Proactive Portfolios Balanced

As of 31/08/2026

Returns versus multi sector benchmark

	1 Month	6 Months	1 Year	3 Years	5 Years	Common Inception
Proactive Portfolios Balanced	0.68	2.54	6.80	9.53	5.37	6.65
Australia Fund Multisector Balanced	0.67	2.28	6.00	8.42	4.99	6.17

Objective

To produce a return before tax but after investment costs over rolling eight-year periods, which is equal to or better than than inflation plus 3.5% p.a.

The portfolio is expected to have an average of 65% in growth assets over the longer term.

Asset allocation summary

	Actual	Long Term	Minimum	Maximum
Cash & Fixed Interest	36.11%	35.00%	20.00%	100.00%
Property & Infrastructure	3.42%	10.00%	0.00%	25.00%
Australian Equities	31.24%	35.00%	0.00%	55.00%
International Equities	29.23%	20.00%	0.00%	45.00%
Alternatives	0.00%	0.00%	0.00%	15.00%

Commentary

Global markets remain volatile as geopolitical tensions, persistent inflation and rising government debt weigh on the outlook. The MSCI Global Index returned 20.4% over the year to July, compared with just 4.8% for Australian equities, while a stronger Australian dollar reduced offshore returns for domestic investors. Australian inflation remains elevated at around 3.8%, with 10-year government bond yields rising to 4.94%. Oil also surged 23.6% in July. Against this backdrop, diversification, quality assets, sustainable cash flows and income remain important in building portfolio resilience.

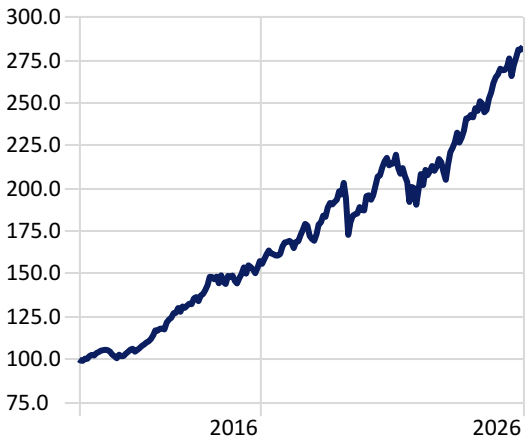
Risk and performance metrics

	Standard Deviation	Sharpe Ratio
1 Month	0.21	0.06
6 Months	0.29	0.01
1 Year	0.26	0.03
3 Years	0.29	0.06
5 Years	0.34	0.02
Inception	0.35	0.04

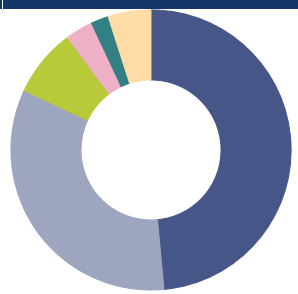
Top holdings

	Weighting
RBA Cash Rate Target	13.22%
Vanguard MSCI Intl ETF	9.87%
Vanguard MSCI Intl (Hdg) ETF	7.85%
Vanguard Australian Government Bond ETF	6.23%
Vaneck Msci International Quality Etf	4.55%
Global X US Treasury Bond (Ccy Hdg) ETF	4.45%
VanEck Australian Sbdntd Dbt ETF	4.39%
Vanguard Australian Corp Fxd Intr ETF	4.23%
BHP Group Ltd	4.02%
Vanguard Intl Credit Secs (Hdg) ETF	3.64%

Cumulative investment return



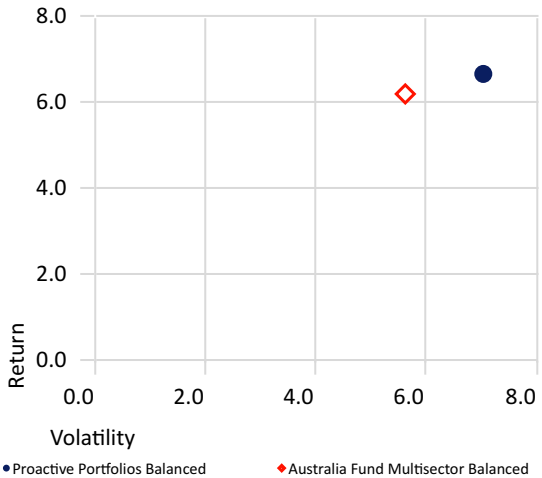
Regional exposure (equities)



	%
Australasia	48.5
North America	33.5
Europe dev	7.9
Asia dev	3.2
Asia emrg	2.0
Other	4.9

Return vs. volatility of return

Time Period: 1/06/2010 to 31/08/2026



Contributors for the month

	Weights	Return	Contribution
BHP Group Ltd	3.98	9.82	0.64
CSL Ltd	0.88	39.42	0.57
Newmont Corp Chess Depository Interest	1.04	31.21	0.53
Vanguard MSCI Intl (Hdg) ETF	7.73	2.46	0.31
Ansell Ltd	0.40	26.10	0.17

Detractors for the month

	Weights	Return	Contribution
VanEck Australian Property ETF	3.29	-5.86	-0.31
Commonwealth Bank of Australia	2.24	-8.42	-0.31
Wesfarmers Ltd	0.82	-11.10	-0.15
National Australia Bank Ltd	1.29	-6.53	-0.14
QBE Insurance Group Ltd	0.95	-8.63	-0.13

Disclaimer: This document does not constitute personal advice. Investors should consider obtaining professional advice as to whether this investment suits their objectives, financial situation or needs. Returns are not guaranteed. Proactive Portfolios Pty Ltd ACN 141 064 717 is a Corporate Authorised Rep of Clime Asset Management Pty Limited AFSL 221146. Contact us at enquiries@proactiveportfolios.com.au or 1300 785 420. The TMD is available on the relevant Individual Directed Portfolios Service (IDPS or Platform) website, being: WealthPortal, RetireSelect, BT Panorama.

Source: Morningstar Direct