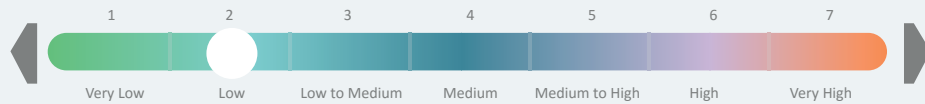


# BALANCE IMPACT COACHWOOD PORTFOLIO

**Investor Profile** Investors whose key priority is to protect the value of their investments. They want their investments to keep pace with inflation, whilst minimising risk. They can withstand only small fluctuations in the value of their investments.

**Risk Profile** Conservative

**Risk Level**

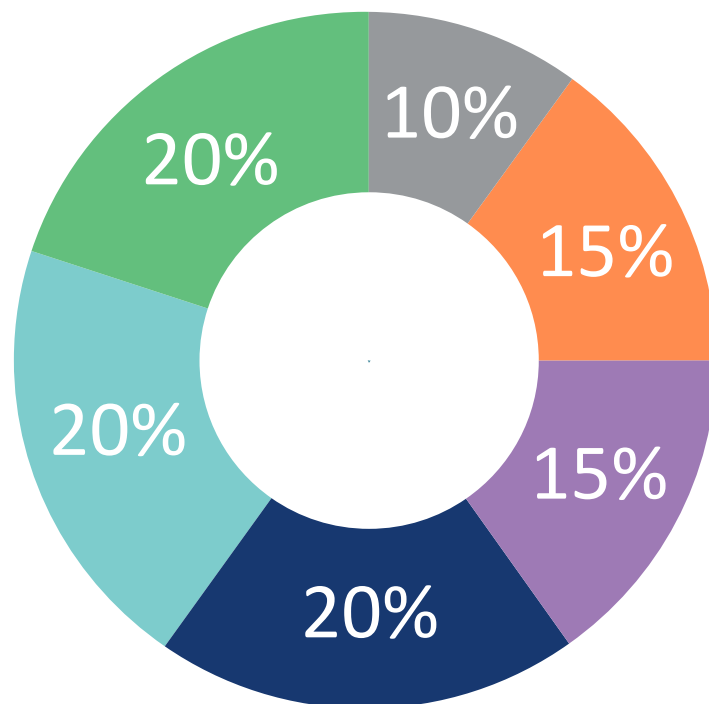
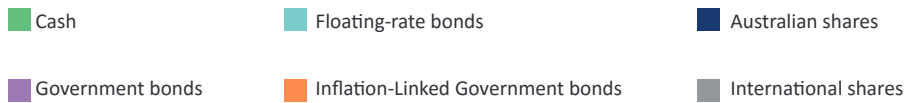


