

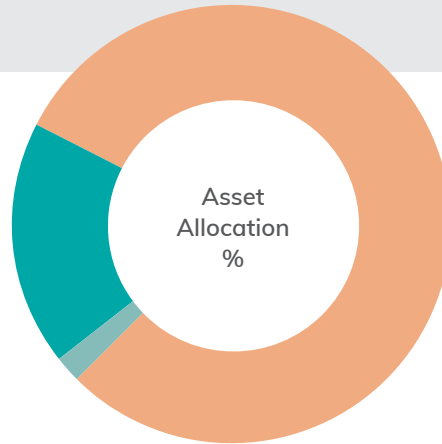
Conservative

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.

Risk/Return 

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
	-1.82%	-4.40%	-4.14%	-2.82%	3.42%	1.77%

Best and Worst 12-month Returns

Worst	Average	Best
-2.82%	+3.89%	+10.06%

Portfolio Details - Equities Component

Number of companies: 9,509

TOP 10 HOLDINGS

Apple Inc	2.92%	Johnson & Johnson	0.70%
Microsoft Corp	2.54%	Berkshire Hathaway Inc	0.57%
Amazon Inc	1.44%	Verizon Communications Inc	0.53%
Alphabet Inc	1.01%	NVIDIA Corp	0.51%
Meta Platforms Inc	0.77%	United Health Group Inc	0.44%

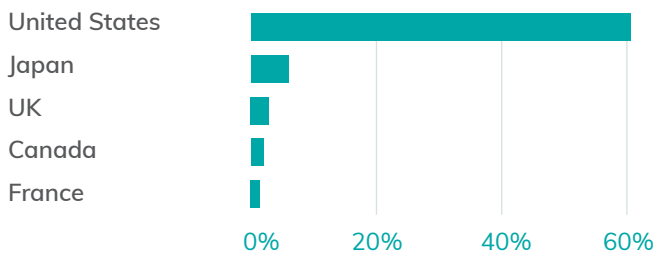
Source: Dimensional Fund Advisor. Data accurate as of: 31 Mar 2022

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.

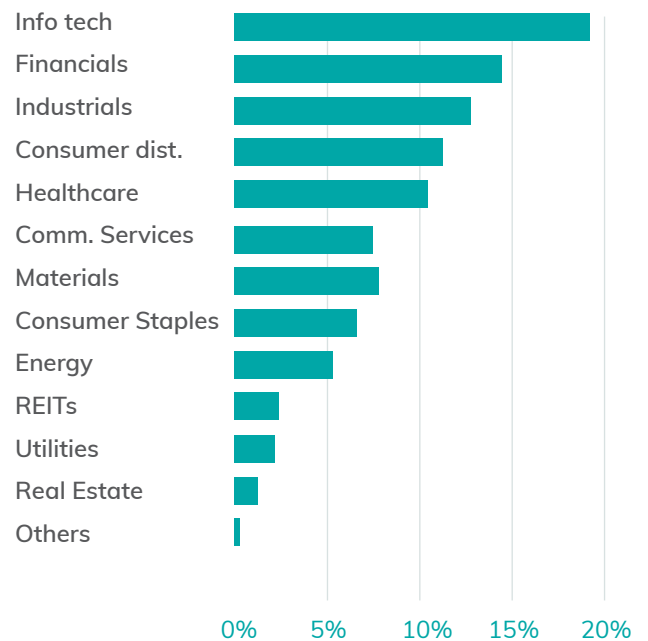
EQUITIES ALLOCATION %

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

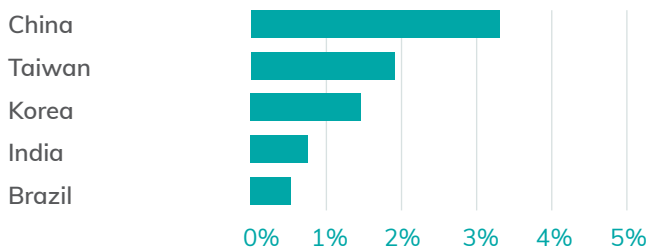
TOP 5 COUNTRY ALLOCATIONS (DM)



SECTOR ALLOCATIONS



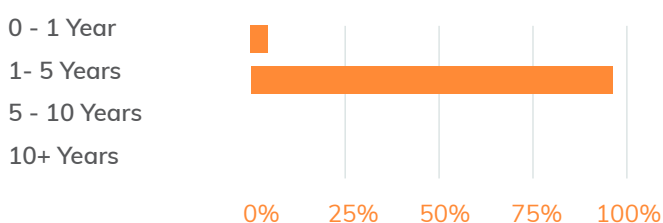
TOP 5 COUNTRY ALLOCATIONS (EM)



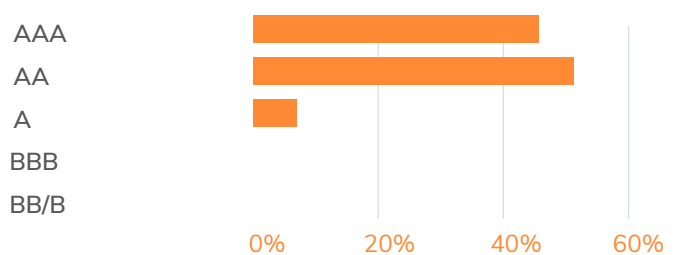
Portfolio Details - Fixed Income Component

Number of Holdings: 183 Average Maturity: 3.59 Years

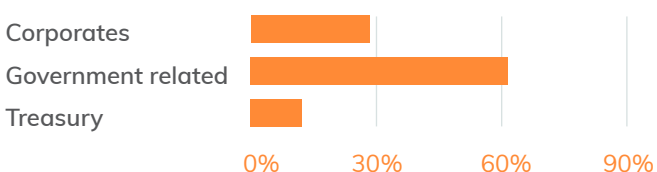
ALLOCATION BY MATURITY



ALLOCATION BY CREDIT RATING



ALLOCATION BY SECTOR



ALLOCATION BY CURRENCY OF ISSUE

