# Ethical Balanced eXplore Portfolio

January 2021 Portfolio Update

### **Investment Objective & Strategy**

The aim of the VIP Ethical Balanced explore Portfolio is to provide investors a high level of capital growth over the medium to long term through exposure to a diversified portfolio of ETF's tracking major indices, while providing low management costs to investors. Underlying all investments will be a strict environmental, social, and governance (ESG) screen which will work to identify companies which are acting in line with social expectations and are not only working in pursuit of maximising profit but engaging in their responsibility to the community regarding the environment and the social responsibilities of creating a more sustainable future.

#### **Portfolio Facts**

Inception Date	30 <sup>th</sup> of June 2020
Asset Class	Multi-Asset
Index Benchmark	Morningstar Balanced Index
Investment Horizon	5 - 7 Years
Minimum Investment	\$10,000 AUD
Entry Fee	Nil
Management Fee	0.30%
Performance Fee	Nil

#### Portfolio Performance

	1 Month	3 Month*	6 Month*	Y.T.D.*	1 Year*	3 Year (p.a.)*	5 Year (p.a.)*	Since Inception
Gross Returns	-0.60%	3.10%	4.59%	-0.60%	1.60%	8.46%	9.28%	4.17%
Net Returns	-0.62%	3.03%	4.44%	-0.82%	1.30%	8.16%	8.98%	4.00%
Benchmark Returns	-0.32%	4.51%	5.78%	-0.32%	0.81%	7.37%	8.52%	6.34%

\*The portfolio is backdated from the inception date of 30/06/2020 (shaded graph area) to test the investment philosophy of actively managed tactical asset allocation, for which the asset allocation changes are reflective of real historical changes of the existing VIP Balanced Portfolio.



### **Portfolio Asset Allocation**



## **Top Contributors & Detractors**

Contributors	Monthly Contribution
VESG ETF	0.09%
ETHI ETF	0.07%
VACF ETF	0.05%
Detractors	Monthly Detraction
VAP ETF	-0.25%
MVA ETF	-0.24%
FAIR ETF	-0.24%

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