RIVKIN

APEX

Low Volatility

Strategy

The Low Volatility Strategy invests in ASX listed securities that represent multiple asset classes: cash, equities, bonds and gold. It targets asset classes that have a low or negative correlation to each other, with the benefit having a history of lower volatility and higher risk-adjusted returns than equities alone. Expected return of this strategy will be lower than the long-term average of equity returns. However, the strategy intends to deliver superior return per unit of volatility. This strategy is suitable for investors who are looking for a lower volatility investment compared to the ASX200, targeting returns of 4% above the RBA Cash Rate.

Portfolio Facts

Inception Date	Jun 2019
Legal Structure	Managed Account
Minimum Investment	40,000 AUD
Suggested Timeframe	3 Years
Standard Risk Measure	6 - High

Performance Statistics [4]

Last Month	1.52%
3 Months	4.86%
12 Months ROR	9.82%
Year To Date	1.52%
Total Return Cumulative	27.34%

Portfolio Details

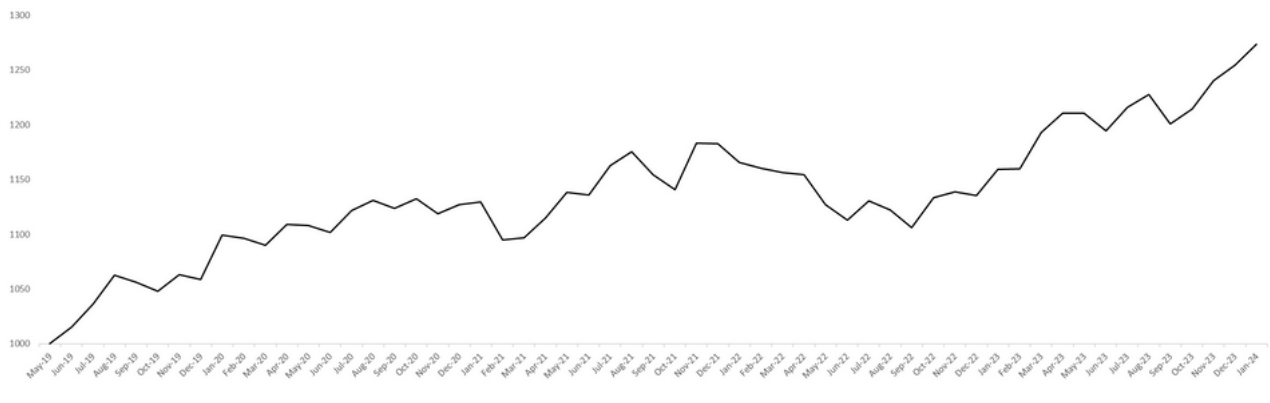
Custodian/Product Owner	Apex Group Ltd
Management Fee [2]	1.00%
Performance Fee [3]	0.00%
Responsible Entity	The Trust Company Pty Ltd
Portfolio Manager	Rivkin Securities Pty Ltd
License Number	332803

[2] p.a of the Model Portfolio

[3] of outperformance of the Model Portfolio value (not relative to bench-mark performance, calculated to high watermark)

Low Volatility Portfolio Performance [4]

As at Jan 2024



[4] All performance values are net of fees. Past performance is not a reliable indicator of future performance. The value of your investment may rise and fall, and you may not be returned the amount originally invested.