

IPS Income (Pension)

As of 30/06/2020

Portfolio objective

A portfolio of fixed interest investments with the objective to earn relatively stable returns over the short to medium 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	4.1	3.9	5.1	2.2	1.3	2.5	0.6
Volatility	2.7	3.0	3.6	4.8	1.9		

**Inception Date: 23/09/2014

Growth of \$100 invested at inception [^]

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

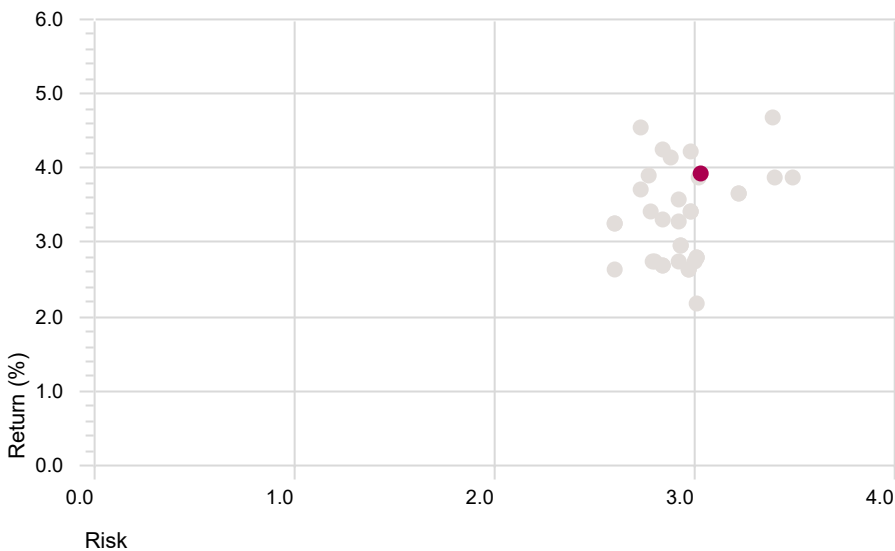


[^] Performance data is **after** applicable fees and taxes, and assumes the reinvestment of distributions. Past performance is not indicative of future performance. Due to the flexibility of rebalancing and variations between accounts, performance shown is indicative only and, for example, assumes that 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 - Pension - Bonds - Global / Australia



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.

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Underlying funds

	APIR Code	Global Broad Category Group	Portfolio Weighting %
CVW WF-CLAL Fixed Interest (Pension)	CVW0021AU	Fixed Income	75.00
CVW WF-CLAL Index Fixed Intst (Pensn)	CVW0022AU	Fixed Income	25.00

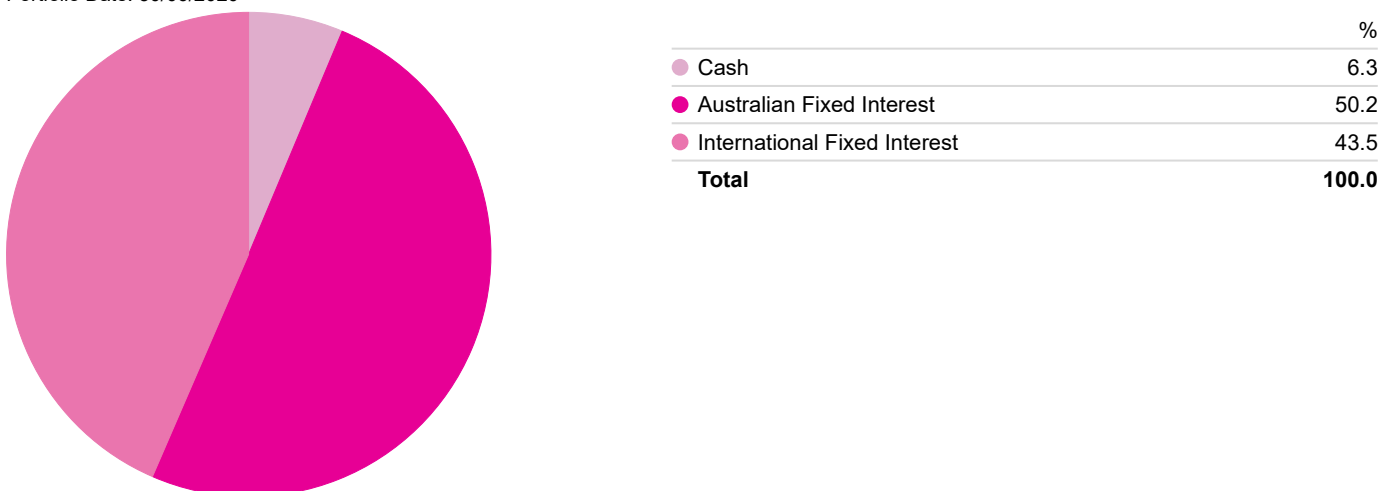
Performance of current underlying funds

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 Fixed Interest (Pension)	3.11	3.83	1.41	0.35	3.10	0.73
CVW WF-CLAL Index Fixed Intst (Pensn)	6.35	8.82	4.61	4.05	0.59	0.35

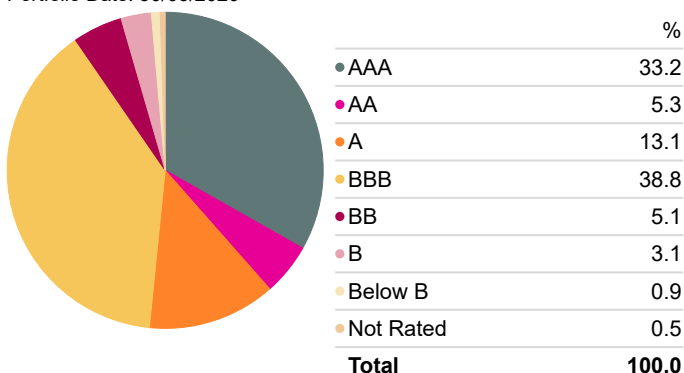
Asset class breakdown

Portfolio Date: 30/06/2020



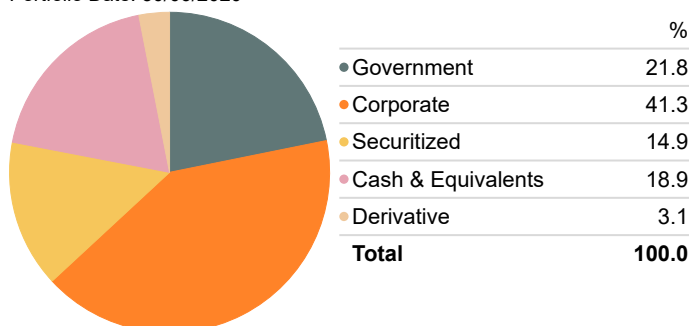
Fixed Income: Credit Quality

Portfolio Date: 30/06/2020



Fixed Income: Sectors

Portfolio Date: 30/06/2020



Important Information

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