

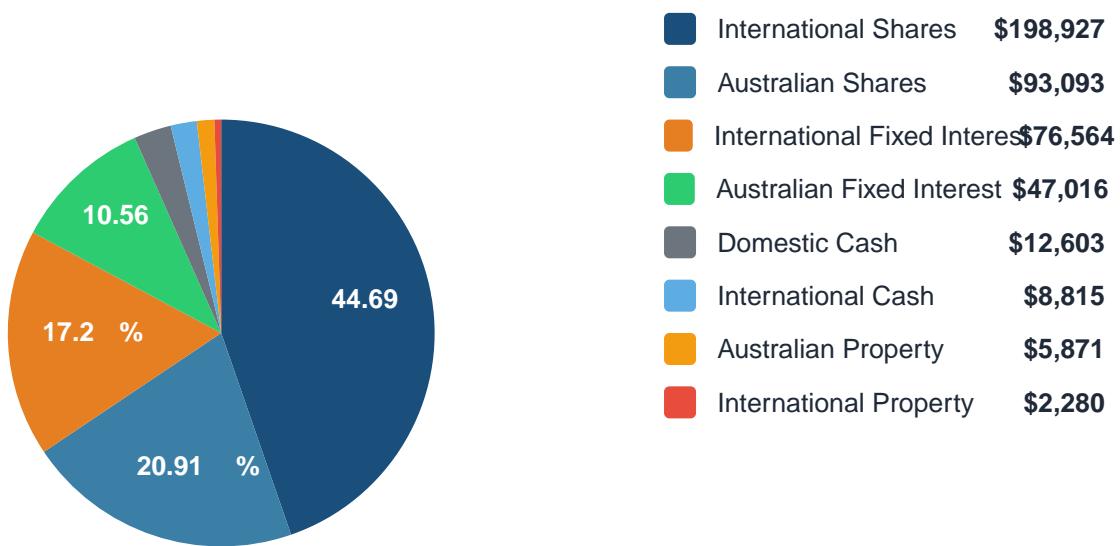
Portfolio Analysis Report

Generated by mlfs.com.au • 20 February 2026

Total Portfolio Value

\$445,169

Asset Allocation



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Risk Profile Assessment

Current Portfolio Risk

Growth

Target Risk (Based on Your Profile)

Growth

Alignment Status

Slightly Below Target

Risk Profile Comparison

Current

Growth

Target

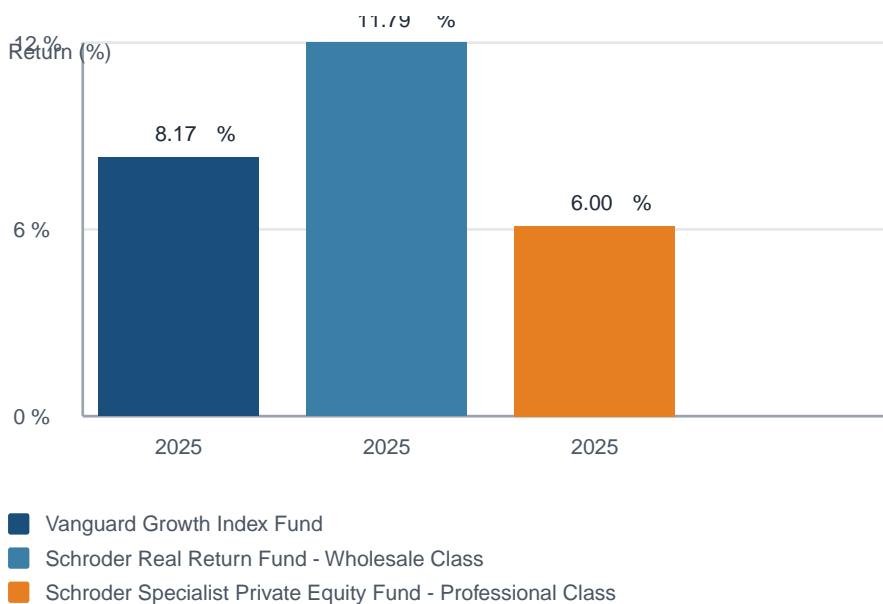
Growth

Holdings Performance

Total return for all holdings over the time period (10th February 2025 to 9th February 2026): 8.35%

Holding	Type	Value	Weight	Return
Vanguard Growth Index Fund	managed-fund	\$345,381	77.6%	8.17%
Schroder Real Return Fund - Wholesale Class	managed-fund	\$48,430	10.9%	11.79%
Schroder Specialist Private Equity Fund - Professional Class	managed-fund	\$44,920	10.1%	6.00%
Transaction Account	security	\$6,437	1.4%	N/A

Historical Performance Comparison



Holdings Detail Cards

Vanguard Growth Index Fund

Managed Fund

A diversified growth-oriented index fund that provides broad market exposure across multiple asset classes with emphasis on growth assets including shares and property.

