



INVESTMENT OBJECTIVE

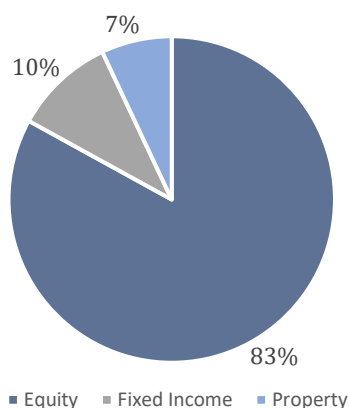
The portfolio looks to deliver long-term capital growth with an aggressive approach weighted towards higher risk assets such as equities and lower risk assets such as fixed income and property.

INVESTMENT STRATEGY

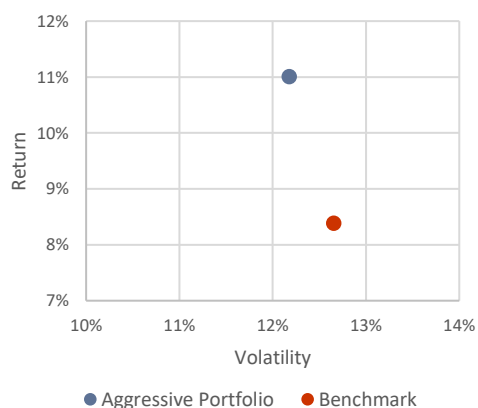
The portfolio manager will invest in a diversified portfolio of assets including equities, bonds, commercial property and cash to deliver long-term returns without compromising investors' tolerance for risk.

The portfolio manager will invest in low-cost passive strategies that are designed to track the performance of indices such as the S&P 500 Index and the Barclays Global Bond Index to give exposure to a variety of asset classes across a diversified range of global markets. Our focus is on long-term minimal fee impact on the portfolio.

Asset Allocation



10 Year Annualised Risk & Return



PORTFOLIO RISK RATING



Risk is based on the standard deviation of returns. Standard deviation measures the dispersion of returns around the average (i.e. volatility. High volatility does not necessarily result in higher returns).

BENCHMARK WEIGHTINGS

70%	S&P Global BMI
10%	S&P Global Reit
20%	Barclays Global-Aggregate TR Index

PORTFOLIO INFORMATION

Portfolio Currency	USD
Structure	Segregated
Liquidity	Daily*
Upfront Fee	0%
Total Investment Charge (TIC)	1.00%
Investment Manager	Wealthpoint Capital
Broker Platform	Saxo DMA
Custodian	Citibank
Minimum Investment	\$100 000

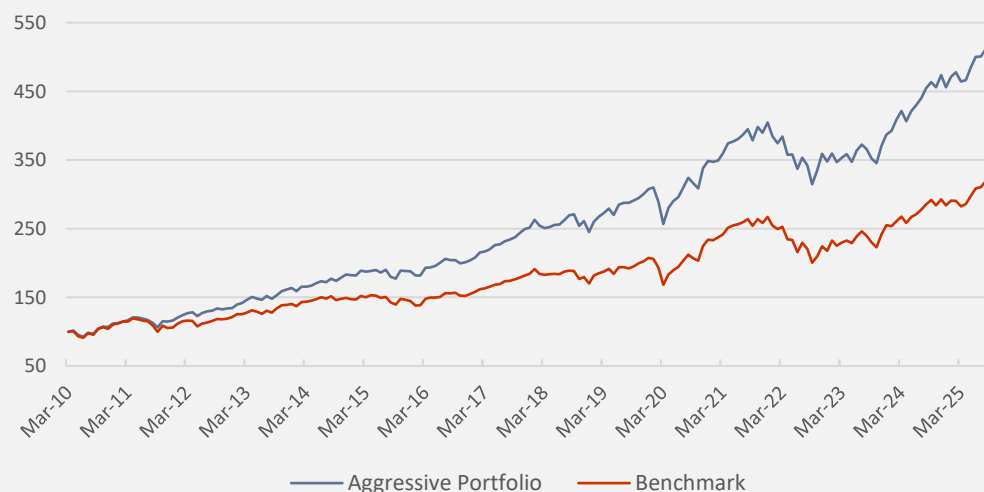
*Portfolio liquidity is dependent on markets. Instruments selected are regarded as liquid instruments. The timing of international bank transfers is in line with international norms.

** Includes underlying ETF TER, custody fees and portfolio management fees. Excludes brokerage.

TOP 10 EQUITY HOLDINGS

Broadcom Inc
JPMorgan Chase & Co
Microsoft Corp.
Taiwan Semicon
Apple Inc
Berkshire Hathaway B
Visa Inc.
Walmart Inc
Netflix Inc.
Johnson & Johnson

10 year performance vs benchmark (USD)



Return \$	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	10 Year Annualised
Aggressive Portfolio	8.6	23.2	-2.5	25.5	13.4	16.1	-14.1	11.3	17.7	12.2	11.0%
Benchmark	7.0	19.0	-7.7	22.0	12.7	14.3	-18.5	17.1	11.2	12.4	8.4%

ETF Providers:



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