

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

This portfolio has a neutral exposure to growth assets of 90% and is only suitable for those investors willing to accept significant volatility. The portfolio is comprised predominantly of growth assets such as Australia and Global equities.

### DRUMMOND CAPITAL PARTNERS

Drummond is a specialist multi-asset investment manager.

It is 100% focused on providing institutional quality portfolio management under the transparent and efficient managed account structure.

The business is owned and managed by the investment team that has a combined 100+ years of investment management experience.

Drummond is an asset allocation specialist with proprietary strategic and tactical asset allocation processes; this combined with their independent investment manager research delivers high quality, risk aware portfolio solutions.

### STRATEGIC SERIES

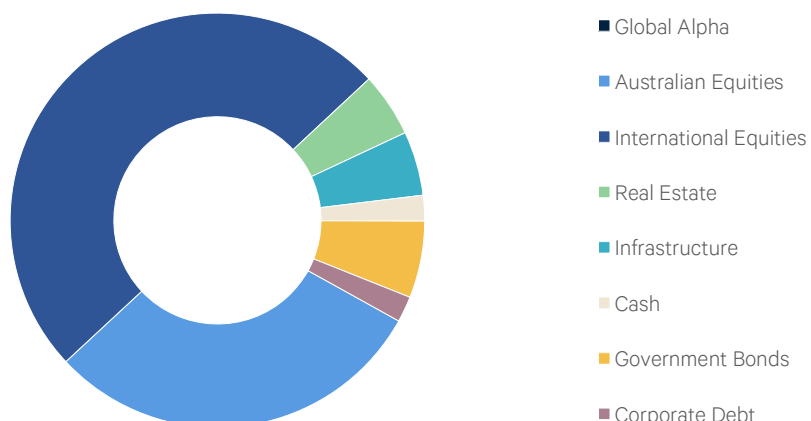
These portfolios are designed for investors and their advisers who, having determined their investment objectives, are seeking a professionally managed multi-asset solution.

The Strategic Series combines the four pillars of Drummond's investment process - strategic asset allocation, tactical asset allocation, investment manager research and portfolio construction.

Each of these processes is proprietary and developed using Drummond's extensive asset management experience in order to provide robust, diversified portfolios for investors.

### NEUTRAL ASSET ALLOCATION

90% GROWTH ASSETS & 10% DEFENSIVE ASSETS



### KEY FACTS

Investment Manager  
**Drummond Capital Partners Pty Ltd**

Asset Class  
**Global Multi Asset (Diversified)**

Investment Style  
**Active**

Benchmark Index  
**FE AMI Aggressive**

Growth exposure range (net)  
**80-100%**

Estimated number of holdings  
**15-20 managed funds**  
**2000+ underlying securities**

Inception Date  
**1st November 2019**

Minimum Investment<sup>2</sup>  
**\$25,000**

Minimum Investment Horizon  
**9 years**

Drummond Investment Management Fee  
**0.15% (plus GST)**

Responsible Entity/ MDA fee  
**0.10%<sup>2</sup>**

Indirect Costs (net of rebates)  
**0.50%<sup>1,3</sup>**

Transactional Costs  
**0.10%<sup>1</sup>**

Performance fees of underlying managers  
**0.10%<sup>1</sup>**

<sup>1</sup> Estimated cost only

<sup>2</sup> Will vary per platform

<sup>3</sup> Mandated maximum cost i.e. can be lower

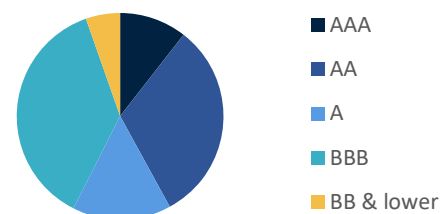
### ASSET ALLOCATION

	APIR	WEIGHT %
<b>GLOBAL ALPHA</b>		<b>4.0</b>
CC Sage Capital Absolute Return Fund	CHN5843AU	4.0
<b>AUSTRALIAN EQUITIES</b>		<b>29.0</b>
iShares Australian Equity Index Fund	BGL0034AU	11.5
Solaris Core Australian Equity Fund	SOL0001AU	10.0
DNR Capital Australian Equities High Conviction Fund	PIM0028AU	7.5
<b>INTERNATIONAL EQUITIES</b>		<b>43.0</b>
iShares Hedged International Equity Index Fund	BGL0044AU	11.5
Alphinity Global Equity Fund	HOW0164AU	5.5
GQG Partners Global Equity Fund (Hedged)	ETL0666AU	8.0
Arrowstreet Global Equity Fund	MAQ0464AU	10.5
American Century Global Small Cap Fund	ETL7452AU	2.5
Vanguard FTSE Asia Ex Japan Shares Index ETF	VAE	5.0
<b>REAL ESTATE</b>		<b>5.0</b>
Quay Global Real Estate Fund	BFL0020AU	5.0
<b>INFRASTRUCTURE</b>		<b>6.0</b>
ClearBridge Rare Income (Hedged)	TGP0016AU	6.0
<b>CASH</b>		<b>2.0</b>
Cash Account	CASH	2.0
<b>GOVERNMENT BONDS</b>		<b>5.0</b>
Pimco Wholesale Plus Global Bond Fund	BTA0498AU	5.0
<b>CREDIT</b>		<b>6.0</b>
Realm Short Term Income Fund	OMF3725AU	3.0
Janus Henderson Diversified Credit	IOF0127AU	3.0

