

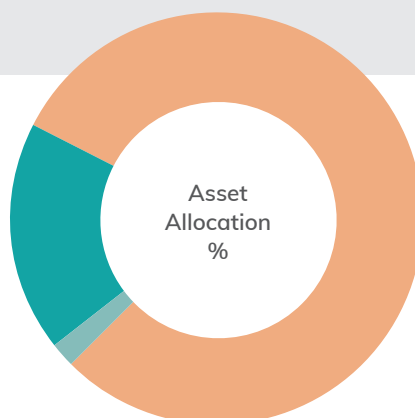
Conservative

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
1.29%	1.52%	3.48%	2.98%	-2.65%	1.49%

Best and Worst 12-month Returns

Worst	Average	Best
-9.64%	+0.77%	+10.48%

Portfolio Details - Equities Component

Number of companies: 9,390

TOP 10 HOLDINGS

Apple Inc	3.31%	Johnson & Johnson	0.66%
Microsoft Corp	2.56%	Amazon.com Inc	0.64%
Alphabet Inc	1.25%	Chevron Corp	0.57%
Exxon Mobil Corp	0.94%	Berkshire Hathaway Inc	0.56%
Meta Platforms Inc	0.67%	Broadcom Inc	0.46%

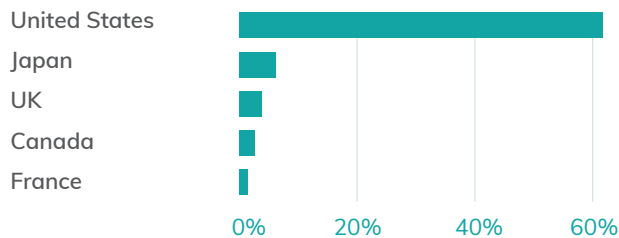
Source: Dimensional Fund Advisor. Data accurate as of: 30 Jun 2023

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.

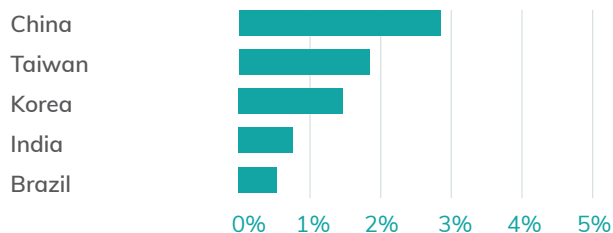
EQUITIES ALLOCATION %

Developed Markets (DM) **18** Emerging Markets (EM) **2**

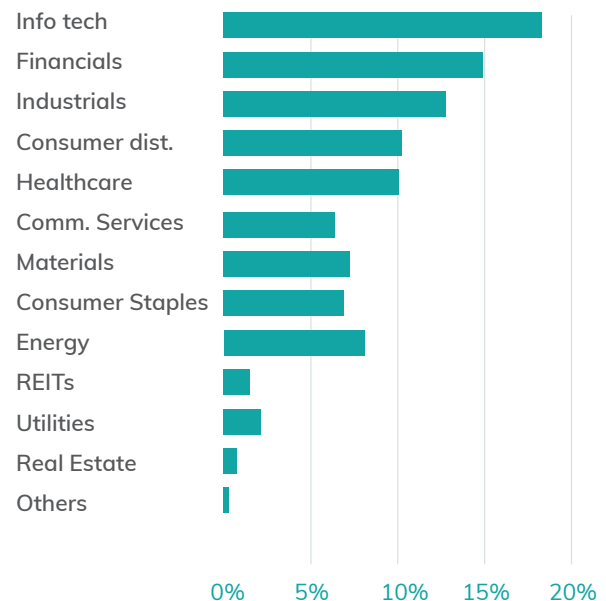
TOP 5 COUNTRY ALLOCATIONS (DM)



TOP 5 COUNTRY ALLOCATIONS (EM)



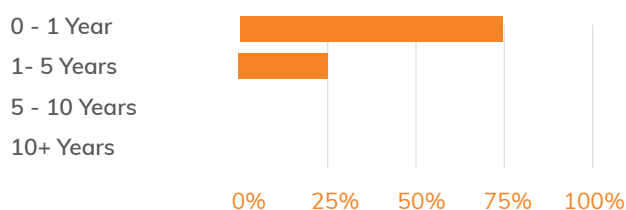
SECTOR ALLOCATIONS



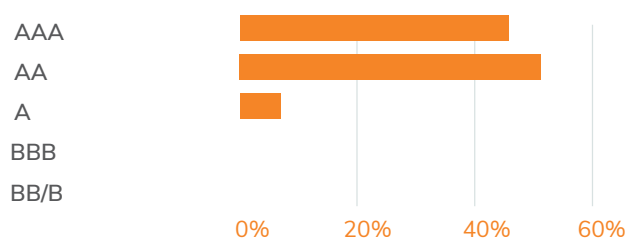
Portfolio Details - Fixed Income Component

Number of Holdings: 310 Average Maturity: 0.77 Years

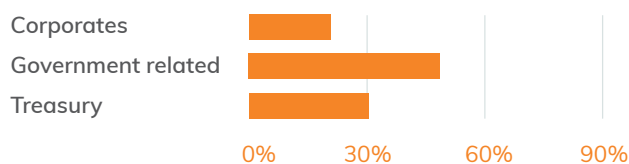
ALLOCATION BY MATURITY



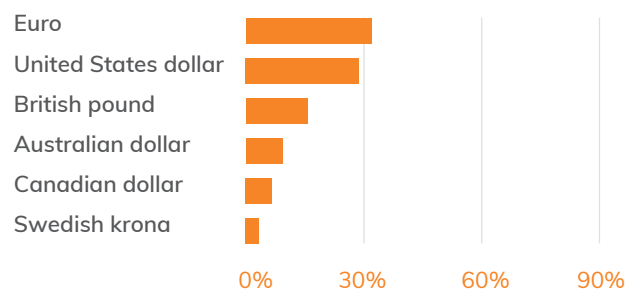
ALLOCATION BY CREDIT RATING



ALLOCATION BY SECTOR



ALLOCATION BY CURRENCY OF ISSUE



Source: Dimensional Fund Advisor. Data accurate as of: 30 Jun 2023