

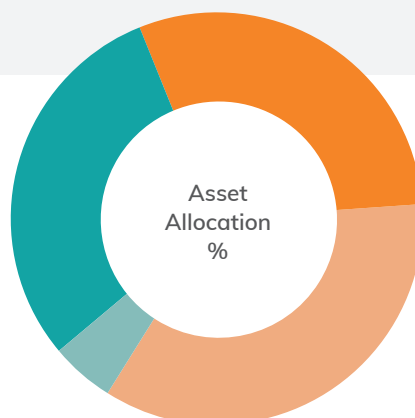
Moderate

Risk/Return 

This portfolio is suitable for clients who are focused on accumulating their wealth over the **medium term (6-7 years)** and are willing and able to take **moderate risks**. The portfolio invests in Developed and Emergingmarket equities, and mostly Investment-grade Government and Corporate bonds with maturities ranging from 0 -10 years.

Equities 40%

- Global Core Equity Fund 35
- EM Large Cap Core Equity Fund 5



60% Fixed Income

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

PERFORMANCE

Cumulative			Annualised		
1 Month	3 Months	6 Months	1 Year	2 Years	Since Inception
2.39%	2.37%	5.67%	4.89%	-3.25%	4.24%

BEST AND WORST 12-MONTH RETURNS

Worst	Average	Best
-13.54%	+2.75%	+21.93%

Portfolio Details - Equities Component

Number of companies: 9,390

TOP 10 HOLDINGS

Apple Inc	3.22%	Johnson & Johnson	0.64%
Microsoft Corp	2.49%	Amazon.com Inc	0.63%
Alphabet Inc	1.22%	Taiwan Semiconductor Manu. Co Ltd	0.56%
Exxon Mobil Corp	0.92%	Chevron Corp	0.56%
Meta Platforms Inc	0.66%	Berkshire Hathaway Inc	0.54%

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

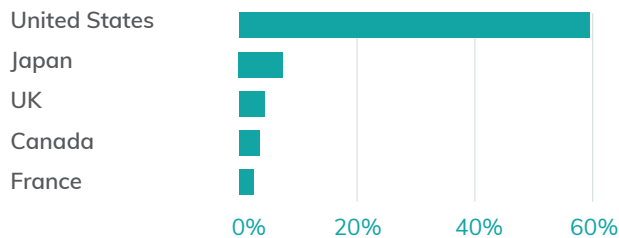
Past Performance is not indicative of future performance. Returns are gross of advisory fees and it is assumed that the portfolio is rebalanced half yearly.

Returns less than 1 year are cumulative while returns 1 year onwards are annualised. Inception date of portfolio considered to be May 2019.

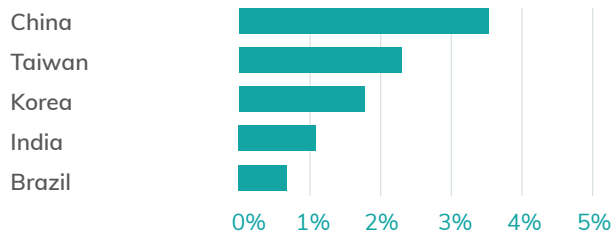
EQUITIES ALLOCATION %

Developed Markets (DM) **35** Emerging Markets (EM) **5**

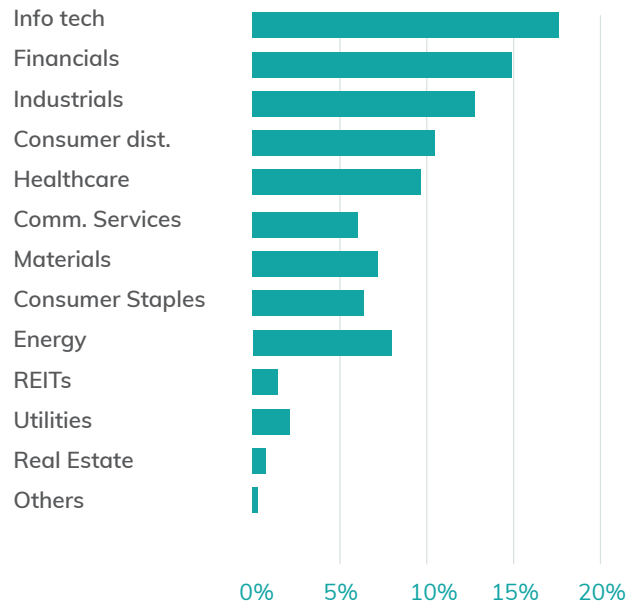
TOP 5 COUNTRY ALLOCATIONS (DM)



TOP 5 COUNTRY ALLOCATIONS (EM)



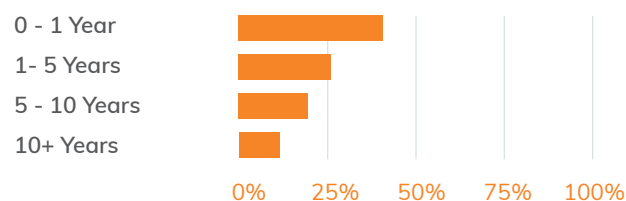
SECTOR ALLOCATIONS



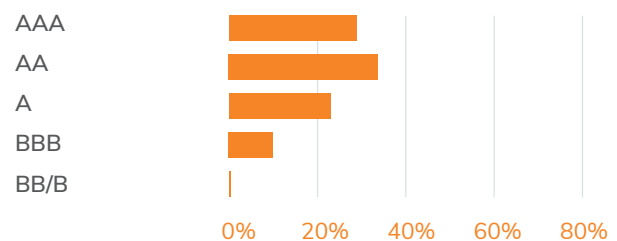
Portfolio Details - Fixed Income Component

Number of Holdings: 817 Average Maturity: 4.23 Years

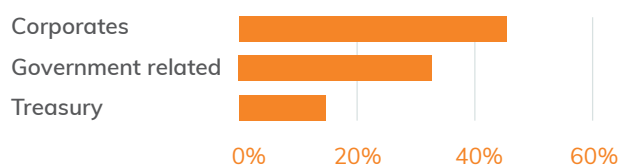
ALLOCATION BY MATURITY



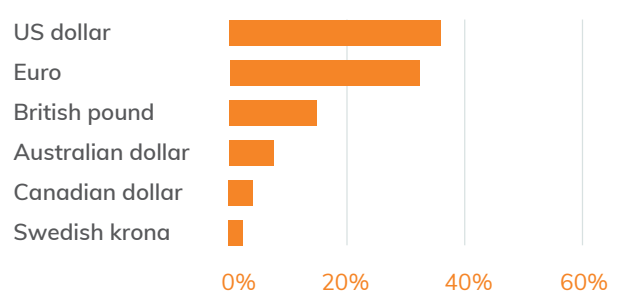
ALLOCATION BY CREDIT RATING



ALLOCATION BY SECTOR



ALLOCATION BY CURRENCY OF ISSUE



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