### TOP 10 STOCK HOLDINGS<sup>^</sup>

	COMPANY	COUNTRY	WEIGHT %
1	BHP Group	AU	2.4
2	CSL Ltd	AU	2.1
3	CBA Ltd	AU	1.7
4	NAB Ltd	AU	1.6
5	Macquarie Group	AU	1.4
6	Microsoft Corp	US	1.3
7	Apple Inc	US	1.1
8	Telstra Ltd	AU	1.1
9	ANZ Ltd	AU	1.0
10	QBE Insurance	AU	0.9

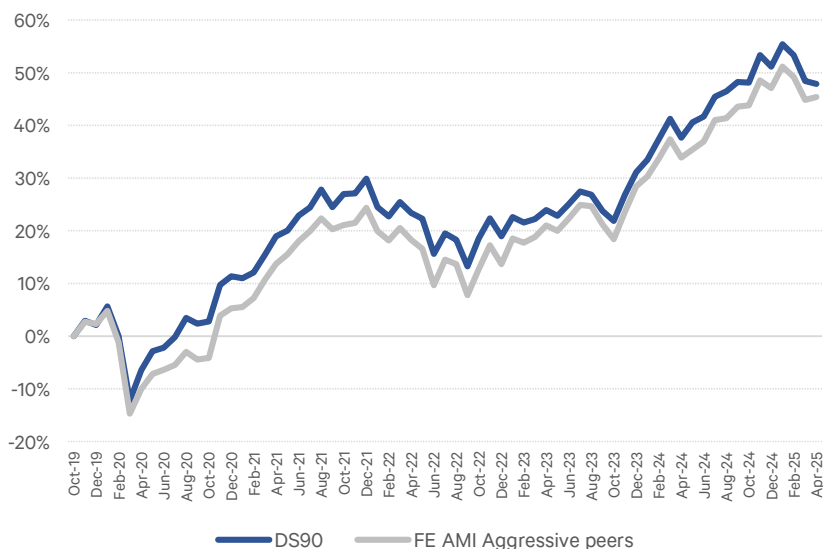
### PORTFOLIO CREDIT GRADE EXPOSURE<sup>^</sup>



### PORTFOLIO METRICS

Holdings	16
Growth Exposure	87.0%
Active Managers	70.0%
Yield	2.9%
Beta	0.8
Duration	0.3yrs

### PERFORMANCE SINCE INCEPTION



### PERFORMANCE

As at 30/04/2025

PERIOD	DS90 %	PEERS %
1m	-0.4	-0.4
3m	-4.9	-3.8
6m	-0.2	1.1
1yr	7.4	8.6
3yr	6.2	7.1
5yr	9.6	10.1
S.I.	7.4	7.0

S.I.	DS90 %	PEERS %
Vol.	10.6	11.1

### IMPORTANT NOTICE

<sup>^</sup> This data is as per the latest available manager data.

Disclaimer\*: Past performance is not indicative of future performance. Returns greater than one year are annualized. Peers represent a composite of Institutional multi-asset funds. The returns shown are net of fund manager fees but gross of model management fees. They are calculated from the model portfolio within BT Panorama and as such may vary over time and vary by individual client. The information in this document has been provided by Drummond Capital Partners (ABN: 15 622 660 182) AFSL 534213. All the information in this document is general in nature and should not be considered personal advice. This document is not intended for public or third-party use. To the maximum extent permitted by law, neither Drummond nor any of their associates, related parties, directors, officers, employees, advisers (including financial, accounting and legal advisers) or representatives make any recommendation in relation to the investments, or make any representation or warranty, express or implied, as to the accuracy, reliability or completeness of the information contained in this document. This document is intended to provide potential investors with general information only and does not constitute a product disclosure statement or any other disclosure document under the Corporations Act 2001 (Cth) (Act). This document has not been lodged with the Australian Securities and Investments Commission (ASIC) or any other government body or regulator. This information is intended only for persons who qualify as wholesale clients (as defined in section 761G(7) of the Act) or sophisticated investors (as defined in section 761GA of the Act), (collectively, Qualifying Investors). Past performance is not indicative of future performance. Please seek financial advice.