



# Drummond CFS Balanced Portfolio Factsheet

“Our detailed research leads us to actionable investment insights. Filtering through the noise, we stay focused on what matters and transparent in our thinking.”

## DRUMMOND CFS MANAGED ACCOUNTS

These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed multi-asset solution. Drummond have partnered with CFS, utilising the unique mandate structure to deliver a suite of portfolios which leverage Drummond’s full investment capability including their proven tactical asset allocation process via the addition of the Drummond Dynamic Plus Fund as a sleeve within each portfolio. Drummond also provide a highly regarded reporting and communication suite including educational material, videos, market insights, fact sheets and research reports.

## INVESTORS THIS PORTFOLIO IS DESIGNED FOR

This portfolio has a neutral exposure to growth assets of 60% and is suitable for investors with a balanced tolerance to risk, seeking less volatile returns and regular income. The portfolio is highly diversified across equities, property, government bonds, corporate debt, and alternatives.

## OBJECTIVE, BENCHMARK & INVESTMENT HORIZON

The objective of this portfolio is to exceed, over the investment time horizon, the return of the FE AMI Mixed Asset Balanced Peer Group. Through tactical asset allocation, we also seek to achieve this with equal to or lower than peer volatility. Investors should consider the investment horizon to be at least 6 years.

## INVESTMENT STRATEGY

The portfolio combines the four pillars of Drummond’s investment process - strategic asset allocation, tactical asset allocation, investment manager research and portfolio construction. In general, the portfolio will have a long-term average exposure of around 40% to defensive assets (including fixed interest and cash) and 60% to growth assets (including shares, property, infrastructure, and alternatives). However, these allocations will be actively managed within the allowable ranges depending on market conditions.

## ASSET ALLOCATION RANGES

Asset Class	Minimum %	Neutral %	Maximum %
Australian Equities	15	17	30
International Equities	15	21	30
Real Estate & Infrastructure	0	7	20
Drummond Dynamic Allocation	0	15	15
Cash	10	10	30
Government Bonds		19	
Corporate Debt		11	
Defense	30	40	50
Growth	50	60	70

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