corp	0.42%
Alphabet Inc	1.03%	Abbvie Inc	0.41%
Meta Platforms Inc	0.64%	Verizon Communications Inc	0.39%

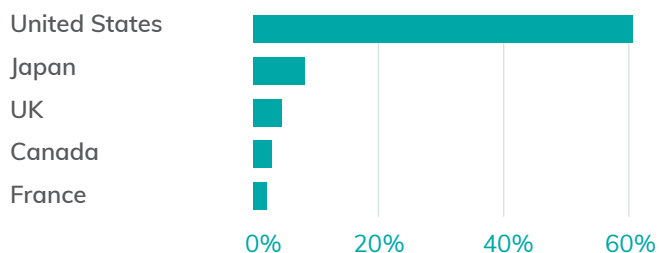
Source: Dimensional Fund Advisor. Data accurate as of: 30 Jun 2022

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.

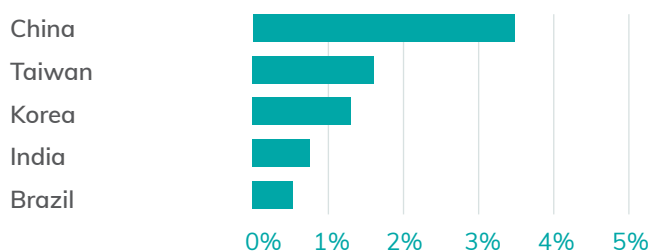
EQUITIES ALLOCATION %

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

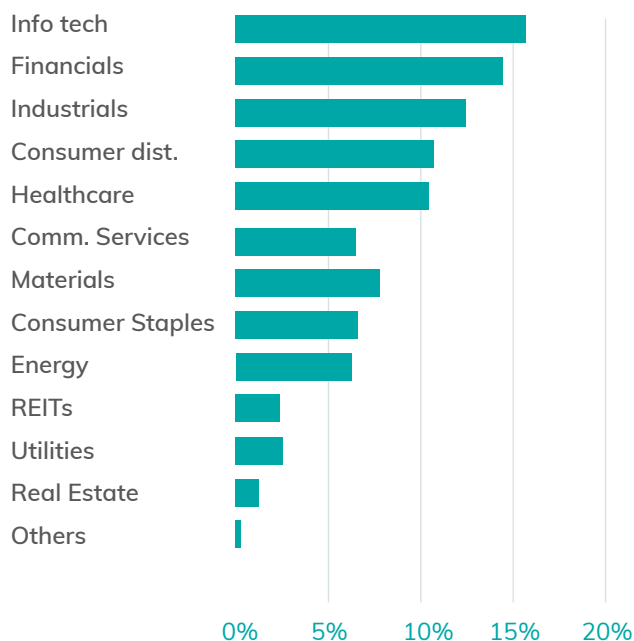
TOP 5 COUNTRY ALLOCATIONS (DM)



TOP 5 COUNTRY ALLOCATIONS (EM)



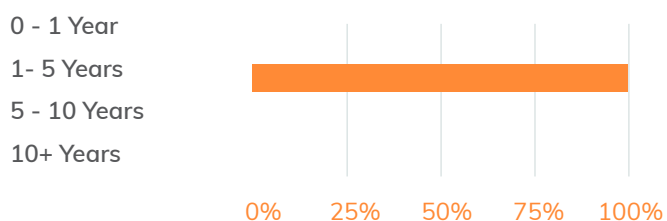
SECTOR ALLOCATIONS



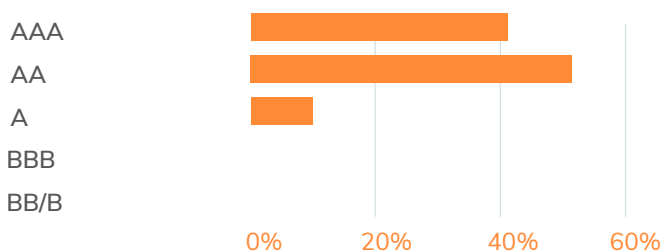
Portfolio Details - Fixed Income Component

Number of Holdings: 225 Average Maturity: 3.07 Years

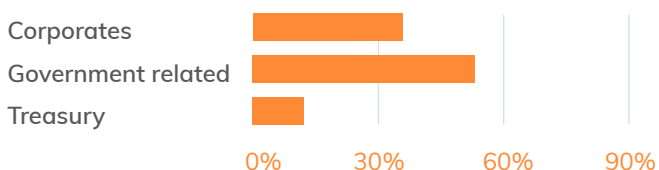
ALLOCATION BY MATURITY



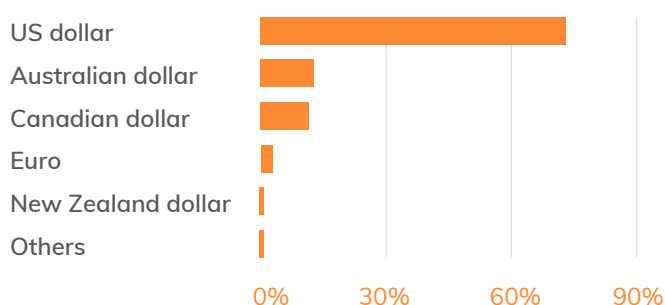
ALLOCATION BY CREDIT RATING



ALLOCATION BY SECTOR



ALLOCATION BY CURRENCY OF ISSUE



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