Current Value
\$345,381

Portfolio Weight
77.6%

Return
8.17%

Time Period
10th February 2025 to 9th February 2026

Performance History
2025

8.17%

Schroder Real Return Fund - Wholesale Class

Managed Fund

A multi-asset fund providing diversified exposure across defensive, growth and alternative assets, aiming to achieve a return of CPI plus 4% to 5% per annum before fees over rolling 3-year periods while minimising negative returns.

Current Value
\$48,430

Portfolio Weight
10.9%

Return
11.79%

Time Period
10th February 2025 to 9th February 2026

Performance History
2025

11.79%

Schroder Specialist Private Equity Fund - Professional Class

Managed Fund

A semi-liquid fund that invests in a diversified range of private equity investments worldwide, aiming to provide capital growth over the medium to long term with monthly investments and quarterly redemptions.

Current Value
\$44,920

Portfolio Weight
10.1%

Return
6.00%

Time Period
10th February 2025 to 9th February 2026

Performance History 2025

Transaction Account

Security

Cash account providing liquidity and capital preservation with minimal return potential.

Current Value
\$6,437

Portfolio Weight
1.4%

Return
N/A

Detailed Analysis

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Portfolio Analysis

Executive Summary

The portfolio has a total value of \$445,169 and demonstrates a growth-oriented asset allocation with 67.43% in growth assets and 32.57% in defensive assets. The portfolio achieved a total return of 6.62% over the time period 10th February 2025 to 9th February 2026. The portfolio consists of three managed funds and a transaction account, with the Vanguard Growth Index Fund representing the largest holding at 77.6% of total portfolio value.

Portfolio Composition

The portfolio contains four holdings with a total value of \$445,169:

- Vanguard Growth Index Fund: \$345,381 (77.6%)
- Schroder Real Return Fund - Wholesale Class: \$48,430 (10.9%)
- Schroder Specialist Private Equity Fund - Professional Class: \$44,920 (10.1%)
- Transaction Account: \$6,437 (1.4%)

The asset allocation shows International Shares as the largest component at 44.69%, followed by Australian Shares at 20.91%, International Fixed Interest at 17.20%, and Australian Fixed Interest at 10.56%.

Risk Profile Analysis

The current portfolio allocation of 67.43% growth assets and 32.57% defensive assets positions it as a growth-oriented portfolio. The target allocation specified is 70% growth assets and 30% defensive assets. The portfolio exhibits characteristics consistent with a growth risk profile, with significant exposure to equity markets both domestically and internationally.

Alignment Assessment

The portfolio allocation shows a variance of 2.57% below the target growth asset allocation. International Shares are overweight by 8.69% compared to the target of 36%, while Australian Shares are underweight by 5.09% compared to the target of 26%. The Alternatives allocation shows a 4.00% underweight position with no current exposure compared to the target 4% allocation.

Diversification Analysis

Geographically, the portfolio has 66.6% exposure to international markets and 33.4% to domestic Australian markets. The portfolio spans multiple asset classes including equities, fixed interest, property, and cash across both domestic and international markets. The three managed funds provide diversified exposure across different investment strategies: multi-asset real return, private equity, and broad market growth investing.

Stress Test Analysis

Historical performance data shows the Schroder Real Return Fund achieved 11.79% return, the Vanguard Growth Index Fund achieved 8.17% return, and the Schroder Specialist Private Equity Fund achieved 6.00% return over the time period 10th February 2025 to 9th February 2026. The portfolio's growth-oriented allocation would typically experience higher volatility during market downturns compared to more defensive allocations, with the majority of risk concentrated in equity market performance given the 65.6% combined exposure to Australian and International Shares.