

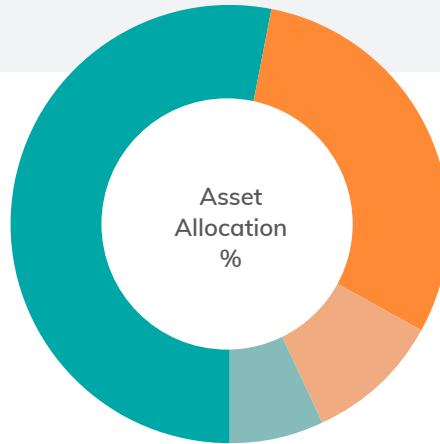
Balanced

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.



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	
-5.87%	-3.97%	-13.21%	-14.79%	0.66%	4.74%	

BEST AND WORST 12-MONTH RETURNS

Worst	Average	Best
-14.79%	+7.79%	+32.00%

Portfolio Details - Equities Component

Number of companies: 9,349

TOP 10 HOLDINGS

Apple Inc	2.78%	Johnson & Johnson	0.52%
Microsoft Corp	2.29%	Berkshire Hathaway Inc	0.52%
Alphabet Inc	1.40%	Taiwan Semiconductor Manufacturing Co Ltd	0.45%
Amazon Inc	1.23%	Pfizer Inc	0.44%
Meta Platforms Inc	0.58%	Exxon Mobile Corp	0.43%

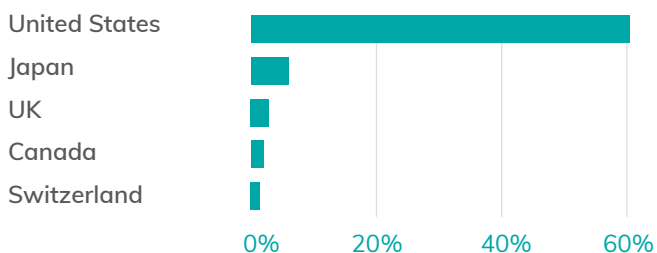
Source: Dimensional Fund Advisor. Data accurate as of: 30 Sep 2022

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.

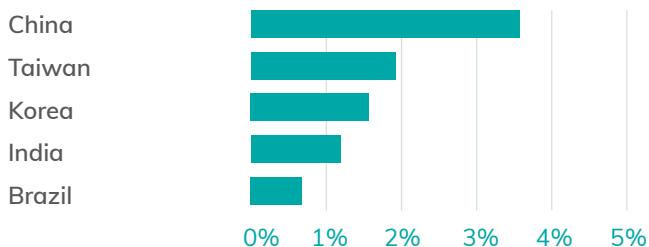
EQUITIES ALLOCATION %

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

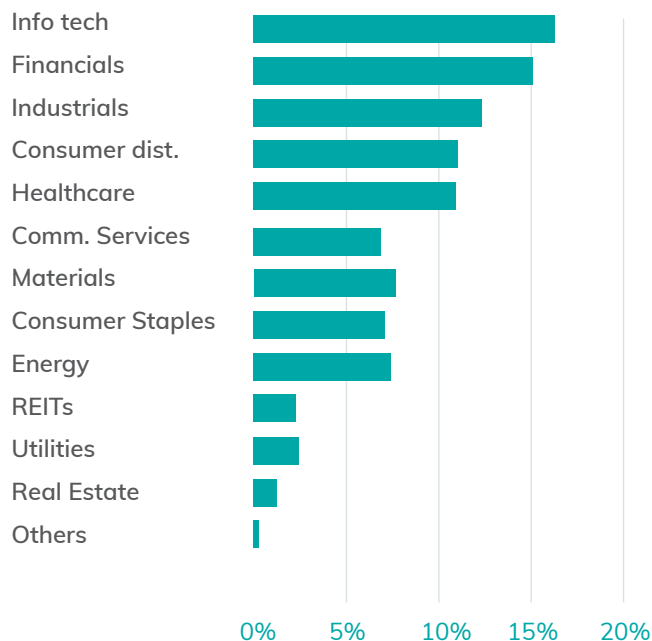
TOP 5 COUNTRY ALLOCATIONS (DM)



TOP 5 COUNTRY ALLOCATIONS (EM)



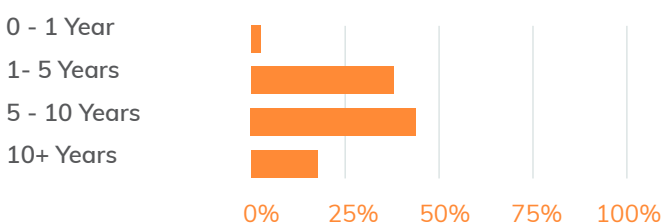
SECTOR ALLOCATIONS



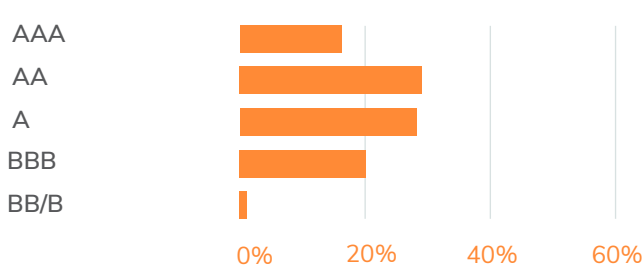
Portfolio Details - Fixed Income Component

Number of Holdings: 754 Average Maturity: 6.81 Years

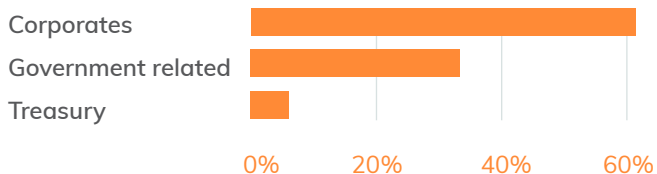
ALLOCATION BY MATURITY



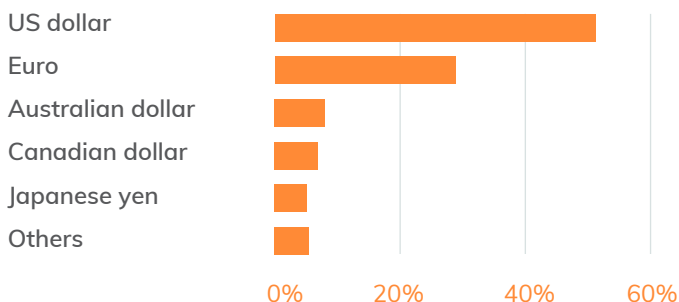
ALLOCATION BY CREDIT RATING



ALLOCATION BY SECTOR



ALLOCATION BY CURRENCY OF ISSUE



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