**Timeframe** 3+ years

**Return Objective** Inflation + 2%

**Likelihood of negative returns** 1 in every 12 years

## Asset Allocation



# Investment



10+ Countries



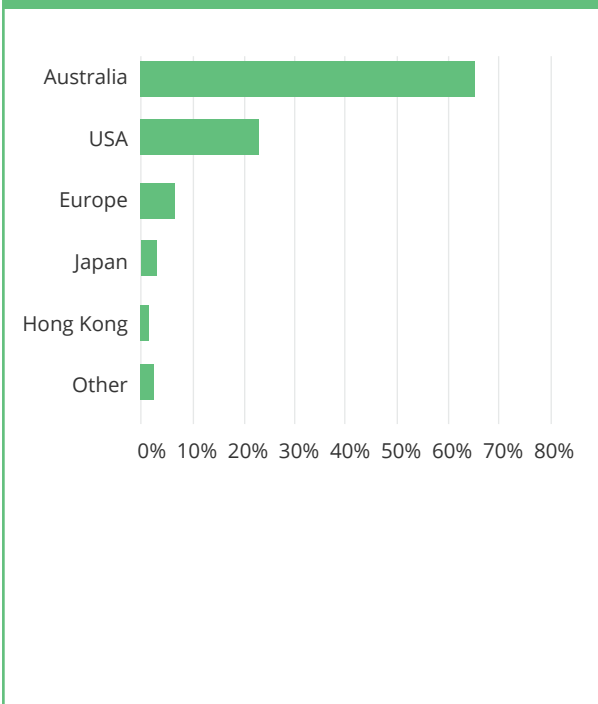
10+ Sectors



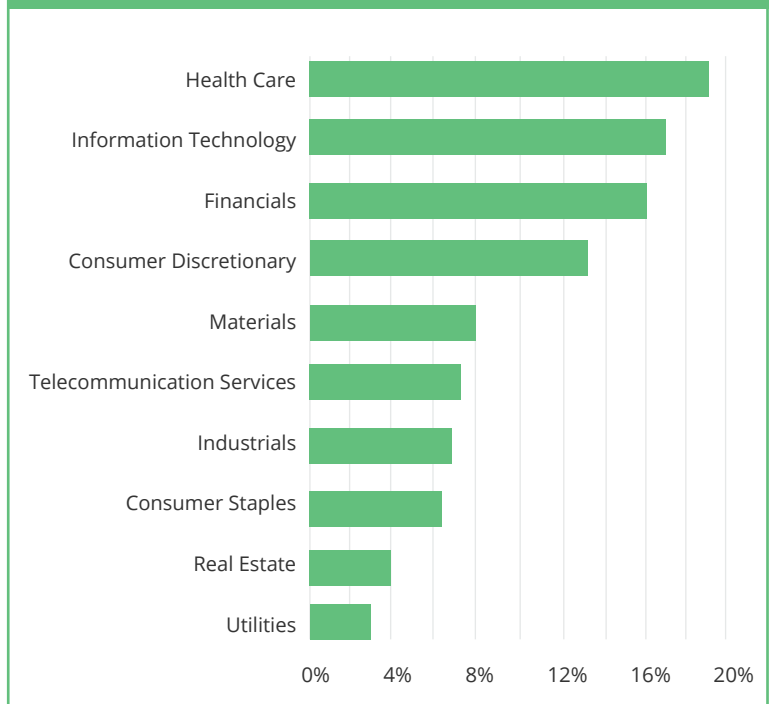
100+ Companies

## BALANCE IMPACT COACHWOOD PORTFOLIO

### Country Exposure



### Sector Exposure



Asset Class	Product	ETF Fee <sup>1</sup>	Portfolio Allocation
Cash	BetaShares High Interest Cash ETF (AAA)	0.18%	20%
Government Bonds	Vanguard Government Bond ETF (VGB)	0.20%	15%
Inflation-Linked Government Bonds	iShares Government Inflation ETF (ILB)	0.26%	15%
Other Bonds	BetaShares Floating Rate Bond ETF (QPON)	0.22%	20%
<b>Total Defensive Assets</b>			<b>70%</b>
Australian Shares	BetaShares Australian Sustainability Leaders ETF (FAIR)	0.49%	20%
International Shares	BetaShares Global Sustainability Leaders ETF (ETHI)	0.59%	10%
<b>Total Growth Asset</b>			<b>30%</b>
<b>Total ETF Fees</b>		<b>0.31%</b>	

1. The ETF fees are paid to the ETF product provider, not to Balance Impact. For more information on Balance Impact's fees, [click here](#).

## Back-tested Model Portfolio Performance

Net Return	Coachwood	Mahogany	Banksia	Myrtle	Acacia
1 Year p.a	4.64%	5.48%	6.56%	8.14%	9.63%
3 Years p.a	4.07%	4.83%	5.92%	7.14%	8.53%
5 Years p.a	6.62%	8.04%	10.02%	12.51%	15.24%

As at 31 December 2017

## Notes on performance

- The above performance is based on back-testing of the Model Portfolios, and does not represent actual performance. The interpretation of the results should take into consideration the limitations inherent in the back-testing, as further disclosed below.
- The performance is the total return after ETF and management fees as at 31 December 2017.
- Our investment portfolios include ETFs with limited performance data. To conduct the back-testing of performance returns, we used the returns of the underlying index, rather than returns of the ETF itself for the following ETFs:
  - BetaShares Floating Rate Bond ETF (QPON)
  - BetaShares Australian Sustainability Leaders ETF (FAIR)
  - BetaShares Global Sustainability Leaders ETF (ETHI)
- Past performance is not an indicator of future performance

The Coachwood Portfolio is one of five model portfolios, you can find more information about our other portfolios here [website](#).