

IPS Index Shares (Super & TTR)

As of 30/06/2020

Portfolio objective

A portfolio whose underlying investments consist of both domestic and international shares, with the objective to earn significant returns over the long term.

Performance[^]

	Since inception (%p.a)**	3 years (%p.a)	2 years (%p.a)	1 year (%p.a)	6 months (%)	3 months (%)	1 month (%)
Total Return	6.7	6.2	4.1	-0.4	-5.9	8.4	1.3
Volatility	9.7	10.7	12.6	15.2	6.2		

**Inception Date: 23/09/2014

Growth of \$100 invested at inception [^]

Time Period: 24/09/2014 to 30/06/2020

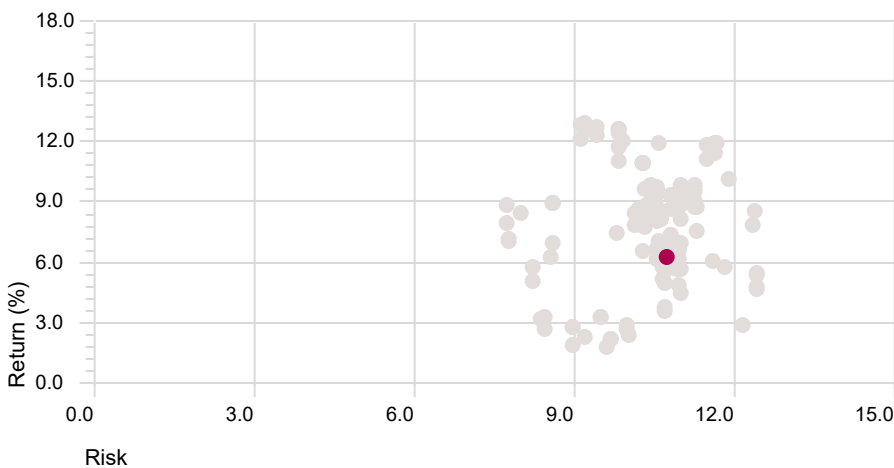


[^] Performance data is **after** applicable fees and taxes, and assumes the reinvestment of distributions. Past performance is not indicative of future performance. Due to the flexibility of rebalancing and variations between accounts, performance shown is indicative only and, for example, assumes that there are no deposits, withdrawals nor exceptions to regular rebalancing in the model portfolio.

Return and risk vs. peer group

Time Period: 1/07/2017 to 30/06/2020

Peer Group (5-95%): Insurance and Pension Funds - Australia - Superannuation - Equity World Large Blend



What is a risk and return chart?

The chart to the left shows the returns and associated risk of the model portfolio (darker shape) against its peers (light grey circles), over the past 3 years.

The 3 year return (as a percentage) is shown on the vertical axis.

The risk (as measured by the standard deviation) of the investment over the past 3 years is shown on the horizontal axis.

Underlying funds

	APIR Code	Global Broad Category Group	Portfolio Weighting %
CVW WF-CLAL Index Intl Shrs (Spr)	CVW0016AU	Equity	34.00
CVW WF-CLAL Index AUS Shrs (Spr)	CVW0011AU	Equity	33.00
CVW WF-CLAL Index Em Mkts (Spr)	CVW0017AU	Equity	33.00

IPS Index Shares (Super & TTR)

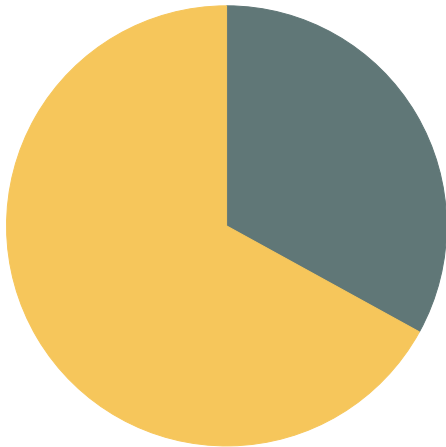
Performance of current underlying funds

Portfolio Date: 30/06/2020

	3 Yr (%p.a)	2 Yr (%p.a)	1 Yr (%p.a)	6 Mth (%)	3 Mth (%)	1 Mth (%)
CVW WF-CLAL Index Intl Shrs (Spr)	8.40	7.19	4.54	-2.80	5.30	-0.93
CVW WF-CLAL Index AUS Shrs (Spr)	5.18	1.89	-5.24	-9.02	15.66	2.02
CVW WF-CLAL Index Em Mkts (Spr)	4.48	2.45	-1.43	-6.78	4.60	2.90

