

Bentleys Wealth // Defensive Portfolio

July 2022 Overview

Bentleys Wealth's model portfolios are a suite of real return, multi-asset class, multi-manager portfolios across four risk/return profiles. The portfolios are actively managed through our dynamic asset allocation and investment manager selection processes.

We dynamically adjust the portfolios' allocations to achieve a high probability of meeting or exceeding the required return objectives while maintaining the stated risk profiles. The mix of asset classes and strategies in the portfolios will vary through time depending on our forward-looking estimates of market risk and return. Our style is active value management with quantitative foundations and qualitative decision-making.

Fund Details

Risk profile	Low
Fund type	Diversified multi-manager
Investments	SMA's, Unit Trusts and ETFs
Return objective	Bloomberg Ausbond Bank Bill Index + 0.5%
Investment timeframe	1 year
Investment style	Dynamic active allocation
Fund inception date	January 2022
Platform	Macquarie

Current Asset Allocation



- Cash A\$ 30.50%
- Australian fixed income 53.00%
- Global fixed income 16.50%

Performance

July-2022	Defensive Portfolio*	Return Objective Bank Bill Index + 0.5%
1 Month	0.03%	
3 Months	0.08%	
1 Year	-0.01%	0.72%
3 Years p.a.	1.32%	0.84%

Top & Bottom 3 by Performance

Top 3	Return
Vanguard Australian Government Bond Index ETF	3.55%
CC JCB Dynamic Alpha Fund	0.39%
BetaShares Australian High Interest Cash ETF	0.11%

Bottom 3	Return
Ardea Real Outcome Fund	-2.08%
Realm Short Term Income Fund	-0.02%
Alexander Credit Income Fund	0.11%

* Returns for periods prior to Feb 2022 are backtested. Returns are net of all investment costs. Returns over more than 1 month are geometrically compounded from monthly data. Returns over periods longer than 12 months are annualised. Performance data is an estimate based on information provided to Quilla by Financial Express.

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➤ Advisors ➤ Accountants ➤ Auditors