Asset class breakdown

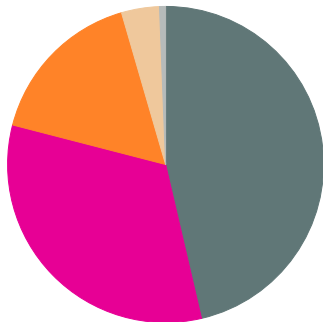
Portfolio Date: 30/06/2020



	%
Australian Equities	33.0
International Equities	67.0
Total	100.0

Equities: Market capitalisation

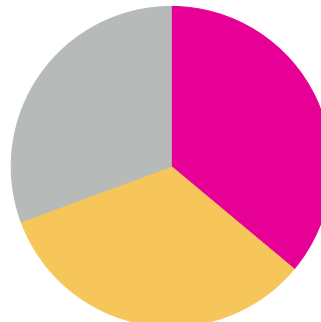
Portfolio Date: 30/06/2020



	%
Giant	46.4
Large	32.7
Mid	16.5
Small	3.9
Micro	0.6
Total	100.0

Equities: Investment Style

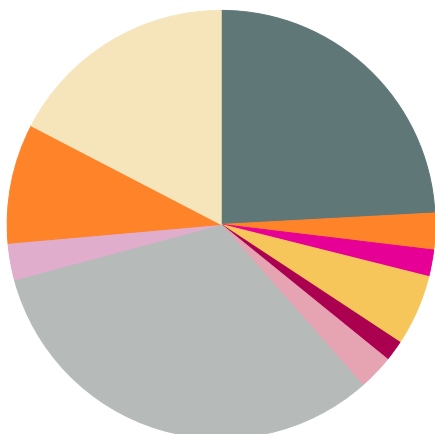
Portfolio Date: 30/06/2020



	%
Value	36.1
Core	33.3
Growth	30.6
Total	100.0

Equities: Geographical exposure

Portfolio Date: 30/06/2020



	%
North America	24.1
Latin America	2.8
United Kingdom	2.0
Europe dev	5.4
Europe emrg	1.6
Africa/Middle East	2.7
Australasia	32.3
Japan	2.8
Asia dev	9.0
Asia emrg	17.4
Total	100.0

Top holdings of the underlying infrastructure, property and equity funds

CVW WF-CLAL Index Intl Shrs (Spr) - Top Holdings

Portfolio Date: 30/06/2020

	Sector	Portfolio Weighting %
Apple Inc	Technology	3.90
Microsoft Corp	Technology	3.59
Amazon.com Inc	Consumer Cyclical	2.85
Facebook Inc A	Communication Services	1.34
Alphabet Inc Class C	Communication Services	1.06
Alphabet Inc A	Communication Services	1.04
Johnson & Johnson	Healthcare	0.91
Visa Inc Class A	Financial Services	0.81
Nestle SA	Consumer Defensive	0.80
Procter & Gamble Co	Consumer Defensive	0.72

CVW WF-CLAL Index AUS Shrs (Spr) - Top Holdings

Portfolio Date: 30/06/2020

	Sector	Portfolio Weighting %
CSL Ltd	Healthcare	7.82
Commonwealth Bank of Australia	Financial Services	7.37
BHP Group Ltd	Basic Materials	6.33
Westpac Banking Corp	Financial Services	3.88
National Australia Bank Ltd	Financial Services	3.50
Australia and New Zealand Banking Group Ltd	Financial Services	3.18
Wesfarmers Ltd	Consumer Cyclical	3.06
Woolworths Group Ltd	Consumer Defensive	2.82
Macquarie Group Ltd	Financial Services	2.34
Transurban Group	Industrials	2.31

CVW WF-CLAL Index Em Mkts (Spr) - Top Holdings

Portfolio Date: 30/06/2020

	Sector	Portfolio Weighting %
Alibaba Group Holding Ltd ADR	Consumer Cyclical	6.29
Tencent Holdings Ltd	Communication Services	5.71
Taiwan Semiconductor Manufacturing Co Ltd	Technology	4.04
Samsung Electronics Co Ltd	Technology	3.24
Naspers Ltd Class N	Communication Services	1.25
Meituan Dianping	Consumer Cyclical	1.22
China Construction Bank Corp Class H	Financial Services	1.19
Reliance Industries Ltd	Energy	1.00
Ping An Insurance (Group) Co. of China Ltd Class H	Financial Services	0.91
JD.com Inc ADR	Consumer Cyclical	0.79

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